



Retirement on your terms.

Your future, your way.

Your Prince George's County Defined Contribution Plans





Making it easier to be FutureFIT®

Prince George's County understands the importance of planning for retirement. The Defined Contribution Plan can play a role in helping you pursue your personal financial goals. Following a thorough review of our retirement plan benefits, we have selected AIG Retirement Services as the provider for the Plan(s).

AIG Retirement Services offers products and services that are innovative, straightforward and easy to use. AIG Retirement Services puts a unique emphasis on personalized service to help you prepare for your financial future. While many aspects of the Plan(s) will remain the same, some are changing so that we can take advantage of the enhancements.

Simplicity and support

By having one provider like AIG Retirement Services, it will be easy to see the activity in your account, learn about your options and plan for your future. Using a customized website, you'll be able to view your status, make changes to your account and request support—through the contact method you prefer. And when you need one-on-one support, AIG Retirement Services will be there: Our team of local financial professionals are ready to help you.

New investment choices

The Plan(s) investment options have been adjusted with the intent of better enabling you to be FutureFIT, no matter how you envision the years to come. In some cases, this will even result in reduced administrative and investment management fees, which means you can invest that money in your future.

Important dates

Please keep in mind these important dates about upcoming activities regarding the Retirement Plan transition. Consider adding them to your calendar for your financial planning needs.

Please note:

The date of the Plan changes/the end of the blackout period depend on the accurate, timely transfer of data to AIG Retirement Services. If this does not occur, the end of the blackout period could be delayed.

IMPORTANT 20XX DATES	WHAT'S HAPPENING
	Educational virtual workshops begin.
	Final payroll with retirement plan contributions made to Empower and/or Mission Square
	New accounts will be issued. Access your account to confirm beneficiary designations and direct your future contributions to your new investment options.
	Blackout period begins. During the blackout period, you will not be able to modify your Plan account. At the end of the blackout period, you will be able to access your AIG Retirement Services accounts.
	All future contributions are directed to AIG Retirement Services.
	Blackout period expected to end. You will have full access to your transferred balances in your Plan account with AIG Retirement Services and can request account transactions.
	All salary deferral elections can now be made online.

Your new investment lineup

Your new Plan options offer flexibility to help you get your future in shape, no matter where you are in your investment journey. You can make adjustments when you need to along the way, and support will always be close at hand.

New plan lineup

MONEY MARKET	TICKER	ASSET CLASS
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FIXED INCOME	TICKER	ASSET CLASS
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MULTI-ASSET	BIRTH YEARS (TARGET-DATE FUNDS)	TICKER	ASSET CLASS
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EQUITIES	TICKER	ASSET CLASS
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BROKERAGE

The principal value of an investment in a target-date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.



For retirees and former employees

As a plan participant, it is important to stay updated about plan enhancements. Please review the information in this message that applies to you.

Distribution

If you currently receive systematic withdrawals/Required Minimum Distributions from AIG Retirement Services or a Prior Provider, the Plan will continue to provide the same distribution options and will contact you individually if any action is required on your part.

Plan advantages

The advantages available to active employees are your advantages, too:

- **Oversight:** Prince George's County provides ongoing oversight of the Plan and its investments, including regular review and modification of the investment lineup to ensure it aligns with the Plan's goals for its participants.
- **Support and education:** Tools like Retirement Pathfinder®, online resources like FutureFIT University and individualized support from AIG Retirement Services financial professionals are available to you for as long as you are enrolled in the Plan.

Resources to help you



Retirement Pathfinder®

Analyze your retirement savings plan and get answers to your questions using Retirement Pathfinder. This interactive tool allows you to build a personalized retirement plan — on your own, or with your financial professional. Retirement Pathfinder can graph model retirement scenarios to gain new insight into your plan. It also helps with real-time answers to questions like:

- Can I retire when I planned?
- Am I saving enough to achieve my retirement goals?
- Will I outlive or use up my retirement savings?
- Is it possible to guarantee my retirement income?
- How do I convert retirement savings into income?

FutureFIT University

FutureFIT University offers 20 short, interactive education modules, or playlists, that are designed to help demystify key financial topics. Videos, animation and 3D gaming bring complex financial concepts to life. Access them from your personalized website whenever you are working on being FutureFIT.

FutureFIT Retirement Readiness Statements

An essential part of understanding total retirement readiness is being able to visualize where you are and where you need to be. Through the annual delivery of FutureFIT Retirement Readiness Statements, you can receive detailed savings information, such as deferral rates and enrollment status and a specific strategy to help reach your goals.

Your AIG Retirement Services financial professional(s)

Your most valuable resource is likely to be the one-on-one time you spend with your AIG Retirement Services financial professional(s). AIG Retirement Services takes a different approach to providing advisory resources. Our advisors live in the communities they support, so they are closer in proximity and are familiar with your region. You can choose to meet with an AIG Retirement Services financial professional by phone or online.



continued



Resources to help you continued

Online virtual seminars

Attend an upcoming meeting to learn more about:

- Enhancements to the Plan
- New savings opportunities
- The importance of retirement planning
- Opportunities to get on track for a secure financial future
- Next steps

Learn more about the enhancements to the Plan



DATE	TIME

AIG Retirement Services will host information sessions about the Plan. To review the schedule and register for an information session, scan the QR code using your smartphone.

Q&A

1. **Can I roll over funds from another qualified savings plan to this account?**

Yes, you may roll over funds from a 401(k), 403(b), IRA and other similar qualified plans after the blackout period ends and your new account is established at AIG Retirement Services. You can do this by completing and submitting the appropriate request form to AIG Retirement Services, or you can meet with one of our financial professionals.

2. **How often will I receive an account statement?**

AIG Retirement Services mails account statements to your address on record no later than 10 business days after the end of each calendar quarter. These account statements include helpful information about your account balance, your investment elections and transaction history for all your accounts with AIG Retirement Services.

Meet your AIG Retirement Services team



AIG Retirement Services

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. This and other important information is contained in the prospectus, which can be obtained from your financial advisor or at aigrs.com. You can also request a copy by calling 800-428-2542. Read the prospectuses carefully before investing.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

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