



# Enrollment and online account access

Start your

[AIG Retirement Services](#)



## Enrollment and online account access

# It's easier than ever to get started and on the path to becoming FutureFIT<sup>®</sup> with AIG Retirement Services.

We've simplified the process of entering contributions, fund selection, getting professional help, navigating the process and registering for online access. And we made the whole experience more personalized for you.

Here are a few things you need to get started:

- Your group's access number
- Your personal information including Social Security number
- Your beneficiary information

There are plenty of opportunities during enrollment to customize where to direct investments, get professional investment advice, set contact preferences and more. And it's easy to navigate back to previous pages to make changes.

### Step 1: AIG Retirement Services Home Page

The screenshot shows the AIG Retirement Services Home Page. At the top, there is a navigation bar with the AIG logo, the text 'AIG Retirement Services', and links for 'ABOUT US', 'FINANCIAL EDUCATION', 'NEWS', and 'CONTACT US'. To the right of these links are a 'SIGN IN' button and a search icon. The main content area features a large blue banner with a photo of a smiling couple. On the left side of the banner, the text reads 'Plan for 100<sup>SM</sup>' and 'Think big. Plan bigger.' Below this text is a 'PLAY VIDEO' button. On the right side of the banner, there is a 'WELCOME' login form with fields for 'USERNAME' and 'PASSWORD', a 'SIGN IN' button, and links for 'SPONSORFIT<sup>®</sup> ACCESS' and 'FORGOT USERNAME OR PASSWORD'. At the bottom of the page, there are two options: 'Enroll and start saving in your employer's plan' with an 'ENROLL' button, and 'Already enrolled? Register to access your account online' with a 'REGISTER' button. An orange arrow points from the 'ENROLL' button to a numbered callout below.

- 1 The first step is the home page, [aig.com/RetirementServices](http://aig.com/RetirementServices). Click 'ENROLL'.

## Enrollment and online account access

### Step 2: Access Code

**Let's start with your plan.**

Enrollment doesn't take long at all. Just give us a few details and we'll get started.

ACCESS CODE

**FIND PLAN**

**Attention:** Your privacy is important to us. Want to know more about our privacy policy?  
It's [right here](#).

You will need the access code (designated for your group and plan).

### Step 3: Plan Confirmation

**Let's start with your plan.**

Enrollment doesn't take long at all. Just give us a few details and we'll get started.

All fields are required

ACCESS CODE

SOCIAL SECURITY NUMBER

 HIDE

FIRST NAME

LAST NAME

DATE OF BIRTH

**FIND PLAN**

Enter the details and we can confirm your plan.

# Enrollment and online account access

## Step 4: Personal Information and Registration

Next, enter the required personal information (marital status, address, hire date ,etc.).

**AIG** AIG Retirement Services HELP: 1-888-888-7035  
TDD & Hours

### About You

Let's get acquainted -- we'll start with the basics.

\*Indicates required

PREFIX SELECT	FIRST NAME* Fruhi
MIDDLE NAME	LAST NAME* Eg
SUFFIX SELECT	DATE OF BIRTH* 09/18/1980
MARITAL STATUS* SELECT	SEX* <input type="radio"/> M <input type="radio"/> F <input type="radio"/> Prefer not to answer
PHONE NUMBER*	SOCIAL SECURITY NUMBER ###-##-7119

For non-U.S. addresses, please call 1-800-228-2322

Your residential address cannot be a P.O. Box. You can enter a P.O. Box as a separate mailing address after entering your residential address.

RESIDENTIAL ADDRESS LINE 1*	ADDRESS LINE 2
ADDRESS LINE 2	CITY*
STATE* SELECT	ZIP CODE*

Is this also your mailing address? Select No to add one.

Yes  No

EMPLOYER NAME  
HOLY CROSS HOSPITAL, A DIVISION OF TADIS HEALTH SYSTEMS, INC.

HIKE DATE\*

ANNUAL INCOME\*  
\$ 0

Are you employed by or holding a license with a Financial Industry Regulatory Authority (FINRA) member firm?  
 Yes  No

EMAIL\*

I want to Go Green!

Email is delivery for electronic documents instead of paper-based. Documents may include account statements, progress notes, regulatory reports, disclosures, transaction confirmations, etc.

SAVE & EXIT

# Enrollment and online account access

## Step 5: Selecting contributions

CONTRIBUTION PORTFOLIO BENEFICIARIES REVIEW

### Contribution

Set your contribution, and get set for the future. [+ MORE](#)

**PRE-TAX CONTRIBUTION PER PAY PERIOD**

Your current contribution type is %

CURRENT CONTRIBUTION ⓘ

CONTRIBUTE BY

**% PERCENT** \$ DOLLARS

**10%**

\$ 384.62 /pay period

Enter a per pay period amount in order to adjust the fractional percentage rate

**ANNUAL SALARY**  
**\$100,000**

You might only see a \$307.70 reduction with each paycheck.  
Not a bad pre-tax savings, we'd say.

[SEE HOW IT WORKS](#)

This contribution will process on the next available payroll date or as soon as administratively possible thereafter.

By clicking Continue, your contribution will be 10%

SAVE & EXIT **BACK** **CONTINUE**

The progress bar shows where you are in the enrollment process.

Click on the different sections to navigate back and forth.

Next, elect your deferral amount if the group allows online contributions.

Entering a salary will show how contributions affect paychecks.

Select 'Continue' when finished.

# Enrollment and online account access

## Step 6: Model Portfolios

CONTRIBUTION   PORTFOLIO   BENEFICIARIES   REVIEW

## Portfolio Allocation

Okay, now you can decide how to invest those contributions. Choosing investment options is important, and so is researching them.

Your plan name is Holy Cross Hospital Retirement Savings Plan  
Allocation percentages below apply to the following contribution source(s):  
Employee Elective Pre-Tax

Investment Vehicle	Allocation Percentage
<input checked="" type="radio"/> <b>FIXED INCOME</b>	0%
<input type="checkbox"/> <b>FIXED INTEREST OPTION</b> Assets invested in "VALIC FIXED INTEREST" fund may be subject to restricted transfer availability. There may be other investment options considered to be Competing Options that will be excluded in direct transfers from "VALIC FIXED INTEREST". Amounts transferred from "VALIC FIXED INTEREST" to non-excluded investment options will be restricted from transfer to Competing Options for 90 days. For questions please contact an Enrollment Specialist. We are available Monday through Friday, from 7:30 a.m. to 7:00 p.m. (Central Time) at 1-888-569-7055 (1-800-248-2542 TDD, Hearing or Speech Impaired).	0 %
<input type="checkbox"/> <b>JANUS HENDERSON FLEXIBLE BD 5</b>	0 %
<input checked="" type="radio"/> <b>INTERNATIONAL</b>	0%

[VIEW FUND PROSPECTUS](#)

To view fund prospectuses, select the "View Fund Prospectus" link (it opens in a new tab); then select your plan from the drop-down menu.  
Click "Funds" on the right-hand navigation, then click "View" for the prospectus you want.

**BACK**   **CONTINUE**

← If you select 'Pick a portfolio', you will be able to select a model portfolio in your plan.

← Select 'Continue' when finished.

# Enrollment and online account access

## Step 7: Portfolio Detail

CONTRIBUTION   **PORTFOLIO**   BENEFICIARIES   REVIEW

### Portfolio Allocation

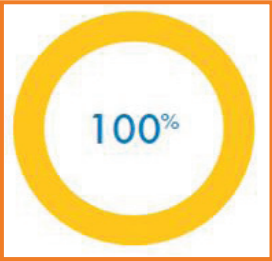
Okay, now you can decide how to invest those contributions. Choosing investment options is important, and so is researching them.

Your plan name is Holy Cross Hospital Retirement Savings Plan  
Allocation percentages below apply to the following contribution source(s):  
Employee Elective Pre-Tax

Investment Vehicle	Allocation Percentage
<input type="radio"/> <b>FIXED INCOME</b>	100%
<input checked="" type="checkbox"/> <b>FIXED INTEREST OPTION</b> <small>Assets invested in "VALIC FIXED INTEREST" fund may be subject to restricted transfer availability. There may be other investment options considered to be Competing Options that will be excluded in direct transfers from "VALIC FIXED INTEREST". Amounts transferred from "VALIC FIXED INTEREST" to non-excluded investment options will be restricted from transfer to Competing Options for 90 days. For questions please contact an Enrollment Specialist. We are available Monday through Friday, from 7:30 a.m. to 7:00 p.m. (Central Time) at 1-888-569-7055 or (1-800-248-2542) TDD, Hearing or Speech Impaired).</small>	<input type="text" value="50"/> %
<input checked="" type="checkbox"/> <b>JANUS HENDERSON FLEXIBLE BD S</b>	<input type="text" value="50"/> %
<input type="radio"/> <b>INTERNATIONAL</b>	0%

[VIEW FUND PROSPECTUS](#)

To view fund prospectuses, select the "View Fund Prospectus" link (it opens in a new tab); then select your plan from the drop-down menu. Click "Funds" on the right-hand navigation, then click "View" for the prospectus you want.



← When you elect to customize your own funds, you will be navigated to the Portfolio Allocation page. Note that the allocations must equal 100%.

← Select 'Continue' when finished.

# Enrollment and online account access

## Step 8: Beneficiary Details

**AIG** AIG Retirement Services HELP: 1-888-569-7055  
TDD & Hours

CONTRIBUTION PORTFOLIO **BENEFICIARIES** REVIEW

### Primary Beneficiaries

You can only make changes to this plan through your employer. Contact them directly to designate your beneficiaries.

SAVE & EXIT BACK CONTINUE

BENEFICIARY		ADDRESS	
NEW			
PERCENTAGE*	BENEFICIARY TYPE*	CITY	
%	SELECT		
FIRST NAME*	LAST NAME*	STATE	ZIP
		SELECT	
BIRTHDATE	SSN	HIDE	EMAIL
<input type="checkbox"/> Use your address		PHONE	

DELETE CARD

[+ ADD ANOTHER PRIMARY BENEFICIARY](#)

Total: 0%

The total percentage should be 100%.

SAVE & EXIT BACK CONTINUE

You will then designate your Primary Beneficiaries (and contingent beneficiaries if you choose).

Some plans have spousal restrictions (e.g., 50% and 100%) regarding beneficiaries. In such plans, the employee will be required to allocate to their spouse at the required rate.


To list more than one primary beneficiary, click this link.

Click 'Continue' when finished.




# Enrollment and online account access

## Step 9: Terms of Use

HELP: 1-888-569-7055  
TDD & Hours

CONTRIBUTION   PORTFOLIO   BENEFICIARIES   REVIEW

### Please review our Terms of Use

  
Print

**LEGAL NOTICE**

The following Terms and Conditions govern use of VALIC's website to access VALIC account(s) online. VALIC, 'We' or 'Our' refers to The Variable Annuity Life Insurance Company and its affiliates (VALIC). 'You' or 'Your' means an Authorized User of VALIC Online. 'Employer' means Your employer that sponsors the retirement plan(s) in which you are enrolling using VALIC Online.

Only VALIC plans or their authorized representatives (collectively "Authorized Users") may register and/or use VALIC's website to access a VALIC account online. Such online access allows You to view Your account details and may enable You to request certain financial and non-financial transactions online. A VALIC plan includes (i) a plan participant or each participant's beneficiary or alternate payee in an Employer sponsored retirement plan for which VALIC is a service provider or (ii) an individual who owns or inherits an individual retirement account or non-qualified annuity issued by VALIC. Unauthorized individuals attempting to access a secure website of VALIC online may be subject to prosecution.

By clicking the I Agree button below You:

- represent and warrant that You are an Authorized User; have access to a computer with an Internet connection that meets the following minimum hardware/software requirements:
  - Operating System: Windows 7, OSX 10.9, IOS 9.0, Lollipop 8.0
  - Browser Application: Internet Explorer 10, Firefox 33.0, Safari 9.1.2 (only supported on Mac OS and IOS), Chrome 33.0.0745
  - Monitor: 1024 x 768
- and can receive emails at the email address You provided to VALIC as part of the online registration;
- accept the Terms of Use available at [www.valic.com/terms-of-use](http://www.valic.com/terms-of-use);
- acknowledge receipt of the Privacy disclosures available at [www.valic.com/privacy](http://www.valic.com/privacy) and Security Center information available at [www.valic.com/securitycenter](http://www.valic.com/securitycenter);
- agree to only use the site in compliance with applicable laws;
- understand that the information contained on VALIC's website is not investment advice, an offer, or a solicitation for the purchase or sale of any securities or insurance products. Any information is intended to be an offer for the purchase and sale of securities. You should consult the appropriate prospectus and other registration materials filed with the Securities and Exchange Commission (SEC). If You desire to purchase a security of any kind we recommend that You consult a qualified broker/dealer or financial adviser;
- further understand that Your screen is effective only while you click below, and will remain in effect until You withdraw Your screen. You may cancel online access to Your account(s) held at VALIC by calling the VALIC Client Care Center at 1-800-668-0542; and
- acknowledge that continuing use of VALIC's website to access Your account(s) constitutes Your acceptance of any revisions to the terms herein.


\* If You need to update Your email address with VALIC in the future, You may do so by accessing Your online account via [www.valic.com](http://www.valic.com) or by calling the VALIC Client Care Center at 1-800-668-0542.

By using VALIC Online to enroll in an Employer-sponsored plan, You agree to these additional terms:

- You are an employee eligible to participate in an Employer-sponsored retirement plan for which VALIC is a service provider;
- By completing and submitting Your enrollment information online, You authorize VALIC to establish a participant account(s) in your name under your Employer's Plan. You understand that, IF REQUIRED BY YOUR EMPLOYER PLAN, YOU MUST COMPLETE AND SUBMIT A SALARY REDUCTION AGREEMENT/DEFERRED COMPENSATION AGREEMENT, AS APPLICABLE, TO YOUR EMPLOYER IN ORDER TO BEGIN VOLUNTARY EMPLOYEE CONTRIBUTIONS TO YOUR PARTICIPANT ACCOUNT.
- You agree that Your electronic signature will be admissible as an original signed document in any court of law and that You will not challenge or dispute the authenticity of such records on the grounds that an electronic signature is not legally binding.
- You represent that You are able to view this website and e-commerce, and can print a copy of the enrollment confirmation page for future use.
- By providing your contact information you consent to receive phone calls/texts that may be generated using automated technology and/or artificial or pre-recorded voices from AIG to confirm my identity at the phone number(s) provided, including a wireless number if provided. Your wireless carrier's messaging and data rates may apply.

VALIC will provide access to Your Enrollment information at the end of the electronic enrollment process. We recommend that You print a copy for Your records. We will send a written confirmation after Your participant account(s) in the retirement plan has been established. You may also request a written copy of Your enrollment information by calling the VALIC Client Care Center at 1-800-668-0542 (for hearing and speech impaired access, dial 1-800-668-0542 TDD). Customer Service Representatives are available Monday through Friday, from 7:00 a.m. to 8:00 p.m. (CT).

- I have CAREFULLY read this Consent and accept it voluntarily and with full knowledge and understanding of its terms and conditions.
- I acknowledge that I have received and/or read the prospectus(es) of the investment option(s) selected and that prospectus(es), disclosure documents and fund fact sheets have been made available to me on this website. I acknowledge that it is my responsibility to read the prospectus(es) of any investment option selected and agree to the terms therein. I understand that the value of amounts allocated to the investment options will vary depending upon the performance of the investment option selected, which may result in either a gain or loss.
- I acknowledge that no representative of VALIC nor any VALIC affiliate, including VALIC Financial Advisors, has provided me with advice, recommendations or suggestions as to any specific investment options.
- I understand and consent to the Salary Reduction Agreement.
- I understand I need to complete a separate form to designate beneficiaries.

 SAVE & EXIT

BACK

CONTINUE

To continue, accept the terms of use.

Click 'Continue' when finished.

## Step 10: Review

**AIG** AIG Retirement Services HELP: 1-888-569-7055  
TDD & Hours

CONTRIBUTION     PORTFOLIO     BENEFICIARIES     REVIEW

### Review

Please review your information and make any necessary changes.

[Print](#)

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#### Plan Information

EMPLOYER NAME :	HOLY CROSS HOSPITAL, A DIVISION OF TAOS HEALTH SYSTEMS, INC.
PLAN NAME :	Holy Cross Hospital Retirement Savings Plan
HIRE DATE :	06/30/2010
ANNUAL SALARY :	\$100,000

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#### About You [EDIT](#)

NAME :	Pruthi RAJ
SSN :	***-**-2920
RESIDENTIAL ADDRESS :	2929 Allen Parkway, Houston, TX 77019 <small>Mailing address is the same.</small>
BUSINESS PHONE :	(713) 289-4199
BUSINESS EMAIL :	pruthi.raj@valic.com
PREFERRED CONTACT :	Email
DELIVERY OPTION :	Email: pruthi.raj@valic.com
FINRA :	No
FINRA EMPLOYER :	N/A

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#### Contribution [EDIT](#)

PRE TAX CONTRIBUTION :	10% / pay period
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#### Investment Option - Choose Your Own [EDIT](#)

[EMPLOYEE ELECTIVE PRE-TAX]

FUNDS	ALLOCATION PERCENTAGE
FIXED INCOME (100%)	
FIXED INTEREST OPTION	50%
JANUS HENDERSON FLEXIBLE BD 5	50%

[SAVE & EXIT](#)    **COMPLETE ENROLLMENT**

Once Terms of Use are accepted, you will be able to review and edit the information you entered.

Clicking 'Complete Enrollment' wraps things up and automatically generates a confirmation email.

## Step 11: You're Enrolled!

**AIG** AIG Retirement Services HELP: 1-888-569-7055  
TDD & Hours

### Your enrollment has been saved!

Create a username and password to finalize your online account access.

[CREATE ONLINE ACCESS](#)

EMPLOYER NAME: HOLY CROSS HOSPITAL, A DIVISION OF TAOS HEALTH SYSTEMS, INC.  
PLAN NAME: HOLY CROSS HOSPITAL RETIREMENT SAVINGS PLAN  
PRUTHVI RAJ

---

PRE-TAX CONTRIBUTION  
**10%**

EMPLOYEE ELECTIVE PRE-TAX  
FIXED INTEREST OPTION  
**50%**  
JANUS HENDERSON FLEXIBLE BD S  
**50%**

DELIVERY OPTION: Email      DELIVERY ADDRESS: pruthvi.raj@valic.com

CONFIRMATION ID: 70415001-20190611T160633N1260167W  
DATE SUBMITTED: 06/11/2019

### Some things for your to-do list

Need a trusted contact? Please complete the [Trusted Contact Form](#).

## Enrollment and online account access

### Step 12: Username & Password

## Username & Password

  
  
  
 [SHOW](#)  
Very Strong  
 [SHOW](#)  
[CONTINUE](#)  

Need help?  
[View our registration guide](#) or [FAQ](#)  
1-800-448-2542  
[TDD & Hours](#)

You will then be prompted to input the needed information to create your online account. Once the information is entered, please select 'Continue'.

## Enrollment and online account access

### Step 13: Email Verification

**Validate Your Email**

We've emailed a code to  
p\*\*\*\*\*j@aig.com

Enter Validation Code  
●●●●●● [SHOW](#)

**CONTINUE**

Can't find it in your inbox or junk folder? [Resend Code](#)

Your code could be delayed due to your email settings. Please wait up to 5 minutes before requesting a new code.

Need help?  
[View our registration guide](#) or [FAQ](#)  
📞 1-800-448-2542  
[TDD & Hours](#) ☺

You will then be prompted to verify your email to create your online account. Once the information is entered, please select 'Continue'.

## Enrollment and online account access

### Step 14: Phone Verification

**Validate Your Phone**

We've texted a code to  
\*\*\*\*\*4199

Enter Validation Code [SHOW](#)

**CONTINUE**

Can't find it? [Resend Code](#)  
[Update Phone Number](#)

Need help?  
[View our registration guide or FAQ](#)  
📞 1-800-448-2542  
[TDD & Hours](#) 😊

You will then be prompted to verify your phone number to create your online account. Once the information is entered, please select 'Continue'.

## Enrollment and online account access

### Step 15: Security Questions

## Security Questions

Answer a few questions to protect your account.

Note: Answers must contain at least five characters, and cannot include symbols (i.e., !, @, #, \$, %, ^, etc.)

Question 1	▼
Answer 1	SHOW
Question 2	▼
Answer 2	SHOW
Question 3	▼
Answer 3	SHOW

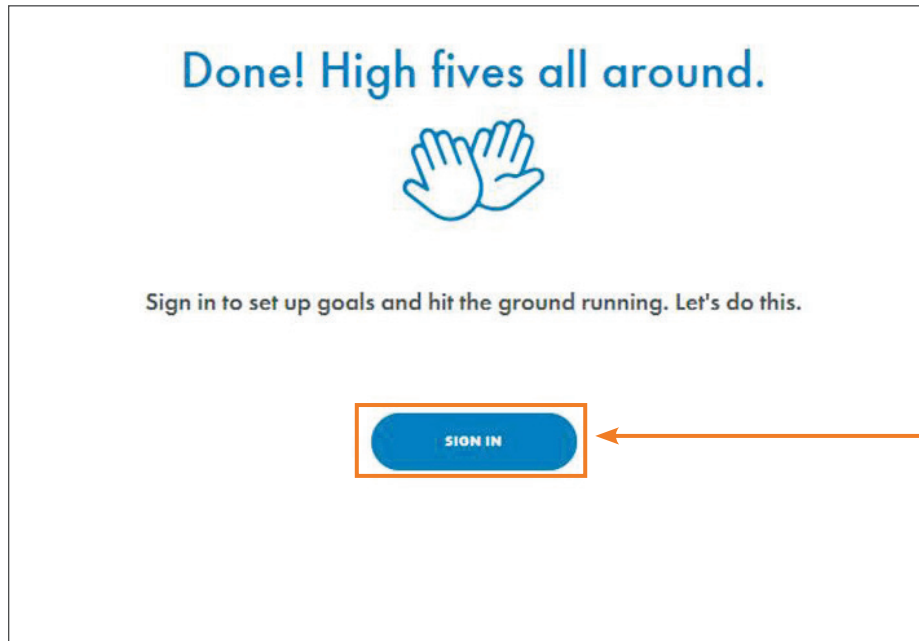
**CONTINUE**

Need help?  
View our [registration guide](#) or [FAQ](#)  
1-800-448-2542  
[TDD & Hours](#)

For additional security, you will be prompted to answer security questions. Once the information is entered, please select 'Continue'.

## Enrollment and online account access

### Step 16: You're Registered



And you're done!  
You can choose to sign in using your newly registered account to check your savings, view education content, get a FutureFIT calculation and more!



## Enrollment and online account access

### Step 17: Explore [aig.com/RetirementServices](https://aig.com/RetirementServices)

Once you register your account and sign in, you can now access various features on [aig.com/RetirementServices](https://aig.com/RetirementServices). Your personal account information will not be available for at least 24 hours.

The screenshot displays the AIG Retirement Services website. At the top, the AIG logo is on the left, followed by the text "AIG Retirement Services". Navigation links include "ABOUT US", "FINANCIAL EDUCATION", "NEWS", and "CONTACT US". On the right, there are "SIGN IN" and "SEARCH" buttons. The main content area features a large image of a smiling couple. To the left of the couple, the text reads "Plan for 100<sup>SM</sup>" and "Think big. Plan bigger." Below this is a "PLAY VIDEO" button with a play icon. To the right of the couple is a "WELCOME" sign-in form with fields for "USERNAME" and "PASSWORD", a "SIGN IN" button, and links for "SPONSORFIT<sup>®</sup> ACCESS" and "FORGOT USERNAME OR PASSWORD". At the bottom, there are two options: "Enroll and start saving in your employer's plan" with an "ENROLL" button, and "Already enrolled? Register to access your account online" with a "REGISTER" button. The background of the main content area has a blue and white geometric pattern.

**Your Future is Calling.** Meet It with Confidence.

**CLICK** [aig.com/RetirementServices](https://aig.com/RetirementServices)   **CALL** 1-800-426-3753   **VISIT** your financial advisor

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA.

AIG Retirement Services represents AIG member companies — The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

