

ENVISION MORE

with AIG



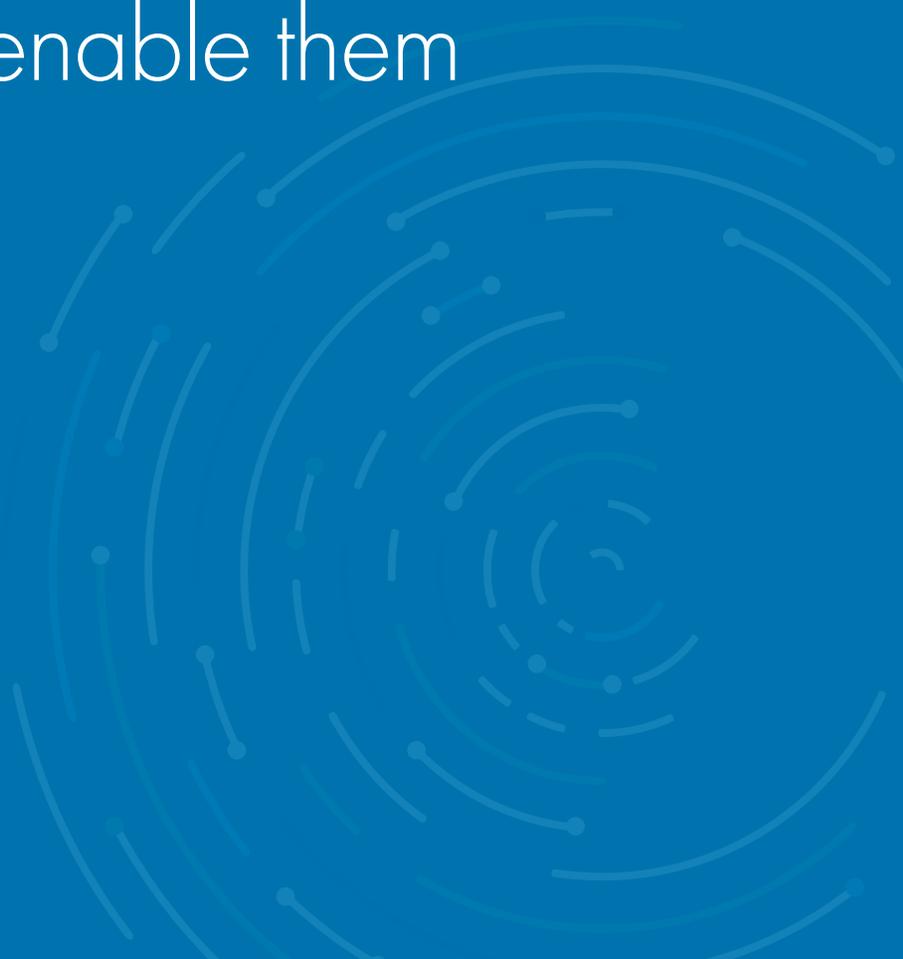
FINANCIAL WELLNESS
Matters



AIG Retirement Services



We believe there's a better way
to engage employees and enable them
to meet their financial goals.

A decorative graphic in the bottom right corner of the slide, consisting of several concentric circles and lines of varying thicknesses, some solid and some dashed, creating a sense of motion or a network.

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Better Retirement Outcomes Start with **Financial Wellness** and **Planning for Longevity**



For many years, retirement plans emphasized participation and saving while employees struggled to manage day-to-day needs and competing financial goals.

At **AIG Retirement Services**, we have a different vision. As we celebrate our 100 years, we encourage everyone to plan for their 100. While living a long life was once regulated to a lucky few, today it's increasingly becoming the norm, thanks to medical advances and healthier lifestyles. It's time to embrace longevity.

Therefore, from our perspective, financial wellness means helping individuals manage their finances today and empowering them to achieve their long-term goals.

By partnering with you, we can help deliver a robust financial wellness offering that can not only help your employees feel confident when making financial decisions, but help them feel motivated to take action for their future. This can improve plan health and employee outcomes.

Why Financial Wellness Matters

We need to prepare for the challenges of living a longer life. While increasing longevity is certainly a reason to celebrate, it also introduces new challenges. A recent AIG survey showed **25%** of Americans say that running out of money to live comfortably is among the top three worries behind health problems and being a burden on family.¹

There's never been a greater need for financial wellness. Research shows more than half (**53%**) of employees report that they are stressed dealing with their financial situation and nearly half (**47%**) say that their stress level related to financial issues has increased over the last 12 months.²

It also carries over to the workplace. More than **30%** of workers reported that money concerns hindered their work and/or prevented them from doing their best work,³ except where employers offer financial wellness programs. According to research, those employees with access to financial wellness programs demonstrated more engagement at work. In fact, programs that combine financial education and one-on-one counseling have been found to help employees balance short-term finances with longer term goals, such as saving in an employer-sponsored retirement plan.⁴

¹ Source: AIG 2019 Plan for 100 Survey was conducted online within the US by Dr. Michael Finke of The American College of Financial Services in December of 2018 and January of 2019 among 1,012 US adults age 45-74 who have at least \$50,000 in retirement accounts.

² PWC May, 2018 Employee Financial Wellness Survey.

³ Source: 2017/2018 Willis Towers Watson Global Benefits Attitudes Survey.

⁴ Source: Financial Wellness at Work: A Review of Promising Practices and Policies, Consumer Finance Protection Bureau, 2014.



Plan for the long run

Longevity is an important aspect of improving financial wellness. A recent study revealed that individuals' retirement preparedness consistently increased with the length of their plan engagement. Further proof that getting employees to save for retirement as early as possible is important to their long-term financial success.

Source: Financial Finesse, 2018 Year in Review: A Closer Look, May 2019

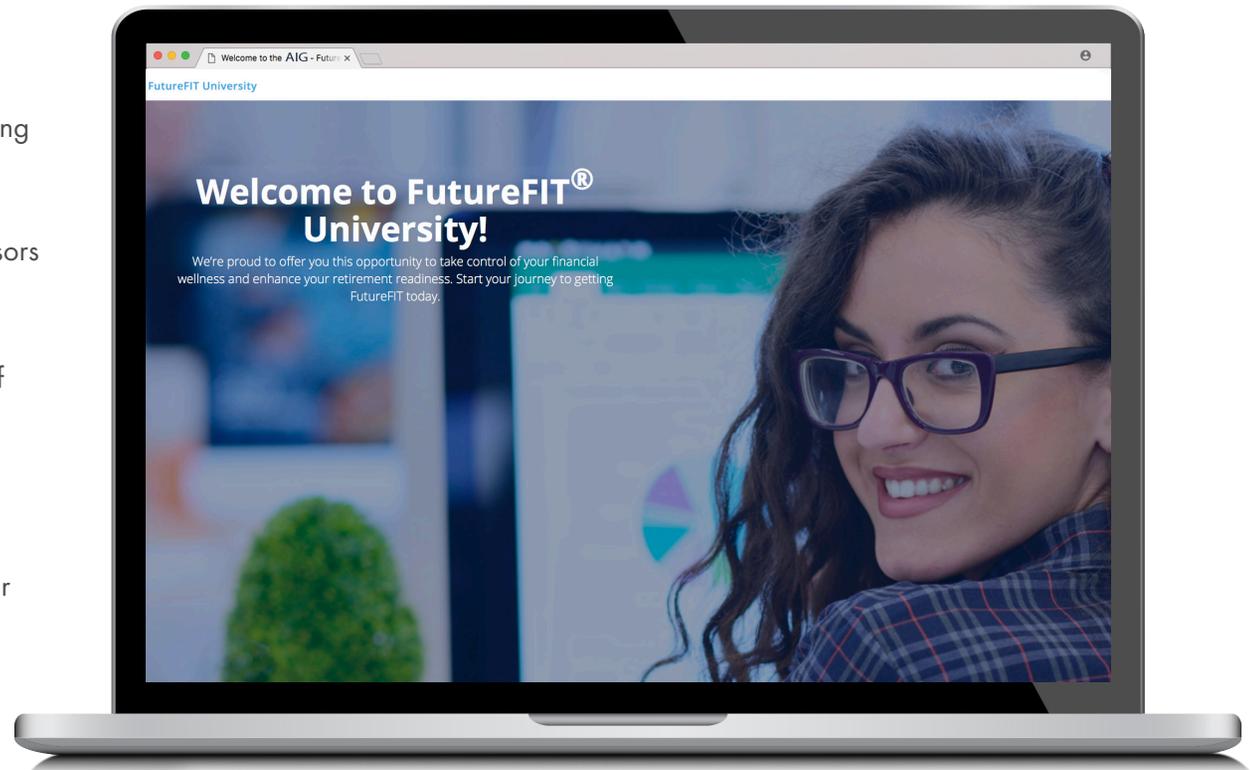
Participants Deserve Holistic Financial Wellness Programs

At **AIG Retirement Services**, we recognize that **each participant** comes with a **set of financial circumstances** that are as **individual** and **unique** as they are.

We help individuals and their families create better financial futures for themselves through end-to-end financial education programs such as **FutureFIT® University**, an interactive educational experience covering a broad range of financial literacy subjects.

In addition, all employees have access to financial advisors who are qualified to provide broad financial planning services and often leverage sophisticated tools like **Retirement Pathfinder®** that go well beyond the basics of plan enrollment.

By delivering holistic communications and educational offerings, we help employees improve their financial wellness and retirement readiness—making it possible for them to **Envision More** for their financial future.



Data-based Insights to Create

an Engaging Experience



Creatively designed to deliver an engaging digital experience, powered by EverFi, FutureFIT University leverages proven principles of behavioral science and data-based insights. Content is delivered in short, interactive learning segments to create an engaging experience. Employees can choose the topics that are of the most interest to them and dive right in using their mobile phone, tablet or desktop.

It's also designed to appeal to the entire family. Research finds greater financial literacy among families who talk openly about money. By offering a fun, age-appropriate learning experience for the whole family, FutureFIT University helps promote more conversations that lay the groundwork for lifelong financial wellness. What's more, employees and their family members can use the power of technology to enjoy the experience wherever and whenever convenient.

Setting Savings Goals

Save for:

- Emergencies
- Purchasing a car
- Education
- Buying a home
- Getting out of debt
- Vacation
- Retirement

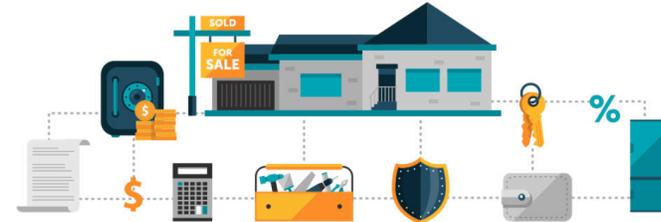
Don't forget to ask yourself:

- What do you want to save for?
- How much do you need to save?
- How long do you have to save that amount?

Considering Home Ownership

This module will cover:

- Pros and cons of home ownership
- Assessing your personal and financial readiness for home ownership
 - Common costs associated with home ownership
- How lenders evaluate mortgage readiness and make loan decisions



FutureFIT University comprises **20** short, interactive education modules, or playlists, designed to help demystify key financial topics.

The program uses video, animation, 3-D gaming and avatars to bring complex financial concepts to life, including:

- Financial basics
- Planning for retirement
- Paying for college
- Buying a home
- Investments
- Retirement 101
- Identity protection
- Credit scores and reports
- Personalized playlists

Planning and Wellness Fit Together

Financial wellness doesn't just happen—it's achieved as a result of careful planning and consistent execution. Advisors can play an essential role in this process.

Your retirement plan offering may be the primary (if not the only) way your employees are planning for their financial futures. Managing multiple goals can be complicated and employees often want help with weighing their options and making choices. Our financial advisors are ready to help make sense of your employees' financial picture and guide them through these important decisions including saving, investing and more.



Our financial advisors can be your partners in helping to motivate employees to take positive actions toward financial wellness, longevity planning and retirement readiness.

Advisors Who Specialize

in Holistic Financial Planning

Our financial advisors are our employees (not independent contractors) who can provide valuable services—from before your employees enroll until after they retire.

Dedicated advisors can expertly deliver a broad spectrum of services to engage employees in a comprehensive financial planning experience that fits their personal needs and goals. In-plan services they provide include activities such as: **group seminars, workshops, and benefits fairs; individual meetings at employees' convenience; and support with income planning from pre-retiree through retirement.**

The AIG Plan for 100 initiative focused on educating and empowering individuals, employers and financial advisors to help Americans prepare for longer lives.



Our financial advisors average
20 years
of experience in
helping people plan for
their futures

Technology Paired with Personal Advice

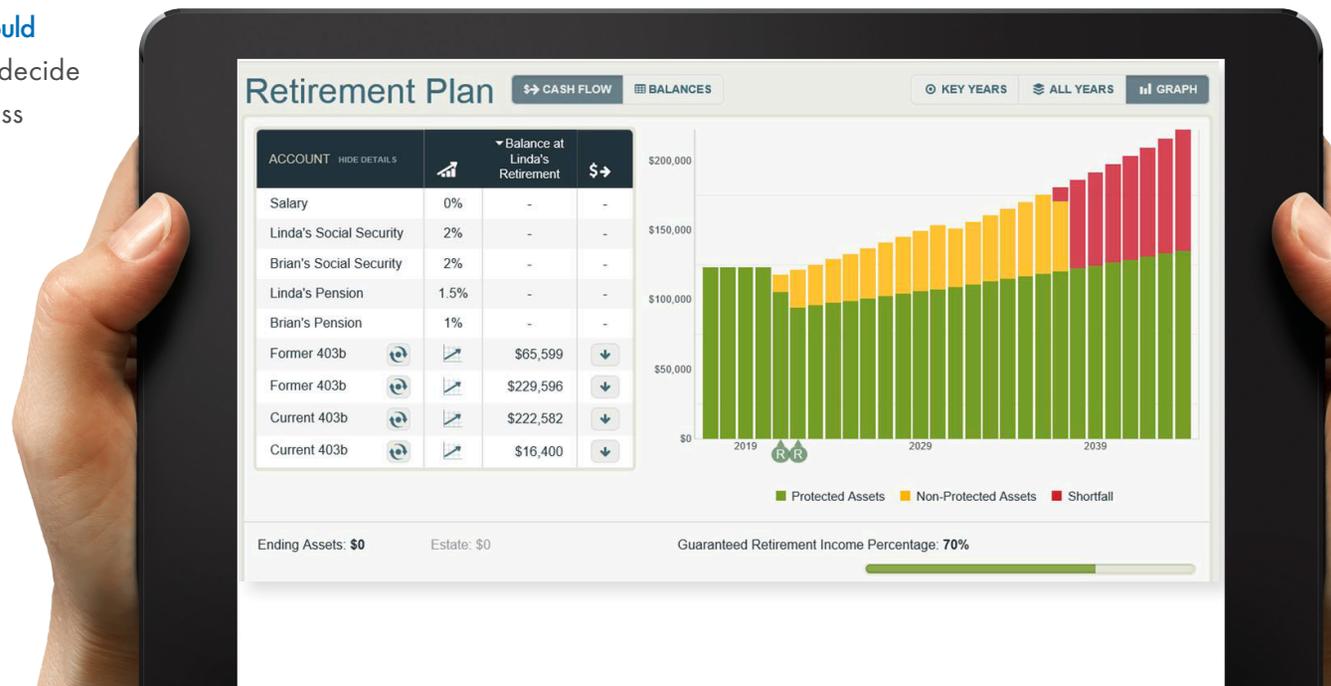
Retirement Pathfinder®

Our financial advisors paired with this interactive tool uses sophisticated models to analyze employees' current savings relative to their goals to build a personalized retirement plan.

Retirement Pathfinder will help employees find answers to some of their most pressing questions, such as:

- Can I retire on time?
- Am I saving enough to fund my retirement?
- Will I outlive my retirement savings?

With Retirement Pathfinder, employees can see how different market conditions and savings strategies would alter their retirement outlook. From there, they can decide what changes will help continue to make progress toward meeting their individual goals.



Financial Wellness for All Americans

FutureFIT Circles: Peer-to-Peer Financial Wellness Support

FutureFIT Circles are designed to bring employees together to talk openly about financial matters and share ideas on paying off debt, managing a budget, saving for a house, with the goal to encourage higher savings rates, improved financial wellness and more control over their financial lives.



FutureFIT Academy

At AIG Retirement Services, we believe financial literacy should begin as early as possible. We're proud to offer **FutureFIT Academy**, an online financial literacy program specifically designed for K-12 jointly presented by AIG and EverFi, Inc., a leading education technology company. FutureFIT Academy's 3-D simulations and interactive animations make learning about finances fun and engaging for K-12 students. What's most exciting about FutureFIT Academy is the impact it's having on students! It establishes a strong foundation of financial literacy and the possibility of lifelong financial wellness.

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for your retirement plan. Discover how a holistic approach to financial wellness can **achieve more for your employees, and your retirement.**

AIG Retirement Services is committed to helping you meet your long-term financial needs. Our history supports that promise. For more than 60 years, AIG Retirement Services has worked to provide sound, innovative solutions to Americans throughout every phase of their financial lives.

AIG is a recognized Fortune Global 500 company with deep experience in insurance and financial services. AIG Retirement Services includes these AIG member companies with individual specialized purposes:

- The Variable Annuity Life Insurance Company (VALIC) underwrites, issues and guarantees annuity products and policies. Guarantees are backed by the claims-paying ability of VALIC.
- VALIC Financial Advisors, Inc. (VFA) is a registered broker/dealer and an SEC-registered investment adviser that supports our retirement plans and plan participants as well as individuals outside of retirement plans seeking to achieve their retirement and financial goals.
- VALIC Retirement Services Company (VRSCO) provides retirement plan recordkeeping, administrative and compliance services to group mutual fund retirement plans for our group mutual fund business.

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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).

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VC 29811-Short (05/2019) J297002 ER

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