



Star Plus 403(b) and 457(b) Transition Planning – creating change together

Your Broward Health Retirement Plans



Agenda

1 The updated Broward Health Retirement Plans (the Plans)

2 What this means for you

3 We're here to help

The updated Broward Health Retirement Plans

The updated Broward Health Retirement Plans

Making it easier to plan your future your way

Corebridge Financial is the sole provider for the Plans, effective February 2023.

403(b)

Roth 403(b)

457(b)

Roth 457(b)

Plan Enhancements

- Deferral changes will be completed on the Corebridge portal
- Loans will be requested on the Corebridge Participant portal
- All distributions will be requested on the Corebridge Participant portal



Lower cost structure



Broad array of investment options



Streamlined administration



Innovative education and digital services

What this means for you

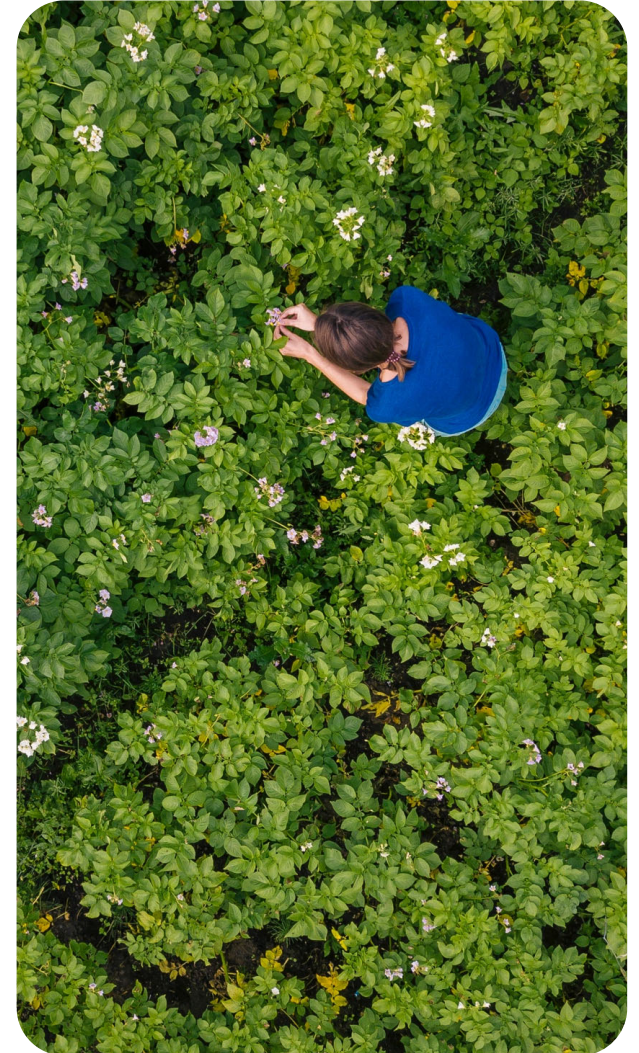
What this means for you

Plan essentials: Mapping

Your account will be transitioned to the new investment options through a process called “mapping.”

Fund mapping is the transfer of account balances to the fund options available in the new fund lineup at Corebridge.

Mapping information can be viewed at bh.corebridgefinancial.com



What this means for you

Your new investment lineup gives you:



Diversified options*



Simple, one-step options



Fixed-interest option

- 9 core mutual fund investment options
- Fixed-interest option¹
- Target date funds²



A note about target date funds

According to your birth date on file, you will be mapped to a target date fund that most closely matches the year you turn 65. As you move toward your retirement “target date,” the fund gradually reduces risk by changing the investments within the fund.

* Diversification does not ensure a profit or protect against market loss.

What this means for you

Your new investment

Fixed Account ¹	Ticker
VALIC Fixed Account	<N/A>
Equities	Ticker
Fidelity 500 Index Fund	FXAIX
Fidelity Mid Cap Index Fund	FSMDX
Champlain Mid Cap	CIPIX
Fidelity Small Cap Index Fund	FSSNX
GW&K Small Cap Core	GWEZX
Fidelity Total International Index Fund	FTIHX
Goldman Sachs GQG Partners International Equity Fund	GSIXX
US Investment Grade Bonds	Ticker
Fidelity U.S. Bond Index Fund	FXNAX
Baird Core Plus Bond Fund	BCOIX

Multi-asset ²	Ticker
Vanguard Target Retirement Income Fund	VTINX
Vanguard Target Retirement 2020 Fund	VTWIX
Vanguard Target Retirement 2025 Fund	VTTVX
Vanguard Target Retirement 2030 Fund	VTHRFX
Vanguard Target Retirement 2035 Fund	VTTHX
Vanguard Target Retirement 2040 Fund	VFORX
Vanguard Target Retirement 2045 Fund	VTIVX
Vanguard Target Retirement 2050 Fund	VFIFX
Vanguard Target Retirement 2055 Fund	VFFVX
Vanguard Target Retirement 2060 Fund	VTTSX
Vanguard Target Retirement 2065 Fund	VLXVX
Vanguard Target Retirement 2070 Fund	VSVNX

What this means for you

Corebridge participant quick facts:



Must I move my annuity account to the new mutual fund platform?

No, you can elect to leave your existing assets in the current annuity program or move it to the new mutual fund platform. However, if you choose to transfer your existing annuity assets to the mutual fund platform, you must move the entire account value; partial transfers are not allowed.



How Can I move my existing annuity assets to the new mutual fund platform?

You will need to complete and submit an Asset Conversion Form. Upon receipt of the completed Asset Conversion Form, all annuity assets will be liquidated immediately and placed in the new mutual fund platform by the next business day. If assistance is needed in completing this form, please reach out to your financial professional.

Note: Current and future contributions will be placed in the new mutual fund platform



What will happen to my existing annuity assets?

Current annuity account assets will remain unaffected unless or until you make the election to transfer to the new mutual fund platform by completing the Asset Conversion Form.

Bear in mind that by transferring your account from the annuity platform to the mutual fund platform, you forfeit the death benefit and other guaranteed features.

What this means for you

Former Fidelity participant quick facts:



Do I need to re-enroll with Corebridge Financial if I am a former participant with Fidelity?

No, if you currently have a balance in the plan and/or are making contributions with Fidelity, you will not be required to re-enroll. Your contribution allocations will be mapped automatically to Corebridge Financial.



How do I enroll in the plan?

If you are currently participating in the Plan and have an account with Fidelity, your enrollment is automatic and you do not need to enroll with Corebridge Financial. If you are not currently participating in the Plan, you can enroll online, by phone or by contacting your financial professional.



What happens to my accounts with Fidelity?

If you have a balance with Fidelity, those balances—as well as ongoing pre-tax deferrals and/or employer contributions—will automatically transfer to Corebridge Financial.

What this means for you

If you are not currently enrolled

Automatic enrollment in Broward Health's retirement plan can give you a head start on your financial future.



New Hires

All new employees will be automatically enrolled in the retirement plan.

- 2% contribution percentage of compensation
- 45 days to opt out



Existing employees

Existing employees who no longer wish to make contributions may log into their account and set their contribution rate to zero.

What this means for you

A Roth option is being added to the Plans

A Roth option offers a way to set aside after-tax money and, after five years, make tax-free withdrawals of principal, interest and earnings if certain conditions are met. And, you can:

- Contribute up to \$22,500 (combined pretax and Roth contributions) in 2023, plus \$7,500 more if you are age 50 or older
- Take tax-free distributions after the end of the five-year period beginning with the first year for which a Roth contribution was made to the Supplemental Retirement Plan (SRP) and reaching age 59½, death or disability



What this means for you

Important information about loans



You currently have a loan

- Outstanding annuity loans will not be transferred to the mutual fund platform.
- Your loan repayments will continue to be paid via ACH under the annuity program.
- Once annuity loans are paid in full, you may submit an Asset Conversion Form if you choose to transfer the remaining loan payments received by the annuity account to the mutual fund platform.



- New loans may be requested **after the transfer has been completed.**

We're here to help

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Corebridge is a leading plan provider*



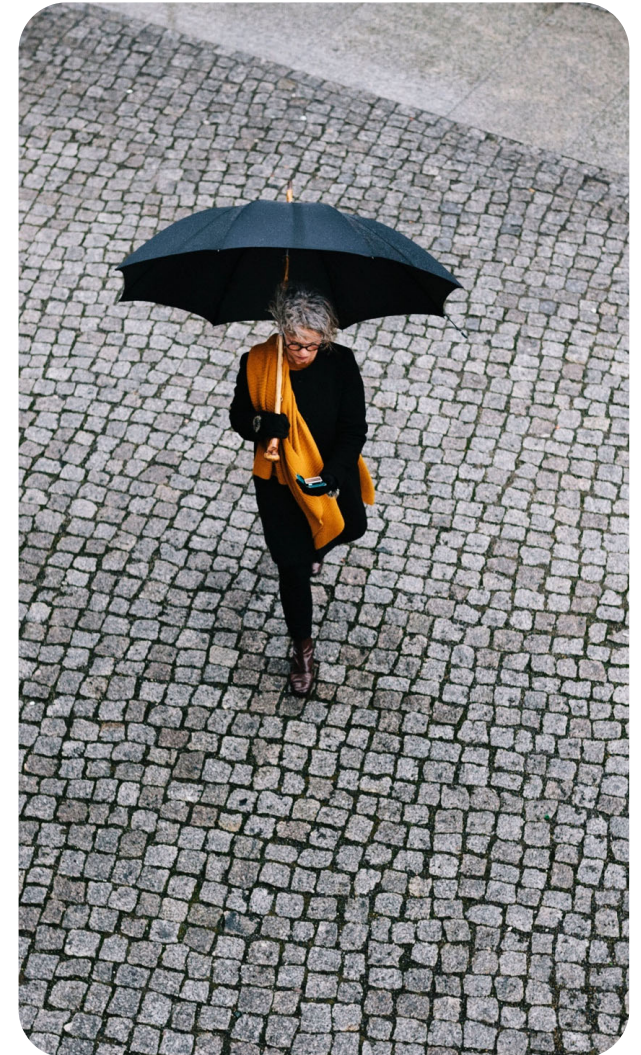
Experts all in on
your success



Simple and intuitive
digital experiences



More than
60 years' experience



* Source: LIMRA SRI Not-for-Profit Retirement Market Survey 06/30/2022. Based on total assets in a survey of 16 major companies.

We're here to help

Resources to help build your retirement planning confidence



**Bh.corebridge
financial.com**



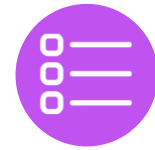
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University**



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webinars**



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help you
stay on track**



We're here to help

Take action today



bh.corebridgefinancial.com



1.800.448.2542
Monday through Friday,
8:00 a.m. to 9:00 p.m. (ET)

We're here to help

Your team of financial professionals



Scott Anselmo

Senior Financial Advisor
1800 North Military Trail, Suite 340, Boca Raton, FL 33431
Office: 561.688.6320
Cell: 954.459.5507
scott.anselmo@corebridgefinancial.com



Shawn Casey, CFP®

Senior Financial Advisor
1800 North Military Trail, Suite 340, Boca Raton, FL 33431
Office: 561.688.6320
Cell: 561-380-8663
Administrative Assistant's Phone: 561.688.6320
shawn.casey@corebridgefinancial.com



John Kubs

Senior Financial Advisor
1800 North Military Trail, Suite 340, Boca Raton, FL 33431
Office: 561.688.6320
Cell: 954-299-5971
john.kubs@corebridgefinancial.com



Thank you



Important considerations before deciding to move funds either into or out of a Corebridge retirement services account

There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the prospectuses carefully before investing. The prospectus contains important information, which can be obtained from your financial professional or by visiting bh.corebridgefinancial.com and clicking on Documents & Forms (ePrint) on the bottom left of the screen. Enter your Group ID (09091003) in the Login field and click Continue. Click on Funds on right side of screen, and the funds available for your plan will be displayed. You can also request a copy by calling 1.800.428.2542.

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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**, Houston, TX. Variable annuities are distributed by AIG Capital Services, Inc., member FINRA.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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