

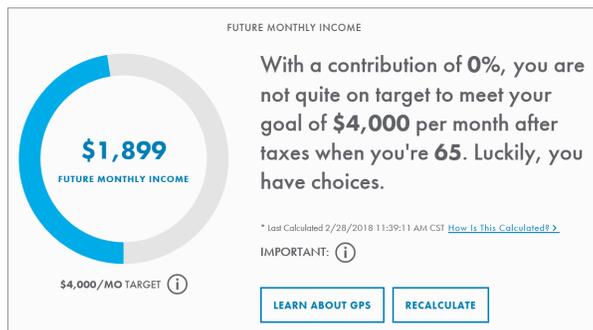
Get FutureFIT[®] Freedom. Individually Tailored[®].

FutureFIT calculator



What is FutureFIT?

It's a smarter, more personalized way to prepare for the future. Once enrolled and registered at VALIC.com, FutureFIT will offer tips and tools, like the FutureFIT calculator, to show you how to get – and stay – on track for the future.



What are the benefits?

- An individually tailored workspace that compares you and your spouse's combined estimated monthly income to your retirement income goals.
- The FutureFIT calculator that allows you to:
 - Update your information and recalculate new results.
 - Add pension benefits and any assets you have outside of VALIC that will be used to fund your retirement income.
- Recommends how much you need to contribute in order to reach your retirement income goal.
- Recommends an investment mix with asset class allocations that diversifies your total retirement portfolio.

How does the FutureFIT calculator work?

- To calculate for the first time, you must verify the date of birth and salary information.
- To make it easier certain items are defaulted or prefilled.
 - You can change this information anytime.
 - Defaults include a retirement age of 65, a retirement income goal of 80% of after-tax salary and estimated Social Security benefits.
 - Your contributions are prefilled with deferral information provided by your employer (if available) or with your contributions made in the most recent 12 months.
- This tool generates 500 "Monte Carlo" simulations* of possible economic and financial market scenarios instead of using a signal rate of return.
- The projected income and recommended contributions are calculated by Morningstar Investment Management, LLC (Morningstar).
- It assumes that assets are depleted into the final year of life.
- Looks at your asset allocation and classes.
- Results represented are considered to be conservative and represent "fair" market conditions.
- Assumes a salary increase based on an inflation rate calculated by Morningstar.
- Assumes all contributions are pretax and all distributions are taxable.

Get FutureFIT®: Freedom. Individually Tailored®.

Things to remember

- You can change all defaulted and prefilled information to run different scenarios.
- Social Security is automatically included in the projections. You can edit this if you do not pay into Social Security.
- The income projections presented are strictly estimates and are not guaranteed.
- Investment return assumptions are updated annually and may have a material impact on the estimated retirement incomes.
- Be mindful, results are not calculated automatically. You must select the RECALCULATE button, to generate the most current data.

Get FutureFIT and get on track for the future you envision.

* Monte Carlo simulations are randomly generated samplings that can be used to estimate and establish boundaries for the principal risks associated with retirement planning in order that the investment advice provided can help optimize a participant's likelihood of funding their retirement in most scenarios.

Your Future is Calling. Meet It with Confidence.

CLICK VALIC.com **CALL** 1-800-426-3753 **VISIT** your financial advisor

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