Millennials

Preparing for a brighter tomorrow

Michael Beuttel
Financial Advisor

AIG Retirement Services
1. What’s in a name?
2. Millennials
3. Savings attitude
4. Investment approach
5. Retirement outlook
6. Preparing for the unexpected
7. Enrolling in your workplace retirement plan
8. Where to go from here?
What's in a name?
What’s in a name?

Defining generations

<table>
<thead>
<tr>
<th>Generation</th>
<th>Born</th>
<th>G.I. Generation</th>
<th>Silent Generation</th>
<th>Boomers</th>
<th>Gen X</th>
<th>Gen Millennials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Born before 1936</td>
<td>before 1936</td>
<td>G.I. Generation</td>
<td>Silent Generation</td>
<td>Boomers</td>
<td>Gen X</td>
<td>Gen Millennials</td>
</tr>
</tbody>
</table>
**What’s in a name?**

<table>
<thead>
<tr>
<th>G.I. Generation</th>
<th>Silent Generation</th>
<th>Boomers</th>
<th>Gen X</th>
<th>Gen Millennials</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Raised during</strong></td>
<td>Loyal and</td>
<td>Spike in</td>
<td>Decline in</td>
<td>Came of age in</td>
</tr>
<tr>
<td>the Great</td>
<td>patriotic</td>
<td>birth rates</td>
<td>birth rates</td>
<td>the new</td>
</tr>
<tr>
<td>Depression</td>
<td>Impacted by</td>
<td>Known for</td>
<td>Living in</td>
<td>millennium</td>
</tr>
<tr>
<td>Fought or</td>
<td>World War II,</td>
<td>individuality,</td>
<td>the shadow</td>
<td>Raised during</td>
</tr>
<tr>
<td>supported</td>
<td>Pearl Harbor,</td>
<td>aspiration</td>
<td>of the Boomers</td>
<td>the Great</td>
</tr>
<tr>
<td>war efforts</td>
<td>Hiroshima and</td>
<td>and idealism</td>
<td>Seek structure</td>
<td>Recession, 9/11</td>
</tr>
<tr>
<td></td>
<td>Nagasaki</td>
<td></td>
<td>and direction</td>
<td>and age of</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>information</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Spike in birth rates
- Known for individuality, aspiration and idealism
- Rise in the Civil Rights movement
- End of WWII
- Decline in birth rates
- Living in the shadow of the Boomers
- Seek structure and direction
- Came of age in the new millennium
- Raised during the Great Recession, 9/11 and age of information
- Entrepreneurial and high social conscience

Millennials
Other names for Millennials

((((Echo Boomers))))

Net Generation

Boomerang Generation

Peter Pan Generation

“Lost Generation”
The truth about the Millennial generation

### Diversity
- **Most diverse generation**
  - 44.2% are non-white

### Beliefs
- **Non-traditionalists**
  - 55% describe themselves as Democrats
  - 35% are unaffiliated with any religion

### Education
- **Best educated**
  - 21% of men and 27% of women have a four-year college degree by the age of 33

### Information
- **Avid researchers**
  - 82% get most of their news from online sources
  - 65% research topics interested in or pursuing hobbies online

### Attitude
- **Most optimistic**
  - 49% think America’s best years are ahead

### Marriage
- **Want commitment**
  - Only 40% are married

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Sources:
Savings attitude
What’s your attitude toward saving?

Millennials are considered better savers than their predecessors

82% of Millennials say the Great Recession taught them to save now to weather future economic uncertainty

50% of Millennials have enough in savings to cover three months worth of expenses in case of an emergency

What are Millennials saving for?

- Retirement: 61%
- Buying a home: 43%
- Vacation: 33%
- Buying a car: 22%
- College: 17%
- Wedding: 14%
- Healthcare: 9%
- Elder care: 4%

Set savings goals

- **Short-term**
  - Emergency fund
  - Tuition payment
  - Travel

- **Mid-term**
  - Buying a car
  - Buying a house
  - Starting a business

- **Long-term**
  - Child’s college education
  - Retirement
  - Legacy
Conquer your debt

Student loans

The average student loan debt for class of 2017 graduates was $39,400

Contact your lender for qualification requirements or visit the U.S. Consumer Financial Protection Bureau for more information: www.consumerfinance.gov/paying-for-college/repay-student-debt.

Source: 1A Look at the Shocking Student Loan Debt Statistics for 2018. studentloanhero.com Updated May 1, 2018.
Conquer your debt

Credit cards

$5,808 is the average credit card debt for Millennials*

### Building credit with a credit card
- Pay more than the minimum
- Pay off the credit card with the highest interest first
- Negotiate a lower interest rate
- Transfer balance to a lower interest card
- Use savings to pay off credit card debt

### Building credit without a credit card
- Make installment loan payments on time
- Put at least one household or utility bill in your name
- Get a secured credit card

### Create a budget

<table>
<thead>
<tr>
<th>Category</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary</td>
<td>$2,800</td>
<td>$2,800</td>
<td>$2,800</td>
</tr>
<tr>
<td>Investment gains</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Bonus</td>
<td>$175</td>
<td>$225</td>
<td>$95</td>
</tr>
<tr>
<td>Tips</td>
<td>$350</td>
<td>$500</td>
<td>$275</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$3,325</td>
<td>$3,525</td>
<td>$3,170</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent/mortgage</td>
<td>$1,200</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Car payment</td>
<td>$375</td>
<td>$375</td>
<td>$375</td>
</tr>
<tr>
<td>Insurance</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Student loan</td>
<td>$200</td>
<td>$200</td>
<td>$200</td>
</tr>
<tr>
<td>Credit card</td>
<td>$125</td>
<td>$125</td>
<td>$125</td>
</tr>
<tr>
<td>Savings</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Groceries</td>
<td>$150</td>
<td>$225</td>
<td>$175</td>
</tr>
<tr>
<td>Utilities</td>
<td>$325</td>
<td>$250</td>
<td>$275</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$100</td>
<td>$275</td>
<td>$150</td>
</tr>
<tr>
<td>Personal/misc.</td>
<td>$150</td>
<td>$210</td>
<td>$175</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$2,825</td>
<td>$3,060</td>
<td>$2,875</td>
</tr>
<tr>
<td><strong>BALANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(INCOME – EXPENSES)</td>
<td>$500</td>
<td>$465</td>
<td>$295</td>
</tr>
</tbody>
</table>
Make saving easier

1. Schedule systematic savings
2. Save increases, bonuses and tax returns
3. Use money-saving apps
Investment approach
Investment approach

Millennials’ thoughts on investing

85%¹
Identify themselves as being conservative

60%²
Believe that making socially responsible investments is important

33%¹
Invest in stocks

33%³
Believe that cash is the best long-term investment

Asset classes and indexes from which their historical returns are derived are not managed funds, have no identifiable objectives and cannot be purchased. They do not provide an indicator of how individual investments performed in the past or how they will perform in the future. Performance of indexes does not reflect the deduction of any fees and charges and past performance of asset classes does not guarantee the future performance of any investment.
What is your time horizon?

<table>
<thead>
<tr>
<th>Time horizon</th>
<th>Short- to mid-term</th>
<th>Long-term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goals</td>
<td>Debt repayment</td>
<td>Retirement planning</td>
</tr>
<tr>
<td></td>
<td>Down payment</td>
<td>College education</td>
</tr>
<tr>
<td>Seeking</td>
<td>Capital preservation</td>
<td>Capital appreciation</td>
</tr>
<tr>
<td>Investment approach</td>
<td>Conservative</td>
<td>Aggressive</td>
</tr>
<tr>
<td>Investment vehicles/Plan types</td>
<td>Interest-bearing savings accounts</td>
<td>Stocks</td>
</tr>
<tr>
<td></td>
<td>Certificates of deposit (CDs)</td>
<td>Mutual funds</td>
</tr>
<tr>
<td></td>
<td>U.S. savings bonds</td>
<td>Life insurance</td>
</tr>
<tr>
<td></td>
<td>Money market accounts</td>
<td>Annuities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>529 college plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Retirement plans</td>
</tr>
</tbody>
</table>

42% of Millennials are investing conservatively*

Millennials’ investment profile

85% of Millennials identify themselves as conservative investors\(^1\)

- Very conservative
- Wary of market volatility
- Risk averse, despite long-term investment time horizon

Your grandparents may be investing more aggressively than you are

25% of Millennials hold their investments in cash\(^2\)

Sources:
Weathering market volatility

Staying invested vs. missing three months of best performance

Based on Standard & Poor’s 500 Index’s return over 36-year period ended December 31, 2015.
One cannot invest directly in an index. The Standard & Poor’s (S&P) 500 Index includes a representative sample of leading companies in leading industries that reflect the U.S. stock market. For illustration only. Past performance does not guarantee future results.
Investing in stocks

Historical positive returns from stocks as measured by the S&P 500 Index 1-, 5-, 10- and 20-year rolling periods January 1, 1927 – December 31, 2018.

Total return of the unmanaged S&P 500 assumes reinvestment of dividends. The S&P 500 Index measures the performance of 500 widely held stocks in U.S. equity market. Included are the stocks of industrial, financial, utility, and transportation companies. It is market capitalization-weighted. This chart is for illustrative purposes only and does not reflect the past or future performance of any specific investment. One cannot invest directly in an index. Past performance does not guarantee future results.

Higher potential returns generally involve greater risk and short-term volatility is not uncommon when investing in various types of funds, including but not limited to sector funds, emerging market funds and small- and mid-cap funds. Risks for emerging markets include, for instance, risks relating to the relatively smaller size and reduced liquidity of these markets, high inflation rates and adverse political developments. Risks for smaller companies include business risks, significant stock price fluctuations and reduced liquidity. Investing in higher yielding, lower rated bonds has a greater risk of price fluctuation and loss of principal and income than U.S. government securities such as U.S. Treasury bonds and bills. Treasuries are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund. Government securities are guaranteed by the timely payment of principal and interest if held to maturity. Fund shares are not insured and are not backed by the U.S. government and their value and yield will vary with market conditions.
Investing in different asset classes

Historical performance
Value of $1 invested over 49 years
(49-year period ending 12/31/18)

This chart is for illustrative purposes only. Past performance does not guarantee future results. Neither asset allocation nor diversification ensures a profit or protects against market loss. One cannot invest directly in an index.

Source: Data is based on indexes that are representative of each asset class. The 48-year performance was calculated using the returns for the 49-year period ending 12/31/2018, provided by Ibbotson Associates, supplemented with returns data from publicly available sources.
Diversification

Mutual funds: Allow for asset allocation and diversification

- Growth funds, income funds, index funds, sector funds
- Stock funds (equity funds)
- Bond funds (fixed funds)
- Money market funds
- Corporate funds, high-yield (junk bond) funds, international/global funds, treasury funds

Invest in high-quality, short-term debt [e.g., U.S. Treasury bills, certificates of deposit (CDs)]

Retirement outlook
Millennials are planning for a secure retirement

86%¹ Are confident they will reach their financial goals
82%² Are contributing to their 401(k) plan
82%³ Are investing in a retirement savings account
34%⁴ Those aged 25-34 have calculated how much money they should save for retirement

How do you envision your transition into retirement?

Expectation vs. reality

Current worker: Expectation

Late retirement

| 37% | 15% |

Work in retirement

| 67% | 27% |

Retiree: Reality

You may live to be 100 or older …

Will you be financially prepared?

Jeanne Calment
Lived to be 122 years old
Sources of retirement income

- Earnings: 34%
- Social Security: 33%
- Pension plan: 20%
- Asset income/other: 13%

Please note that this is just one scenario and the sources of retirement income will vary depending on your individual situation.

Is Social Security in your future?

81% NO

19% YES

**Pay yourself first**

Participate in your employer’s retirement plan

<table>
<thead>
<tr>
<th>Tax-deferred¹</th>
<th>Taxable²</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>403(b)</strong></td>
<td>Public schools and nonprofit</td>
</tr>
<tr>
<td><strong>457(b)</strong></td>
<td>Government and tax-exempt</td>
</tr>
<tr>
<td><strong>401(k)</strong></td>
<td>Non-government employers</td>
</tr>
</tbody>
</table>

¹Income taxes are payable upon withdrawal; federal restrictions and a 10% federal early withdrawal tax penalty might apply to withdrawals prior to age 59½.

²Roth contributions are after-tax contributions.
## Paycheck comparison

<table>
<thead>
<tr>
<th>Paycheck items</th>
<th>Taxable account</th>
<th>Tax-qualified savings plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly salary</td>
<td>$3,000.00</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>Pretax contribution</td>
<td>$ 0.00</td>
<td>$ 200.00</td>
</tr>
<tr>
<td>Taxable income</td>
<td>$3,000.00</td>
<td>$2,800.00</td>
</tr>
<tr>
<td>Federal marginal income taxes*</td>
<td>$ 750.00</td>
<td>$ 700.00</td>
</tr>
<tr>
<td>Total take-home pay</td>
<td>$2,250.00</td>
<td>$2,100.00</td>
</tr>
<tr>
<td>After-tax savings</td>
<td>$ 200.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td><strong>Net take-home pay</strong></td>
<td><strong>$2,050.00</strong></td>
<td><strong>$2,100.00</strong></td>
</tr>
</tbody>
</table>

This table is hypothetical and only an example. It does not reflect any specific investment and is not a guarantee of future income. Keep in mind that, for tax-qualified plans, taxes are payable upon withdrawal and a 10% federal early withdrawal tax penalty may apply. Lower maximum capital gains rates may apply to certain investments in a taxable account (subject to IRS limitations, capital losses may also be deducted against capital gains), which would reduce the differences between the performance in the accounts shown in the chart. You should consider your personal investment horizon and current and anticipated income tax brackets when making investment decisions as they may further impact the results of the comparison.

*25% marginal tax rate and single filer.
## Traditional and Roth IRAs: Which might benefit you?

<table>
<thead>
<tr>
<th>Features</th>
<th>Traditional IRA</th>
<th>Roth IRA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductibility</strong></td>
<td>Yes, subject to a deduction phase-out based on coverage by a retirement plan at work and adjusted gross income.</td>
<td>No</td>
</tr>
<tr>
<td><strong>Tax advantages</strong></td>
<td>Earnings grow tax deferred.</td>
<td>Qualified distributions are tax free if certain conditions are met.¹</td>
</tr>
<tr>
<td><strong>Age limit</strong></td>
<td>Contributions are not allowed after the taxpayer reaches age 70½.</td>
<td>None</td>
</tr>
<tr>
<td><strong>Distributions</strong></td>
<td>May be taken at any time. May be subject to penalty for early withdrawal while taxpayer is under the age of 59½.</td>
<td>May be taken at any time. If qualified, distributions are tax free and penalty free.¹ May be subject to penalties on taxable withdrawals while taxpayer is under the age of 59½.²</td>
</tr>
<tr>
<td><strong>Required Minimum Distribution (RMD)</strong></td>
<td>Yes. Must begin by April 1 of year following the year taxpayer turns 70½. Beneficiaries also subject to RMD rules.</td>
<td>Owners not subject to RMD rules, however, beneficiaries are.</td>
</tr>
</tbody>
</table>

¹Depending on income and participation in an employer-sponsored plan.

There are limits on income that could impact the amount that can be contributed to a Roth IRA.

²There are also some unique tax advantages of the Roth IRA. Unlike a traditional IRA, you can take tax free distributions you contributed at any time and distributions on the interest and earnings after the end of the five-year waiting period from when the first Roth contribution was made and when you are age 59½, upon your death or disability, or the purchase of a first home (up to $10,000).

Chart information applies to Roth contributions only, not Roth conversions.
Time is money; start saving early

- 25-year-old
- $300 monthly for 10 years
- 5% annual rate of return
- More than $200,000 by age 65

This hypothetical example illustrates the cost to accumulate more than $200,000 by age 65 with the assumptions indicated. Tax-qualified plan accumulations are taxed as ordinary income when withdrawn. Federal restrictions and tax penalties may apply to early withdrawals. This information is hypothetical and only an example. It does not reflect the return of any investment and is not a guarantee of future income.
The Millennial cost of procrastination

Saving for tomorrow should start today

Start at 32

$602,096

Start at 23

$1,217,206

This hypothetical example compares the total out-of-pocket costs required to fund the retirement goals of an investor if the investor’s starting pay was $32,000 annually and they contributed 5% of their annual pay starting at different ages. This example assumes a 7% annual rate of return and an annual pay increase of 2%. Tax-qualified plan accumulations are taxed as ordinary income when withdrawn. Federal restrictions and tax penalties can apply to early withdrawals. This information is hypothetical and only an example. It does not reflect the return of any investment and is not a guarantee of future income. Investing involves risk, including possible loss of principal. NOTE: Assumes an annual contribution rate increase of 2% per year up to 13% maximum contribution rate.

It’s never too early to start preparing

➤ Consider retirement benefits as part of total employer compensation
➤ Participate in available employer-sponsored retirement plans
➤ Calculate retirement savings needs
➤ Get educated about retirement investing
➤ Learn about Social Security and government benefits
➤ Seek assistance from a professional financial advisor
➤ Stay competitive in the ever-changing job market
Preparing for the unexpected
Preparing for the unexpected

Transferring risk you can’t afford

What if these events don’t occur while you’re covered?
Preparing for the unexpected

Life insurance
You don’t have to be older to need it

- Protect those who depend on you financially
- Avoid transferring debt to others
- Safeguard your business
- Enjoy lower rates while you’re younger
## Preparing for the unexpected

### What type do you need?

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Suitable for temporary needs such as mortgage insurance or final expenses</th>
<th>Cash value can assist with educational expenses, business opportunities, or serve as a supplement to retirement income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of coverage</td>
<td>Specific term, generally 20 years</td>
<td>Long-term, as long as the premiums are paid</td>
</tr>
<tr>
<td>Premiums</td>
<td>Based on age and health. Usually much cheaper when first purchased</td>
<td>At first, much higher than term premiums, but usually levels off for life</td>
</tr>
<tr>
<td>Death benefit</td>
<td>Temporary</td>
<td>Guaranteed permanent</td>
</tr>
<tr>
<td>Cash value</td>
<td>None</td>
<td>Accumulates over time with tax-deferred payments</td>
</tr>
<tr>
<td>Advantages</td>
<td>Lowest premium</td>
<td>Permanent death benefit; guaranteed cash value</td>
</tr>
<tr>
<td>Disadvantages</td>
<td>Death benefit and premium guarantees are temporary</td>
<td>Higher premiums than term</td>
</tr>
</tbody>
</table>

Guarantees are backed by the claims-paying ability of the issuing insurance company.
Enrolling in your workplace retirement plan
Enrolling in your workplace retirement plan

FutureFIT®

Getting your financial future in shape

- Digital portal for retirement plan enrollment and planning
- Provides financial guidance, educational and financial tools
Enrolling in your workplace retirement plan

Getting FutureFIT: Access code
Enrolling in your workplace retirement plan

Getting FutureFIT: Enrollment Center

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

FIRST NAME

LAST NAME

DATE OF BIRTH

SEND PLAN

Attention: Your privacy is important to us. Want to know more about our privacy policy?

Looking for something else?
Enrolling in your workplace retirement plan

Step 1: About you - Provide personal contact information
Enrolling in your workplace retirement plan

Step 2: Contribution - Enter your contribution election

AIG Retirement Services

Automatic Contribution Increase

Right now, your contribution is 2% per pay period. If you set an Automatic Increase, your contributions will get larger over time — and your goals get closer, too. Sounds like a good move, right?

POST-TAX (E.G., AFTER TAX, ROTH) CONTRIBUTION
2/2 SOURCES

Your current contribution type is %

START-ON DATE

FREQUENCY

PLEASE SELECT

STOP-AT RATE

STOP-AT DATE

Your automatic increase will process on the next available payroll date or as soon as administratively possible thereafter from your increase date.

I do not want to automatically increase my contribution.

CONTINUE
Enrolling in your workplace retirement plan

Step 3: Portfolio allocation
Enrolling in your workplace retirement plan

Step 4: Beneficiaries - Provide beneficiary information
Enrolling in your workplace retirement plan

Step 5: Review - Ensure your information is correct
Enrolling in your workplace retirement plan

Post enrollment: Future Income Calculator

- FutureFIT monthly income goal established and gaps identified
- Projection of future income against the goal
- Ability to add financial / spousal information and refresh analysis
- Guidance provided on deferral rate and asset class-level investments
- Each suggestion is actionable on the same screen
Enrolling in your workplace retirement plan

Post enrollment: Change contribution

- Self-managed contribution change
- Instant calculation of impact on paycheck
- Ability to schedule annual increase, future-date increase, or one-time contribution
- Confirmation page
Enrolling in your workplace retirement plan

Resources: FutureFIT University

FUTUREFIT™ UNIVERSITY
A Financial Wellness Experience for AIG Retirement Services Participants – Powered by EverFi

Additional financial education topics available to AIG Retirement Services participants:

- 529 SAVINGS PLANS
- INSURANCE
- OVERDRAFT
- CONSIDERING HOME OWNERSHIP
- AUTO LOANS

- BUILDING EMERGENCY SAVINGS
- TAXES
- PREPAID CARDS
- MORTGAGES

- CHECKING ACCOUNTS
- INVESTMENTS
- CREDIT CARDS
- ESTATE PLANNING

- FINANCING HIGHER EDUCATION
- CREDIT SCORES & REPORTS
- IDENTITY PROTECTION

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Where to go from here?
Where to go from here?

- Set financial goals
- Create a written budget
- Start a personal and retirement savings program
- Consider investment options
- Consider insurance for the unexpected
- Consult a financial advisor
Where to go from here?

Benefits of financial planning

- Provides a big picture view of your current financial situation
- Helps identify your financial goals and objectives
- Allows you to understand the impact of your decisions
- Helps your goals stay on track, if reviewed regularly
- Offers you a course of action needed to achieve your financial goals
Where to go from here?

**Retirement Pathfinder®**

Get real-time answers to your questions:

- Can I retire when I planned?
- How much monthly income will I need?
- Am I currently saving enough?
- Is it possible to guarantee my retirement income?
- Will I outlive my retirement savings?
- What happens if I die prematurely?
Financial 360 Plan

Provides a customized analysis of your financial situation
Where to go from here?

Financial 360 Plan - retirement summary sample plan

This table assumes a hypothetical 4.5% rate of growth on investments (based on the geometric mean rate of return of your current portfolio).

1 Estimates of pension values are only an approximation of the future amount(s) you may receive, and many things can affect the accuracy of the estimate, such as pensionable earnings, interest rates and plan changes, among others.

2 This report approximates taxes by applying the effective tax rate furnished by the client to payments that are received from tax-deferred accounts as well as to any other taxable income. The taxes column also includes estimated capital gains taxes on any equity nonretirement assets withdrawn. Taxes on the growth of non-retirement assets are not included in this column. Instead, the effect of taxes on the amounts shown in the Non-retirement balances column is estimated by using an after-tax rate of return to grow taxable investments.
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Source: LIMRA, SRI Not-for-Profit Retirement Market Survey, 12/31/2018. Based on total assets in a survey of 25 major companies.
Where to go from here?

Evaluation

Evaluation form

Date of presentation: __________________ Name of presenter: __________________

Are you a current AIG Retirement Services client? Yes ___ No ___

Would you like to schedule a complimentary consultation? Yes ___ No ___

Name: __________________

Day phone: __________________ Evening phone: __________________

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(Please indicate your preferred contact method.)

Please rate the overall workshop

Not very good 1 2 3 4 5 Excellent

1. What did you find of particular interest in today’s presentation?

2. How could we improve this presentation?

3. What other topics would you like to learn more about?

4. Would any of your friends or associates benefit from this presentation?

If so, may we invite them to a future presentation?

Name: __________________ Telephone: __________________

Name: __________________ Telephone: __________________

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