



Introducing FutureFITSM Only from VALIC

A Smarter and More Personalized Approach
to Retirement Planning

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VALIC[®]

The World has Changed. And We're Changing with It.

Today, your employees across the generational spectrum—from Millennials to Boomers—are more tech-savvy than ever before. They are demanding a new type of retirement planning experience. And, they deserve a smarter solution. A solution that:

- Delivers the benefits of a traditional high-touch model, combined with a strong mobile and digital self-service approach
- Better motivates and engages them on their terms
- Offers easy access anytime, anywhere, 24/7—on any type of device they choose

At VALIC, we're excited to introduce a smarter and more personalized way to help employees prepare for the future. One that's simpler, easier to relate to, and that encourages people to take action—to take control of their futures.

Our new approach:

- Sparks moments of clarity
- Connects with people on their terms
- Gives employees the confidence to take action today

All of these elements powerfully come together in one personalized, state-of-the-art, digital experience. We call it FutureFIT.



Get FutureFIT

FutureFIT represents an attitude shift—from “Ready or not, here it comes” to “Ready? Set? Go get it!” It’s about changing the conversation, and it represents a true departure from the traditional way the industry talks about retirement and retirement planning.

At VALIC, we believe the process of preparing for the future should be fun. And, we want to motivate employees to take action not because it’s required, but because it’s desired.

A Smarter Approach: Anytime. Anywhere.

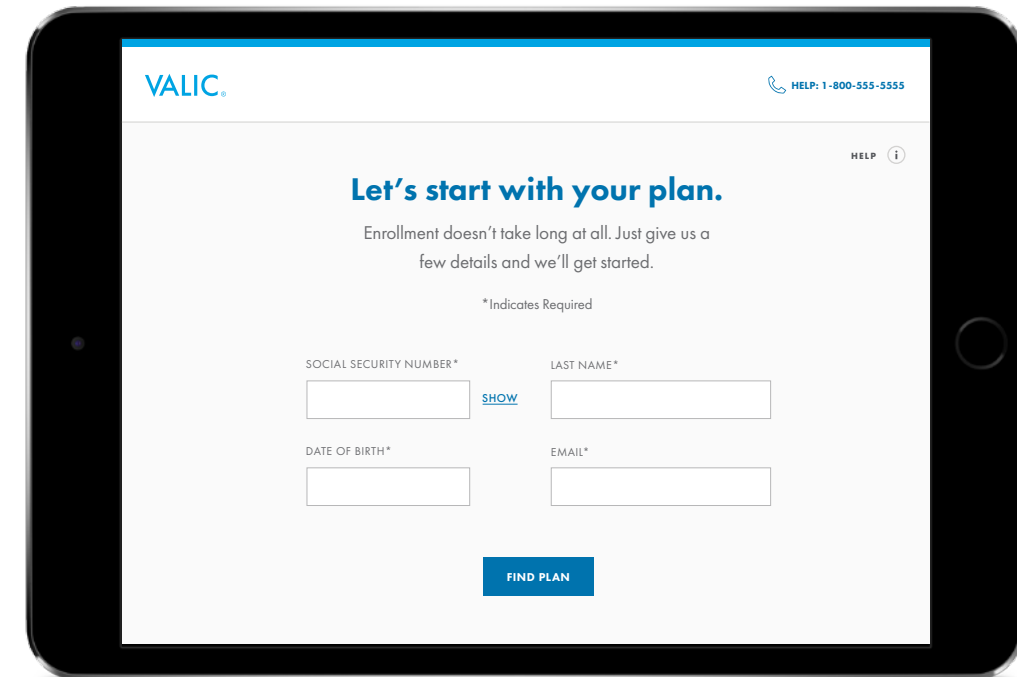
FutureFIT—our trademarked concept that stands for “Freedom. Individually Tailored.”—is sharply focused on the employee. We created FutureFIT as an empowerment tool and we’re committed to helping each employee:

- “Own” his or her Future
- Live tomorrow the way they choose
- Enjoy the life they want

We’re putting the future directly in the hands of your employees with plenty of professional guidance and support along the way. Our new cutting-edge, mobile-first design is perfectly suited for any device:

- Personal Computer (PC)
- Tablet
- Smart Phone

And when combined with our industry leading, high-touch advisor support model, we firmly believe VALIC now offers the best solution in the marketplace for helping employees achieve more positive retirement outcomes.



It Starts with Easy Enrollment

Getting FutureFIT means helping employees take charge and take those critical first steps. Our new digital experiences offers employees:

- Easy enrollment—anytime, anywhere they choose
- Flexibility to get a little help with the process, or complete enrollment on their own
- Intelligent guidance when it comes to deciding how much to contribute each paycheck and when adjustments may be a good idea
- Ongoing messaging that encourages them to stick with their plan over the long term to ensure they have the future monthly income needed to last a lifetime

We’re also committed to working with you to help further simplify and streamline the enrollment process. With your help, and a few key default elections upfront, we can offer your employees the benefit of online Quick Enroll or Text-based enrollments for near-instant participation.

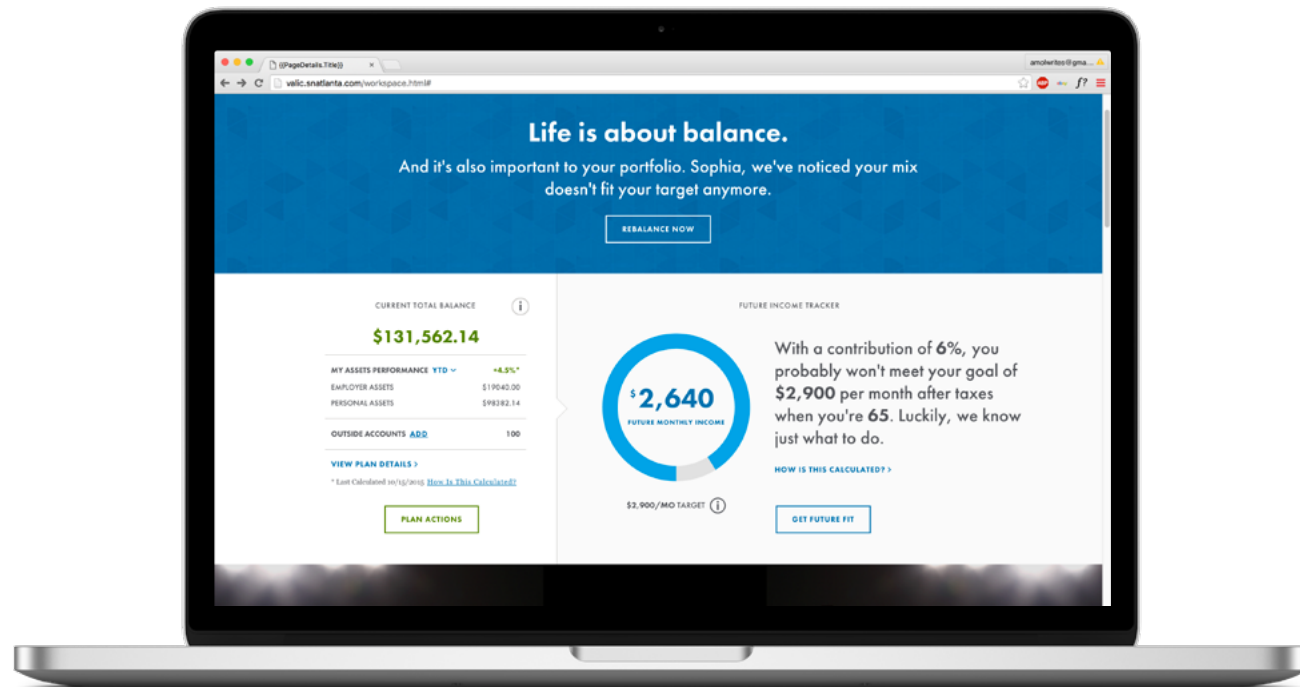
With FutureFIT, we keep things friendly and easy to understand. And the whole experience feels personal and natural, because it is.

A Truly Personalized Workspace Encourages Action

FutureFIT offers employees a highly personalized experience. Once enrolled, they can dive right into their individually tailored workspace.

- Personalized messages appear right at the top of the screen, helping participants see exactly where they stand
- Balance and performance are front and center, but we put a significant focus on what's really important—future monthly income.
- The FutureFIT calculator encourages immediate action and shows participants how to get—and stay—on track for their future.

Most people use their monthly income to budget, so with FutureFIT, we put a special emphasis on helping participants think about their future goals in the same way.



Educational Content Curated for Each Participant

We want every element of the FutureFIT experience to feel personal. This approach extends to our educational content offerings. Our smart technology is designed to recognize participants based on a range of pre-determined criteria—delivering relevant and engaging content that's curated specifically for the individual.

We're committed to providing participants with a truly unique and personalized digital experience that inspires and informs.





We've Made it Easy to Save and Invest for the Future

When it comes to managing contributions and making asset allocation decisions, we've simplified that too. Our smart technology and intuitive design help participants own their future by making it easy to allocate assets and update contributions.

The FutureFIT experience:

- Provides personalized tips and calls to action to help each participant decide how much to save and where to invest
- Helps participants figure out when adjustments may be warranted

- Makes it easy to implement recommended contribution changes—participants can choose when to institute the change, and they have the flexibility to automatically phase in contribution increases over time to help ease the impact to their paycheck
- Instills a sense of confidence in the participant's decisions—encouraging them to stick with their plan

Participants take charge, and our technology evolves with them. And if they have any questions or need help, award-winning participant support is just a call away.

We're Committed to Overall Employee Financial Wellness

Of course, saving and investing for the future is only one component of achieving overall financial wellness—an initiative we're firmly committed to. With FutureFIT University:

- Both non-participants and participants can access valuable educational content and financial wellness tools that are fun, relevant, and engaging
- Participants can enjoy the added benefit of access to additional financial education courses that are geared toward family members of all ages—from grade school to young adult

Providing your employees with financial wellness tools is just one more way we're helping them get and stay FutureFIT.

A Robust Marketing Campaign Drives Increased Enrollments

Achieving high levels of plan participation is a top priority. And, FutureFIT is supported by a robust and integrated marketing campaign that's designed to raise plan awareness and increase enrollments.

The campaign is built around a central theme, "The future is calling. Meet it with confidence."

Your VALIC Team can help you design and implement a carefully coordinated, high-impact marketing campaign to reach both Participant and Plan-Eligible Employees using a variety of marketing tactics, including:



Personalized Introductory Video Webinars, Newsletters/e-Newsletters, Announcement Emails, and On-site Seminar



Social Media Posts, Intranet Banners and Videos, and Traditional, and e-Invitations



On-site Special Events and Signage, Posters, and Promotional Giveaways



Statement Messaging and Stuffers

The campaign's theme:

- Emphasizes our unique focus on the individual participant
- Drives home the key planning concepts of empowerment and action
- Helps participants feel positive and excited about the future



The Future is Calling.
Meet it with Confidence.

FutureFIT. Only from VALIC

A smarter and more personalized approach to retirement planning is here. And we look forward to helping your employees get FutureFIT. For additional information or to schedule a consultation, please contact the Plan Sponsor Service Team at 1-888-478-7020.

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Real strategies Let us put real retirement solutions to work for your organization and your employees

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VC 27628 (04/2016) J98877 EE



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