Planning for Financial Security

Helping to pave a more fiscally fit retirement journey

[Name of presenter]  
[Title of presenter]

FINANCIAL LITERACY EDUCATION PROGRAMS
The financial planning process

Steps

1. Establish financial goals
2. Take financial inventory
3. Prioritize financial goals
4. Create an action plan
5. Implement plan
6. Monitor progress
Agenda

1  Cash management
2  Investment planning
3  Tax planning
4  Risk management
5  Retirement planning
6  Estate planning
Cash management
Cash management

Financial warning signs

No savings or emergency funds

Not knowing the total amount you owe

Using cash advances on credit cards to pay other bills

Being at or near your credit limit

Using increasing amounts of total income to pay off debts

Making minimum payments on credit cards

Collectors are hounding you

You have been denied credit
Cash management

Action steps

- ✔ Assess existing spending habits
- ✔ Identify ways to reduce expenses
- ✔ Set financial goals
- ✔ Create a written budget
- ✔ Start a savings plan
- ✔ Work with a financial advisor
Investment planning
Saving vs. investing

**Savings**

- Low risk, focusing on safety of principal and liquidity.
  - Emergency fund
  - Car fund
  - Travel
  - Home improvement
  - College fund (immediate)

**Investing**

- Higher risk, focusing on the return on your money.
  - Retirement
  - Start a business
  - College fund (future)
### Investment Considerations

<table>
<thead>
<tr>
<th>Expectations</th>
<th>Investor Profile</th>
<th>Risk Tolerance</th>
<th>Time Horizon</th>
</tr>
</thead>
<tbody>
<tr>
<td>- How will the income from the investment be used?</td>
<td>- What is your risk tolerance?</td>
<td>- Emotional temperament</td>
<td>- How long before you retire?</td>
</tr>
<tr>
<td>- How much will you need?</td>
<td>- When will you need the money?</td>
<td>- Current financial status</td>
<td>- Short-term: capital preservation</td>
</tr>
<tr>
<td>- When will you need it?</td>
<td></td>
<td>- Time horizon</td>
<td>- Long-term: capital appreciation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Prior investment experience</td>
<td></td>
</tr>
</tbody>
</table>
The power of compounding

<table>
<thead>
<tr>
<th>End year</th>
<th>Investment amount</th>
<th>Interest paid out</th>
<th>Investment amount</th>
<th>Plus interest reinvested</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10,000</td>
<td>$500</td>
<td>$10,000</td>
<td>$500</td>
</tr>
<tr>
<td>2</td>
<td>$10,000</td>
<td>$500</td>
<td>$10,500</td>
<td>$525</td>
</tr>
<tr>
<td>3</td>
<td>$10,000</td>
<td>$500</td>
<td>$11,025</td>
<td>$551</td>
</tr>
<tr>
<td>4</td>
<td>$10,000</td>
<td>$500</td>
<td>$11,576</td>
<td>$579</td>
</tr>
<tr>
<td>5</td>
<td>$10,000</td>
<td>$500</td>
<td>$12,155</td>
<td>$608</td>
</tr>
<tr>
<td>6</td>
<td>$10,000</td>
<td>$500</td>
<td>$12,763</td>
<td>$638</td>
</tr>
<tr>
<td>7</td>
<td>$10,000</td>
<td>$500</td>
<td>$13,401</td>
<td>$670</td>
</tr>
<tr>
<td>8</td>
<td>$10,000</td>
<td>$500</td>
<td>$14,071</td>
<td>$704</td>
</tr>
<tr>
<td>9</td>
<td>$10,000</td>
<td>$500</td>
<td>$14,775</td>
<td>$739</td>
</tr>
<tr>
<td>10</td>
<td>$10,000</td>
<td>$500</td>
<td>$15,513</td>
<td>$776</td>
</tr>
</tbody>
</table>

Total interest earned $5,000

Total interest compounded $6,289

This hypothetical example illustrates the growth of an investment of $10,000 with and without compound interest, reinvested at 5%. 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 effect of inflation on investments

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.
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 47 years
(47-year period ending 12/31/16)

- Cash Equivalents - Citigroup Treasury Bill 3 Month Index: $9.66
- Investment Grade Bonds - Barclays Capital US Aggregate Bond Index: $32.88
- International Stocks - MSCI EAFE Index: $74.87
- Small Cap Stocks - Russell 2000 Index: $324.00
- Large Cap Stocks - Russell 1000 Index: $101.96

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.

Source: Data is based on indexes that are representative of each asset class. The 47-year performance was calculated using the returns for the 47-year period ending 12/31/2016, 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)
- **Corporate funds, high-yield (junk bond) funds, international/global funds, treasury funds**
- **Money market funds**

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

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, 2016.

Total return of the unmanaged S&P 500 assumes reinvestment of dividends. 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.

How can we invest?

Individual investor
- Manages own money
- Fully educated on the stock market and other investments
- Trades mainly via internet

Managed account
- Managed by a financial consultant
- Services offered:
  - Investment planning
  - Search and selection
  - Portfolio management
  - Trade execution

Employer
- Saving is easy and automatic
- Your plan contributions grow tax deferred
- Compounding interest and dividends may boost growth
- Possible employer-matched contributions
Action steps

- Set goals
- Determine risk tolerance and time horizon
- Develop an investment strategy
- Working with a financial advisor
Tax planning
Types of taxes

Direct

• Income taxes
• Corporate taxes
• Estate (inheritance) taxes
• Gift tax

Indirect

• Food
• Fuel
• Tobacco and alcohol
• Entertainment
Federal marginal income tax brackets

<table>
<thead>
<tr>
<th>Single</th>
<th>Tax Rate</th>
<th>Married, filing jointly</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
<td>2017</td>
</tr>
<tr>
<td>$0 to $9,275</td>
<td>10%</td>
<td>$0 to $18,550</td>
</tr>
<tr>
<td>$9,275 - $37,650</td>
<td>15%</td>
<td>$18,550 - $75,300</td>
</tr>
<tr>
<td>$37,650 - $91,150</td>
<td>25%</td>
<td>$75,300 - $151,900</td>
</tr>
<tr>
<td>$91,150 - $190,150</td>
<td>28%</td>
<td>$151,900 - $231,450</td>
</tr>
<tr>
<td>$190,150 - $413,350</td>
<td>33%</td>
<td>$231,450 - $413,350</td>
</tr>
<tr>
<td>$413,350 - $415,050</td>
<td>35%</td>
<td>$413,350 - $466,950</td>
</tr>
<tr>
<td>$415,050+</td>
<td>39.6%</td>
<td>$466,950+</td>
</tr>
</tbody>
</table>

The tax burden

Individual income taxes represent the largest component of Americans’ tax bills

In 2016, Americans spent more in taxes than they did on food, clothing and housing combined

In 2015, 31% of the U.S. national income was paid to income taxes

What is the goal of tax planning?

To implement a strategy to minimize tax burden

1. Reduce your taxable income
2. Increase your deductions
3. Capitalize on tax credits
1. Reduce your taxable income

Adjusted Gross Income (AGI)

Gross Income
- Wages
- Interest
- Capital gains
- Retirement accounts

Qualifying Adjustments
- Contributions to IRAs and employer sponsored retirement plans
- Certain qualified higher education costs
- Health savings account (HSA)
- Student loan interest
- Moving expenses

Adjusted Gross Income (AGI)

These are examples and not a comprehensive list.
Tax planning

Tax-favored investing

- Tax-deferred
  - Qualified retirement plans
  - Annuities
  - Life insurance

- Tax-exempt
  - Higher education savings vehicles
  - Government bonds
  - Certain money market funds

Individuals should seek independent tax advice regarding their circumstances.
## 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.*
2. Increase your deductions

<table>
<thead>
<tr>
<th>Standard deductions</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Filing status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single filer</td>
<td>$6,300</td>
<td>$6,350</td>
</tr>
<tr>
<td>Head of household</td>
<td>$9,300</td>
<td>$9,350</td>
</tr>
<tr>
<td>Married, filing jointly</td>
<td>$12,600</td>
<td>$12,700</td>
</tr>
<tr>
<td>Married, filing separately</td>
<td>$6,300</td>
<td>$6,350</td>
</tr>
</tbody>
</table>

**Itemized deductions**

- Charitable contributions
- Medical expenses
- State taxes
- Home mortgage interest
- Business expenses

For a complete list of itemized deductions, see the current year Schedule A for Form 1040.

Action steps

- Check your withholding
- Review retirement account contributions
- Do a paycheck comparison
- Keep accurate records for tax filing purposes
Risk management
Ways to manage risk

Avoid

Reduce

Transfer

Accept

RISK
People are living longer

- **66,000**\(^1\)
  - Number of centenarians in the U.S.

- **86%**\(^2\)
  - Percent of centenarians that live in the city

- **43%**\(^3\)
  - Percent of workers age 50+ concerned about outliving their savings

Sources:
Retirement planning
Preparing for retirement

Americans spend more time planning for a vacation than for retirement

- 57% of Americans have less than $25,000 saved for retirement; 28% have less than $1,000 saved.
  (Source: EBRI 2015 Retirement Confidence Survey)

- 52% of workers have not done a basic retirement needs calculation.
  (Source: EBRI 2015 Retirement Confidence Survey)

- 66% of working households do not meet conservative retirement savings targets.
  (Source: National Institute on Retirement Security; The Retirement Savings Crisis: Is It Worse Than We Think? March 2015)
When will you need the most income in retirement?

<table>
<thead>
<tr>
<th>Annual spending</th>
<th>Age 55 – 64</th>
<th>Age 65 – 74</th>
<th>Age 75+</th>
<th>% change 55 – 75+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apparel &amp; services</td>
<td>$ 1,596</td>
<td>$ 1,331</td>
<td>$ 698</td>
<td>-56%</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$ 3,323</td>
<td>$ 3,005</td>
<td>$ 1,728</td>
<td>-48%</td>
</tr>
<tr>
<td>Food &amp; alcohol</td>
<td>$ 7,566</td>
<td>$ 6,665</td>
<td>$ 4,805</td>
<td>-36%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>$ 5,112</td>
<td>$ 5,715</td>
<td>$ 5,814</td>
<td>14%</td>
</tr>
<tr>
<td>Housing</td>
<td>$ 18,188</td>
<td>$ 16,465</td>
<td>$ 14,253</td>
<td>-22%</td>
</tr>
<tr>
<td>Personal insurance &amp; pensions</td>
<td>$ 7,664</td>
<td>$ 3,686</td>
<td>$ 1,425</td>
<td>-81%</td>
</tr>
<tr>
<td>Transportation</td>
<td>$ 10,024</td>
<td>$ 8,028</td>
<td>$ 5,228</td>
<td>-48%</td>
</tr>
<tr>
<td>Total expenditures</td>
<td>$53,473</td>
<td>$44,895</td>
<td>$33,951</td>
<td>-36%</td>
</tr>
</tbody>
</table>

Total expenditures for those age 75+ are 36% less than those aged 55 – 64.

You could live to be 100 … or beyond!

Average life expectancy

Age 84, men
Age 86, women¹

Pre-retirement income needed in retirement

80%²

Average annual rise in inflation since 1925

3%³

Sources:
Source 2: Pensions/Defined Benefit Plans (DBP)

- Funded primarily through employer contribution
- Payout dependent on employee’s salary and years of service
  - You may collect as early as age 55
  - Payout options: Lump sum or annuity
- No loans or early withdrawals allowed
Source 3: Savings and investments

- Employer-sponsored retirement plans
- Individual retirement accounts
- Savings accounts and investment vehicles
  - Mutual funds, CDs, annuities, etc.
Employer-sponsored retirement plans

Benefits of participating

Automated savings
- Automatic payroll deduction

Tax advantages
- Tax-deferred growth

Matching contributions
- Helps increase your savings
Common workplace retirement plans

<table>
<thead>
<tr>
<th>Tax-deferred&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Taxable&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>403(b)</td>
<td>Public schools and nonprofit</td>
</tr>
<tr>
<td>457(b)</td>
<td>Government and tax-exempt</td>
</tr>
<tr>
<td>401(k)</td>
<td>Non-government employers</td>
</tr>
<tr>
<td>Roth 403(b)</td>
<td>Public schools and nonprofit</td>
</tr>
<tr>
<td>Roth 457(b)</td>
<td>Government and tax-exempt</td>
</tr>
<tr>
<td>Roth 401(k)</td>
<td>Non-government employers</td>
</tr>
</tbody>
</table>

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

<sup>2</sup>Roth contributions are after-tax contributions.
Taxable or tax-deferred?

The advantages of a tax-qualified plan

This chart compares the hypothetical results of contributing $100 every two weeks to (1) a taxable account and (2) a tax-qualified retirement account. Bear in mind that a $100 pretax contribution to a tax-qualified account has a current cost of $75 (assuming a 25% income tax bracket) and also reduces current taxable income. 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 performance in the accounts shown in the chart.

The chart assumes a 5% annual rate of return. Investing involves risk, including possible loss of principal. Fees and charges, if applicable, are not reflected in this example and would reduce the amount shown. Income taxes on tax-deferred accounts are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. 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.
This hypothetical example compares the total out-of-pocket costs required to fund the retirement goals of an investor if the investor started contributing $300 a month at different ages. This example assumes a 5% annual rate of return. 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: $300 in pretax contributions would equal about $400 out of pocket if paid with after-tax dollars.
Individual Retirement Accounts (IRAs)

<table>
<thead>
<tr>
<th>Features</th>
<th>Traditional IRA</th>
<th>Roth IRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibility</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>Tax advantages</td>
<td>Earnings grow tax deferred.</td>
<td>Qualified distributions are tax free if certain conditions are met.*</td>
</tr>
<tr>
<td>Age limit</td>
<td>Contributions are not allowed after the taxpayer reaches age 70½.</td>
<td>None</td>
</tr>
<tr>
<td>Distributions</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.* May be subject to penalties on taxable withdrawals while taxpayer is under the age of 59½.**</td>
</tr>
<tr>
<td>Required Minimum Distribution (RMD)</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>

*Depending 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.
**There 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).
## Rollover IRAs

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consolidation of retirement account assets</td>
<td>10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½</td>
</tr>
<tr>
<td>No tax consequences</td>
<td>Less protection from creditors</td>
</tr>
<tr>
<td>Continues tax-deferred growth</td>
<td></td>
</tr>
<tr>
<td>Penalty-free withdrawals for first-time home purchase and/or college expenses</td>
<td></td>
</tr>
<tr>
<td>Flexible beneficiary designations</td>
<td></td>
</tr>
<tr>
<td>Tax benefits for beneficiaries</td>
<td></td>
</tr>
</tbody>
</table>
Help increase future benefits

Essential income planning

1. Income designed to last a lifetime
   - Social Security, pension, GMWB

2. Variable income
   - Personal savings, investments, post-retirement income

3. Legacy plan
   - Life insurance, wills, trusts

Essential lifestyle expenses
- Food, shelter, clothing, transportation, healthcare

Discretionary lifestyle expenses
- Travel, leisure, hobbies

Annual income needs

Funding sources
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
Action steps

- Take advantage of tax-qualified plans
- Increase savings with increases in pay
- Calculate your current living expenses
- Estimate length of retirement
- Adjust your desired retirement income
- Include cost of inflation
- Consult a financial advisor
Estate planning
Prepare in advance for you and your heirs

Estate planning is not just for the wealthy or elderly

<table>
<thead>
<tr>
<th>Your estate includes:</th>
<th>Your estate does NOT include:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Home</td>
<td>• Property owned solely by decedent’s spouse</td>
</tr>
<tr>
<td>• Real estate</td>
<td>• Complete lifetime gifts</td>
</tr>
<tr>
<td>• Car</td>
<td>• Life estates to decedent with no further control</td>
</tr>
<tr>
<td>• Checking and savings accounts</td>
<td></td>
</tr>
<tr>
<td>• Investments</td>
<td></td>
</tr>
<tr>
<td>• Life insurance</td>
<td></td>
</tr>
<tr>
<td>• Personal possessions</td>
<td></td>
</tr>
</tbody>
</table>
Life changes that could derail your estate plan

<table>
<thead>
<tr>
<th>Changes to family situation</th>
<th>Changes in economic situation</th>
<th>Changes in health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Divorce</td>
<td>Increase in assets</td>
<td>Illness</td>
</tr>
<tr>
<td>Marriage</td>
<td>Changes in dependent’s finances</td>
<td></td>
</tr>
<tr>
<td>Death</td>
<td>Acquiring property</td>
<td>Incapacity</td>
</tr>
</tbody>
</table>
Estate planning phases

1. Managing your estate during your lifetime

2. Making arrangements for proper distribution upon your death
1. Managing your estate while you are alive

- **Durable power of attorney**
  - Appoints someone to act on your behalf
    - Medical POA
    - Financial POA

- **Living will**
  - Indicates type of care and degree of life support in case of terminal illness or accident (not the same as Durable Power of Attorney)

- **Revocable living trust**
  - Management and distribution of assets while you are alive
  - Dissolved after all assets have been distributed

Without proper planning, if you become incapacitated, your estate may go into conservatorship, also known as “guardianship” or “the living probate.”
2. Managing your estate upon your death

- **Establish a will**
  Leaves instructions for distribution of your assets upon your death

- **Establish a testamentary trust**
  Leaves instructions for the distribution of assets at a specified time after your death
Action steps

- Review needs and set goals
- List assets and consider how you will fund your estate
- Determine how assets will be distributed
- Designate/update beneficiaries
- Choose your estate executor and guardians for minor children
- Consult with experts
- Discuss your decisions with affected parties
Financial 360 Plan

Provides a customized analysis of your financial situation
Utilize financial calculators

Action steps

Savings calculator

Debt calculator

Retirement planning calculator
Action steps

Evaluation

Seminar evaluation form

Date of seminar: __________________ Name of presenter: __________________

Would you like to schedule a complimentary consultation?
___Yes  ___No

Name: __________________________

Day phone: ______________________

Evening phone: __________________

E-mail address: __________________

(Please indicate your preferred contact method.)

Please rate the overall seminar

Not very good  1  2  3  4  5 Excellent

1. What did you find of particular interest in today's seminar? __________________

________________________________________

2. How could we improve this seminar? __________________

________________________________________

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 seminar?

Name: __________________ Telephone: __________________

Name: __________________ Telephone: __________________
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