

403(6) Retirement Savings Plan

An opportunity to take advantage of tax-deferred income for your retirement

The tax advantages, plus plan features and benefits, make a 403(6) plan with VALIC an ideal way to help accumulate funds for your retirement. And VALIC brings you the expertise, investment options and personal services to help keep things simple.



Pretax contributions

When you participate in a 403(6) plan, you contribute by convenient payroll reduction before federal income tax withholding is calculated. This helps reduce your currently taxable income so you can save dollars for retirement that otherwise would have gone to pay income taxes.

Depending on the terms of the plan, you may contribute up to 100% of your annual includible compensation, up to \$18,500 in 2018. You can contribute an additional \$6,000 in 2018 if you are age 50 or older. You could also be eligible to contribute up to an additional \$3,000 if you have 15 or more years of service with a qualifying employer and have undercontributed in prior years.

If you meet certain requirements, you might be able to make the regular maximum contribution, plus the 403(6) catch-up contribution and the age-based catch-up contribution during the plan year. If you are eligible for both catch-up contributions, you must exhaust the 15-year catch-up first. Your VALIC financial advisor can help calculate your annual contribution limits.



Tax-deferred accumulation

Current federal income taxes on all contributions, interest and earnings in your 403(6) plan are deferred until withdrawal, usually at retirement. Tax-deferred earnings, coupled with the power of compounding, can provide greater growth than might be possible with currently taxable savings methods. Remember that income taxes are payable when you withdraw money from your account. And since retirement accounts should be considered long-term investments, federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59 ½.



Investment Flexibility

VALIC offers an array of investment options from well-known investment managers. This provides the Flexibility you might need to design a program tailored to your individual needs. Keep in mind that investment values in the variable options will fluctuate so that your investments, when withdrawn, may be worth more or less than the original cost. Remember all investment involves risk, including possible loss of principal. Your financial advisor can assist in choosing the options that will match your long-term goals.

O Tax-free loans

Tax-free loans, available under some employer plans, enable you to borrow against a portion of your accumulated account value, subject to certain limitations, without permanently reducing your account balance. Defaulted loan amounts (not repaid on time) will be taxed as ordinary income and may be subject to a 10% federal early withdrawal tax penalty if you are under age 59½.

O Access to your savings

Generally, depending on your employer's plan, your account contributions can be distributed in any of the following events:

- Age 59½
- Severance from employment
- Your death or disability
- Financial hardship (employee contributions only)

Again - a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½.

Your Future is Calling. Meet It with Confidence.

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

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA") member FINRA SIPC and an SEC-registered investment advisor. VFA registered representatives offer securities and other products under retirement plans and IRAs and to clients outside of such arrangements.

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American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life, insurance, retirement products and other financial services to customers in more than 30 countries and jurisdictions.

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403(6) Roth

A 403(b) Roth may be an investment in flexibility

Want to boost your savings or reduce your taxable income in the future?

A Roth account offered through your employer's 403(6) program could be the solution you're looking for. Like a Roth IRA, a 403(6) Roth 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** much more than to a Roth IRA (up to \$18,500 or 100% of includible compensation, whichever is less for 2018, plus \$6,000 more if you are age 50 or older)
- **Participate** without earnings limits
- **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 plan, **and** in the event of any of the following:
 - Reaching age 59½
 - Death
 - Disability
- **Roll your 403(b) Roth account over** to other Roth accounts or Roth IRAs. [There must be a distribution event, since 403(6) Roth accounts are subject to the same rules that apply to pretax 403(6) plan contributions]

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Lawrence Taylor

Financial Advisor

VALIC

113 W. Jackson Street
Ste. 2A
Ridgeland, MS 39157

Phone: 601-966-2051

Email: LAWRENCE.TAYLOR@valic.com

WHAT I CAN PROVIDE

At VALIC, we have dedicated more than 50 years to helping Americans achieve their savings and retirement goals. When our clients need someone to talk to about the financial questions that can affect their lives, we are there. We have the experience and the expertise to help our clients across an extensive range of important issues, including:

- Retirement Planning
- Financial Planning
- Fixed And Variable Annuities
- Life Insurance
- Disability Insurance
- Long-Term Care Insurance
- Asset Allocation
- College Planning

VALIC

VALIC has more than half a century of experience helping Americans plan for and enjoy a secure retirement. We provide real solutions for real lives by consistently offering products and services that are innovative, simple to understand and easy to use. We take a personal approach to retirement plans and programs, offering customized solutions for individual needs.

We are committed to the same unchanging standard of one-on-one service we have delivered since our founding. We can help you live retirement on your terms.

PERSONAL INFORMATION

My experience and knowledge make me a valuable resource. I have been associated with the VALIC companies since 2011. I have also been in the financial services industry for 6 years.



Because retirement and investment planning is a long-term process, I offer continuing support and personal, face-to-face service. I will meet with you at your convenience to help you design and maintain an investment program customized to your individual needs.

Remember, the first step to achieving your financial objectives is to meet with an experienced financial advisor. Your future won't wait. Let me help you to begin taking steps today to realize your dreams for the future.

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