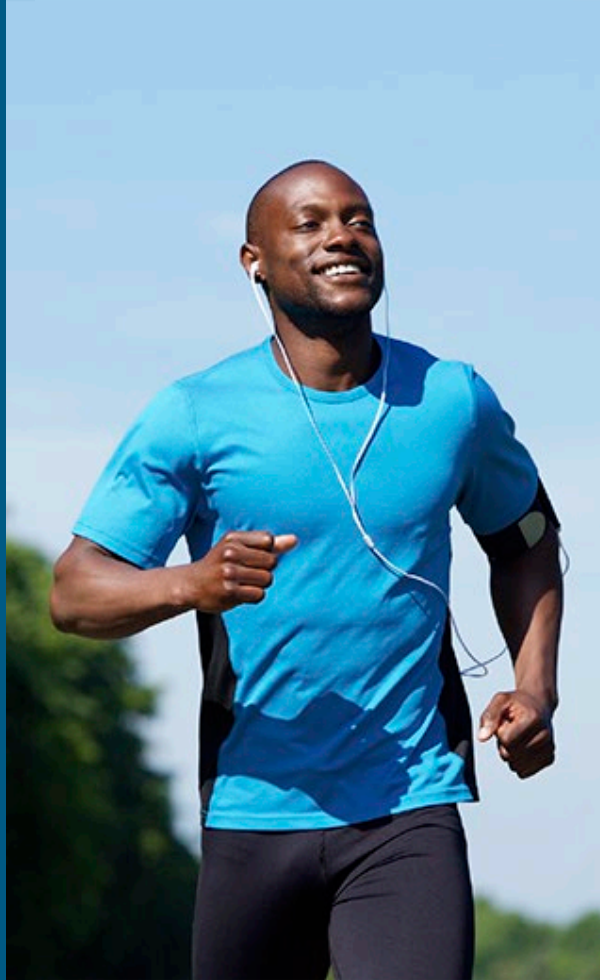


Your OES Retirement Plan

Helping you prepare for a
more fit retirement journey
August 26, 2020



FUTUREFIT® FINANCIAL WELLNESS SERIES

Cecile Nguyen
Financial Advisor



AIG Retirement Services

Agenda

- 1 What is the OES Retirement Plan?
- 2 How do I enroll? Enrollment Demonstration
- 3 Choosing Your Investments
- 4 Additional Resources Available to You
- 5 Why should I care about this now?

What is the OES Retirement Plan?

What is the OES Retirement Plan?

What is a 403(b) retirement plan?

- A 403(b) retirement plan is a *Qualified Defined Contribution* Retirement Plan
- 403(b) plans are available for public schools and nonprofit organizations
- Contributions must be made through your payroll
- Employees contribute either Pre-Tax or After-Tax Funds. Employer funds are Pre-Tax
- Ordinary income taxes are due upon withdrawal from Pre-Tax accounts
- 10% federal tax penalty in addition to ordinary taxes on withdrawal before age 59½*
- Choice of withdrawal methods after leaving the employer or after age 59 ½

*The 10% federal early withdrawal tax penalty does not apply to if the participant has left the employer during or after the year they turn 55.

What is the OES Retirement Plan?

OES Plan Highlights

- Automatic contributions by salary deferral
- All benefited employees are eligible. Immediate vesting of all contributions.
- Pre-tax and / or Post-tax (Roth) contributions – You choose!
- OES will match your contribution based on percentage of your pay that you contribute:
 - Employee contributes 2.50% - 4.99% → OES Contributes 4.00%
 - Employee contributes 5% or more → OES Contributes 7.50%
 - If you contribute less than 2.5% of your pay, you will **not** get a matching contribution
- 28 fund options for you to choose among. You may change the funds online anytime.
- Enrollment and contribution changes – deadline is the 15th of each month.
- Option to roll over previous employer savings and IRA accounts into your OES plan for:
 - Professionally selected funds with no up-front fees and no minimum investment.
 - Consolidation of retirement accounts
 - Schedule a one-on-one consultation with Cecile for more information

What is the OES Retirement Plan?

How much can I contribute into my OES retirement plan?

| 2020 | 403(b) |
|----------------------------|-----------------|
| Annual contribution limit | \$19,500 |
| Age-based catch-up Age 50+ | \$6,500 |
| Maximum deferral | \$26,000 |

Your contributions may be made in any combination to Pre-Tax and Post-Tax (Roth)

What is the OES Retirement Plan?

Benefits of participating in your employer-sponsored retirement plan



Automated savings

Automatic
payroll deduction



Tax advantages

Tax-deferred
growth



Matching contributions

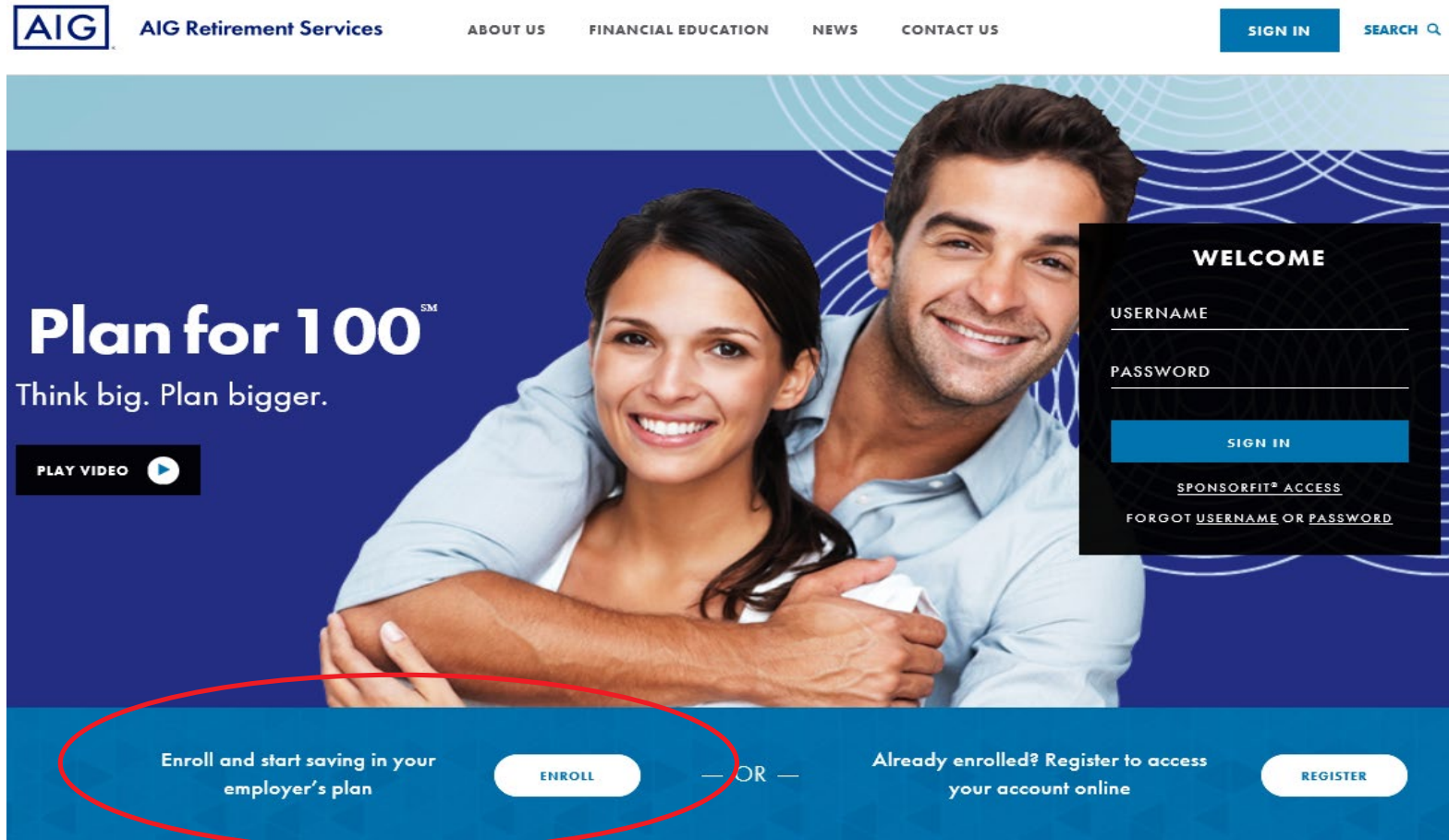
Helps increase
your savings

How do I enroll?

Enrollment Demonstration

Enrolling in your workplace retirement plan

Enroll at VALIC.com or 1-800-44-VALIC



The image shows a screenshot of the AIG Retirement Services website. The header includes the AIG logo, the text "AIG Retirement Services", and navigation links: "ABOUT US", "FINANCIAL EDUCATION", "NEWS", "CONTACT US", "SIGN IN", and a search icon. The main banner features a smiling couple and the text "Plan for 100SM" and "Think big. Plan bigger.". A "PLAY VIDEO" button is on the left. On the right, a "WELCOME" overlay contains fields for "USERNAME" and "PASSWORD", a "SIGN IN" button, and links for "SPONSORFIT[®] ACCESS" and "FORGOT USERNAME OR PASSWORD". At the bottom, a blue bar contains the text "Enroll and start saving in your employer's plan" next to an "ENROLL" button, followed by "— OR —" and "Already enrolled? Register to access your account online" next to a "REGISTER" button. A red oval highlights the "Enroll and start saving in your employer's plan" text and the "ENROLL" button.

AIG AIG Retirement Services ABOUT US FINANCIAL EDUCATION NEWS CONTACT US SIGN IN SEARCH

Plan for 100SM
Think big. Plan bigger.

PLAY VIDEO

WELCOME

USERNAME

PASSWORD

SIGN IN

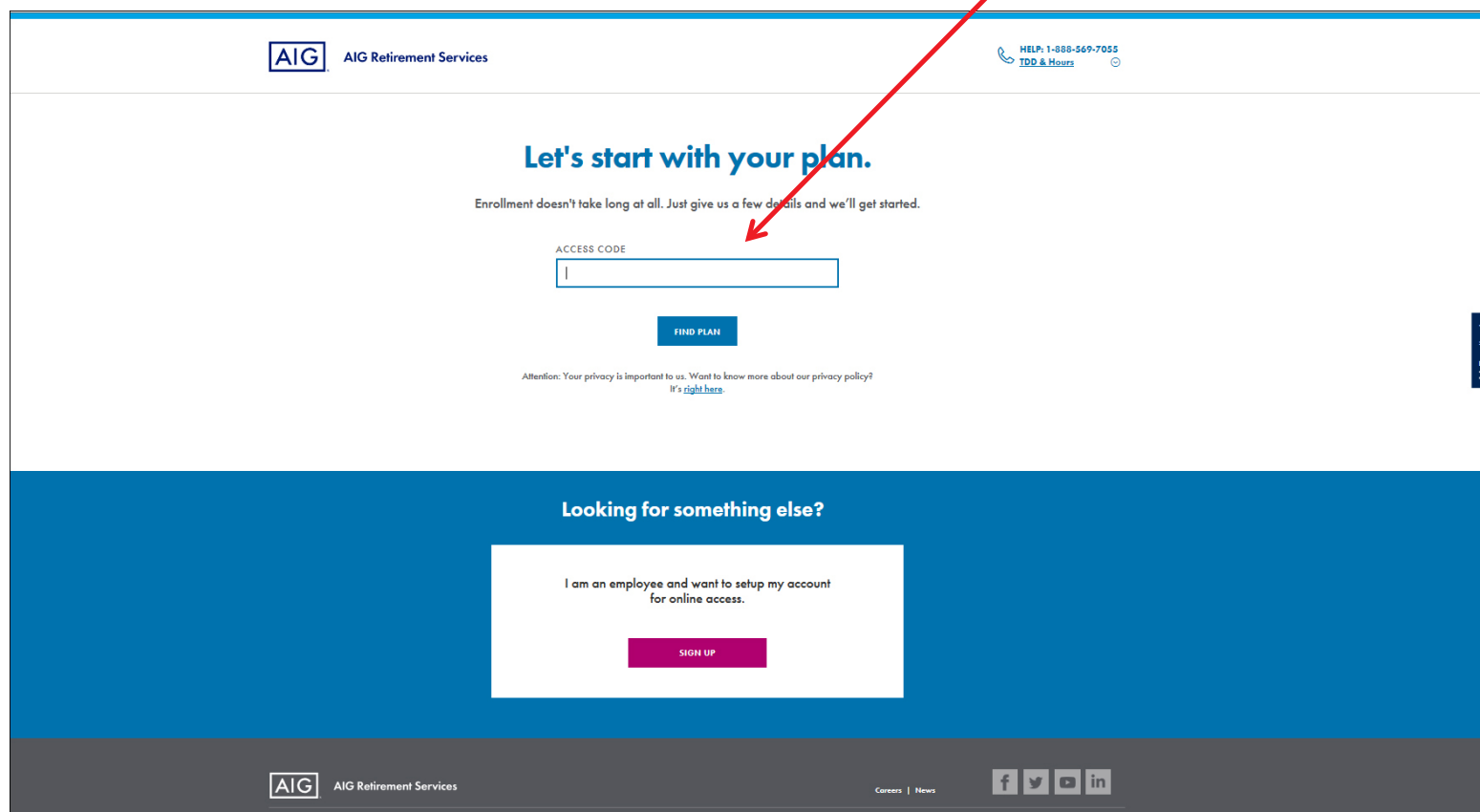
SPONSORFIT[®] ACCESS

FORGOT USERNAME OR PASSWORD

Enroll and start saving in your employer's plan ENROLL — OR — Already enrolled? Register to access your account online REGISTER

Enrolling in your workplace retirement plan

Getting FutureFIT: Access code - 71910001



AIG AIG Retirement Services HELP: 1-888-569-7055
TDD & Hours

Let's start with your plan.
Enrollment doesn't take long at all. Just give us a few details and we'll get started.

ACCESS CODE

FIND PLAN

Attention: Your privacy is important to us. Want to know more about our privacy policy?
[It's right here.](#)

Looking for something else?

I am an employee and want to setup my account for online access.

SIGN UP

AIG AIG Retirement Services Careers | News f t v in

Feedback

Enrolling in your workplace retirement plan

Getting FutureFIT: Enrollment Center

The screenshot shows the AIG Retirement Services enrollment page. At the top left is the AIG logo and "AIG Retirement Services". At the top right is a phone icon and "HELP: 1-888-549-7055 TDD & Hours". The main heading is "Let's start with your plan." followed by the text "Enrollment doesn't take long at all. Just give us a few details and we'll get started." Below this is a note "All fields are required". The form contains five input fields: "ACCESS CODE", "SOCIAL SECURITY NUMBER" (with a "HIDE" link to its right), "FIRST NAME", "LAST NAME", and "DATE OF BIRTH". A blue "FIND PLAN" button is below the fields. At the bottom, a small note says "Attention: Your privacy is important to us. Want to know more about our privacy policy? It's right here." The footer is a blue bar with the text "Looking for something else?". A vertical "Feedback" button is on the right side of the page.

AIG Retirement Services

HELP: 1-888-549-7055
TDD & Hours

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 [HIDE](#)

FIRST NAME

LAST NAME

DATE OF BIRTH

FIND PLAN

Attention: Your privacy is important to us. Want to know more about our privacy policy?
[It's right here.](#)

Looking for something else?

Feedback

Enrolling in your workplace retirement plan

Step 1: About you – Provide personal contact information

AIG Retirement Services HELP: 1-888-804-7025 TDD & Relay

About You

Let's get acquainted — we'll start with the basics.

*Indicates required

| | |
|--------------------------------------|---|
| PREFIX SELECT | FIRST NAME* John |
| MIDDLE NAME [Text Field] | LAST NAME* Smith |
| SUFFIX SELECT | DATE OF BIRTH* 12/24/1963 |
| MARITAL STATUS* SELECT | SEX* <input type="radio"/> M <input type="radio"/> F <input type="radio"/> Prefer not to answer |
| PHONE NUMBER* [Text Field] | SOCIAL SECURITY NUMBER ***-**-1234 |

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For non-U.S. addresses, please call 1-800-448-2542

Your residential address cannot be a P.O. Box. You can enter a P.O. Box as a separate mailing address after entering your residential address.

| | |
|--|---------------------------------------|
| RESIDENTIAL ADDRESS LINE 1* [Text Field] | ADDRESS LINE 2 [Text Field] |
| ADDRESS LINE 3 [Text Field] | CITY* [Text Field] |
| STATE* SELECT | ZIP CODE* [Text Field] |

Is this also your mailing address? Select No to add one.

☒ Yes ☐ No

EMPLOYER NAME
ABC DEMO GROUP

HIRE DATE*
[Text Field]

ANNUAL INCOME*
\$ 0

Are you employed by or holding a license with a Financial Industry Regulatory Authority (FINRA) member firm?
☐ Yes ☒ No

EMAIL*
[Text Field]

☒ I want to Go Green!

Enroll in E-delivery for electronic documents instead of paper-based. Documents may include account statements, prospectuses, regulatory reports, disclosures, transaction confirmations, etc.

☒ SAVE & EXIT

Enrolling in your workplace retirement plan

Step 2: Contribution – Enter your contribution election

Enrollment centerSYSTEM REQUIREMENTS

Step 2 : Salary reduction

Please specify how much of your salary you want to defer per pay period.

TSA PENSION

PRE-TAX Contribution

\$ %

Dollar amount must be between \$0.00 and \$19,000.00 per year.
Percent must be between 0% and 100% per pay period.

Automatic increase Election

☐ No, I do not want to automatically increase my PRE-TAX amount.
☐ Yes, I want to automatically increase my PRE-TAX amount.

POST-TAX Contribution

\$ %

Dollar amount must be between \$0.00 and \$19,000.00 per year.
Percent must be between 0% and 100% per pay period.

Automatic increase Election

☐ No, I do not want to automatically increase my POST-TAX amount.
☐ Yes, I want to automatically increase my POST-TAX amount.

Step 2 of 7

Step 1 : Personal Information

Step 2 : Salary Reduction

Step 3 : Investment Options

Step 4 : Beneficiaries

Step 5 : Document Delivery

Step 6 : Final Review

Step 7 : Confirmation

13

Enrolling in your workplace retirement plan

Step 3: Beneficiaries – Provide beneficiary information

Enrollment center

Step 4 : Beneficiaries

In this section, you designate who would receive any benefits in the event of your death. Your primary beneficiary(ies) will be paid any survivor benefit existing under the contract at your death. If there are no surviving primary beneficiaries, your contingent beneficiary(ies) will receive these benefits. It is recommended that you designate at least one primary beneficiary online.

If one or more of the following beneficiary options apply then you will also need to complete and return the Beneficiary Designation Form to the address listed on the form:

- **Children who are minors** : If any of your beneficiaries is a minor.
- **Spousal Consent** : If your Employer's plan requires that you obtain consent from your spouse to name a primary beneficiary other than your spouse, or to designate less than the minimum percentage required to your spouse. Complete and return the Beneficiary Designation Form, including the Spousal Consent section, or your beneficiary designation may not be valid with respect to some or all of your death benefits. Contact your Employer for Spousal Consent requirements applicable to your plan.
- **Multiple beneficiary designations** : If you wish to designate more than ten primary and/or contingent beneficiary designations. The Beneficiary Designation Form will instruct you how to designate more than ten.

Once we receive your completed Beneficiary Designation Form, it will supersede all previous beneficiary designations for this account.

Get Beneficiary Form from ePrint.

1. Click on the ePrint logo below.
2. A separate web page will launch. Click on the "Forms" link (under "Quick Links")
3. Click on the "Beneficiary Designation Form".
4. Print the form. Complete it and return it to the address on the form.



☐ I would like to bypass entering beneficiaries at this time. I will enter them later in VALIC Online. I understand my account will be setup without a beneficiary designation.

Step 4 of 7

Step 1 : Personal Information

Step 2 : Salary Reduction

Step 3 : Investment Options

Step 4 : Beneficiaries

Step 5 : Document Delivery

Step 6 : Final Review

Step 7 : Confirmation

Primary Beneficiary

| | First Name | Last Name | Relationship | Percentage | SSN | Date of Birth |
|---------------------------------|----------------------|----------------------|-----------------------------|------------------------|----------------------|----------------------|
| 1 | <input type="text"/> | <input type="text"/> | Spouse <input type="text"/> | <input type="text"/> % | <input type="text"/> | <input type="text"/> |
| Total : | | | | % | | |
| Add Another Primary Beneficiary | | | | | | |

Contingent Beneficiary

| | First Name | Last Name | Relationship | Percentage | SSN | Date of birth |
|------------------------------------|----------------------|----------------------|-----------------------------|------------------------|----------------------|----------------------|
| 1 | <input type="text"/> | <input type="text"/> | Select <input type="text"/> | <input type="text"/> % | <input type="text"/> | <input type="text"/> |
| Total: | | | | % | | |
| Add Another Contingent Beneficiary | | | | | | |
| Next Cancel | | | | | | |

Enrolling in your workplace retirement plan

Step 4: Document delivery options

Enrollment center

SYSTEM REQUIREMENTS

Step 5 : Document delivery options

In this section you will designate whether you will be notified electronically for account statements, regulatory reports or disclosures (such as prospectuses and annual financial reports), and transaction confirmations, or whether these documents should be mailed to your address of record. Select the delivery option that best suits your needs.

Delivery Options:

☒ E-mail notification for all options

Account statements [More Info](#)

☒ E-Mail Notification
☐ U.S. Mail

Prospectus, regulatory reports, or disclosure [More Info](#)

☒ E-Mail Notification
☐ U.S. Mail

Transaction confirmations [More Info](#)

☒ E-Mail Notification
☐ U.S. Mail

Step 5 of 7

- Step 1 : Personal Information
- Step 2 : Salary Reduction
- Step 3 : Investment Options
- Step 4 : Beneficiaries
- Step 5 : Document Delivery**
- Step 6 : Final Review
- Step 7 : Confirmation

Online Delivery to:

E-mail address : (Current e-mail Address)

Confirm E-mail address :

A confirmation will be sent to the email address provided above. The email will come from VALIC Personal Deliver-e [email@valicdeliver-e.com].

Enrolling in your workplace retirement plan

Step 5: Review – Ensure your information is correct

Enrollment center

Step 6 : Final review

Here is a final look at your enrollment information. Please review each section carefully--you will not be able to make further changes to your enrollment information after completing this step.

If you need to make any changes, click the [Edit] button next to the related section(s), or use the navigation control displayed in the right column. If you are satisfied with your choices, click the [Yes, enroll me now] button below.

Plan information

Personal information | Edit

Name:

ELKE DE LA CRUZ

SSN:

xxx-xx-0135

Citizenship Status:

Residence Address:

1800 SW FIRST AVE
SUITE 420
PORTLAND OR 97201
US

Mailing Address:

1800 SW FIRST AVE
SUITE 420
PORTLAND OR 97201
US

Business Mobile:

(503) 505-0136

E-Mail Business Address:

E-Mail Personal Address:

Preferred Contact Method:

PHONE

Gender:

Male

Marital Status:

Married

Date of Birth:

April 20, 1980

Hire Date:

January 01, 0001

Salary reduction agreement | Edit

Salary deferrals by plan:

TSA PENSION

Contribution Type :

PRE-TAX Contribution

Current deferral rate :

\$10.00

Auto Increase Type:

N/A

Auto increase rate:

N/A

Auto increase rate cap:

N/A

Auto increase start date:

N/A

Auto increase frequency:

N/A

Auto increase stop date:

N/A

Next schedule increase date:

N/A

Post-Tax Contribution :

\$0.00

POST Auto Increase Type:

N/A

POST Auto increase rate:

N/A

POST Auto increase rate cap:

N/A

POST Auto increase start date:

N/A

POST Auto increase frequency:

N/A

POST Auto increase stop date:

N/A

POST Next schedule increase date:

N/A

Investment options | Edit

Allocations by vehicle:

User Selected Allocation

AMER FNDS INTL GR AND INC R6 100%

Beneficiary designation | Edit

| Name (s) | Relationship | SSN (optional) | DOB (optional) | Percentage | Address (optional) | City (optional) | State (optional) | Zip (optional) |
|----------------|--------------|----------------|----------------|------------|--------------------|-----------------|------------------|----------------|
| JAX DE LA CRUZ | SPOUSE | | | 100% | | | | |

Document delivery option | Edit

Delivery Option:

Paper Delivery of Documents

E-Mail Address:

N/A

Account Statements:

U.S. Mail

Prospectus, regulatory Reports:

U.S. Mail

Transaction Confirmations:

U.S. Mail

Here is a complete look at your enrollment information. Please review each section carefully. If you need to make changes, click [Edit] in the appropriate section(s). If you are satisfied with your choices, click [Yes, enroll me now].

Cancel my enrollment and exit

Yes, enroll me now

Enrolling in your workplace retirement plan

Post enrollment: Online Registration

AIG AIG Retirement Services ABOUT US FINANCIAL EDUCATION NEWS CONTACT US SIGN IN SEARCH

Plan for 100SM

Think big. Plan bigger.

PLAY VIDEO

WELCOME

USERNAME

PASSWORD

SIGN IN

[SPONSORFIT* ACCESS](#)

[FORGOT USERNAME OR PASSWORD](#)

Enroll and start saving in your employer's plan **ENROLL** — OR — **Already enrolled? Register to access your account online** **REGISTER**

Enrolling in your workplace retirement plan

Post enrollment: Change contribution

- Self-managed contribution changes
- Instant calculation of impact on paycheck
- Ability to schedule annual increase, future-date increase, or one-time contribution
- Confirmation page
- Deadline: 15th of each month

AIG Retirement Services

WORKSPACE VIEW LEARN + ACT

Jim

Manage Contribution

SELECT YOUR PLAN:

(69297) - ABC DEMO (001) - PRE TAX

Change it up.

CURRENT CONTRIBUTION ⓘ

5%

-\$ +

\$221.15/pay period

[UPDATE YOUR SALARY FOR A MORE SPECIFIC CONTRIBUTION AMOUNT](#)

To stop your current contribution, set it to 0%

Move on up.

ANNUAL SAVINGS

\$6,553 PROJECTED END OF YEAR

\$5,676 ACTUAL YEAR TO DATE

\$0 \$19,000 PLAN MAX ⓘ

AIG Retirement Services

WORKSPACE VIEW LEARN + ACT

Frank

Woohoo! We've made your changes.

See how the changes will affect your paycheck below.

ABC HEALTHCARE 403B DEMO - PRE TAX

This change will process on the next available payroll date or as soon as administratively possible thereafter.

PRE TAX (MIN 0.00 % - MAX 100.00 %)

NEW CONTRIBUTION

14%

NEW ANNUAL SAVINGS / PLAN LIMIT

\$5,857.00 / \$25,000.00

REQUEST NUMBER:

9999127-1991493-2019071115529

[RETURN TO MANAGE CONTRIBUTION](#)

[RETURN TO WORKSPACE](#)

PRINT DOWNLOAD EMAIL

Choosing Your Investments

Where to Start

Pre-Build Funds (one choice investments)

A-la-carte Investments

Pre-Built Funds - Target Date Funds

With a Target Date Fund you choose one fund based on when you may retire. (Most people assume age 65)

Example- 30 years old now: You were born in 1989

$1989 + 65 = 2054$ is the year you will be 65

Select the Target Date Fund Closest to 2054

| | | | |
|--------------------------------|------|-------|-------------------|
| TIAA-CREF LFCYCL IDX 2050 INST | 6811 | TLLIX | Target-Date 2050 |
| TIAA-CREF LFCYCL IDX 2055 INST | 6812 | TTIIX | Target-Date 2055 |
| TIAA-CREF LFCYCL IDX 2060 INST | 6813 | TVIIX | Target-Date 2060+ |

Choosing Your Investments

Target Date Funds Available in the OES Plan

| Fund Name | Fund # | Ticker | Asset Class | YTD | 1 Year | 3 Years | 5 Years | 10 Years / Inception** | Inception Date | Expense Ratio |
|--------------------------------|--------|--------|-----------------------|-------|--------|---------|---------|------------------------|----------------|---------------|
| TIAA-CREF LFCYCL IDX 2010 INST | 6803 | TLTIX | Target-Date 2000-2010 | 4.18% | 8.96% | 6.70% | 6.08% | 7.13% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2015 INST | 6804 | TLFIX | Target-Date 2015 | 3.87% | 9.02% | 6.93% | 6.37% | 7.61% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2020 INST | 6805 | TLWIX | Target-Date 2020 | 3.52% | 9.11% | 7.19% | 6.71% | 8.19% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2025 INST | 6806 | TLQIX | Target-Date 2025 | 3.00% | 9.13% | 7.48% | 7.13% | 8.80% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2030 INST | 6807 | TLHIX | Target-Date 2030 | 2.39% | 9.11% | 7.75% | 7.51% | 9.40% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2035 INST | 6808 | TLYIX | Target-Date 2035 | 1.75% | 9.02% | 8.00% | 7.86% | 9.97% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2040 INST | 6809 | TLZIX | Target-Date 2040 | 1.05% | 8.76% | 8.16% | 8.15% | 10.31% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2045 INST | 6810 | TLXIX | Target-Date 2045 | 0.36% | 8.48% | 8.17% | 8.30% | 10.38% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2050 INST | 6811 | TLLIX | Target-Date 2050 | 0.22% | 8.45% | 8.19% | 8.38% | 10.42% | 9/30 /2009 | 0.10% |
| TIAA-CREF LFCYCL IDX 2055 INST | 6812 | TTIIX | Target-Date 2055 | 0.06% | 8.38% | 8.22% | 8.44% | 8.79% | 4/29 /2011 | 0.10% |
| TIAA-CREF LFCYCL IDX 2060 INST | 6813 | TVIIX | Target-Date 2060+ | — | 8.37% | 8.24% | 8.52% | 8.21% | 9/26 /2014 | 0.10% |

Choosing Your Investments

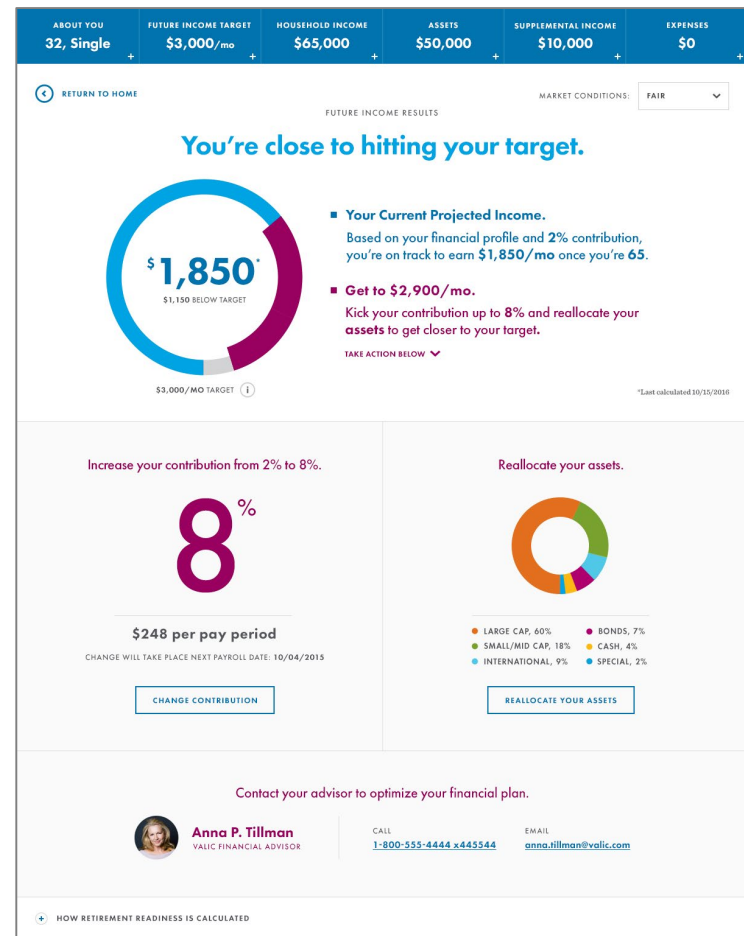
Where to Start – A-la-carte Investments

| AS OF DATE: 7/31/2020 | | | | | | | | | | |
|--------------------------------|--------|--------|-----------------------------|----------|----------|---------|---------|------------------------|----------------|---------------|
| Fund Name | Fund # | Ticker | Asset Class | YTD | 1 Year | 3 Years | 5 Years | 10 Years / Inception** | Inception Date | Expense Ratio |
| AMER FNDS INTL GR AND INC R6 | 6969 | RIGGX | Foreign Large Blend | (9.66)% | 0.09% | 1.99% | 2.90% | 5.40% | 5/01 /2009 | 0.55% |
| DFA INTL SMALL COMPANY I | 6165 | DFISX | Foreign Small/Mid Blend | (12.48)% | (1.56)% | (1.80)% | 3.31% | 6.37% | 9/30 /1996 | 0.52% |
| FIDELITY ADV TOTAL BOND Z | 6732 | FBKWX | Intermediate Core-Plus Bond | 7.74% | 10.16% | 5.90% | 5.10% | 4.78% | 12/22 /2014 | 0.36% |
| FIDELITY CONTRAFUND K6 | 7547 | FLCNX | Large Growth | 16.27% | 24.64% | 17.85% | — | 18.04% | 5/25 /2017 | 0.45% |
| INVESCO DIVERSIFIED DIVIDND R6 | 6409 | LCEFX | Large Value | (12.03)% | (4.20)% | 2.03% | 4.34% | 8.65% | 9/24 /2012 | 0.42% |
| NORTHERN SMALL CAP VALUE FUND | 6429 | NOSGX | Small Value | (23.22)% | (18.85)% | (5.03)% | 1.01% | 7.50% | 3/31 /1994 | 1.00% |
| WELLS FARGO SMALL CO GROWTH R6 | 6695 | WSCRX | Small Growth | (1.89)% | 4.11% | 9.36% | 6.29% | 8.07% | 10/31 /2014 | 0.86% |

Additional Resources
available through your plan

Post enrollment: Future Income Calculator

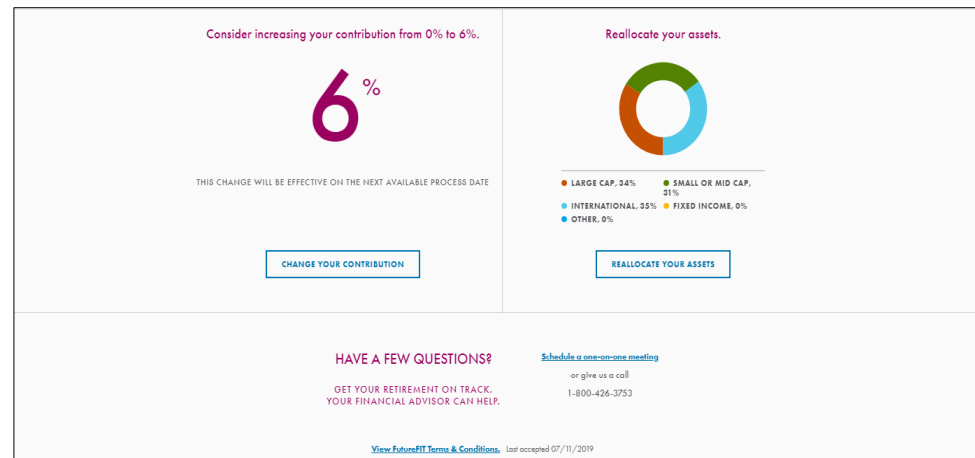
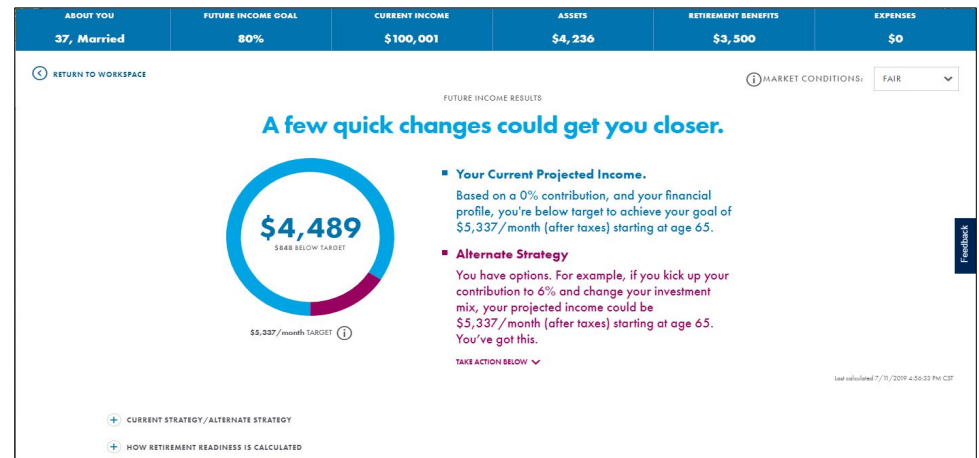
- FutureFIT monthly income goal established and gaps identified
- Projection of future income against the goal
- Ability to add financial / spousal information and refresh analysis
- Guidance provided on deferral rate and asset class-level investments
- Each suggestion is actionable on the same screen



Additional Resources available through your 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




Additional Resources available through your plan

Resources: FutureFIT University on VALIC.com


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








Enroll With VALIC Today!

AIG Retirement Services is proud to offer its participants access to FutureFIT.


RETIREMENT PLANNING


SOCIAL SECURITY


FINANCING HIGHER EDUCATION


CREDIT SCORES & REPORTS

Additional financial education topics available to AIG Retirement Services participants:

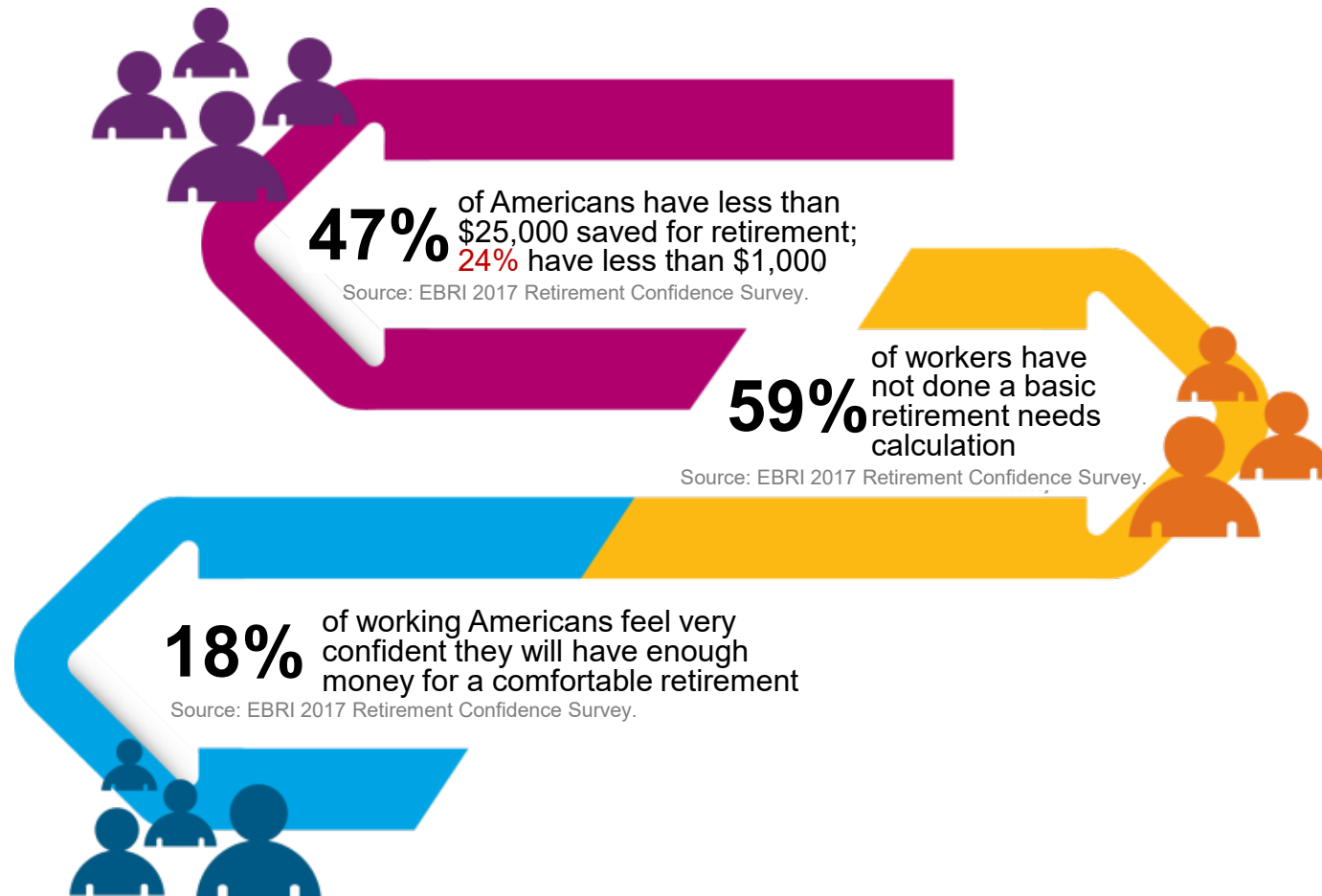
| | | | | |
|------------------------------|-----------------------|-----------------|------------------------------|------------------------------|
| ▶ 529 SAVINGS PLANS | ▶ INSURANCE | ▶ OVERDRAFT | ▶ CONSIDERING HOME OWNERSHIP | ▶ AUTO LOANS |
| ▶ BUILDING EMERGENCY SAVINGS | ▶ TAXES | ▶ PREPAID CARDS | ▶ MORTGAGES | ▶ SAVINGS |
| ▶ CHECKING ACCOUNTS | ▶ INVESTMENTS | ▶ CREDIT CARDS | ▶ ESTATE PLANNING | ▶ FINANCING HIGHER EDUCATION |
| ▶ CREDIT SCORES & REPORTS | ▶ IDENTITY PROTECTION | | | |

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Why is this important now?

Why is this important now?

Preparing for retirement



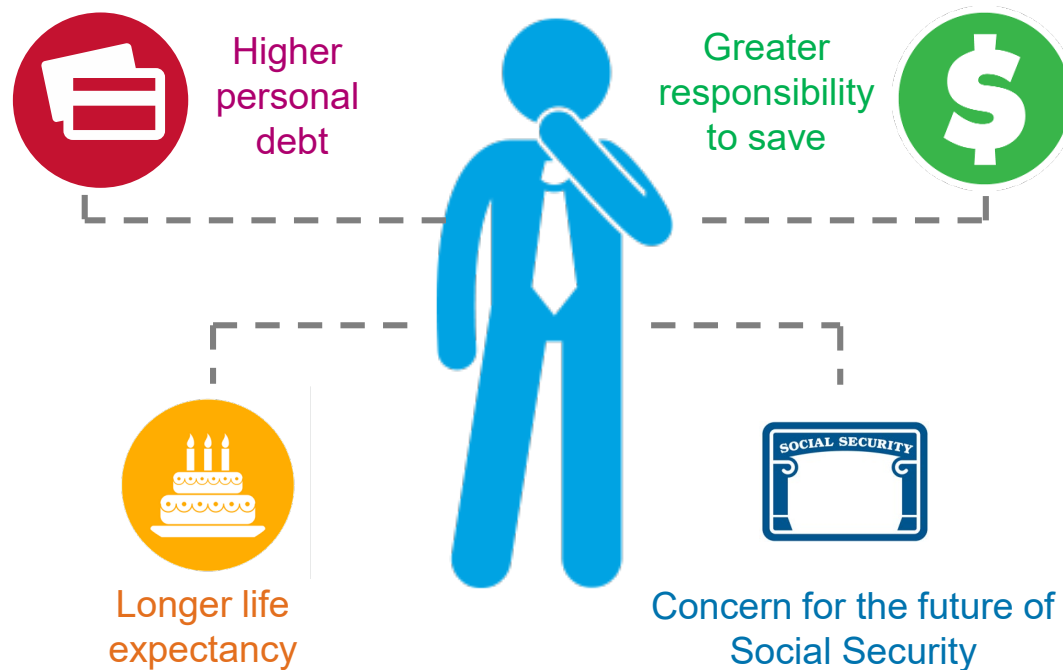
Why is this important now?

Reasons people delay saving for retirement

| | 20s | 30s | 40s | 50s |
|-------------|----------------------|---------------------|--------------------------------------|---------------------------------------|
| Roadblock | "I'm too young" | "Too many expenses" | "Saving for child's college tuition" | "Supporting children and parents" |
| Opportunity | Time is on your side | Pay yourself first | Compound savings | Workplace plan and catch-up provision |

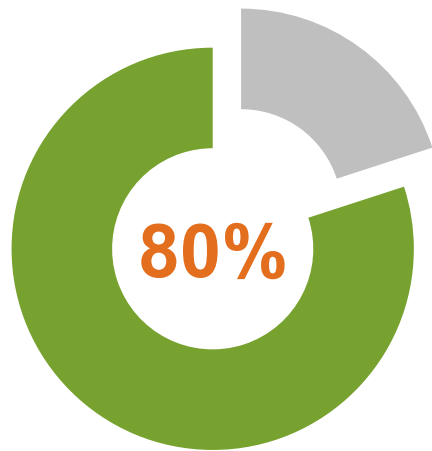
Why is this important now?

Possible challenges



Why is this important now?

How will you pay for all those extra years in your future?



Estimated percentage of last working year's salary you'll need to maintain your lifestyle in retirement



Source: How Much Income Will You Actually Need in Retirement? CNNMoney.com. November 29, 2017.

Why is this important now?

You may also want to consider an IRA

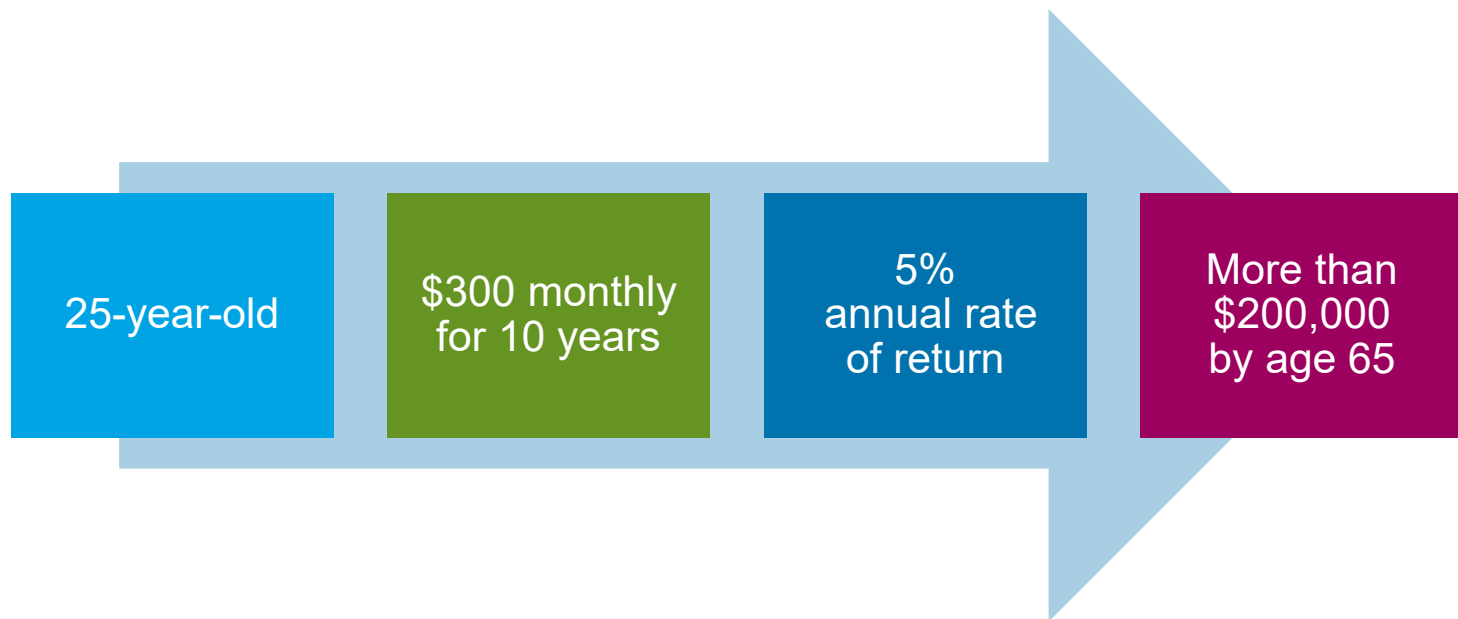
2020

| | Traditional and/or Roth | |
|--------------------------|--|---|
| | OES 403(b) | Personal IRA* |
| Annual limit | \$19,500 | \$6,000* |
| Age-based catch-up (50+) | \$6,500 | \$1,000* |
| Contribution method | Deferral from Salary Notify VALIC via online or by phone | Directly from your personal account to provider of your choice VALIC or other |

* Eligibility, limits and deductibility will vary by individual, household, tax filing status, etc. based on your individual situation. Please consult with a tax professional before establishing an IRA or making a contribution to an IRA.

Why is this important now?

Time is money, start saving early



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.

Why is this important now?

Retirement Pathfinder®

Available at no charge to all OES employees

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



Putting it all together

One-on-one personal financial planning and guidance

← → ↻ 🏠 oes.edu/employees 🔍 ☆

OES
Oregon Episcopal School
ALWAYS OPEN

Parents Employees **Students** Alumni Translate Summer Contact

ABOUT OES ADMISSIONS BOARDING ACADEMICS ATHLETICS STUDENT LIFE SUPPORT OES

Need Help?

- Reach the IT Help Desk
- Event Request Form
- Place a Maintenance Request
- Marketing & Communications Support
- Global Campus Calendar View

Division Landing Pages

- Lower School
- Middle School
- Upper School

Faculty/Staff Resources

- Divisional Faculty Pages
- Minutes from Head's Advisory Committee-HAC (OES email login required)
- Forms
 - Day Trip
 - Overnight Trip
 - Transportation Request

EMPLOYEES

This section of our website is for current OES employees.

Employee Announcements

From the Office of Inclusion and Community Engagement: Celebrate Arab Heritage
Published on: 8/1/19
Join us **August 31st** at Oaks Park!
The Arab American Cultural Center of Oregon presents
the **9th Annual Arab Festival**
Join us as we celebrate our Arab heritage with live music featuring musicians from the Arab world, dabka, a Souq (Bazaar), Middle Eastern cuisine, henna, games, dance, poetry and networking opportunities.
Kid friendly environment: Carnival games, face-painting and much, much more! All are Welcome!
Location: Oaks Park 7805 SE Oaks Park Way, Portland, OR
You'll find more information about this event here:
<https://www.araboregon.org/index.php/en/events>
[Read More](#)

Helpful Links

PCR TEACHER PORTAL

EMPLOYEE ADP

ALL EMPLOYEE CALENDAR

Campus News

- Aardvark Newsletter

Human Resources

- Employee Handbook
- Acknowledgement of Employee Handbook (Please sign)
- Whistleblower Policy
- Digital Community Norms
- Presidential Fall 2019 Training
- Employee Directory
- Current Job Openings

Employee Benefits

- Employee Benefits Information
- Employee Benefits Guide 2019
- Medicare Basics (Slideshow)

Putting it all together

EMPLOYEE BENEFITS INFORMATION

- **Employee Benefits Guide 2020**

Medical Benefits Information

- Providence Member Page

HSA Plan

- Handbook
- Summary of Benefits & Coverage

Option Advantage B Standard Plan

- Handbook
- Summary of Benefits & Coverage

Personal Option Plan

Dental Benefits Information

Delta Dental

- Website
- Handbook
- OES Summary of Benefits

Willamette Dental

- Website
- OES Summary of Benefits

Kaiser Dental

- Website

Vision Benefits Information

VSP

- Website
- OES Summary of Benefits

Cascade Employees Assistance Program (EAP)

- Website
- OES Summary of Benefits

Matching Retirement Plan - VALIC

- Eligibility/Enrollment Information
- **Meet a VALIC Advisor**
- 403(b) Summary Annual Report for Plan Year 2017
- 403(b) Plan Limits
- 403(b) Universal Availability Notice for Eligible Employees
- VALIC Beneficiary Update Instructions

One-on-one personal financial planning and guidance

Meet a VALIC Advisor

Our VALIC designated OES advisor also has times scheduled throughout the year when she is on campus to answer your questions and assist you with your retirement planning process.

Schedule an appointment with Cecile at the link below:

Cecile Nguyen

Copy this code 3466POR11AA

And click here: <https://my.valic.com/SeminarRegistration/Index.aspx>

Need another time or prefer to meet off campus? Calling the VALIC scheduling department is the easiest way to set up a meeting with your advisor. VALIC Portland Scheduling Department: 503-276-1424

This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. (VFA), member FINRA, SIPC and an SEC-registered investment adviser.

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA. Guarantees are backed by the claims-paying ability of VALIC and are not the responsibility of AIG. VALIC, VFA and ACS are members of American International Group, Inc. (AIG).

AIG Retirement Services represents AIG member companies — The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

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aig.com/RetirementServices

VC 23890 (07/2019) J338803 EE



Key dates and deadlines

September 15 – Deadline to Enroll to have your contributions start with your first payroll.

Enroll at [VALIC.com](https://valic.com) or 800-44-VALIC

Online access- register at [VALIC.com](https://valic.com) or 800-44-VALIC

Change your next contribution percentage any month by the 15th

Schedule an on-campus appointment with VALIC representatives- from the link at [OES.edu](https://oes.edu) HR Tab

Rollovers into your OES 403(b) may be done anytime after your first payroll contribution. If you are interested schedule an appointment with Cecile and we will assist you!



Helping you prepare for a more fit retirement journey

