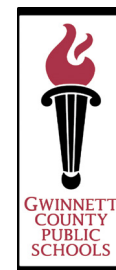


Gwinnett County Public Schools 403(b) and 457(b) Retirement Savings Plans



Your financial future starts with you and the most important step is to start by enrolling. Once you enroll you can select investment options that work for you. The FutureFIT® calculator can help with your investment strategy and you can always get help from your financial professional.

Investment Options

Asset Class	Funds	Ticker
Large Growth	Harbor Capital Appreciation Ret	HNACX
Large Value	Dodge & Cox Stock	DODGX
Small Growth	Wasatch Core Growth Institutional	WIGRX
Small Value	Invesco Small Cap Value Y	VSMIX
Foreign Large Blend	American Funds EuroPacific Growth R5	RERFX
Emerging Markets	Invesco Developing Markets Fund	ODVYX
Core Fixed Income	PIMCO Total Return Inst	PTTRX
High Yield	Blackrock High Yield Bond Inst	BHYIX
Large Blend	Vanguard Institutional Index	VINIX
Fixed-Interest Option ¹	Fixed Account from VALIC	FB125
Target Maturity ²	T. Rowe Price Retirement 2010 Inst	TRPAX
	T. Rowe Price Retirement 2015 Inst	TRFGX
	T. Rowe Price Retirement 2020 Inst	TRBRX
	T. Rowe Price Retirement 2025 Inst	TRPHX
	T. Rowe Price Retirement 2030 Inst	TRPCX
	T. Rowe Price Retirement 2035 Inst	TRPJX
	T. Rowe Price Retirement 2040 Inst	TRPDX
	T. Rowe Price Retirement 2045 Inst	TRPKX
	T. Rowe Price Retirement 2050 Inst	TRPMX
	T. Rowe Price Retirement 2055 Inst	TRPNX
T. Rowe Price Retirement 2060 Inst	TRPLX	
T. Rowe Price Retirement 2065 Inst	TRFKX	
Self-Direct Brokerage Window	Schwab PCRA ³	

¹ Policy Form GFUA-398, a group fixed allocated annuity, issued by The Variable Annuity Life Insurance Company, Houston, Texas.

² The principal value of an investment in a target date fund is not guaranteed at any time including at or after the target maturity date. The target date is the approximate date when investors plan to start withdrawing their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

³ Your plan investment options with Corebridge Financial include a self-directed brokerage account through Charles Schwab & Co., Inc., the Schwab Personal Choice Retirement Account®, or PCRA, which features access to a wide range of publicly traded mutual funds from many well-known fund families. Participants can request activities on their self-directed brokerage accounts by speaking directly with a Schwab PCRA Call Center representative by calling 1-888-393-7272 or by using any of the following: Schwab.com, Telebroker® (touch-tone telephone) or Schwab by Phone™ (voice recognition telephone) services.

Gwinnett County Public Schools 403(b) and 457(b) Retirement Savings Plans

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International and global funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment 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. Interest rates and bond prices typically move inversely to each other; therefore, as with any bond fund, the value of an investment in this fund may go up if interest rates fall, and vice versa. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund.

Investors should carefully consider the investment objectives, risks, fees, charges and expenses before investing. Read the fund prospectuses carefully before investing. The fund prospectuses contain important information, which can be obtained from your financial professional at [CorebridgeFinancial.com/retirementservices](https://www.corebridgefinancial.com/retirementservices) or by calling 1.800.428.2542 and following the prompts.

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