



# Creating change – together

## Your Shawnee Mission School District Retirement Plans

Shawnee Mission School District understands the importance of planning for retirement. Your retirement plans can play a role in helping you pursue your personal financial goals. Following a thorough review of our retirement plan benefits, we have selected Corebridge Financial as the provider for the Plans, effective July 15, 2024. The enhancements to the Plans are designed to deliver a lower cost structure, new investment choices, streamlined administration and a high level of retirement planning education and digital services.

Corebridge offers products and services that are innovative, straightforward, and easy to use. Corebridge puts a unique emphasis on personalized service to help you prepare for your financial future. While many aspects of the Plans will remain the same, some are changing so that we can take advantage of the enhancements.

### Simplicity and support

Working with Corebridge as our retirement plan provider, it will be easy to see the activity in your account, learn about your options and plan for your future. Using our website, you'll be able to view your status, make changes to your account and request support — through the contact method you prefer. And when you need one-on-one support, Corebridge will be there: Our dedicated team of local financial professionals is ready to help you.

### New investment choices

The Plan's investment options have been adjusted with the intent of better enabling you to be FutureFIT®, no matter how you envision the years to come. In some cases, this will even result in reduced administrative and investment management fees, which means you can invest that money in your future. You can view the investment lineup in this document.

### Important dates

Please keep in mind these important dates about upcoming activities regarding the retirement plan transition. Consider adding them to your calendar for your financial planning needs.

Important 2024 dates	What's happening
June 20, 2024 (Monthly) July 5, 2024 (Bi-Weekly)	Final payroll with retirement plan contributions made to MetLife

July 29, 2024	New accounts will be issued. Access your account to confirm beneficiary designations and direct your future contributions to your new investment options.
July 8, 2024 3 p.m. (CST)	<b>Black out period begins.</b> During the blackout period, you will not be able to modify your Plan account with MetLife. At the end of the blackout period, you will be able to access your Corebridge accounts, including any balance from MetLife.
July 19, 2024 (Bi-Weekly/Monthly)	All future contributions are directed to Corebridge. To be applied to your account after the blackout period ends on or around July 26, 2024.
July 26, 2024 12:00 a.m. (CST)	<b>Blackout period expected to end.</b> You will have full access to your balances in your Plan accounts with Corebridge and can request account transactions.
July 29, 2024	All salary deferral elections can now be made at <a href="https://corebridgefinancial.com/rs">corebridgefinancial.com/rs</a> .
<b>Please note</b> the date of the plan changes and the end of the blackout period depend on the accurate, timely transfer of data from MetLife. If this does not occur, the end of the blackout period could be delayed.	

### Future contributions and current balances

Your balance with MetLife—as well as ongoing deferrals—will automatically transfer to Corebridge. Your account balance and future investment elections will be mapped according to the schedule provided in this document.

If you want to change the way your existing balance and future contributions are invested, you must do so before the beginning of the blackout period on July 8, 2024, at 3:00 p.m. (CST). It is important that you review and consider the appropriateness of your current investments before the blackout period begins. Remember, changes can be made any time after the blackout period ends.

### Blackout period limitations

There will be a brief blackout period to help enable the transfer of account balances from MetLife. During the blackout, you will not be able to perform certain transactions (e.g., change investments, make withdrawals, take a loan, transfer funds). The blackout period is expected to begin on/around July 8, at 3:00 p.m. CST, and end on July 26, 2024 at 12:00 a.m. CST. Payroll contributions to the Plans will continue to be withheld during the blackout period.

## When the blackout period is over

After the blackout period ends, you can access your account 24 hours a day, seven days a week, by logging in to your account through [corebridgefinancial.com/rs](https://www.corebridgefinancial.com/rs). To speak with a Client Service Professional, call 1.800.448.2542, Monday through Friday, 7 a.m. – 8 p.m. (CT). You can also contact your local financial professional.

The end of the blackout period is a good time to review, reassess and revise your personal plan. Take the time to:

- Review your investments and consider how you will direct your future contributions or potentially reallocate your account balances
- Name/review your beneficiary
- Try Retirement Pathfinder® to see what your retirement income could look like
- Attend a virtual information session
- Schedule time for a one-on-one meeting with a financial professional

## How can I access my new account with Corebridge Financial?

You will be able to access your accounts by registering online at [www.corebridgefinancial.com/retire](https://www.corebridgefinancial.com/retire) at any time. A helpful registration guide can be found at this link. [Register](#)

### Financial planning services available

At no additional cost to you, Corebridge provides a broad range of individual financial planning services, which include helping you to:

- Create a formal financial plan
- Estimate your retirement needs
- Determine your savings rate
- Plan for how long you want to work
- Diversify your assets<sup>1</sup>
- Select investment funds
- Monitor and manage your portfolio

<sup>1</sup> Bear in mind that diversification does not ensure a profit or protect against market loss.

## For retirees and former employees

As a plan participant, it is important to stay updated about plan enhancements, such as those Shawnee Mission School District has made to improve the Plans and plan benefits. Please review the information in this message that applies to you.

## Distributions

If you currently receive systematic withdrawals/Required Minimum Distributions, the Plans will continue to provide the same distribution options and will contact you individually if any action is required on your part.

## Plan advantages

The advantages available to active employees are your advantages, too:

- **Oversight:** Shawnee Mission School District provides ongoing oversight of the Plans and its investments, including regular review and modification of the investment lineup to ensure it aligns with the Plan's goals for its participants.
- **Support and education:** Tools like Retirement Pathfinder, online resources like FutureFIT University and individualized support from Corebridge financial professionals are available to you for as long as you are enrolled in the Plans.

## Resources to help you

### In-person or virtual seminars

Attend an upcoming information session to learn more about the plans. Scan the code to reserve your space.

#### Johnathon Wishnask



#### Calista Long



### Retirement Pathfinder

Analyze your retirement savings plan and get answers to your questions using Retirement Pathfinder. This interactive tool allows you to build a personalized retirement plan — on your own, or with your financial professional. Retirement Pathfinder can graph model retirement scenarios to gain new insight into your plan. It also helps with real-time answers to questions like:

- Can I retire when I planned?
- Am I saving enough to achieve my retirement goals?
- Will I outlive or use up my retirement savings?

- Is it possible to guarantee my retirement income?
- How do I convert retirement savings into income?

## **FutureFIT University**

FutureFIT University offers 20 short, interactive education modules, or playlists, that are designed to help demystify key financial topics. Videos, animation, and 3D gaming bring complex financial concepts to life. Access them from your personalized website whenever you are working on being FutureFIT.

## **FutureFIT Retirement Readiness Statements**

An essential part of understanding total retirement readiness is being able to visualize where you are and where you need to be. Through the annual delivery of FutureFIT Retirement Readiness Statements, you can receive detailed savings information, such as deferral rates and enrollment status and a specific strategy to help reach your goals.

## **Guided Portfolio Services® (GPS)**

GPS is a comprehensive managed account program, powered by Morningstar, focused on helping you save and invest to meet your retirement income goals. GPS offers two approaches to help you achieve your retirement goals. One approach is for do-it-yourselfers. The other is for those who prefer to have someone else do it for them. Both approaches deliver objective advice from independent financial expert Morningstar Investment Management LLC, including how much to save, which investments to choose and how much to invest in each. GPS is an optional service offered through VALIC Financial Advisors, Inc. and is available for an additional fee. For more information, contact your local financial professional.

## **Roth contributions**

The Roth option 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 up to \$22,500 (combined pretax and Roth contributions) in 2024, plus \$7,500 more if you are age 50 or older.
- 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 Supplemental Retirement Plan (SRP) and reaching age 59½, death or disability.

## Q&A

### Are loans available under the Plan?

Loans are allowed by Shawnee Mission School District retirement plans. You may have one active loan at any given time. A one-time fee of \$50 will be charged as an initial setup cost, with a \$50 annual fee assessed for administration of each loan. Repayments are made by an Automated Clearing House (ACH) debit agreement from your personal checking or savings account. At the time you request a loan, you will also be asked to complete an ACH debit agreement.

### What happens to my account if I currently have a loan outstanding?

If you have an outstanding loan account at the time of the transition, your loan will be transferred to Corebridge and will continue to be repaid in the manner currently in effect. Your loan repayments will resume with Corebridge based on your current repayment frequency after July 26, 2024. No action is required on your part. Please note there will be a \$50 annual fee for the administration of your loan. Please note, if you have a loan repayment scheduled during the blackout period, your scheduled payment may be accelerated prior to the plan liquidation. The first debit from your account will include any past-due loan repayment (incurred because of the blackout period).

### Do I need to re-enroll if I am a current participant in the 457(b) Plan?

No, if you currently have a balance in the plans and/or are making contributions you will not be required to re-enroll.

### How do I increase or decrease my current contribution percentage/amount?

Effective July 29, 2024 you will now be able to make changes to your contribution amount online directly from your online member portal at [www.corebridgefinancial.com/retire](http://www.corebridgefinancial.com/retire). If you would prefer to have assistance making changes, you can reach out to your financial professional.

### What will happen to my existing account assets with MetLife?

Your current account assets with MetLife will be transferred to investments with similar investment objectives in your account at Corebridge Financial on or about July 16, 2024. No action is required on your part.

### What if you have more than one account of the same contribution type across providers?

Your investment allocations for future contributions and beneficiary designations will be determined by the following order. If MetLife and Lincoln Financial, MetLife allocation and beneficiary designations will be mapped into Corebridge Financial system. If MetLife and Corebridge Financial, MetLife allocation and beneficiary designations will be mapped into Corebridge Financial system.

## **Do I need to complete a new Beneficiary Designation?**

Your beneficiary on file with MetLife will be transferred to your account with Corebridge Financial. To ensure that your account has the most up to date beneficiary information on file, you can review your account online at [www.corebridgefinancial.com/retire](http://www.corebridgefinancial.com/retire). If you would like to make changes to your beneficiaries, complete an electronic Beneficiary Designation election online in your member portal or print the Beneficiary Designation Form at [www.corebridgefinancial.com/retire](http://www.corebridgefinancial.com/retire). Scroll to the bottom of the webpage and click on Documents & Forms (E-Print) under Client Resources. The Beneficiary Designation Form can be found under the FORMS tab under Helpful Resources. This form should be returned directly to Corebridge and it can be faxed or mailed. These instructions can be found at the bottom of the form. If you would prefer to have assistance making changes, you can reach out to your financial professional.

## **Can I roll over funds from another qualified savings plan to this account?**

Yes, you may roll over funds from a 401(k), 403(b), IRA and other similar qualified plans after the blackout period ends and your new account is established at Corebridge. You can do this by completing and submitting the appropriate request form to Corebridge, or you can meet with one of our financial professionals.

## **What if I have an account at more than one provider?**

Your investment allocations for future contributions and beneficiary designations will be determined by the following order. If MetLife and Lincoln Financial, MetLife allocation and beneficiary designations will be mapped into your account with Corebridge Financial. If MetLife and Corebridge Financial, MetLife allocation and beneficiary designations will be mapped into your account with Corebridge Financial.

## **How often will I receive an account statement?**

Corebridge mails account statements to your address on record no later than 10 business days after the end of each calendar quarter. These account statements include helpful information about your account balance, your investment elections and transaction history for all your accounts with Corebridge. You can also access your account statements online at [corebridgefinancial.com/rs](http://corebridgefinancial.com/rs).

## **What fees will I pay?**

After a careful review, Shawnee Mission School District has decided to employ a method to allocate plan administrative expenses equitably to all plan participants. The annual plan administration fee is assessed quarterly to participants' accounts. Each participant will see a "Plan Administrative Fee" on their quarterly statements, and that fee will be the same for all plan participants — no matter how many plans in which you have a balance.

## **Meet your Corebridge Financial team**

Your most valuable resource is likely to be the one-on-one time you spend with your Corebridge financial professionals. Corebridge takes a different approach to providing advisory resources. Our

financial professionals live in the communities they support, so they are closer in proximity and are familiar with your region. You can choose to meet with your Corebridge financial professional in person, by phone or online.

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**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/rs](http://corebridgefinancial.com/rs) or by calling 1.800.428.2542 and following the prompts.**

Investing involves risk, including the possible loss of principal. Investment values will fluctuate and there is no assurance that the objective of any fund will be achieved. Mutual fund shares are redeemable at the then-current net asset value, which may be more or less than their original cost.

Important considerations before deciding to move funds either into or out of a Corebridge retirement services account. There are many things to consider. For starters, you will want to carefully review and compare your existing account and the new account, including: fees and charges; guarantees and benefits; and, any limitations under either of the accounts. Also, you will want to know whether a surrender of your current account could result in charges. Your financial professional can help you review these and other important considerations.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional

Guided Portfolio Services® (GPS) is an optional service offered through VALIC Financial Advisors, Inc. (VFA) and is available for an additional fee.

Annuities are issued by **The Variable Annuity Life Insurance Company**, Houston, TX. Variable annuities are distributed by AIG Capital Services, Inc., member FINRA.

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

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

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## Your new investment lineup

Your new Plan options offer flexibility to help you get your future in shape, no matter where you are in your investment journey. You can make adjustments when you need to along the way, and support will always be close at hand.

### New Plan lineup

Fixed Account <sup>1</sup>		Ticker
Corebridge Fixed Account		FB125
Fixed Income		Ticker
Baird Core Plus Bond		BCOIX
Baird Aggregate Bond Fund		BAGIX
Multi-Asset <sup>3</sup>	<Birth years (Target date funds)>	Ticker
American Funds 2010 Target Date Fund	Before 1947	RFTTX
American Funds 2015 Target Date Fund	Between 1948-1952	RFJTX
American Funds 2020 Target Date Fund	Between 1953-1957	RRCTX
American Funds 2025 Target Date Fund	Between 1958-1962	RFDTX
American Funds 2030 Target Date Fund	Between 1963-1967	RFETX
American Funds 2035 Target Date Fund	Between 1968-1972	RFFTX
American Funds 2040 Target Date Fund	Between 1973-1977	RFGTX
American Funds 2045 Target Date Fund	Between 1978-1982	RFHTX
American Funds 2050 Target Date Fund	Between 1983-1987	RFITX
American Funds 2055 Target Date Fund	Between 1988-1992	RFKTX
American Funds 2060 Target Date Fund	Between 1993-1997	RFUTX
American Funds 2065 Target Date Fund	1998 or after	RFVTX
Equities		Ticker
DFA US Targeted Value		DFVFX
Fidelity 500 Index		FXAIX
Neuberger Berman Large Cap Value		NRLCX
MFS International Growth		MGRDX
JP Morgan Large Cap Growth R6		JLGMX
Putnam Small Cap Growth		PLKGX
JP Morgan Mid Cap Growth		JMGMX
MFS Mid Cap Value		MVCKX
Fidelity Bond Index		FXNAX

Fidelity Mid Cap Index	FSMDX
Fidelity Small Cap Index	FSSNX
Hartford International Value	HILUX
Fidelity International Index	FSPSX
GQG Emerging Markets	GQGRX

Consider how this transition may affect your retirement and financial planning needs. Once your account has transitioned to Corebridge, you can access your account information and request a change to your contribution rate or investment elections at [corebridgefinancial.com/rs](https://corebridgefinancial.com/rs), or by calling the Corebridge Client Care Center at 1.800.448.2542. Client Service Professionals are available Monday – Friday, 7 a.m. – 8 p.m. (CT).

<sup>1</sup> Policy Form GFUA-315, , a group fixed annuity issued by The Variable Annuity Life Insurance Company.

<sup>2</sup> You could lose money by investing in the Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

<sup>3</sup> 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 money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. Some target date funds maintain a substantial allocation to equities both prior to and after the target date, which can result in greater volatility over shorter time periods. If an investor plans to retire significantly earlier or later than age 65, the funds may not be an appropriate investment even if the investor is retiring on or near the target date. Read the prospectus carefully before investing.

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/rs](http://corebridgefinancial.com/rs) or by calling 1.800.428.2542 and following the prompts.**

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## How your investments will transfer

Your account will be transitioned to the new investment options through a process called “mapping.” Fund mapping is the transfer of existing account balances from MetLife to the fund options available in the new lineup at Corebridge.

You have two options:

1. **Take no action** and your current balances and future contributions will be transferred to the new investment options.
2. **Select the investments** your current balances and future contributions transfer into. To do this, log in to your account at [corebridgefinancial.com/rs](https://corebridgefinancial.com/rs), or call 1.800.448.2542 to speak with a Client Service Professional, Monday through Friday, 7:00 a.m. to 8:00 p.m. (CT).

The table below shows how the current investments will transfer to the new investment lineup if you do not select investment options. Please note: You will be able to change your investments anytime following the blackout period.

Current Investment Option	Ticker	New Investment Option	Ticker
American Century Mid Cap Value	ACMVX	MFS Mid Cap Value	MVCKX
Cohen and Steers Real Estate Securities	CSZIX	Age-Appropriate Target Date	
Fidelity Contrafund	FCNTX	JP Morgan Large Cap Growth	JLGMX
Fidelity Advisor Small Cap Value	FIKNX	DFA US Targeted Value	DFVFX
Nationwide S&P 500 Index	GRMAX	Fidelity 500 Index	FXAIX
Goldman Sachs Bond A	GSFAX	Baird Core Plus Bond	BCOIX
MetLife Liberty Fixed Interest	LF1150	Corebridge Fixed Account	FB125
JP Morgan Equity Income	OIEIX	Neuberger Berman Large Cap Value	NRLCX
T. Rowe Price 2010 Adv	PARAX	American Funds 2010 Target Date	RFTTX
T. Rowe Price 2020 Adv	PARBX	American Funds 2020 Target Date	RRCTX
T. Rowe Price 2030 Adv	PARCX	American Funds 2030 Target Date	RFETX
T. Rowe Price 2040 Adv	PARDX	American Funds 2040 Target Date	RFGTX
T. Rowe Price 2050 Adv	PARFX	American Funds 2050 Target Date	RFITX
T. Rowe Price 2060 Adv	TRRYX	American Funds 2060 Target Date	RFUTX
American Funds EuroPacific Growth	RERCX	MFS International Growth	MGRDX
American Funds American Balanced	RLBCX	Age-Appropriate Target Date	
T. Rowe Price Growth Stock Fund	TRSAX	JP Morgan Large Cap Growth	JLGMX
Vanguard Explorer Adv	VEVRX	Putnam Small Cap Growth	PLKGX
Discovery Mid Cap Growth	WFDSX	JP Morgan Mid Cap Growth	JMGMX

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