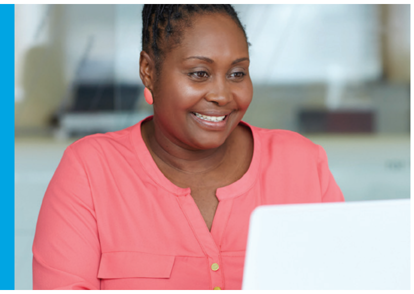
AIG Retirement Services

Enroll and make saving for your future a priority — it's easy!



Help put your future on the path toward financial security by enrolling in your employer's plan. Here's how.

Online enrollment through group website

- After choosing AIG Retirement Services from your group's website, select plan type
- Provide your Access Code and follow prompts

Online enrollment through aig.com/RetirementServices

- Visit aig.com/RetirementServices via your desktop, mobile device or tablet
- Select "Enroll"
- Input your Access Code, then follow the prompts
- For help at any point during the process, call 1-888-569-7055

Hazelwood SD Retirement Savings Plan

• 403(b) Plan Access Code: 44528106
• 457(b) Plan Access Code: 44528206

Visit: csdrt.valic.com

CSD Retirement Trust
Created for Educators by Educators

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Your Future is Calling. Meet It with Confidence.

CLICK aig.com/RetirementServices **CALL** 1-888-569-7055 **VISIT** your financial advisor

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.

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).

VC 21164 (05/2019) J306401 EE

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Think you'll "never" be able to save?

Look how fast that can change.

Twice-a-month pretax contributions of $150 could potentially grow to more than $79,000 over 15 years! But your out-of-pocket cost may be less than you think.

Tax deferral can potentially accelerate your account's growth

24 contributions over 12-month period	Reduce current tax withholding by	Your out-of-pocket cost	Potential account value		
			5 years	15 years	25 years
$50.00	$12.50	$37.50	$6,802	$26,563	$58,752
$75.00	$18.75	$56.25	$10,203	$39,845	$88,129
$100.00	$25.00	$75.00	$13,604	$53,127	$117,505
$150.00	$37.50	$112.50	$20,406	$79,690	$176,257
$200.00	$50.00	$150.00	$27,208	$106,253	$235,009
$300.00	$75.00	$225.00	$40,813	$159,380	$352,514

This example is hypothetical, does not reflect the return of any specific investment and is not a guarantee of a specific rate of return. Figures are based on an annual 5% rate of return and a 25% federal marginal income tax bracket. Income taxes must be paid at withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. Investment return and principal value will fluctuate so that the investor's units, when redeemed, may be worth more or less than their original cost. Fees and charges, if applicable, are not reflected in this example and would reduce the results shown. Bear in mind that investing involves risk, including possible loss of principal.

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403(b) vs. 457(b): Which is better for you?

Or choose both and possibly save twice as much a year – tax deferred

What's the difference?

403(b)	457(b)
Key difference: It's easier to access your funds while you are employed by the plan sponsor.	**Key difference:** You are not subject to the 10% federal early withdrawal tax penalty once you leave the plan sponsor.

Here's why:	
Less stringent withdrawal restrictions while you are employed, but a 10% federal early withdrawal tax penalty might apply.	More stringent withdrawal restrictions while you are employed, but no 10% federal early withdrawal tax penalty after severance from employment [except in the case of rollovers from non-457(b) plans, including IRAs].
Generally withdrawals made prior to severance from employment or the year you reach age 59½ can only be made due to financial hardship.	Generally withdrawals made prior to severance from employment or the year in which you reach age 70½ can only be made for an unforeseeable emergency.
A financial hardship withdrawal is considered less restrictive — while you are employed — than a 457(b) unforeseeable emergency. Examples of financial hardship include: • Unreimbursed medical expenses • Payments to purchase a principal residence • Higher education expenses • Payments to prevent eviction or foreclosure of a mortgage	An unforeseeable emergency is more restrictive — while you are employed — than a 403(b) financial hardship. Some examples: • A sudden and unexpected illness or accident for you or a dependent • Loss of your property due to casualty • Other similar extraordinary circumstances arising as a result of events beyond your control Sending a child to college or purchasing a home, two common reasons for 403(b) hardship withdrawals, generally are not considered unforeseeable emergencies
Withdrawals can be subject to a 10% federal early withdrawal tax penalty prior to age 59½.	The 10% federal early withdrawal tax penalty, generally applicable to distributions prior to age 59½ from a 403(b) plan, does not apply to distributions from 457(b) plans except on amounts rolled into the plan from non-457(b) plans (including IRAs).

Visit aig.com/RetirementServices or contact your financial professional with any questions.

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