

UNDERSTANDING YOUR RetireFIT® STATEMENT

What's new at

We are constantly striving to enhance our benefits and provide additional value for our employees. We are currently upgrading one of your most important benefits: your retirement savings plan. To help you achieve the maximum benefit from your plan, we are adding a new retirement readiness program called RetireFIT.

The RetireFIT program will provide you with a **personalized retirement analysis report**, which will help you prepare for your retirement by showing you:

- Where you are today
- Where you want to be in the future
- What steps you may need to take to get you closer to your retirement savings goals

Follow the simple, personalized steps suggested to help you understand what you need to better prepare for retirement.

Your personalized analysis report will be delivered directly to your home. You should expect to receive this report during the week of

. You will receive a report each year thereafter with an updated personalized analysis to help you stay on track toward meeting your retirement goal. These reports are compiled and prepared by Financial Soundings, a third-party registered investment advisor that will provide unbiased savings rate and investment allocation recommendations for each individual participant.

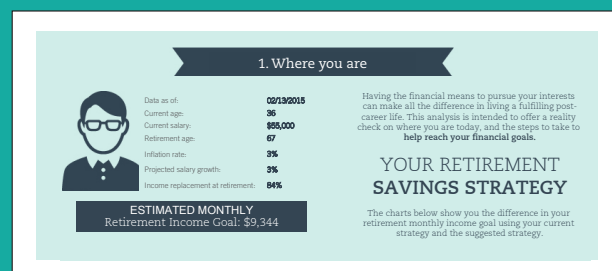
Understanding the importance of asset allocation, maximizing your contributions and your employer match can help you get FIT for the future you envision.

Review your RetireFIT statement and take the next step toward being FIT for retirement.

1. Where you are

Highlights what we know about you, and the assumptions made based on that information to estimate your monthly target at retirement. This is what you are estimated to need at retirement based on your current age, salary and saving strategy in your retirement savings plan.

Retirement Plan Participant



Retirement Plan Non-Participant

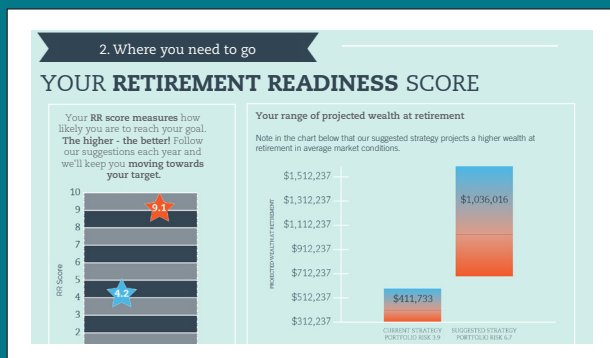


2. Where you need to go

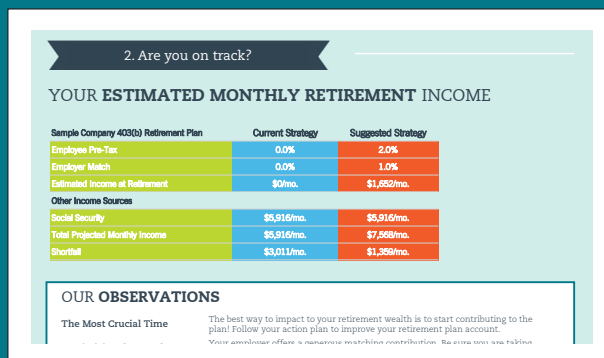
Highlights your current income sources, your estimated monthly retirement income, monthly income target and any shortfall (gap in your retirement strategy).

This section shows whether or not you are FIT enough for retirement based on our analysis.

Retirement Plan Participant



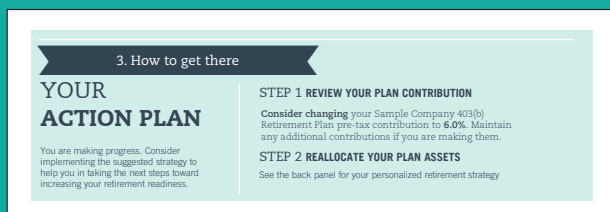
Retirement Plan Non-Participant



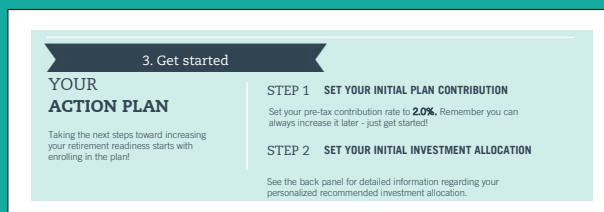
3. How to get there

Offers suggested action steps to get your retirement saving strategy in shape for the retirement you envision.

Retirement Plan Participant



Retirement Plan Non-Participant



Your RetireFIT statement is an effective tool specially designed to help you achieve your financial goals for retirement.

RetireFIT reports are offered based on an agreement between your employer and Financial Soundings and are produced by Financial Soundings, a privately-held, registered investment advisor that has been providing retirement readiness reports for many years. Financial Soundings is not affiliated with VALIC. In providing this independent advice, Financial Soundings serves as a fiduciary to plan participants in making investment recommendations.