

The California State University

Services and resources for you from AIG Retirement

SAVING : INVESTING : PLANNING

An introduction to AIG Retirement

AIG Retirement has more than half a century of experience in helping Americans plan for and enjoy a secure retirement. We have the experience and resources to help you accumulate funds for a secure retirement, and to help you manage those funds effectively throughout retirement. We manage long-term investment programs for nearly 26,000 organizations and our experienced financial advisors provide the highest level of personalized, face-to-face service.

We specialize in providing tax-qualified retirement programs and today we are the third-largest retirement plan provider to employees of major colleges and universities across the nation.

Financial strength

The Variable Annuity Life Insurance Company, the company that issues and guarantees our annuities, receives some of the highest ratings from the four major independent industry analysts. These ratings apply to our financial stability, not to the safety or the performance of the variable investment options. Guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Commitment to personal service

One of the features that most sets us apart is our long-time commitment to face-to-face service. Our priority commitment is to inform, educate and help you enroll in your employer's retirement plan.

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Diverse selection of funds

Investment options by class	Expense Ratio (%)	Investment options by class	Expense Ratio (%)
Foreign Large Blend Amer Funds EuroPacific Growth R-3	1.07	Large Blend Dreyfus S&P 500 Index Davis New York Venture R	0.50 1.16
Specialty-Real Estate Phoenix Real Estate Se A	1.32	Large Value Allianz NFJ Div Val R	1.28
Small Growth JPMorgan Small Cap Growth A	1.25	Balanced American Funds American Balanced R	0.90
Small Blend Dreyfus Small Cap Stock Index	0.50	Long Duration Bond Vanguard L-T Bond Index	0.18
Small Value Allianz NFJ Sm Cap Val A	1.22	Intermediate-Term Bond PIMCO Total Ret Admin	0.68
Mid-Cap Growth JP Morgan Capital Growth A	1.14	Inflation-Protected Bond AmCent Inflation-Adjusted Bond Investor	0.49
Mid-Cap Blend Dreyfus Midcap Index	0.50	Money Market AmCent Premium MM Inv	0.43
Mid-Cap Value Artisan Mid Cap Value	1.20	Stable Value Fixed-Interest	N/A
Large Growth Amer Funds Growth Fund of America R3	0.93	Target Maturity T. Rowe Price Rtm 2010 R T. Rowe Price Rtm 2020 R T. Rowe Price Rtm 2030 R T. Rowe Price Rtm 2040 R T. Rowe Price Rtm Inc R	1.13 1.19 1.23 1.24 1.06

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. While the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money while investing in the fund.

Easy access for managing your accounts

AIG Retirement's automated systems make it simple and convenient to access your account and perform transactions:

- AIG Retirement Online:** AIGRetirement.com/calstate
- AIG Retirement by Phone:** **1-800-448-2542**
- AIG Retirement Mobile Access:** my.aigretirement.com/mobility

Array of helpful services

- > On-site assistance from financial advisors
 - Customized asset management services
 - Face-to-face assistance with enrollment
 - Annual client reviews of your account
- > Comprehensive computer-based retirement planning and investment advisory services to help advisors serve you
- > Objective and expert investment advice in person, by phone or online
- > Retirement Education Center: live phone help from retirement experts
- > ePrintSM: a Web-based system that provides access to all documentation you need to invest and to manage your accounts
- > Web-based Voice Response Unit (VRU) and Call Center services
- > On-site educational seminars
- > Quarterly account statements for active accounts
- > Quarterly educational newsletters

Powerful hands-on planning tools

The Web-based Financial Planning Center offers three effective tools: AIGRetirement.com/fpc

- > Financial planning courses
- > Life events planning tools
- > Quick reports on current financial situation

Easy-to-use calculators and financial tools

- > Asset allocation tools - explains fundamentals of investing; offers examples of different allocation approaches and portfolios, with reasons for considering each
- > Account aggregation tools - lets you look at all your accounts, including those held outside AIG Retirement, so you can see all your assets in one view
- > Savings calculators - examines savings rates for various savings goals, such as college, retirement, or other objectives
- > Financial planning calculators
- > Personalized retirement calculator

Personalized advice

- > Guided Portfolio Services[®] (GPS) is a valuable service that supports the management of your retirement account with objective advice from independent financial expert Ibbotson Associates. And with GPS, you can choose between two approaches:
 - **GPS Portfolio Advisor** offers expert advice that includes asset allocation, fund selection, retirement income forecasting, savings rate recommendations, and ongoing portfolio optimization;
 - **GPS Portfolio Manager** offers the same advice and features as Portfolio Advisor, plus it automatically implements the investment advice for you, provides ongoing asset management and offers access to services via a financial advisor.

AIG Retirement has more than half a century of experience helping Americans plan for and enjoy a secure retirement. We provide real solutions for real lives by consistently offering products and services that are innovative, simple to understand and easy to use. We take a personal approach to retirement plans and programs, offering customized solutions for individual needs.

AIG Retirement products are built upon deep market knowledge. Together, we can help you live retirement on your terms.

Real solutions

Let us put real retirement solutions to work for you

CLICK

[AIGRetirement.com/
calstate](http://AIGRetirement.com/calstate)

CALL

1-888-569-7055

VISIT

your local
financial advisor

Annuity contracts are issued by The Variable Annuity Life Insurance Company. Annuities and mutual funds offered by AIG Retirement are distributed by its affiliate, American General Distributors, Inc., 2929 Allen Parkway, Houston, TX 77019, member FINRA.

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