

# Monthly contributions can help you build a more secure future.



Monthly pretax contributions of \$300 could potentially grow to more than \$79,000 over 15 years. But your out-of-pocket cost could be just \$225 each month.

12 contributions per year	Reduce current tax withholding by	Your out-of-pocket cost	Estimated account value 5 years	Estimated account value 15 years	Estimated account value 25 years
\$100.00	\$25.00	\$75.00	\$6,809	\$26,590	\$58,812
\$150.00	\$37.50	\$112.50	\$10,214	\$39,886	\$88,218
\$200.00	\$50.00	\$150.00	\$13,618	\$53,181	\$117,624
\$300.00	\$75.00	\$225.00	\$20,427	\$79,771	\$176,436
\$400.00	\$100.00	\$300.00	\$27,236	\$106,361	\$235,248
\$500.00	\$125.00	\$375.00	\$34,045	\$132,952	\$294,060
\$1,000.00	\$250.00	\$750.00	\$68,090	\$265,904	\$588,121
\$1,500.00	\$375.00	\$1,125.00	\$102,135	\$398,855	\$882,181
\$1,800.00	\$450.00	\$1,350.00	\$122,562	\$478,626	\$1,058,618

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 are payable upon 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 investment involves risk, including possible loss of principal.

To learn more, reach out to your local financial professional — at no extra cost to you.



**Debbie Smith**  
Financial Advisor

125 Plantation Centre Dr, Ste 200  
Macon, GA 31210  
Cell (229) 292-1003  
Debbie.Smith3@aig.com



**Brad Skinner**  
Financial Advisor

125 Plantation Centre Dr, Ste 200  
Macon, GA 31210  
Cell (229) 305-6378  
Brad.Skinner@aig.com



**Matt Rawlins**  
Financial Advisor

122 North Madison Street  
Thomasville, GA 31792  
Cell (229) 289-7450  
Matthew.Rawlins@aig.com

We see the future in you.<sup>SM</sup>

CLICK [aig.com/RetirementServices](http://aig.com/RetirementServices) CALL 1-800-426-3753 VISIT your financial professional

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.

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 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).

