

Enrollment — Your first step to getting FutureFIT®

Simple strategies to help shape your financial future





Four no-sweat strategies to help build your future:

1

Enrollment in your workplace retirement plan.

A few online clicks and you're in. Once enrolled, your savings go on auto pilot. That means paying yourself first – and there's no one more important than you. You can enroll online at utsystem.corebridgefinancial.com or meet with your financial professional.

2

Annual adjustments.

No need to wait for the boss; you can bump up your contributions any time the mood strikes. A small increase can really add up over time. It's as simple as selecting the + key after you sign in to utsystem.corebridgefinancial.com – or ask your financial professional.

3

A plan to rule the world.

... or at least your future. Setting an appointment with your financial professional can help you set your sights on the future you envision ... with a professional financial plan. There's no additional cost, so why wait?

4

A long-term view – and staying on track.

Remember, you're saving for your future. Sure, life's gonna throw surprises and expenses in your path. That's why you check up on your strategy annually with your financial professional to stay on track. If you prefer to fly solo, utsystem.corebridgefinancial.com has plenty of online tools to help keep your flight on the right path.

Great things come to those who don't wait



You can experience FutureFIT on our website, utsystem.corebridgefinancial.com

What it means to be FutureFIT.

FutureFIT stands for Freedom. Individually Tailored.® FutureFIT is all about owning your future — living tomorrow the way you choose — and enjoying life the way you want. It is a smarter, more personalized way to help plan your future.

You're not alone.

With Corebridge, you've got a friend ... not to mention a knowledgeable mentor. Here's why you want us on your team:

- Account management options — let the pros handle it
- Financial guidance designed around your life and goals
- Educational materials without the jargon
- Face-to-face service available when you are
- Information and materials aimed at your situation

Online tools to build your future.

Our FutureFIT calculator offers a whole new outlook on where your savings stand today. To help make more sense, the calculator projects future income in monthly terms. Following recommended steps may help better align your strategy with your future goals.

FutureFIT University offers miniature interactive courses on popular financial topics of interest. This unique learning center lets you share with your family the variety of interactive modules aimed at all ages — from elementary school through adult.

Our playlist feature also helps you master concepts such as buying a home or paying for college using a series of related modules. You can even personalize your own playlist, so you can focus on the topics that matter most to you and your family.

The Education Center features a number of brief articles on current topics that matter to you.

There's no time like the present to start **building** your future

Tight budget? No problem.

You can enroll, start small and just get started.

Here's why enrolling is critical to saving for a more secure future.

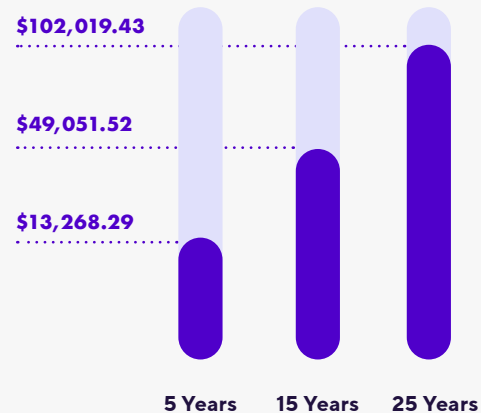
It adds up.

Suppose someone with a \$50,000 gross annual income is socking away just under 5% (that's approximately \$100) semimonthly into a retirement savings plan. That's 24 annual contributions. The accumulation over time may look like this:

You're in charge.

You can increase or decrease your contribution amount, or stop contributing and restart again, at any time.

The sooner you start, the more time there is to build the financial future you want. So make the decision to start saving. You can tweak it whenever it's convenient. The important thing is to start.



Of course, this hypothetical example is just an illustration. It does not reflect a specific investment and is not a guarantee of future income. These calculations assume semimonthly contributions of \$100 before taxes and an annual rate of return of 4%. Withdrawals may be subject to withdrawal charges and federal and/or state income taxes. A 10% federal early withdrawal tax penalty may apply if taken before age 59½ in addition to ordinary income tax. Fees and charges, if applicable, are not reflected in this example and would reduce the amount shown. Remember investing involves risk, including possible loss of principal.





Your financial future starts with you

The most important step is to start by enrolling.

You've got choices. Great! But sometimes, having lots of different choices can get confusing. Just don't let those choices overwhelm you into inaction.

You don't need to be an expert to save for your future.

Large cap? Small cap? International? Stock or bond funds? If investment research isn't your cup of tea, you may want to consider one or more of the following savings options:

Lifestyle Fund

Matches your investment mix with your tolerance for risk

Target Maturity Fund¹

Matches your investment mix with your age

Fixed Option²

A fixed annuity that contractually guarantees a fixed rate of return

All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

The FutureFIT calculator can help with your investment strategy also. Of course, you can always get help from your financial professional.

Flexible and easy to control.

Once you enroll, you can change your selections whenever it's convenient. The important thing is that you have taken the first step toward a more secure retirement.

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.

¹ 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 their money. The fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date.

² Fixed-Interest Option is a group fixed unallocated annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas.

You've got this

It's easy to talk yourself out of saving – but there are just as many solutions to help you save for retirement.

Obstacles	Solutions
I'm too young to save for retirement ...	I can benefit from the opportunity of compounding growth, even with small amounts.
I can't afford it ...	I can start small and increase it later.
Too many unexpected expenses ...	I can brown bag my lunch sometimes and wait for sales to buy my clothes.
I'm too busy ...	I can set this up today and make saving automatic.
I don't know how much I need to save ...	I can talk with a financial professional or use the FutureFIT calculator.
This stuff makes my head spin ...	I have the tools. My financial professional can help me. I can do this!

Take action on your financial future - enroll today.

utssystem.corebridgefinancial.com 1.800.448.2542

We're here to help you take **action**

You can reach out directly to your financial professional.

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