

Plan ahead for a bright future



Life is full of surprises. Some surprises are good, like finding money in an old pair of jeans or an unexpected promotion with a nice raise. Then there are surprises that aren't so good, like an illness or losing a job. While you can't predict when you'll encounter an emergency situation, you can potentially soften the financial blow by creating an emergency fund.

In case of emergency...

Creating an emergency fund is a good way to improve your financial security by having a safety net of funds to cover emergency expenses. Having the cash to cover an emergency can help reduce the use of high-interest debt options, such as credit cards and unsecured loans. Here are a few tips to get you started.



Set a savings goal

The most common advice about how much you should have in an emergency fund is three to six months of income. Of course, it will take some time to build up to that amount. Start by dedicating a certain amount to set aside each month. You may even be able to have funds automatically deducted from your paychecks and deposited into a savings account. Our savings goals calculator on corebridgefinancial.com/retirementservices can show you what it will take to reach your goal.



A little change goes a long way

Keep the change you find or get back from purchases in a jar or piggy bank. Once it's full, move that money to your emergency fund.



Clean up your checking account

If you tend to have a little left over at the end of a pay period, consider adding some to your emergency savings.



Make some cuts

If you're finding it hard to dedicate a certain amount to your savings each month, take a look at your budget and see if you can tighten your belt in other areas. Consider carpooling to cut down on gas and wear and tear on your vehicle, cook meals at home and take leftovers for lunch or bring your own coffee from home. Little changes can add up to big savings.



Check it out

Every few months, check your emergency fund to see how much you're saving. This gives you a chance to evaluate and adjust your saving strategy.

Remember, an emergency fund should not be viewed as an extra savings account. Reserve the use of these funds only for emergency situations, like something that affects your health or ability to make money. A holiday trip or smartphone upgrade is not an emergency. After you've built up your emergency savings, create another account to help cover those out-of-the-ordinary expenses. Diversification does not ensure a profit or protect against market loss.

corebridgefinancial.com/retirementservices 1.800.448.2542

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

You can reach out directly to 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.

Annuities are issued by **The Variable Annuity Life Insurance Company**, Houston, TX. Variable annuities are distributed by AIG Capital Services, Inc., member FINRA.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc.

Corebridge Retirement Services, Corebridge Financial and Corebridge are marketing names used by these companies.



Want more?

Talk to your Corebridge financial professional for guidance on how to diversify your retirement portfolio or check out our [Education Center](#) for more useful info and tips to help you plan to achieve the future you want.