Financial education workshops.

At AIG Retirement Services, we see a future where your employees can achieve the financial goals they envision.

Finances and wellness go hand-in-hand.

Our goal is to help you meet your growing obligation to provide employees with fundamental financial principles through our extensive array of objective, educational workshops that are designed to improve financial literacy at any stage of their career or financial planning process.

Our educational workshops are convenient to attend — your employees can reserve their spot for a live event or watch on-demand webinars.

WORKSHOP	DESCRIPTION
A Million Reasons to Get Started	It is never too early for your employees to get a really good start on building their financial future. Especially for their retirement.
Basic Training	This workshop is geared toward active and retired military, where planning and saving for retirement can be more complicated than for those outside the military. It starts with proper cash management. Controlling income versus expenses is crucial so that employees can determine how much disposable cash they have to put toward their long-term financial goals. And coming out of the military, their financial situation may be quite different from that of their co-workers.
Brainworks	In this workshop we discuss some of the key findings about how the brain works, ways we can train our brain to perform better, to be more resilient to stress, and to endure the test of time — reducing our risk of cognitive decline, dementia and Alzheimer's disease. In addition, we discuss the implications your employees' children or other loved ones may face if they fall significantly ill or pass away and how legacy planning can be a benefit to them and the ones they love.
Discover Your Path to a Brighter Future	Are you on track for the retirement you envision? If you are unsure, during this presentation attendees will discover their path to a brighter future with Retirement Pathfinder, our interactive tool that can help them get a clearer picture of where they stand today, and what making some changes can mean for their retirement. The tool is quick, at no cost, and available anytime, anywhere.
Eldercare	This workshop discusses eldercare and how we as a society can embrace the new longevity. This workshop discusses healthcare, housing, transportation and leaving a legacy.

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WORKSHOP	DESCRIPTION
Financial Wellness	Financial wellness focuses on our ability to manage all aspects of our financial life. At times it can feel difficult and complicated to get our finances under control. By attending this workshop, employees can learn how to gain control over their financial life and become more productive in other areas of their life, including their ability to focus on family, friends and work.
Managing Life in Retirement	This workshop is specially designed for those who have already made the transition to retirement. Now that they've been retired for a few years, it's important to take time to think about some of the special circumstances that come with managing life in retirement.
Navigating Student Loan Debt Solutions	Education is essential to remain competitive, but it can be very expensive, and often financed through some form of borrowing. That debt could become a huge financial liability, even many years after graduation. This workshop discusses strategies that can assist, lessen or even eliminate student loan debt.
Plan for 100	While living a long life was once relegated to a lucky few, today it's increasingly becoming the norm, thanks to medical advances and healthier lifestyles. As employees think about their future and plan for retirement, it's important to recognize that life expectancy is a mid-point, not an end-point.
Planning for Financial Security	This comprehensive workshop provides useful information about financial planning by addressing the main areas of financial planning: Cash management, tax planning, risk management, retirement planning, investment planning and long-term care.
Principles to Prioritize Before Retirement	This workshop is specially designed for those who are nearing retirement. This age group may be thinking more and more about how prepared they need to be to comfortably retire. They will learn about five principles that may be important to prioritize as retirement approaches.
Retirement Income Strategies	This workshop focuses on the new retirement realities and how the essential income planning process can help attendees address the five risks associated with retirement: longevity, healthcare, inflation, investment and withdrawal.
Retirement Pathfinder®	Learn how our interactive tool can help employees see and analyze their retirement plan like never before during a live demonstration.
Retirement Questions that May Make a Big Difference	This workshop is specially designed for those who are now in their mid-careers. We'll dive into three critical questions they should be asking at this point in their journey.
Retirement Strategies for Women	Focusing on overcoming the financial hurdles specific to women as they plan and invest for the future, this workshop emphasizes the importance of having a personal plan, a sound strategy and a consistent approach to saving.
Social Security and Your Retirement	Social Security is an important element in retirement planning. This workshop explores the cost of retirement, as well as options for claiming and maximizing Social Security benefits and how to bridge possible income gaps.
Young Professionals	This workshop addresses the distinct challenges faced by a younger generation—such as increased student loan debt—and provides guidance and strategies that can help with early planning for a more secure financial future.
Your Life in Retirement	This workshop focuses on those who are on the verge of retiring or already enjoying retirement. Employees might have some questions on what to do with the money they have accumulated and how to maximize their income resources to help ensure a more fulfilling and enjoyable retirement journey.
Your Retirement Plan at Work	This workshop stresses the importance of saving for retirement as it encourages employees to enroll in their workplace retirement plan. This workshop is especially ideal for early career employees or those who have not yet enrolled in their workplace retirement plan.

Financial education workshops.

Planning for Financial Security topical educational series.

The Planning for Financial Security educational program is also available in a topical educational series format. Each topic addresses a specific aspect of financial planning that can assist your employees toward becoming more fiscally fit.

Choose from the list below.

EDUCATIONAL TOPIC	COURSE TOPICS
Cash Management	• Assessing existing spending habits • Setting financial goals • Creating a written budget • Starting a savings plan
Investment Planning	• Determining risk tolerance and time horizon • Developing an investment strategy • Diversifying investments • Planning reviews of portfolio to ensure proper allocation
Long-term Care	• Calculating the cost of long-term care • Identifying the four ways to pay for long-term care • Evaluating long-term care insurance providers

EDUCATIONAL TOPIC	COURSE TOPICS
Retirement Planning	• Calculating the cost of retirement • Determining sources of income • Defining the role of Social Security • Taking advantage of a workplace plan
Risk Management	• The different types of insurance to help safeguard against risk • Looking for a highly rated insurance company • Planning annual reviews to ensure proper coverage
Tax Planning	• Finding marginal income tax bracket • Determining tax liability • Figuring standard deductions and credits • Accounting for capital gains as part of income • Reducing taxes by contributing to a workplace plan

Your AIG Retirement Services financial professional stands ready to discuss the topics that would be most beneficial to your employees' financial growth.

Online registration available to your employees.

Registering for an educational workshop is easy with our online registration tool. Your financial professional can use this system to create, manage and implement your educational events. All you need to do is provide a date, time and location. Your financial professional will do the rest. Registering is as easy as 1, 2, 3.

Step 1	Getting started	Your employees visit **aig.com/RetirementServices/workshop** where they enter a unique Registration Code that is listed on the emails, flyers or posters distributed to them from their financial professional.
Step 2	Event and appointment registration	Your employees select from the list of available educational events.
Step 3	Complete registration	Your employees enter their names and contact information and select "Register."

Upon completing registration, the registrant will receive an online and email confirmation.

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Online registration is a valuable resource that provides your employees with:

- A description of the educational workshop
- Automated confirmation email after registration
- Automated reminder email 48 hours prior to the event

To learn more, contact your financial professional and ask about educational workshops and online registration.

Online education opportunities

Help your employees get their finances in shape by offering them computer-based financial planning courses. These 15-minute online training modules are perfect for employees who have limited time or opportunity to participate in instructor-led sessions.

Employees can choose from these online educational topics:

- Cash Management
- Financial Wellness
- Investment Planning
- Long-term Care
- Young Professionals
- Retirement Income Strategies
- Retirement Planning
- Retirement Strategies for Women
- Risk Management
- Social Security and Your Retirement
- Tax Planning
- Your Life in Retirement
- Your Retirement Plan at Work

Each workshop features:

- Easy-to-follow instructions and examples
- A check-for-knowledge section
- A certificate of completion

You can use the certificate of completion, which employees can print or save, to track participation or fulfill continuing education credit requirements.

Ask your financial professional about ways to share online education workshops and promote participation with employees.

CLICK aig.com/RetirementServices   CALL 1-800-450-7113

Information presented may include other insurance products.

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).

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We see the future in you.℠ — AIG