

# Financial planning: Do you have a plan?

VALIC Financial Advisors, Inc. offers a broad assortment of financial planning services designed to help you reach your financial goals

Achieving financial goals for your future starts with the right plan — not something stamped out with a cookie cutter, but a customized plan designed especially for your situation. Your VALIC financial advisor can help you determine how much you need and create a workable plan to help you reach your goal.

## What is a financial plan?

It's an analysis that identifies what's important to you, and then creates a roadmap to help you arrive at your financial destination. It combines state-of-the-art financial modeling tools with the strength of personal, face-to-face guidance from your financial advisor.

Whether you're decades away from retirement, retired already or thinking about retiring soon, ask your advisor about financial planning services to help you live retirement on your terms.

## Work with your financial advisor to ...

<b>Discover</b>	Begin with a comprehensive study of your financial situation, values and objectives. Through this process, you will develop a clear picture of your current financial status and begin to prioritize a list of your most important goals.
<b>Learn</b>	Your financial advisor will discuss sound financial planning concepts such as diversification, asset allocation, investment strategies, tax planning and estate preservation.
<b>Plan</b>	Based on the information you provide, your advisor will develop a personal plan, using sophisticated planning software. Now you have a blueprint to help you reach your financial goals.
<b>Implement</b>	Using your personal plan, your advisor will help you develop detailed financial strategies to meet your current needs and future goals.
<b>Review</b>	Once your program is underway, your financial advisor will provide a periodic review of your financial priorities, goals and investments to help keep your plan on track.

## No two financial plans are alike. Here's why.

Everyone starts the financial planning process at a unique point. For example:

# 1

- Deeply in debt
- Very little savings accrued
- Kids or elders to care for
- Hale and healthy
- Just out of college

# 2

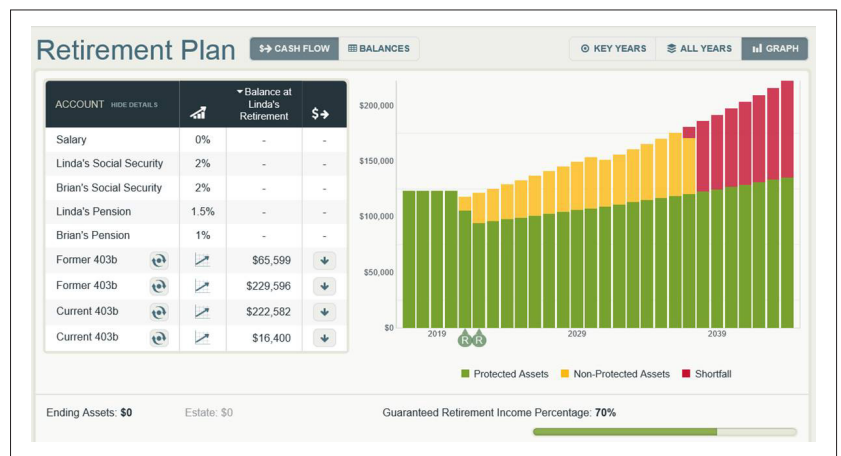
- Debt-free
- Considerable money in the bank
- No caregiver attachments
- Struggling with health issues
- Just joined AARP

Depending on your needs, your financial advisor may perform a comprehensive analysis of your finances or, instead, focus on a specific area of concern.

## Retirement Pathfinder®

Retirement Pathfinder is designed to dynamically build your retirement plan while sitting shoulder-to-shoulder with your financial advisor. With this tool, you and your financial advisor can:

- **Model** your retirement plan instantly using a variety of market conditions
- **Optimize** saving strategies to meet varying goals, adjusting your retirement date and more
- **Create** multiple dynamic plans to explore different scenarios

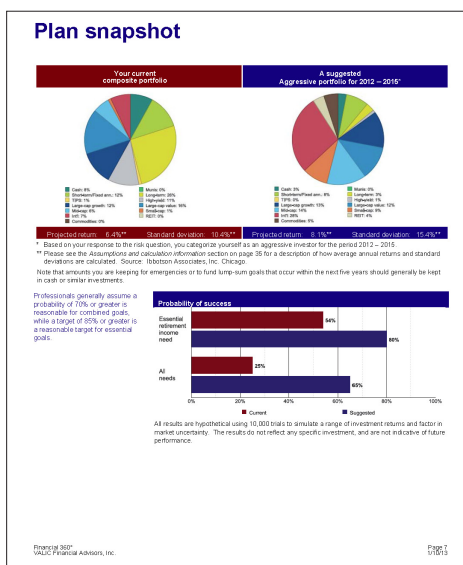
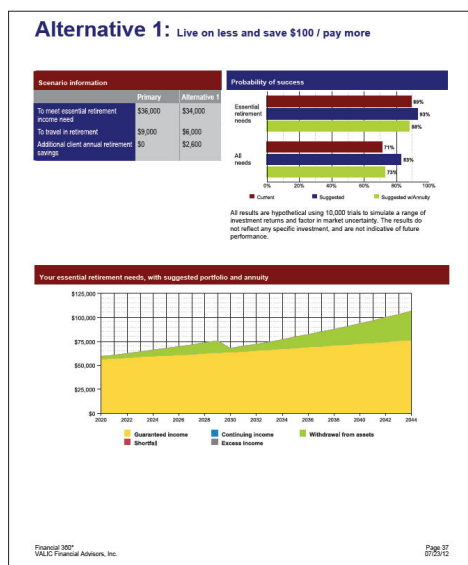


In just minutes, by entering a few details about you, your financial advisor can start generating the answers you need to determine where you stand, and where you might need to make changes, providing clarity about your progress, choices for creating adequate retirement income and confidence in your plan.

## Financial 360 Plan

Our Financial 360 Plan analyzes your investment portfolio to ensure you're investing properly for retirement. It is a particularly helpful tool for individuals in or nearing retirement, and helps ensure that your investments match your goals. The plan addresses five common risks in retirement:

- Inflation risk
- Longevity risk
- Investment risk
- Healthcare risk
- Withdrawal risk



Reports shown are hypothetical. For illustration purposes only.

## Specific areas for financial planning

<b>Retirement</b>	Will you be able to retire when you want to? Your financial advisor can help you determine the cost of the retirement you envision and make sure that you are saving enough to meet your retirement goals.
<b>Education</b>	Your financial advisor can help you determine whether you're setting aside enough money to help your child or grandchild attend the college of his or her choice. Your advisor will also discuss the various investment plans and products available to help fund education goals.
<b>Insurance</b>	Are you financially secure if the unexpected happens? Your financial advisor can discuss various types of insurance, review your coverage and determine if your current insurance coverage is suitable for your needs.
<b>Estate planning</b>	Your financial advisor can address aspects of estate planning such as living trusts and whether your estate will be subject to probate fees or estate taxes. With this information, you can take steps to ensure a smooth transition of your estate.

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**Your Future is Calling.** Meet It with Confidence.

**CLICK** VALIC.com **CALL** 1-800-426-3753 **VISIT** your financial advisor

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