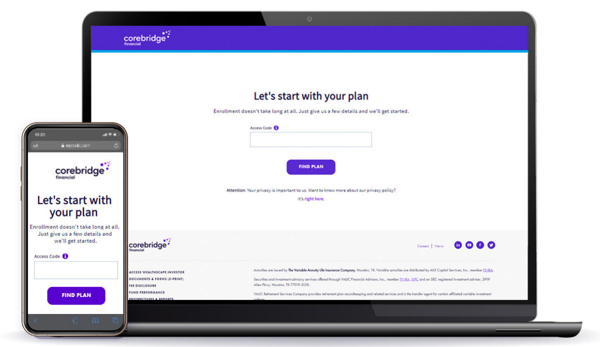
How to enroll in your plan

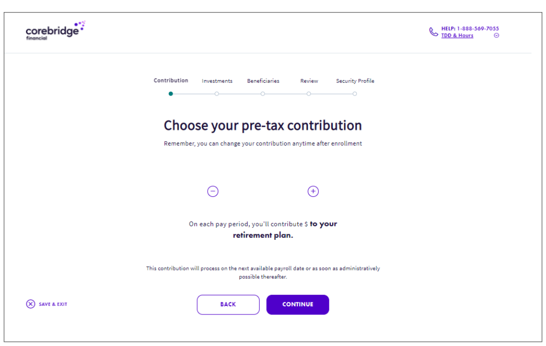
Visit **corebridgefinancial.com/retirementservices**
and click the enroll button to get started or download the mobile app.

Then follow these simple steps to enroll in your retirement plan.



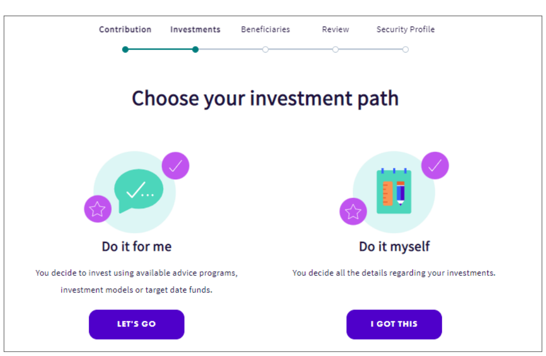
1. Plan and personal information

Select your employer from the drop down menu. You will then be asked to provide some information about yourself to start your enrollment.



2. Contributions

Next, select your pretax contributions by either percentage or dollar amount. Remember, you can change your contribution anytime after enrollment.



3. Investments

There are two options: “Do it for me”—you decide to invest in advice programs, investment models or target date funds — or “Do it myself”—you decide all the details regarding your investments .

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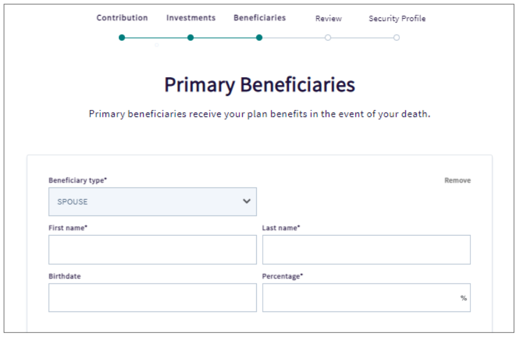
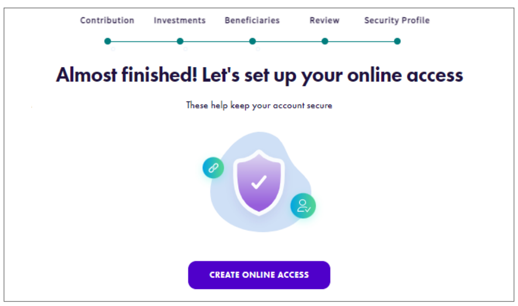


4. Beneficiaries

Protecting your future is part of your enrollment process.
Make your wishes known by inputting your primary beneficiaries.

5. Review

A snapshot of your selections will appear on one page for easy viewing. Take a look and ensure everything is accurate, then hit continue.



6. Set up your online access

If you haven't already, set up your online account where you can make transactions, sign up for e-delivery, set up your trusted contacts, utilize savings tools and more.

Can't enroll online or mobile? Contact your local financial professional today.

Robert Palmer
Financial Advisor

12312 Olive Blvd., Ste 265
St. Louis, MO 63141
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Scan the code with your phone's camera **to schedule an appointment.**

Schedule a meeting

corebridgefinancial.com/retirementservices 1.800.426.3753

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

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VC 31732 (03/2023) J1288504 EE

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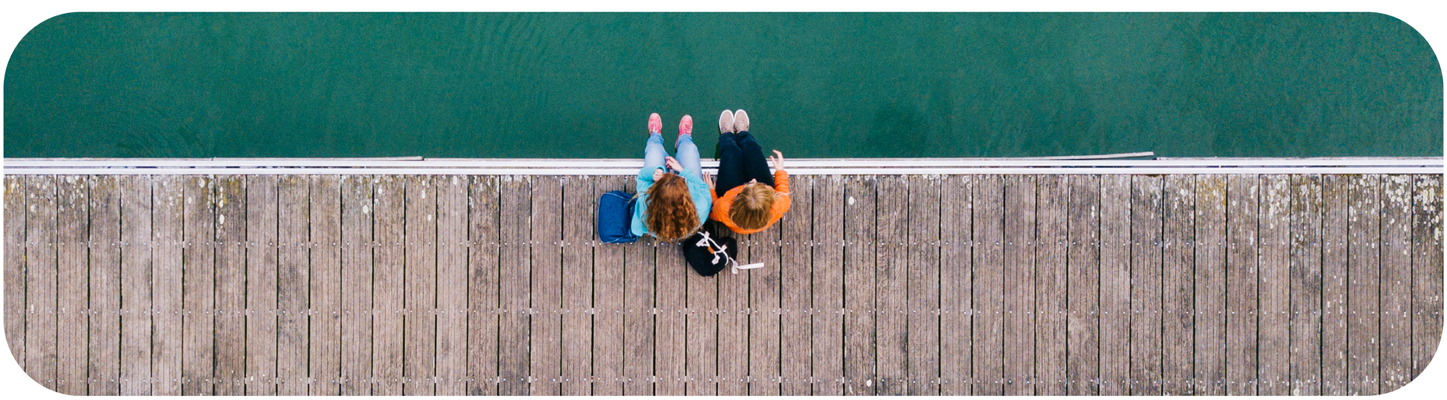
Tax-deferred contributions can help your future take shape

Twice-a-month pretax contributions of $150 could potentially grow to more than $79,000 over 15 years. But your out-of-pocket cost may be less than you think.

24 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
$50.00	$12.50	$37.50	$6,802	$26,563	$58,752
$75.00	$18.75	$56.25	$10,203	$39,845	$88,129
$100.00	$25.00	$75.00	$13,604	$53,127	$117,505
$150.00	$37.50	$112.50	$20,406	$79,690	$176,257
$200.00	$50.00	$150.00	$27,208	$106,253	$235,009
$300.00	$75.00	$225.00	$40,813	$159,380	$352,514

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 must be paid at 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 that investing involves risk, including possible loss of principal.



corebridgefinancial.com/retirementservices   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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Double your tax-deferred retirement savings

Contribute to both: 403(b) plan and 457(b) deferred compensation plan.

Take advantage of this powerful way to save

Your workplace retirement plan offers you the opportunity to save in a 403(b), a 457(b) deferred compensation plan or both. Because you can choose to contribute to one or both, you can select the plan with features that best suit your situation.

What is the most you can contribute?

If you are eligible for certain catch-up contributions, you can save as much as $78,000 in 2023.
Check the table below to see how much you can save.

In a 403(b) plan		In a 457(b) plan	
$22,500	basic contribution	$22,500	basic contribution
+3,000	eligible employees with 15 or more years of service	+22,500	eligible employees within the last three taxable years ending in the year before normal retirement age under their plan
+7,500	employees who are age 50 or older		
$33,000	**Total**	**$45,000**	**Total**
	If you are eligible for both catch-up contributions, you must exhaust the 15-year catch-up first.	or	
		$22,500	basic contribution
		+7,500	governmental employees age 50 or older
		$30,000	**Total**

Potential maximum combined contribution — $33,000 + $45,000 = $78,000

How do the plans differ?

There are some significant differences between the plans, especially when it comes to withdrawals. Consider these differences when deciding which plan will suit you best.

In a 403(b) plan	In a 457(b) plan
Withdrawals prior to age 59½ may be subject to a 10% federal early withdrawal tax penalty, unless an exception applies.	Unlike the 403(b) plan, the 10% federal early withdrawal tax penalty for withdrawals prior to age 59½ does not apply to distributions from 457(b) plans except on amounts rolled into the plan from non-457(b) plans — including IRAs.
Less stringent hardship withdrawal restrictions while you are employed.	More stringent unforeseeable emergency withdrawal restrictions while you are employed.
Examples of financial hardship include: • Certain unreimbursed medical expenses • Payments to purchase a principal residence • Qualifying expenses for higher education • Payments to prevent eviction from or foreclosure of a mortgage on a principal residence	Examples of unforeseeable emergency include: • You or a dependent suffer an accident or unexpected illness • Loss of property due to casualty • Other similar extraordinary circumstances arising as a result of events beyond your control Sending a child to college or purchasing a home, two common reasons for 403(b) hardship withdrawals, generally are not considered unforeseeable emergencies.

corebridgefinancial.com/retirementservices 1.800.448.2542

Scan with your mobile phone for up-to-date contribution limits.

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