

# Enroll now? Or regret it later?

Your employer's retirement plan could be one of your most valuable benefits

SAVING : INVESTING : PLANNING

## Enroll today in your tax-advantaged workplace retirement plan and make time your ally

### "I wish I knew then what I know now."

One common regret among people approaching retirement is having failed to take advantage of valuable opportunities to build substantial savings. The tax advantages and simplicity of your employer's plan could make it one of your best opportunities to save for a secure retirement over the course of your career.

But you have to enroll to take advantage.

### What can happen if you wait?

See what a difference starting early can make.



### Real strategies

Let us help you save for a secure retirement

**CLICK**  
VALIC.com

**CALL**  
1-800-426-3753

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your VALIC  
financial advisor



This chart is a hypothetical example. It assumes a 25% federal marginal income tax bracket and 26 pay periods per year. Accumulation assumes that interest will accrue at an annual rate of 8%. Income taxes must be paid at withdrawal, federal restrictions and a 10% federal early withdrawal penalty may apply to withdrawals before age 59½. Investing involves risk, including possible loss of principal.

**Start saving today! To learn more about your retirement options, visit VALIC.com or call the Client Care Center at 1-800-448-2542**

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