

How fast could your savings grow?

A small increase could potentially make a substantial difference in your long-term savings ... with a minimal impact on your take-home.

Look how small increases have the opportunity to grow

Per Pay Increase	Your Net Cost Per Pay	Annual Reduction of Taxable Income	Potential 20-Yr. Accumulation of Per Pay Increase
\$ 25	\$ 18.75	\$ 650	\$ 22,046.50
\$ 50	\$ 37.50	\$ 1,300	\$ 44,092.99
\$ 100	\$ 75.00	\$ 2,600	\$ 88,185.98

This table is a hypothetical example only. 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 5%. Investing involves risk, including possible loss of principal. Income taxes are payable at withdrawal, and federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals before age 59½.

Take a step to improve your retirement lifestyle now!

Visit VALIC.com or call your financial advisor if you'd like to increase your contributions.

Your Future is Calling. Meet It with Confidence.

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

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