

Your solution to meeting
403(b) compliance requirements



RetirementManager

Core Compliance

Keep your day job.

There are only so many hours in the day and so many dollars in the budget. Just trying to keep up with the latest regulatory changes can feel like a second job. It doesn't need to be that way.

Meet RetirementManager

- Reduce unnecessary costs
- Eliminate compliance administration headaches
- Receive professional compliance solutions from an experienced industry pioneer
- Aggregate plan data securely and safely

Retirement Manager makes sense from both a compliance and an economic standpoint. With its long list of services, flexibility and an easy-to-use online platform, Retirement Manager can help you meet important requirements, make your job easier and keep your employees happier. Moreover, Retirement Manager lets you direct your financial resources toward educating students.

How much are you spending on compliance?

_____ plan participants X \$ _____ monthly participant TPA fees X 12 months = \$ _____

This is money that you or your employees may be paying, directly or indirectly, each year for compliance administrative services that may not even be necessary. Retirement Manager can help you eliminate such unnecessary costs!

Getting started is easy.

RetirementManager Core Compliance

Retirement Manager offers plan sponsors assistance in meeting 403(b) and 457(b) plan compliance requirements, including loan and distribution data aggregation, with limited involvement and no required data files from the plan sponsor. These services can be provided free to plan sponsors with fewer than 10 vendors.

Includes:

Vendor-Neutral Plan Administration Tools

- Plan sponsor Web site
- Participant self-service Web site
- Universal availability communication templates

Plan Level Loan & Distribution Eligibility Determination

- Data aggregated for all participating vendors via industry standard SPARK file
- Loan eligibility certificates
- Hardship and unforeseeable emergency withdrawal eligibility certificates
- In-service exchange eligibility certificates

Participant Tools & Calculators

- Available to employees with accounts at participating vendors
- Aggregated multi-vendor account balance information
- Import external account information for financial planning
- Financial planning calculators
- Financial education tools

Plan Level Reporting

- Hardship and unforeseeable emergency withdrawal reporting
- Loan reporting
- In-service exchange reporting
- Separation from service distribution reporting

These additional services are available if the plan sponsor can send and receive periodic electronic data files:

Plan Level Loan & Distribution Eligibility Determination

- Severance of employment distribution eligibility certificates
- Age-based distribution eligibility certificates (available 2010 2nd quarter)

Plan Level Reporting

- Employee plan participation reporting
- Plan balance by vendor and age group
- Contribution limits reporting

Compliance Enforcement

- Automated contribution suspension following hardship distribution
- Contribution limits monitoring and enforcement
- 403(b) and 457(b) base limit, age-based catch-up and cap expansion
- 415(c) dollar and compensation limits
- Automated contribution restarts following a contribution suspension period

Financial Tools & Calculators

- Available for all employees (not just participants)
- Custom employee messaging from plan sponsor

VALIC continues to lead the industry with retirement plan compliance education and solutions for the education marketplace.

We are honored to announce that Bob Architect has joined the VALIC team. From 1975 to 2009, Architect served as senior tax law specialist with the Employee Plans Division of the Internal Revenue Service (IRS). Starting in 1978, his specialty was in the area of 403(b) tax-sheltered plans. Architect spearheaded the IRS's public outreach and educational efforts in this area.



The 403(b) regulations require coordination of plan data across multiple providers to properly satisfy a plan sponsor's compliance obligations. Retirement Manager is a precisely targeted solution for providing that coordination cost effectively for the plan sponsor, the plan providers and most important, the plan participants.

*– Bob Architect
Vice President of Compliance and Market Strategy
VALIC*

As a leading plan provider, VALIC is committed to providing long-term solutions to help plan sponsors operate in compliance with 403(b) regulations.

VALIC's 403(b) Resource Center offers the tools you need such as sample plan documents, information sharing agreements, universal availability materials, compliance checklists and much more.

**Visit 403bUniversity.com and select “403(b) Resource Center.”
Or call us at 1-877-403(b)REG (2734).**

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