



Helping you build a brighter future ...



The San Diego Unified School District

457(b) Deferred Compensation Plan with VALIC

A 457(b) DCP with VALIC OFFERS:

PRETAX *contributions*

When you participate in your employer's 457(b) Deferred Compensation Plan (DCP) with VALIC, you contribute by convenient payroll reduction before federal income tax withholding is calculated. This helps reduce your current taxable income so you can save more for retirement with money that otherwise would have gone toward income taxes.

2009 contribution limits:

- 100% of annual includible income up to \$16,500
- Another \$16,500 (in 2009) as a service-based catch-up contribution if you are within the last three taxable years ending the year before normal retirement age under your plan
- \$5,500 as an age-based catch-up for those age 50 or older

IMPORTANT NOTE: You cannot benefit from both the 457(b) catch-up and the age-based catch-up contribution amounts, but you may select the option that gives you the higher amount.

TAX-DEFERRED *accumulation*

Current federal income taxes on all contributions, interest and earnings in your 457(b) DCP are deferred until withdrawal, usually at retirement. Tax-deferred earnings, coupled with the power of compounding, can provide greater growth than might be possible with current taxable savings methods. Remember that income taxes are payable when you withdraw money from your account and federal restrictions may apply to withdrawals prior to age 70½.

Investment FLEXIBILITY

VALIC offers a wide array of mutual fund investment options from well-known investment managers. This provides the flexibility you might need to design a unique program tailored to your individual needs. Keep in mind that retirement accounts are long-term investments, and your investment values will fluctuate so that your investments, when withdrawn, may be worth more or less than the original cost. Your local financial advisor can assist you in choosing the options that will match your long-term goals.

■ **Convenient ACCESS to YOUR ACCOUNT**

Automated account access. VALIC automated account access means you always have access to retirement plan information and transaction services. Online or by telephone, you can conveniently and efficiently access unit and account values, review fund performance, transfer money among investment options, reallocate future contributions and order forms for a variety of transactions:

VALIC BY PHONE: *1-800-448-2542*

VALIC ONLINE: *VALIC.com*

Access to your contributions. Generally, depending on your employer's plan, your account contributions may be distributed in any of the following events:

- Attainment of age 70½
- Separation from service
- Unforeseeable emergencies
- Your death

The tax advantages, plus plan features and benefits, make the 457(b) DCP with VALIC an ideal way to help accumulate funds for your retirement. And we bring you the expertise, investment options and personal services to help keep things simple.

FOR MORE INFORMATION *call*
your financial advisor at 1-619-718-7000.

Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA and an SEC-registered investment advisor.

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