

# RETIREMENT CHECK-UP



ANNE ARUNDEL COUNTY PUBLIC SCHOOLS

## Money Matters

If you want to be more confident about your financial future, the Supplemental Retirement Plan can help make sure you're on track to reach your goals. Flexible plan features, professionally managed funds and valuable tax advantages add up to a great way to accumulate money over time – and now AIG Retirement Services is making it easy to be confident your savings strategy is working for you.

### AIG Retirement Services

AIG Retirement Services, now our exclusive partner for Supplemental Retirement Plan (SRP) services, puts all your SRP information in one place and simplifies managing your money. You can take advantage of:

- State-of the art financial education, tools and calculators, and
- Easy access to one-on-one personal counseling sessions from on-site financial professionals.

AIG Retirement Services knows how to overcome common obstacles to financial security and the unique challenges sometimes faced by public school employees. They also know AACPS and the SRP, having played an active role with us since 1967. Whether you are a long-time participant or new to AIG Retirement Services, take a few minutes to familiarize yourself with how AIG Retirement Services can help you.

### Your Quarterly Statement

One of the best ways to stay informed about your SRP is to review the quarterly statement you receive. It lets you see your portfolio at a glance and provides details that can help you review activity and manage your accounts for the future.

#### How to read your statement

**Page 1** – See your portfolio value and asset allocations

**Page 2** – You will find summaries of:

- All your SRP accounts
- Your investment funds by asset class
- How your investments are performing

**Following Pages** – Your statement displays:

- Activity in your accounts
- Current and future investment allocations
- Beneficiary information (keep yours up to date!)
- Transaction details

The image shows three overlapping pages from an AIG Retirement Services quarterly statement. Red circles and lines call out specific sections:
 

- Page 1:** Points to the 'YOUR CURRENT VALUE' box and the 'Portfolio Value Summary' table.
- Page 2:** Points to the 'Summary of all Accounts' table and the 'Investment Summary' table.
- Following Pages:** Points to the 'Activity Detail' table.

## New and Enhanced Tools

You have access to a custom website – [aacps.aigrs.com](http://aacps.aigrs.com) – created specifically for AACPS employees. Features include:

- **An easy online enrollment process** to get started if you’re not already participating.
- **The ability to make transactions** such as changing your contributions or investment allocation. You can contribute as much as 100% of your compensation, up to \$19,500 in 2021, plus \$6,500 more if you are age 50 or older.
- **A participant workspace** highlighting SRP information. You can request forms, view statements and find your account history.
- **A reminder bar to help you** take advantage of plan features.
- **Access to FutureFIT®** tools and educational information designed to give you a smarter, more personalized approach to plan your future. It includes an annual FutureFit Retirement Readiness Statement that shows you detailed savings information, such as deferral rates and a specific strategy to help reach your goals. FutureFit University offers 20 interactive education playlists, using video, animation, and 3D gaming to bring financial concepts to life.
- **Educational content geared toward your interests.**
- **Access to Retirement Pathfinder**, an interactive tool for building a personalized retirement plan - on your own or with your financial professional. You can model scenarios to answer questions like “Am I saving enough” or “Can I retire when I planned?”



The website’s responsive design means you can conveniently use all the tools on the device of your choice – mobile phone, tablet or laptop – anytime and anywhere.

## Client Care Center

Even with the flexibility and convenience of online services, it’s good to know that you also have the option of personal assistance. You can speak to a customer service representative for help with any of the account-specific participant services that are available online.

## Retirement Manager @ [myretirementmanager.com](http://myretirementmanager.com)

You will continue to use the AACPS multi-vendor compliance service website, Retirement Manager, to request eligibility approval for loans, hardship withdrawals, unforeseeable emergencies, intra-plan exchanges, distributions due to separation of service and in-service distributions.

## Local Professionals

One of the best investments you can make is to take the time for a one-on-one meeting (online or in person) with your AIG financial professional. Each of the five AIG financial advisors specializing in helping AACPS employees offers:

- Individual financial planning, managing risks and budgeting for today
- An annual financial review to make sure your plan stays on track
- Educational seminars and enrollment sessions

### Local Financial Pros

#### Paul Burns, CFP

410-707-5462, [paul.burns@aig.com](mailto:paul.burns@aig.com)

#### Kyle Dixon

410-271-9584, [kyle.dixon@aig.com](mailto:kyle.dixon@aig.com)

#### Bart George, CFP

410-703-8943, [bart.george@aig.com](mailto:bart.george@aig.com)

#### Adam Hewat, CRPC

410-703-3843, [adam.hewat@aig.com](mailto:adam.hewat@aig.com)

#### Charles Cooley

443-949-5486, [charles.cooley@aig.co](mailto:charles.cooley@aig.co)

## AIG RETIREMENT SERVICES

ONLINE

[aacps.aigrs.com](http://aacps.aigrs.com)

CLIENT CARE CENTER

1-800-448-2542

8 am – 9 pm ET,

Monday - Friday

Spanish-speaking

representatives

available