

# RETIREMENT CHECK-UP



ANNE ARUNDEL  
COUNTY PUBLIC SCHOOLS

## There's an Easy Way to Invest Like a Pro

Would you like to invest your Supplemental Retirement Plan (SRP) account like a pro... without spending years to develop the knowledge and skills of an investment professional? Two investment paths are available to help you invest with confidence, achieve your financial goals and increase your satisfaction with your plan participation over the long run.

Corebridge Financial offers you the flexibility to plan for and reach your retirement goals, no matter where you currently are in your investment journey. You can choose how much to save in the SRP and how you want your savings invested.

## Your Investment Path

If you choose to select your investments yourself, you'll find many fund options in a range of asset classes. If you want investment professionals helping to manage your account, you may want to choose:

- A target date fund that allocates your investments and automatically rebalances investments from time to time, based on a retirement age of 65.
- A Guided Portfolio Service (GPS) that teams you with a financial advisor and offers you an investment portfolio customized to your unique circumstances.

**What path might be right for you?** Compare these approaches to see what feels right for you.



### Target Date Funds



### Guided Portfolio Services (GPS)

#### WHAT ARE THEY?

Target date funds let you invest in a way that's appropriate for your current age and your retirement horizon. Choose from:

Target Date Funds	Year of birth
Retirement 2020	1953 – 1957
Retirement 2025	1958 – 1962
Retirement 2030	1963 – 1967
Retirement 2035	1968 – 1972
Retirement 2040	1973 – 1977
Retirement 2045	1978 – 1982
Retirement 2050	1983 – 1987
Retirement 2055	1988 – 1992
Retirement 2060	1993 – 1997
Retirement 2065	1998 – 2002

GPS is a comprehensive, personalized service that offers advice from a financial pro, guided by your goals and powered by information and research by Morningstar.

If you will keep your advisor current on your situation on a regular basis, the GPS service will be able to rebalance and personalize your investment portfolio on an ongoing basis.



## Target Date Funds



## Guided Portfolio Services (GPS)

WHAT ARE THEIR OBJECTIVES?							
In general, the longer you have before retirement, the more you can invest in funds that may have higher returns but also be more volatile. As your retirement date nears, investments rebalance to focus on stability.	GPS is designed to help you save and invest to meet your individual financial goals. Your financial advisor will build an investment strategy especially for you – there are no cookie cutter solutions with GPS.						
HOW DO THEY MAXIMIZE INVESTMENT RESULTS?							
If you have a longer time horizon, you can invest for higher returns even if those investments may be more volatile.	Recommended investments are based on your situation and goals.						
WHAT DO THEY COST?							
Management fees are part of all investment funds. There is no additional cost for participants to invest in target date funds.	<p>Management fees are part of all investment funds. In addition you pay a GPS fee based on your account balance.</p> <table> <tr> <td>Under \$5,000</td><td>No fee</td></tr> <tr> <td>\$5,000 – \$250,000</td><td>35 basis points</td></tr> <tr> <td>\$250,000+</td><td>30 basis points</td></tr> </table>	Under \$5,000	No fee	\$5,000 – \$250,000	35 basis points	\$250,000+	30 basis points
Under \$5,000	No fee						
\$5,000 – \$250,000	35 basis points						
\$250,000+	30 basis points						
WHO ARE THEY BEST FOR?							
Target date funds can be an excellent choice if you want to pick an investment fund and check on it infrequently - perhaps annually.	The GPS service is best for participants who will keep their financial information and goals up to date and communicate with their financial advisor throughout the year, or for people with unique financial situations.						
HOW INVOLVED DO I NEED TO BE?							
Target date funds do not require your involvement, but of course it's always a good idea to monitor your investments and check your options from time to time.	Because investments are tailored to your goals, it's very important to enter personalized information and work with your financial advisor on an ongoing basis to to improve your outcome.						
WHAT ARE THEIR ADVANTAGES?							
The investments in your account automatically adjust as your age, so you take less risk as you get closer to your target retirement date.	Investment recommendations are powered by research and data from financial powerhouse Morningstar – and are tailored to you.						
WHAT ARE THEIR LIMITATIONS?							
Your personal situation and outside financial resources don't impact how target funds are invested.	If you choose this path, you'll want to engage with your financial advisor to take full advantage of the service.						

## FREE TOOLS AND RESOURCES

Valuable tools are available any time and free of charge to support your retirement planning and investing. Retirement Pathfinder is an interactive online tool to help you model retirement scenarios and get real-time answers to questions like “Am I saving enough?” and “Will I outlive my retirement savings?” Simply go to [aacps.aigrs.com](https://aacps.aigrs.com) or contact one of the local professionals dedicated to helping AACPS employees.

### Corebridge Financial Local 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.com](mailto:charles.cooley@aig.com)