

RETIREMENT CHECK-UP



ANNE ARUNDEL
COUNTY PUBLIC SCHOOLS

Investing Your SRP Account

Achieving your long-term financial goals for retirement takes planning. You need to save consistently and invest sensibly to build resources that will last a lifetime. That task is made easier by the Supplemental Retirement Plan (SRP), a powerful tool you can use to save and invest with confidence.

The SRP investment lineup is intended to offer the flexibility to help you get your future in shape, no matter where you are in your investment journey. Maybe you like to make all your own investment decisions, or perhaps you prefer to leave such matters to financial professionals but no matter what style of investor you are, the SRP has you covered. You can adjust your investments when you need to along the way, with support always close at hand.

Investing for Success

The SRP offers a wide range of investment options that have different characteristics. You choose how you want your account invested. There are many possibilities within three basic approaches:

- **Do it yourself.** You pick the fund(s) in which you want to invest and choose how to allocate your account among those funds.
- **Set it and forget it.** Target-date funds allocate investments, and automatically rebalance from time to time, based on a retirement age of 65.
- **100% personalized.** Guided Portfolio Services (GPS) teams you with a financial advisor to give you a portfolio customized to your unique circumstances, for a fee.

Each approach has its own advantages. Which is best for you? It depends on your goals, your investment horizon, your tolerance for risk and how much you want to be involved. Think about your investing style and you'll be better prepared to make an informed decision.

SRP Investment Options

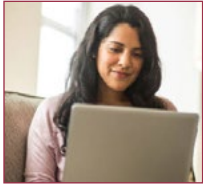
Because your financial goals and investment preferences are unique to you, the SRP offers 12 funds, 12 target-date funds and a self-directed brokerage option.

Fund	Asset class
Vanguard Federal Money Market Investor	Money market
BlackRock Total Return Fund	Fixed income – Core bond
SSgA U.S. Aggregate Bond Index	Fixed income – Bond index
American Funds EuroPacific Growth R6	Equity – International
Dodge & Cox Stock	Equity – Large Cap Value
PRIMECAP Odyssey Growth	Equity – Large Cap Growth
T. Rowe Price Mid-Cap Growth	Equity – Mid Cap Growth
T. Rowe Price Mid-Cap Value	Equity – Mid Cap Value
T. Rowe Price Small-Cap Value	Equity – Small Cap Value
Vanguard Extended Market Index Institutional	Equity – Extended Market Index
Vanguard Institutional Index	Equity – Large Cap Index
William Blair Small Cap	Equity – Small Cap Growth

Investment options continued on next page

What's Your Investing Style?

DO IT YOURSELF



Of course, you can make your own choices about how to invest your account. The SRP offers 12 investment funds that are diversified within their asset class, such as large-company U.S. stocks or international stocks. You can designate how your future contributions are invested AND allocate the balances in your current account as well.



Advantage: You select precisely the mix of investments that you want.



Caution: You are responsible for your choices. However, Retirement Pathfinder and FutureFit University are free online tools on the AIG website that can help you make decisions.

SET IT AND FORGET IT



Target-date funds let you invest on autopilot. Your contributions are invested in a way that would be appropriate for your current age and your retirement horizon. In general, the longer you have before retirement, the more you can invest in funds that may have higher returns but also be volatile. As your retirement date nears, investments focus more on stability,



Advantage: The investments in your account automatically adjust as you age.



Caution: Your personal situation and outside financial resources don't impact how target funds are invested.

100% PERSONALIZED



GPS is a comprehensive service, powered by Morningstar, offering advice from financial pro. If you will keep your advisor current on your situation on a regular basis, the GPS service will be able to personalize your investment portfolio. GPS is an optional, fee-based service, so if you choose this path you'll want to engage with your financial advisor to take full

advantage of the service.



Advantage: Your investment portfolio is customized to your circumstances.



Caution: You need to actively work with your financial pro to get fully customized guidance. An annual account review is highly recommended. Also, additional fees apply for GPS so know what you will pay and make an informed decision.

Support Always

Valuable tools are available any time and free of charge to support your retirement planning and investing.

Retirement Pathfinder

This interactive online tool helps you model potential retirement scenarios and get real-time answers to questions like "Am I saving enough?" "Will I outlive my retirement savings?" and "Will I be able to retire when I planned?"

SRP Investment Options (continued)

T. Rowe Price Target-date Funds	Year of birth
Retirement 2005	1938 – 1942
Retirement 2010	1943 – 1947
Retirement 2015	1948 – 1952
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

Self-directed Brokerage

Schwab Personal Choice Retirement Account

FutureFIT Retirement Readiness Statements

As a plan participant, you will automatically receive an annual FutureFIT Retirement Readiness Statement with personalized savings information, such as your deferral rate and enrollment status, along with a specific strategy to help you reach your goals.

Your Financial Professional

Your most valuable resource is likely to be the one-on-one time you spend with your financial professional. AIG Retirement Services pros know AACPS, the SRP and are ready to help you.