

Saving now can beneFIT you later

America Saves Week: February 27-March 4, 2017

Be a part of America Saves Week, Feb. 27 – March 4

What is America Saves Week all about?

America Saves Week (ASW) was founded by the Consumer Federation of America, a nonprofit organization. Its goal: To motivate and encourage working households to save money, reduce debt, and build wealth. If you're already saving, that's great! So use ASW to find ways to enhance your saving efforts. For example, do you have a financial plan?

Planning helps you save more effectively

Let's say you need to get somewhere, but all you have is a vague notion of where it is. No map, no GPS device. What are your chances of reaching your destination? Not good. Compare that to your financial situation. You know you need money for your future, but you have no idea how much you'll need or how to deal with the financial roadblocks in your way. According to the 2016 ASW survey, people with a plan and specific goals had a much better grip on their financial situation.

| | People with a plan | People with no plan |
|--|--------------------|---------------------|
| Know their net worth | 61% | 33% |
| Have no (or are reducing) consumer debt | 85% | 64% |
| Spend less than income, save the rest | 84% | 46% |
| Have sufficient emergency savings | 79% | 46% |
| Have automatic savings outside of work | 60% | 26% |
| Are making good or excellent saving progress | 55% | 23% |

Other survey results include ...

- Only 52% are saving enough for a future with a desirable standard of living
- 74% of men report saving progress, compared to only 67% of women

Where do we go from here?

America Saves Week is a good time to get serious about your financial future. You can start by taking action right here on VALIC.com. Once you register your account online, you can find out if you're FutureFIT®. It's our digital retirement readiness experience that lets you see how your savings might translate into future monthly retirement income. You can also make an appointment with your local VALIC financial advisor to sit down and work on ...

- Determining how much you need and setting a goal
- Formulating a plan to reach your goal
- Finding new ways to save

Take action today!

1st step
Enroll in your plan

ENROLL

2nd step
Register your account online

REGISTER

3rd step
Kick it up!

INCREASE CONTRIBUTIONS

VALIC



FUND PERFORMANCE
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PRIVACY
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