

# 403(b)/457(b)

Side-by-side retirement plans



## Save much more by investing in both plans

If you already contribute as much as federal law allows to your 403(b) plan, you may be able to save more. By investing in your 403(b) plan and contributing to a 457(b) plan, you could save as much as \$63,000 in 2017.

Here's how much you could save:

### In a 403(b)

\$18,000	(basic contribution)
+ 3,000	(eligible employees with 15 or more years of service)
+ 6,000	(employees who are age 50 or older)
<u>\$27,000</u>	

NOTE: If eligible for both catch-up contributions above, you must exhaust the 15-year catch-up first.

### In a 457(b)

\$18,000	
+ 18,000	(eligible employees within the last three taxable years ending
<u>\$36,000</u>	in the year before normal retirement age under their plan)
or	
\$18,000	
+ 6,000	(governmental employees age 50 or older)
<u>\$24,000</u>	

### Side-by-Side Plans

\$27,000	or	\$27,000
+ 36,000		+ 24,000
<u>\$63,000</u>		<u>\$51,000</u>

Keep in mind that investing involves risk, including the possible loss of principal. Income taxes are payable upon withdrawal. Early withdrawals may be subject to federal restrictions and a 10% federal early withdrawal tax penalty.

**Your Future is Calling. Meet It with Confidence.**

**CLICK** VALIC.com **CALL** 1-800-426-3753 **VISIT** your financial advisor

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment advisor. VFA registered representatives offer securities and other products under retirement plans and IRAs, and to clients outside of such arrangements.

Annuities issued by The Variable Annuity Life Insurance Company ("VALIC"). Variable annuities distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA. VALIC, VFA and ACS are members of American International Group, Inc. ("AIG").

AIG is a leading international insurance organization serving customers in more than 100 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. All products and services are written or provided by subsidiaries or affiliates of AIG. Non-insurance products and services may be provided by independent third parties. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. [www.AIG.com](http://www.AIG.com).