

## 403(b) plan regulation concerns? We are the answer!

Dear Plan Sponsor:

At AIG Retirement, through our long-term relationship with public organizations like yours, we have developed a culture and a commitment to be responsive to your unique and changing needs. With the announcement of proposed 403(b) regulations almost three years ago, all of us at AIG Retirement made a commitment to provide a long-term solution to our plan sponsors. We were determined to provide every public 403(b) organization in America access to the guidance and support that would enable no-cost administration of their 403(b) programs on a provider-neutral basis.

We feel that we've succeeded in easing 403(b) regulation concerns. In so doing, we've developed a set of values that serve as our organization's compass in providing these programs and services to your organization. We believe that as you go through a process to review other marketplace services, these values will set the industry standard:

- Commitment to independent compliance support
- Focus on minimizing impact to instructional and other core budgets
- A flexible solution for all public 403(b) plan sponsors
- Ongoing pursuit of innovation from one of America's largest providers

These values have driven us to step forward and provide this unique compliance solution. We believe that as leaders in this market segment we must allocate resources to solutions which help support public 403(b) organizations at a time when budgets are a challenge. In short, we're investing in you so you can invest in core programs that drive instructional resources.

Enclosed you will find the AIG Retirement Manager<sup>SM</sup> Compliance Essential Kit, your solution for public 403(b) organizations! This kit will provide the tools and services for a smooth transition and ongoing administrative excellence as it helps ease your plan into compliance. We are with you every step of the way, now and into the future:

- Compliance services are completely independent, secure and vendor-neutral. They provide no inappropriate access of plan data to any plan vendor.
- Cost-effective services minimize the financial impact on critical instructional resources.
- Proven track record of success in administrative and compliance services for institutions.
- Long-standing commitment to public organizations has helped our program evolve through the incorporation of plan sponsor feedback.

Your Retirement Manager Compliance Essential Kit includes:

- Solutions for Public 403(b) Organizations Steps 1-4 checklist
- Final 403(b) Regulations: Setting the Story Straight brochure
- Final 403(b) Regulations Questions and Answers brochure
- Solutions for Public 403(b) Organizations Steps 1-4 Materials CD
- Solutions for Public 403(b) Organizations AIG Retirement Manager Summary of Services CD

Sample communications of the above items are also available at [AIGRetirement.com](http://AIGRetirement.com). At the "Spotlight" section,

simply select the first bullet, "AIG Retirement Manager Compliance Essential."

Our commitment to the 403(b) market started over 50 years ago when we became the first company to provide a 403(b) program to the K-12 community. As a leading provider of all segments of the 403(b) market in K-12, Higher Education and Healthcare, we are honored to serve the community and wish you the very best with the transition to the new regulations and, more importantly, to continued success in your primary mission of providing vital public services.

We look forward to serving your needs as a business partner with the AIG Retirement Manager Compliance Essential, your no-cost option for guided self administration. For more information, please contact your source on 403(b) regulations development today at **1-877-403bREG (2734)** or **403bREG@aigretirement.com**.

As the program states: *We are the answer.*

Sincerely,

A handwritten signature in black ink, appearing to be a stylized 'R' followed by a horizontal line and a vertical line.

Senior Vice President  
National Markets

**Securities and investment advisory services are offered by AIG Retirement Advisors, Inc., member FINRA and an SEC-registered investment advisor.**

AIG Retirement is the marketing name for the group of companies comprising AIG Retirement Advisors, Inc.; AIG Retirement Services Company; and The Variable Annuity Life Insurance Company; each of which is a subsidiary of American International Group, Inc.

Copyright © 2008, American International Group, Inc. All rights reserved.  
Houston, Texas  
**AIG**Retirement.com

AR 18786 (01/2008) J58010 ER