VALIC Retirement Services Company

Retirement Manager

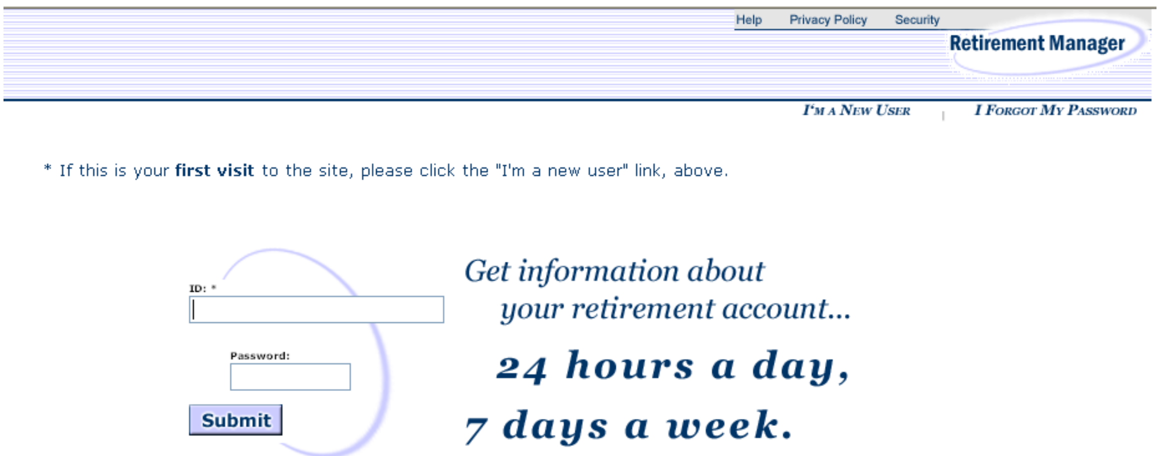
DISBURSEMENT ELIGIBILITY CERTIFICATE

EMPLOYEE GUIDE

VALIC Retirement Services Company

RETIREMENT MANAGER LOGIN

The Retirement Manager Login page is located at: https://www.myretirementmanager.com/.



- Enter your ID and password.
    - The ID is assigned by your employer.
    - The Password is set up by you.
    - Once those entries have been made, click the *Submit* button to complete the login.

- If you are logging on for the first time, click the *I'm a New User* link. This function will allow you to establish your Password.

- If you are not a new user but have forgotten your Password, click the *I Forgot My Password* link. This function allows you to assign a new Password.

Once login is complete, click the *Disbursement* tab to access the Disbursement Menu.

DISBURSEMENT MENU

From the Disbursement Menu, you can select the certificate option for your disbursement request. The certificate options displayed on this menu depend on your plan and your employment status. For example, the Severance of Employment Certificate is not an available option for active employees.

Sample Disbursement Menu for active employees:

Sample Disbursement Menu for a retired employee:

There is a *Distribution Instructions* link that provides additional information.

VALIC Retirement Services Company

HARDSHIP WITHDRAWAL CERTIFICATE

The screen below displays when you click on the *Hardship Withdrawal Certificate* link in the Disbursement Menu page.

403(b) Plan - Request for Hardship Withdrawal Certificate

Demo User
Distribution Instructions

Hardship Withdrawal transactions on record in the past 12 months:

Vendor Name	Amount	Effective Date	Reason
No data found			

Please add Hardship Withdrawal transactions in the past 12 months not listed above: Add New Row

#	Vendor Name	Amount	Effective Date	Reason	Action
1	--Select vendor--	0.00		--Select reason--	Delete Row

Prior to requesting a hardship withdrawal distribution, you must first attempt to satisfy the financial need by other resources that are reasonably available to you, including but not limited to other distributable amounts under any plan of your employer and any loans where repayment would not create a financial hardship. Your Plan may require that you cease making deferrals to the Plan for a period of six months after taking a hardship withdrawal. If you are under age 59 1/2 you may also be subject to a 10% federal tax penalty on the amount withdrawn.

Please select the reason for this Hardship Withdrawal request:

Reason For Request:	
○	Medical expenses for you, your spouse, or your dependent (or primary beneficiary other than your spouse if your plan allows).
○	Expenses directly related to the purchase of your principal residence, excluding mortgage payments.
○	Tuition-related educational fees, including room and board for the next 12 months for post-secondary education for you, your spouse, your children, or your dependents (or primary beneficiary other than your spouse if your plan allows).
○	Amounts required to prevent eviction from, or foreclosure on, your principal residence.
○	Burial or funeral expenses for your deceased parent, spouse, child, or dependent (or primary beneficiary other than your spouse if your plan allows).
○	Repairs for uninsured or underinsured damage to your principal residence due to theft, fire, storm or other casualty.

Please select the vendor and input the amount needed to meet your immediate financial need: Add New Row

#	Vendor Name	Unrestricted Pre 1989 Balance	Employee Elective Contributions	As of Date	Requested Amount	Action

Since you must exhaust all unrestricted Pre 1989 assets before taking a hardship distribution, the table is only displaying vendors with these assets. Click "Add New Row" for additional vendors where you may have Employee Elective Contributions.

A Hardship Withdrawal Disbursement Eligibility Certificate is valid for a period which extends to the last day of the following calendar month. A second request for a certificate will not be permissible until the first certificate has expired.

By clicking NEXT, I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

Cancel | Next >>

VALIC Retirement Services Company

To generate a Hardship Withdrawal Certificate, please complete the following steps.

STEP 1 – Verify transactions on record are complete. To add additional Hardship Withdrawal transactions, click the *Add New Row* link and make the necessary entries.

Please add Hardship Withdrawal transactions in the past 12 months not listed above: Add New Row

#	Vendor Name	Amount	Effective Date	Action
1	--Select vendor--	0.00		Delete Row

--Select vendor--
Provider 1
Provider 2
Provider 3
Other

Prio rdship withdrawal distribution, you must first attempt to satisfy the financial need by other resources that are reasonably available to you, mited to other distributable amounts under any plan of your employer and any loans where repayment would not create a financial hardship. Your Plan may require that you cease making deferrals to the Plan for a period of six months after taking a hardship withdrawal. If you are under age 59 1/2 you may also be subject to a 10% federal tax penalty on the amount withdrawn.

STEP 2 - Select the reason for the hardship request.

Please select the reason for this Hardship Withdrawal request:

	Reason For Request:
○	Medical expenses for you, your spouse, or your dependent (or primary beneficiary other than your spouse if your plan allows).
○	Expenses directly related to the purchase of your principal residence, excluding mortgage payments.
○	Tuition-related educational fees, including room and board for the next 12 months for post-secondary education for you, your spouse, your children, or your dependents (or primary beneficiary other than your spouse if your plan allows).
○	Amounts required to prevent eviction from, or foreclosure on, your principal residence.
○	Burial or funeral expenses for your deceased parent, spouse, child, or dependent (or primary beneficiary other than your spouse if your plan allows).
○	Repairs for uninsured or underinsured damage to your principal residence due to theft, fire, storm or other casualty.

STEP 3 – Select the Vendor and enter the Requested Amount. Click the *Add New Row* link and make the required entries. The Unrestricted Pre 1989 Balance, Employee Elective Contributions, and As of Date are displayed for the vendor selected.

Please select the vendor and input the amount needed to meet your immediate financial need: Add New Row

#	Vendor Name	Unrestricted Pre 1989 Balance	Employee Elective Contributions	As of Date	Requested Amount	Action
1	Provider 2	$1,000.00	$11,000.00	08/28/2009	$0.00	

STEP 4 - Click the NEXT button to complete or the CANCEL button to cancel this transaction.

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The following page will display if a loan is also available.

A loan is available to you which must be taken to meet your immediate financial need assuming repayment will not create a financial hardship. If you elect to take a loan, please click on the following link(s) to request a loan certificate.

403b Plan - Loan Certificate

457b Plan - Loan Certificate

If you elect not to take a loan because the repayment of such a loan will create a financial hardship, please check the box below.

☐ I acknowledge the current availability of a loan but I elect not to take one at this time since the repayment of such a loan will create a financial hardship.

By clicking NEXT, I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

Cancel | Next >>

You have two options to proceed from this page.

1. Click on the applicable Loan Certificate link. This will open a loan request and cancel the hardship withdrawal request.

2. Click on the check box to certify that a loan repayment would create a financial hardship. Then, click the Next button to continue with the hardship withdrawal request.

VALIC Retirement Services Company

403(b) Plan - Hardship Withdrawal Confirmation

PARTICIPANT INFORMATION			
Participant Name:	EDGAR STONE	Key Identifier:	P005
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

SPECIAL MESSAGE - PLEASE READ

PLEASE NOTE: This confirmation page is not the certificate that you requested. Please click on the Certificate Number link(s) below to view and print the actual certificate(s). The certificate(s) must be printed and submitted to each vendor along with the vendor's required paperwork in order to complete the transaction.

REASON FOR REQUEST

Expenses directly related to the purchase of your principal residence, excluding mortgage payments.

I am unable to take a loan at this time since the repayment of such a loan will create a financial hardship.

DISBURSEMENT REQUEST

Vendor Name	Certificate Number	Total Requested Amount	Unrestricted Pre 1989 Balance	Hardship Withdrawal Amount	Request Date	Expiration Date
Provider 2	0001065	$1,000.00	$1,000.00	$0.00	10/22/2009	11/30/2009

Hardship Withdrawal transactions in the last 12 months on file

Vendor Name	Amount	Effective Date	Reason
Provider 2	$1,000.00	02/27/2009	Casualty Loss

*This transaction(s) was added to Retirement Manager by the requestor of this certificate.

Print Close

To access the certificate, click on the link under the *Certificate Number*. The certificate should be printed and submitted to your vendor along with any other required paperwork for approval. See next page for sample certificate.

VALIC Retirement Services Company

CERTIFICATE # 0001065	
HARDSHIP WITHDRAWAL	
REQUEST DATE: 10/22/2009	EXPIRATION DATE: 11/30/2009

PARTICIPANT INFORMATION

Participant Name:	EDGAR STONE	Last Four Digits of SSN:	1115
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

DISBURSEMENT REQUEST

Total Immediate Financial Need	$1,000.00
Vendor Name	Provider 2
Requested Amount This Vendor	$1,000.00
Unrestricted Pre 1989 Balance	$1,000.00
Hardship Withdrawal Amount	$0.00

REASON FOR REQUEST

Expenses directly related to the purchase of your principal residence, excluding mortgage payments.

I am unable to take a loan at this time since the repayment of such a loan will create a financial hardship.

Hardship Withdrawal transactions in the last 12 months on file

Vendor Name	Effective Date Of Data	Effective Date Of Transaction	Amount Of Transaction	Reason
Provider 2	08/28/2009	02/27/2009	$1,000.00	Casualty Loss

*This transaction(s) was added to Retirement Manager by the requestor of this certificate.

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

IMPORTANT INFORMATION

When this certificate is submitted to a vendor along with all the necessary paperwork, the vendor is hereby authorized to contact other vendors as noted on this certificate to verify any and all information.

The amount of Employee Elective Contributions displayed during the process may be further reduced by other restrictions.

Print Close

LOAN CERTIFICATE

The screen below displays when you click the *Loan Certificate* link in the Disbursement Menu page.

403(b) Plan - Request for Loan Certificate

Edgar Stone
Distribution Instructions

Loan transactions on record:

Vendor Name	Loan ID	Original Loan Effective Date	Original Loan Amount	Loan Status	Current Outstanding Loan Balance	Highest Loan Balance Previous 12 Months
Provider 2	001	05/01/2009	$2,000.00	Active	$1,650.00	$2,000.00

Please add Loan transactions not listed above: Add New Row

#	Vendor Name	Loan ID	Original Loan Effective Date	Original Loan Amount	Loan Status	Current Outstanding Loan Balance	Highest Loan Balance Previous 12 Months	Action
1	--Select vendor--	U#####		0.00	--Select--	0.00	0.00	Delete Row

Is the requested loan for the purchase of a principal residence? --Select--

Please select the vendor and input the amount of the loan: Add New Row

#	Vendor Name	Account Balance	As of Date	Requested Amount	Action

A Loan Disbursement Eligibility Certificate is valid for a period which extends to the last day of the following calendar month. A second request for a certificate will not be permissible until the first certificate has expired.

By clicking NEXT, I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

Cancel | Next >>

VALIC Retirement Services Company

To generate a Loan Certificate, please complete the following steps.

STEP 1 – Verify transactions on record are complete. To add additional Loan transactions, click the *Add New Row* link and make the necessary entries.

↓

Please add Loan transactions not listed above: Add New Row

#	Vendor Name	Loan ID	Original Loan Effective Date	Original Loan Amount	Loan Status	Current Outstanding Loan Balance	Highest Loan Balance Previous 12 Months	Action
1	--Select vendor--	U#####		0.00	--Select--	0.00	0.00	Delete Row

--Select vendor--
Provider 1
Provider 2
Provider 3
Other

Is t… for the purchase of a principal residence? --Select--

STEP 2 – Select loan type. Indicate if this loan is being used to purchase a principal residence.

Is the requested loan for the purchase of a principal residence? --Select--

--Select--
Yes
No

STEP 3 – Select Vendor and enter Requested Amount. Click the *Add New Row* link and make the required entries. The Account Balance and As of Date are displayed for the vendor selected.

↓

Please select the vendor and input the amount of the loan: Add New Row

#	Vendor Name	Account Balance	As of Date	Requested Amount	Action
1	Provider 2	$15,000.00	08/28/2009	0.00	Delete Row

STEP 4 - Click the NEXT button to complete or the CANCEL button to cancel this transaction.

After clicking NEXT, the confirmation page will display.

VALIC Retirement Services Company

403(b) Plan - Loan Confirmation

PARTICIPANT INFORMATION			
Participant Name:	EDGAR STONE	Key Identifier:	P005
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

SPECIAL MESSAGE - PLEASE READ
PLEASE NOTE: **This confirmation page is not the certificate that you requested. Please click on the Certificate Number link(s) below to view and print the actual certificate(s). The certificate(s) must be printed and submitted to each vendor along with the vendor's required paperwork in order to complete the transaction.**

REASON FOR LOAN
Is the requested loan for the purchase of a principal residence? No

LOAN REQUEST				
Vendor Name	**Certificate Number**	**Requested Amount**	**Request Date**	**Expiration Date**
Provider 2	0001066	$1,000.00	10/22/2009	11/30/2009

Loan Transactions On Record						
Vendor Name	**Loan ID**	**Original Loan Effective Date**	**Original Loan Amount**	**Loan Status**	**Current Outstanding Loan Balance**	**Highest Loan Balance Previous 12 Months**
Provider 2	001	05/01/2009	$2,000.00	Active	$1,650.00	$2,000.00

*This transaction(s) was added to Retirement Manager by the requestor of this certificate.

Print | Back to Disbursement Menu

To access the certificate, click on the link under the *Certificate Number*. The certificate should be printed and submitted to your vendor along with any other required paperwork for approval. See next page for sample certificate.

VALIC Retirement Services Company

CERTIFICATE # 0001066	
LOAN	
REQUEST DATE: 10/22/2009	EXPIRATION DATE: 11/30/2009

PARTICIPANT INFORMATION

Participant Name:	EDGAR STONE	Last Four Digits of SSN:	1115
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

LOAN REQUEST

Vendor Name	Provider 2
Requested Amount This Vendor	$1,000.00

REASON FOR LOAN

Is the requested loan for the purchase of a principal residence? No

Loan Transactions On Record

Vendor Name	Effective Date of Data	Original Loan Effective Date	Loan Status	Current Outstanding Loan Balance	Highest Loan Balance Previous 12 Months
Provider 2	08/28/2009	05/01/2009	Active	$1,650.00	$2,000.00

*This transaction(s) was added to Retirement Manager by the requestor of this certificate.

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

IMPORTANT INFORMATION

When this certificate is submitted to a vendor along with all the necessary paperwork, the vendor is hereby authorized to contact other vendors as noted on this certificate to verify any and all information.

All loans are assumed to be policy loans, and as such the $10,000 step was not included in qualifying this loan.

The Loan modeling was based on plan level account balances at each vendor. The account balance is the total combined value of all contributions under the plan as of the date being displayed and assumes all employer contributions, if applicable, are 100% vested.

The accuracy of this loan modeling is dependent on the availability of current and accurate data from approved vendors.

Loans under the plan cannot be greater than $50,000 or 50% of your account balance and may be further reduced by other restrictions.

Print   Close

LOAN AMOUNT CALCULATION

Retirement Manager determines your loan amount available based on IRS regulations.

Based on those regulations, below are the requirements in Retirement Manager that determine you available loan amount. A Loan Certificate will be generated if the loan amount requested meets the requirements below.

- Minimum loan amount allowed - **$1,000.00**
- Maximum loan amount allowed - **$50,000.00**
- The loan amount requested cannot exceed the following calculation:

50% of the displayed **Account Balance** at the selected provider **minus**
Total Outstanding Loan Balance (displayed under the Loan Transaction on Record)

Example:

John Smith has an account balance of $10,000.00. He also has two active loans. Loan 1 has an outstanding balance of $500.00, and Loan 2 has an outstanding balance of $1,000.00.

The maximum loan amount available to John at Provider 1 is $3,500.00 (50% of 10,000.00 - $1,500.00)

Other loan requirements include:

- The total highest outstanding balance over a rolling 12 months for all loans cannot exceed **$50,000.00**. This includes loans on the 457(b) plan if available.
- A new loan is not available if you have a defaulted loan on record. You can contact the provider where you have a defaulted loan to discuss the payoff process for that loan.

VALIC Retirement Services Company

IN-SERVICE EXCHANGE CERTIFICATE

The screen below displays when you click the *In-Service Exchange Certificate* link in the Disbursement Menu page.

403(b) Plan - Request for In-Service Exchange Certificate

Edgar Stone
Distribution Instructions

Please select the current vendor, the new vendor and input the amount of the exchange: Add New Row

#	Current Vendor Name	Account Balance	As of Date	New Vendor Name	Full Disbursement	Requested Amount	Action
1	--Select current vendor--			--Select new vendor--	☐	0.00	Delete Row

By clicking NEXT, I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

Cancel | Next >>

VALIC Retirement Services Company

To generate an In-Service Exchange Certificate, please complete the following steps.

STEP 1 - Make the required entries. The Account Balance and As of Date are displayed for the vendor selected. Check the *Full Disbursement* box if you want to transfer all funds to another vendor.

Please select the current vendor, the new vendor and input the amount of the exchange:

Add New Row

#	Current Vendor Name	Account Balance	As of Date	New Vendor Name	Full Disbursement	Requested Amount	Action
1	--Select current vendor--			--Select new vendor--	☐	0.00	Delete Row

STEP 2 - Click the NEXT button to complete or the CANCEL button to cancel this transaction.

After clicking NEXT, the confirmation page will display.

403(b) Plan - In-Service Exchange Confirmation

PARTICIPANT INFORMATION			
Participant Name:	EDGAR STONE	Key Identifier:	P005
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

SPECIAL MESSAGE - PLEASE READ
PLEASE NOTE: This confirmation page is not the certificate that you requested. Please click on the Certificate Number link(s) below to view and print the actual certificate(s). The certificate(s) must be printed and submitted to each vendor along with the vendor's required paperwork in order to complete the transaction.

IN-SERVICE EXCHANGE REQUEST

Current Vendor Name	New Vendor Name	Certificate Number	Full Disbursement	Requested Amount	Request Date	Expiration Date
Provider 2	Provider 1	0001067	✔		10/22/2009	11/30/2009

Print Close

To access the certificate, click on the link under the *Certificate Number*. The certificate should be printed and submitted to your vendor along with any other required paperwork for approval. See next page for sample certificate.

VALIC Retirement Services Company

CERTIFICATE # 0001067	
IN-SERVICE EXCHANGE	
REQUEST DATE: 10/22/2009	EXPIRATION DATE: 11/30/2009

PARTICIPANT INFORMATION

Participant Name:	EDGAR STONE	Last Four Digits of SSN:	1115
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

IN-SERVICE EXCHANGE REQUEST

Current Vendor Name	Provider 2
New Vendor Name	Provider 1
Requested Amount	Full Disbursement

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

IMPORTANT INFORMATION

When this certificate is submitted to a vendor along with all the necessary paperwork, the vendor is hereby authorized to contact other vendors as noted on this certificate to verify any and all information.

The account balance displayed during the process is the total combined value of all contributions under the plan as of the date being displayed and assumes all employer contributions, if applicable, are 100% vested.

This account balance may be further reduced by other restrictions.

Print Close

SEVERANCE OF EMPLOYMENT CERTIFICATE

The screen below displays when you click the *Severance of Employment Certificate* link in the Disbursement Menu page. This link will not display if you are still listed as an active employee.

403(b) Plan - Request for Distribution Due to Severance of Employment Certificate

Steve Miller
Distribution Instructions

Please select the vendor and input the amount being requested: Add New Row

#	Vendor Name	Account Balance	As of Date	Full Disbursement	Requested Amount	Action
1	--Select current vendor--			☐	0.00	Delete Row

By clicking NEXT, I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

Cancel | Next >>

VALIC Retirement Services Company

To generate a Severance of Employment Certificate, please complete the following steps.

STEP 1 - Make the required entries. The Account Balance and As of Date are displayed for the vendor selected. Check the *Full Disbursement* box if you want to take all funds.

Please select the vendor and input the amount being requested: Add New Row

#	Vendor Name	Account Balance	As of Date	Full Disbursement	Requested Amount	Action
1	--Select current vendor--			☐	0.00	Delete Row

STEP 2 - Click the NEXT button to complete or the CANCEL button to cancel this transaction.

After clicking NEXT, the confirmation page will display.

403(b) Plan - Severance Of Employment Distribution Confirmation

PARTICIPANT INFORMATION			
Participant Name:	STEVE MILLER	Key Identifier:	P015
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

SPECIAL MESSAGE - PLEASE READ

PLEASE NOTE: This confirmation page is not the certificate that you requested. Please click on the Certificate Number link(s) below to view and print the actual certificate(s). The certificate(s) must be printed and submitted to each vendor along with the vendor's required paperwork in order to complete the transaction.

SEVERANCE OF EMPLOYMENT REQUEST

Vendor Name	Certificate Number	Full Disbursement	Requested Amount	Request Date	Expiration Date
Provider 2	0001068	✔		10/22/2009	11/30/2009

Print Close

To access the certificate, click on the link under the *Certificate Number*. The certificate should be printed and submitted to your vendor along with any other required paperwork for approval. See next page for sample certificate.

VALIC Retirement Services Company

CERTIFICATE # 0001068	
SEVERANCE OF EMPLOYMENT	
REQUEST DATE: 10/22/2009	EXPIRATION DATE: 11/30/2009

PARTICIPANT INFORMATION

Participant Name:	STEVE MILLER	Last Four Digits of SSN:	1125
Employer Name:	Demonstration School	Plan Name:	403(b) Plan

SEVERANCE OF EMPLOYMENT REQUEST

Vendor Name	Provider 2
Requested Amount	Full Disbursement

PARTICIPANT APPROVAL

I hereby provide an electronic signature. I am aware that this request must be reviewed in order to determine that it complies with all plan provisions and regulatory guidance. I do hereby certify that all the information provided is true and complete to the best of my knowledge and belief.

I hereby authorize VALIC Retirement Services Company or any selected vendor(s) to verify any information regarding the request limited to sources identified herein. This authorization to verify and release information shall include, but not be limited to, past disbursement requests, account balances, employment status and all other information necessary to process the information.

I acknowledge that in order to complete this request I may need to provide additional paperwork to selected vendor(s) along with the Disbursement Eligibility Certificate.

IMPORTANT INFORMATION

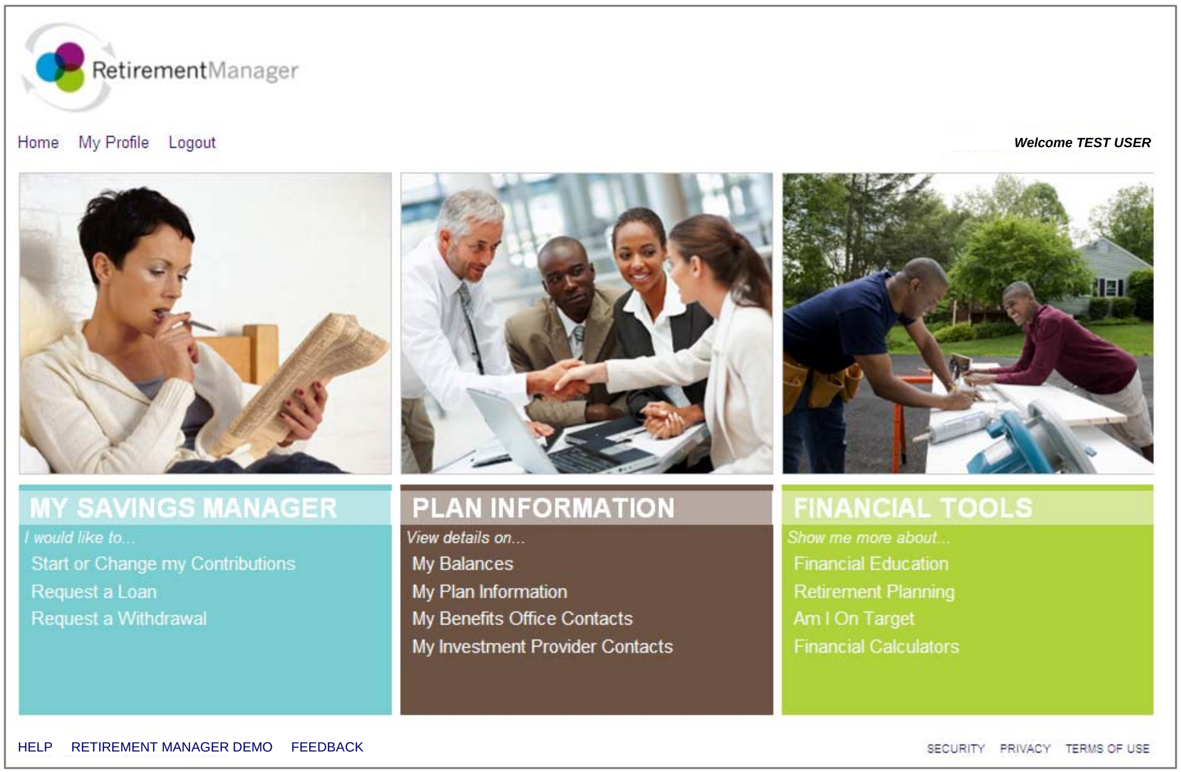
The account balance displayed during the process is the total combined value of all contributions under the plan as of the date being displayed and assumes all employer contributions, if applicable, are 100% vested.

This account balance may be further reduced by other restrictions.

Print Close

RetirementManager

Quick Reference Guide



Getting Started

This Retirement Manager participant website Quick Reference Guide will assist you to easily navigate and complete important tasks related to your retirement plan. This Quick Reference Guide is also available on the Retirement Manager website by selecting the “Help” link at the bottom of the screen along with Frequently Asked Questions with additional information.

RetirementManager Website Address

While you may always access Retirement Manager from https://www.myretirementmanager.com/, your employer will also provide you with a custom website address for you to use to help Retirement Manager quickly identify your institution’s website. For easy access, you should use this custom website address whenever possible, so be sure to add it as a “Favorite” website!

Existing Users

If you have previously logged in and have been using Retirement Manager, enter your “user ID” on the first page; click “Next”; enter your password on the second page, and click “Submit” to log in.

New Users

If you are new to the Retirement Manager website, you will need to register by providing Retirement Manager with your employer name and some information about yourself.

To register, click the “I’m a New User” link on the main login page and follow the screen prompts for “User Verification” and “Security Profile Setup”.

Points of Interest

1. If you are a new user, click “I’m a New User” to register.
2. If you are an existing user, type in your User ID and click “Next”
3. Enter your password and click “Submit”

RetirementManager

Quick Reference Guide

Security Profile Setup

Once you have confirmed your identity with Retirement Manager, it is now time to further secure your access by setting up a Security Profile!

- If you are a new user, and have just completed the User Verification steps on the previous page, you will be automatically directed to set up your Security profile.
- If you are an existing user and would like to set up your Security Profile, you may access these screens from the Retirement Manager home page via the “My Profile” link at the top left.

If you have already set up a Security Profile, you may access and edit your selections at any time via the “My Profile” link on the home page.

1 Create a User ID:

Using the guidelines on the right side of the page, type in your user ID and click the “Check Availability” button to make sure your user ID is available.

2 Enter and Confirm Your Email Address:

The Email address you enter here will be used to send you your password should you ever need to have it reset.

3 Create and Confirm Your Password:

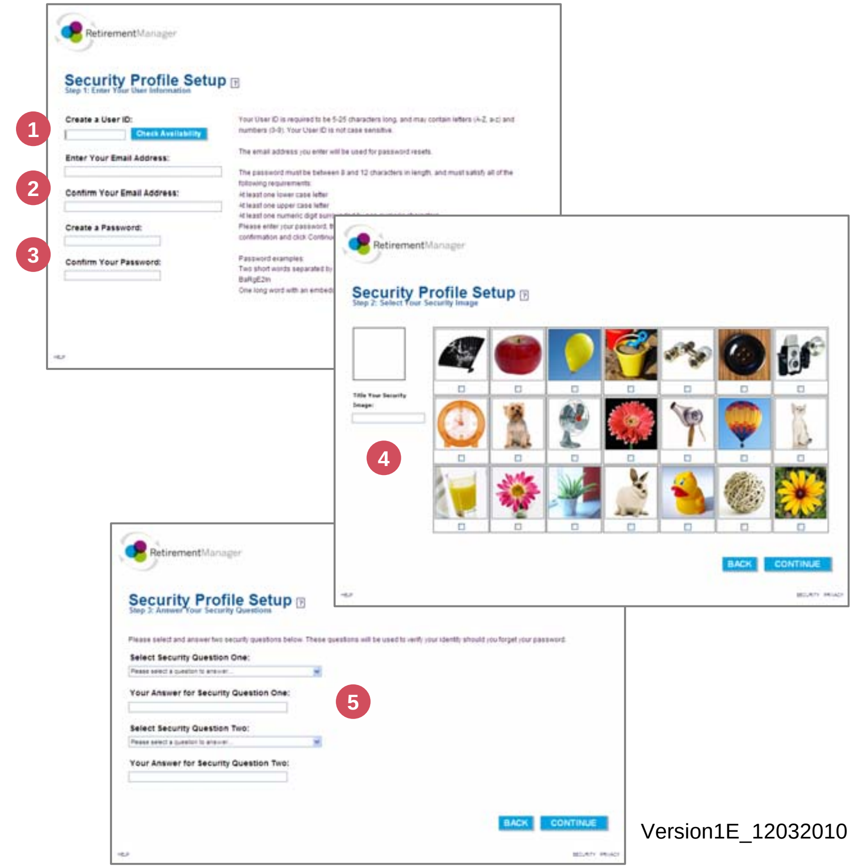
Using the guidelines on the right side of the page, enter a secure password that will be easy for you to remember, but not easy for others to guess.

4 Select Your Security Image:

You will now see this image on the password page when you log into Retirement Manager. Recognizing this image and title when you log in helps protect your access to Retirement Manager.

5 Answer Your Security Questions:

You should select questions and answers that are easy for you to remember, but not easy for others to guess. Your security question answers are case-sensitive.



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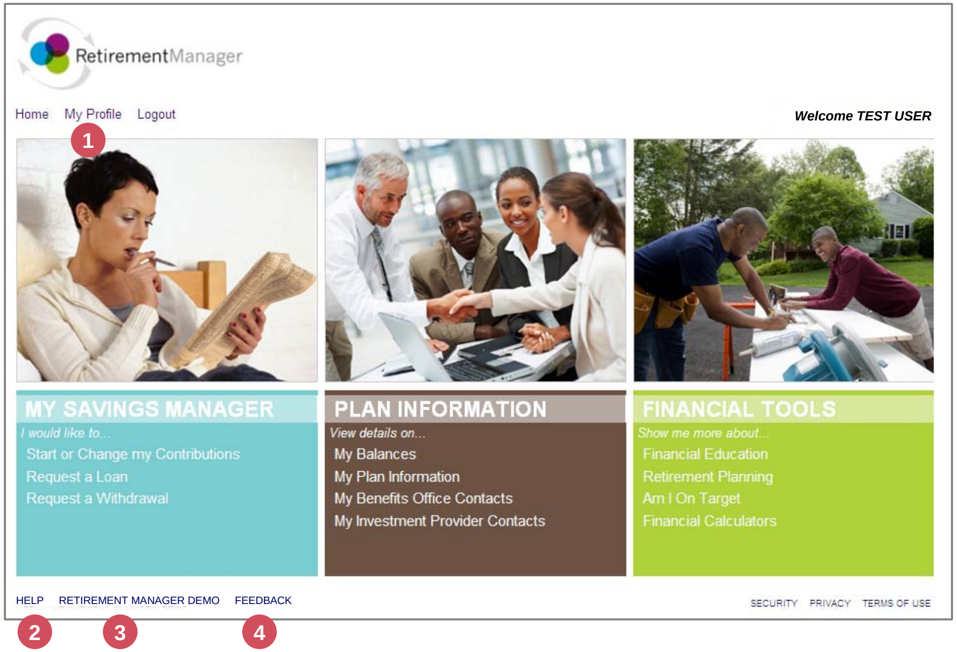
Home Page

From the Retirement Manager home page, you will be able to access information and navigate to your retirement plan tasks quickly and efficiently.

The ***My Savings Manager*** menu on the left displays retirement plan transactions. This section will also house the history of previous transactions you have generated should you need to revisit or print this information.

The ***Plan Information*** menu in the center displays information related to your retirement plans. This may include retirement plan account balances, plan details and documentation, investment provider contact information and contact information at your employer.

The ***Financial Tools*** menu on the right displays education information relative to financial planning. In this section you will find current retirement articles and retirement plan calculators to help you maximize your savings.

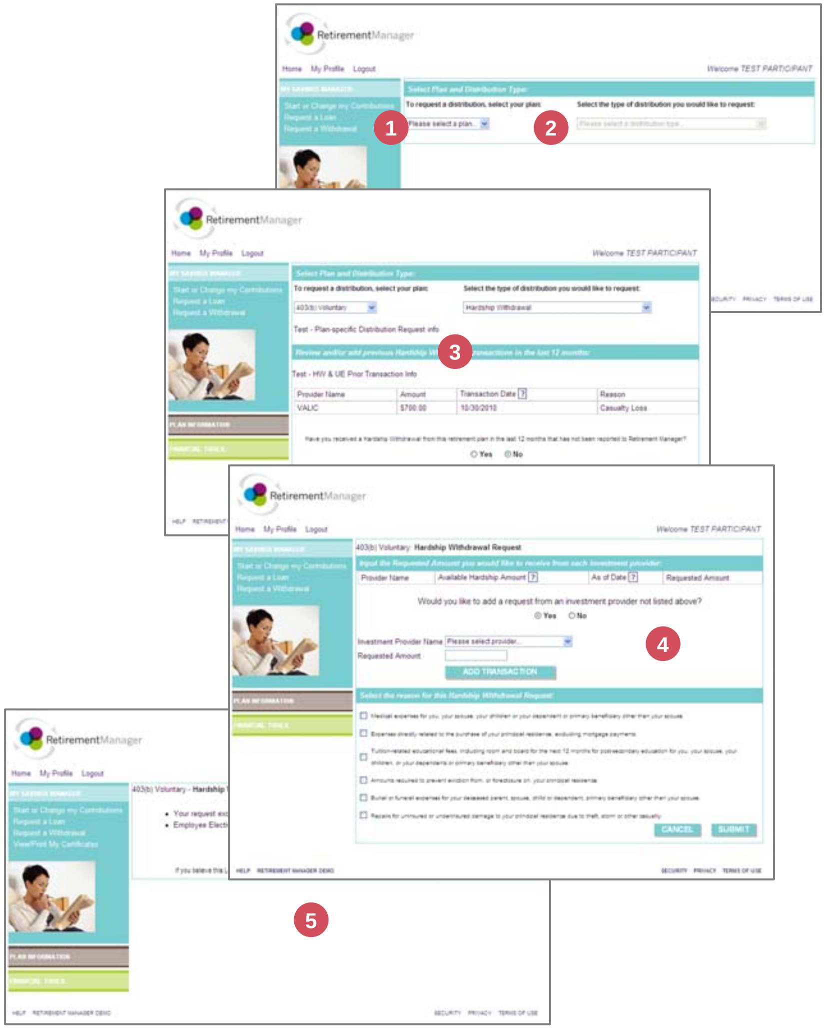


Points of Interest

1. Access “My Profile” to set up or change your user id, password, security image or security questions.
2. Need Help? Answers to Frequently Asked Questions.
3. View a brief demonstration of Retirement Manager!
4. We are looking for your feedback! Click this link for a short survey and provide us with your comments and suggestions!

Request a Loan or Withdrawal

Retirement Manager uses eligibility certificates to pre-qualify you for a loan or withdrawal from your retirement plan. To begin, select either “Request a Loan” or “Request a Withdrawal” from the left menu on the home page. Please note that the screen shots on this page are examples, and may vary based on your plan.



1 Select a plan:

To request a loan or withdrawal, first select your retirement plan. Make your selection from the plans that are eligible for loans and withdrawals.

2 Select withdrawal type (not applicable to Loans):

The types of withdrawals available to you will depend on the retirement plan you selected, your current employment status, and the types of withdrawals offered by your employer. If you are unsure what type of withdrawal you need, please contact your employer or financial advisor.

3 Review and/or add prior loan or withdrawal transactions:

Retirement Manager will display any previous loan or withdrawal transactions that will be used to pre-qualify your loan or withdrawal. If there are any transactions missing, you should add them by following the screen prompts at the bottom of the page. Once the information on the screen is complete, click the “Next” button.

4 Complete your loan or withdrawal request:

Input the amount for your requested loan or withdrawal. If you do not see your investment provider listed, you may manually add your provider following the prompts on the screen. Once you have input your amount for your provider(s), be sure to complete any additional questions that may be specific to the loan or withdrawal you are requesting.

5 Confirmation/Print Certificate(s):

If you are eligible for your loan or withdrawal request, the confirmation page will also contain a link to print your certificate(s). Be sure to submit the certificate(s) along with any supporting paperwork to your provider by the expiration date on the certificate. If your request was not approved, a message will display, contact your employer with any questions.

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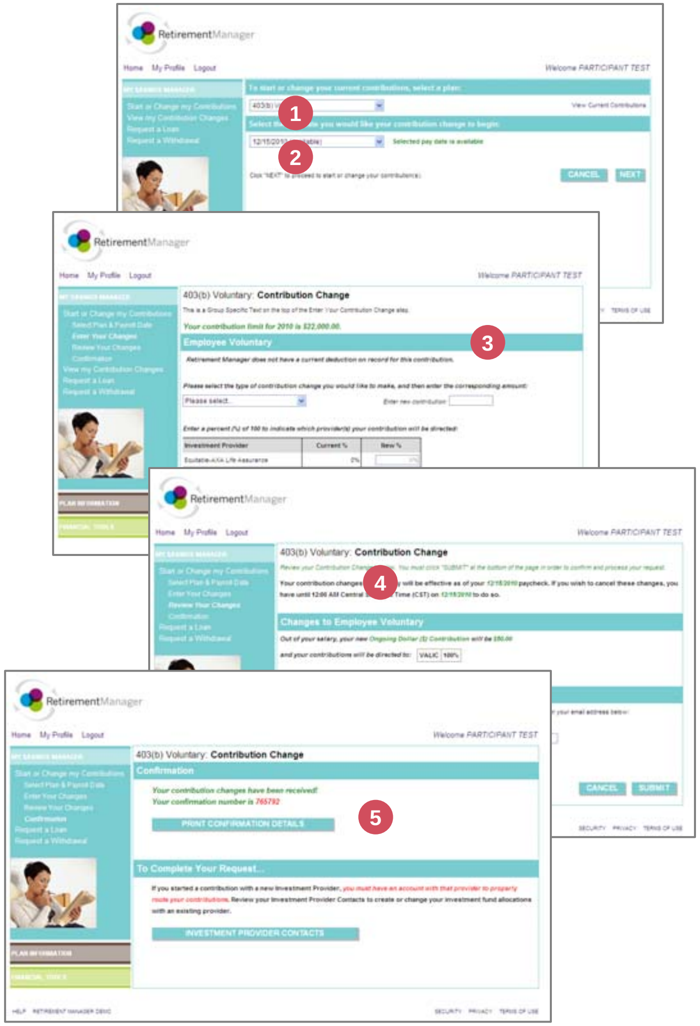
Quick Reference Guide

Start or Change My Contributions

To start contributing to your retirement plan, or to change your existing contributions, click on the “Start or Change My Contributions” link from the left menu on the home page. Please note that the screen shots on this page are examples, and may vary based on your plan.



1 Select a plan:

To start or change your retirement contributions, first select your retirement plan. Make your selection from the plans in which you are eligible to make contributions.

2 Select pay date:

The dates listed in this menu are the pay dates available to make contribution changes. You may only make one contribution change per pay date, so if you would like to alter the contribution change for a payroll date, you will need to first delete your pending change. Contribution changes stay in “pending” status until the date elected by the employer prior to the payroll date. Once that date passes, you will not be able to delete or enter a new contribution change for that pay date.

3 Contribution Change(s):

Following the prompts on the screen, select your type of contribution and enter your contribution amount. In this step you will also be indicating your investment provider selections.

4 Review your Contribution Change(s):

Carefully review your contribution changes and pay dates. You may use the “Cancel” button to return to the Plan Selection page to restart your contribution change. Once you are satisfied with your changes, click the Submit button.

5 Confirmation:

Your contribution change details may be printed from this page. If you have selected a new investment provider, it is very important to ensure that you have an account set up with that provider to ensure your contributions are directed and invested per your direction. You may use the “Investment Provider Contacts” button to access contact information and enrollment details for your selected provider(s).

RetirementManager

RetirementManager participant website upgrade — COMING SOON!

Comment [MG1]:

Great news!

The Paterson Public Schools Retirement Manager website has been updated and we are pleased to announce several new and easy ways to manage and learn about your retirement benefits.

With this Retirement Manager upgrade, on February 7, 2011, you will be able to:

- Further protect your financial data by creating your own unique User ID, and selecting security questions and images customized to your preferences.
- Navigate easily to important tasks related to your retirement plans.
- Quickly locate retirement plan information and investment provider contacts.
- Access important financial topics and information about current market trends.

Please be assured that these changes do not require any action on your part, and your existing Retirement Manager website address will not change.

Attached to this announcement you will find a Quick Reference Guide has been designed as a “road map” to assist in exploring the new features on Retirement Manager. This Quick Reference Guide will also be available on the Retirement Manager website in the “Help” section. Should you have any questions, please feel free to contact the Employee Benefits Office at 973-321-0745 (0748) and we would be happy to assist in any way.

VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company.

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