Available products include

- Annuities
- Lifecycle Funds
- Mutual Funds
- Self-Directed Brokerage Accounts

Corebridge offers a variety of comprehensive services to benefit retirement plan participants including:

- **Face-to-face** meetings on campus, local office or at your home
- **Complimentary retirement and investment planning services** online or in person:
  - Risk tolerance and retirement goals assessment
  - List of available funds, fund selection and allocation modeling available
- **Complimentary financial planning services from** a dedicated financial professional
- **Online tracking of outside employer's plan assets** Rollover help also available on request
- **Interactive calculators at utsystem.corebridgefinancial.com**
- **Complimentary financial workshops and seminars,** online or in person
- **24-hour account access** online or via mobile apps

Additional fee-based employee services available:

- **Actively managed company accounts**
- **Investment fund enrollment. Easy enrollment** online at utsystem.corebridgefinancial.com or with a dedicated financial professional

Contact your financial professional at 1.800.448.2542 or visit our website, utsystem.corebridgefinancial.com for a list of local financial professional offices.

Five steps to retirement

1. **Start now.** **Enroll in your retirement plan to benefit from:**
   - Tax-deferred savings
   - Compounding growth potential
2. **Get smarter.** **Educate yourself about the financial decisions everyone must make. Financial mistakes can be expensive and long lasting.**
3. **Step it up.** **Take baby steps: Start small. Then, consider increasing contributions each year. Social Security and pensions may help but are unlikely to fully fund a secure, comfortable retirement.**
4. **Be prepared.** **Determine how much income you'll need for retirement — before you turn in your employee card. Online calculators and your financial professional can help.**
5. **Enjoy life.** **You don't want to come up short — your retirement may be long. You'll need to figure out:**
   - How will you spend your time?
   - How will you make your income last?
   - How will you cover rising healthcare costs?

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

Annuities are issued by **The Variable Annuity Life Insurance Company** (VALIC), Houston, TX or **The United States Life Insurance Company in the City of New York** (USL), New York, NY. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Beginning January 1, 2026, USL will be Corebridge Financial's sole authorized issuer of new annuities in New York.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc., member FINRA, SIPC and an SEC-registered investment adviser.

VALIC Retirement Services Company provides retirement plan recordkeeping and related services and is the transfer agent for certain affiliated variable investment options. VALIC Trust Company Inc. provides plan trust and custodial services.

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Want to pursue a stellar retirement?

We can help.

The University of Texas System
RETIREMENT PROGRAM
Your Future. Your Choice.

A big-picture view of your savings needs

How much will you need?

The answer will vary depending on your needs and situation. But as a starting point, one general rule of thumb suggests you will annually need 80% or more of your salary at the time you retire, although some retirees have found they need a higher percentage of their final pay.

How much should you contribute?

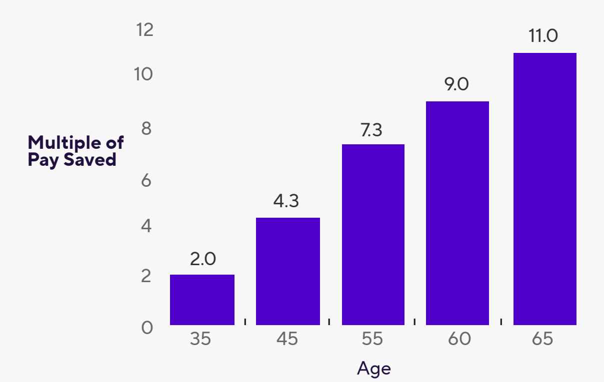
One common recommendation is at least 15% of your pretax salary (including employer-matching contributions).

Are you on track?

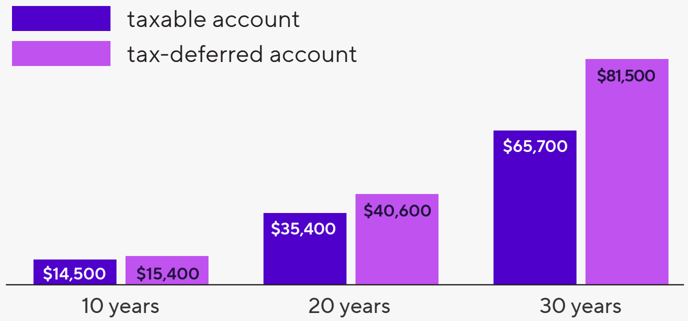
According to the AON Hewitt study, "The Real Deal: 2018 Retirement Income Adequacy at U.S. Plan Sponsors, updated January 13, 2021," if you save 17% of each year's pay from age 25 through 65 to your retirement resources—that is, your savings plus employer benefits, you will hypothetically, accumulate funds to approximately match the numbers (expressed in multiples of pay) on the chart shown below.

Accumulation targets by age

Saving age 35 to 65. Goal is to accumulate 11 times pay at age 65.



The advantages of a tax-deferred retirement plan



This chart compares the hypothetical results of contributing $100 each month to (1) a taxable account and (2) a tax-qualified retirement account. Bear in mind that a $100 pretax contribution to a tax-qualified account has a current cost of $75 (assuming a 25% income tax bracket) and also reduces current taxable income. The chart assumes a 5% annual rate of return. Fees and charges, if applicable, are not reflected in this example and would reduce the amount shown. Income taxes on tax-deferred accounts are payable upon withdrawal. Federal restrictions and a 10% federal early withdrawal tax penalty may apply to withdrawals prior to age 59½. This information is hypothetical and only an example. It does not reflect the return of any investment and is not a guarantee of future income. Investing involves risk, including possible loss of principal.

Lower maximum capital gains rates may apply (subject to IRS limitation, capital losses may also be deducted against capital gains) to certain investments in a taxable account, which would reduce the differences between the performance in the accounts shown in the chart. You should consider your personal investment horizon and current and anticipated income tax brackets when making investment decisions, as they may further impact the results of the comparison.

Highlights of your UTSaver retirement savings plan	UTSaver TSA		UTSaver DCP	
	Traditional	Roth	Traditional	Roth
Eligibility	All employees	All employees	All employees	All employees
Employee contribution	Pretax dollars	After-tax dollars	Pretax dollars	After-tax dollars
Employer contribution	None	None	None	None
Employee withdrawals	Taxable when withdrawn	Tax-free when withdrawn as a 'qualified' distribution[1]	Taxable when withdrawn	Tax-free when withdrawn as a 'qualified' distribution[1]
Employee contribution limits	$23,500 in 2025 for both traditional and Roth sources[1]		$23,500 in 2025 for both traditional and Roth sources	
Over age 50 catch-up contribution	Up to $7,500[2,3]		Up to $7,500	
15-year catch-up contribution	Up to $3,000[2,3]		N/A	Up to $3,000
Three years prior to retirement catch-up (special catch-up)	N/A	N/A	Up to $23,500 (may not be used simultaneously with age 50 catch-up)	N/A
Early distributions	Distributions made prior to age 59½ will be subject to ordinary income tax and a 10% federal early withdrawal tax penalty unless an exception applies.	Taxable portion of "nonqualified" distributions made prior to age 59½ will be subject to ordinary income tax and a 10% federal early withdrawal tax penalty unless an exception applies.	Distributions will be subject to ordinary income tax and, when it applies, a 10% federal early withdrawal tax penalty.	Taxable portion of "nonqualified" distributions made prior to age 59½ will be subject to ordinary income tax and a 10% federal early withdrawal tax penalty unless an exception applies.

[1] A qualified Roth distribution is one that (1) is withdrawn after the end of the five-year period beginning with the first year in which a Roth contribution was made to the plan, and (2) is after reaching age 59½, death or disability. Each dollar of a Roth contribution reduces the amount that can be contributed pretax, and vice versa.

[2] Each dollar of a Roth contribution reduces the amount that can be contributed pretax, and vice versa.

[3] If you are eligible for both catch-up contributions, the 15-year catch-up must be exhausted first.