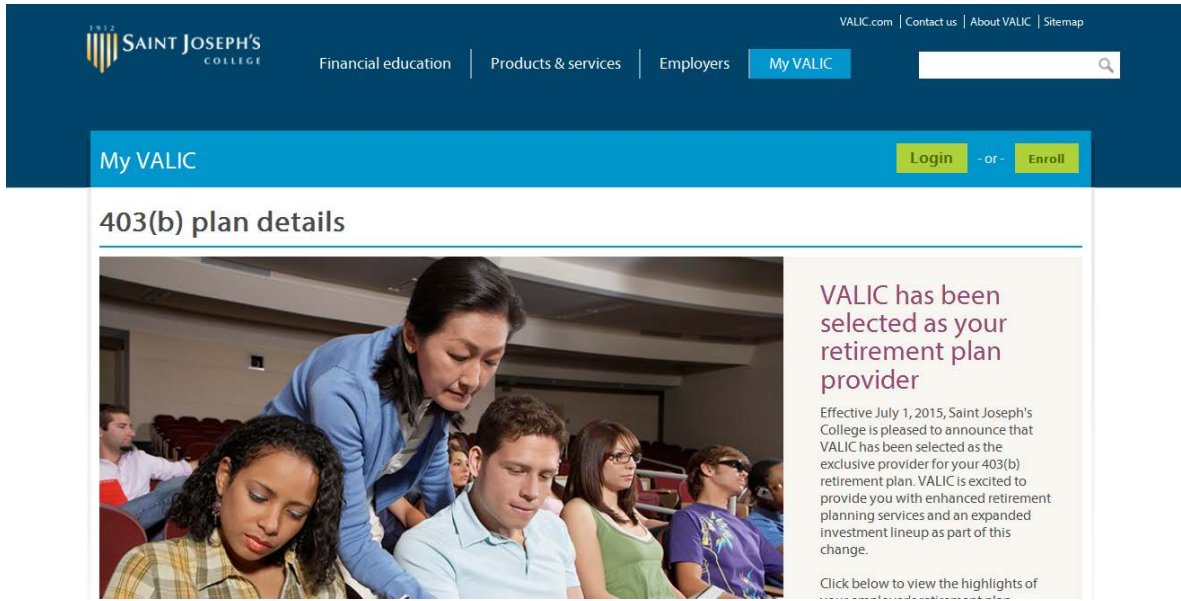


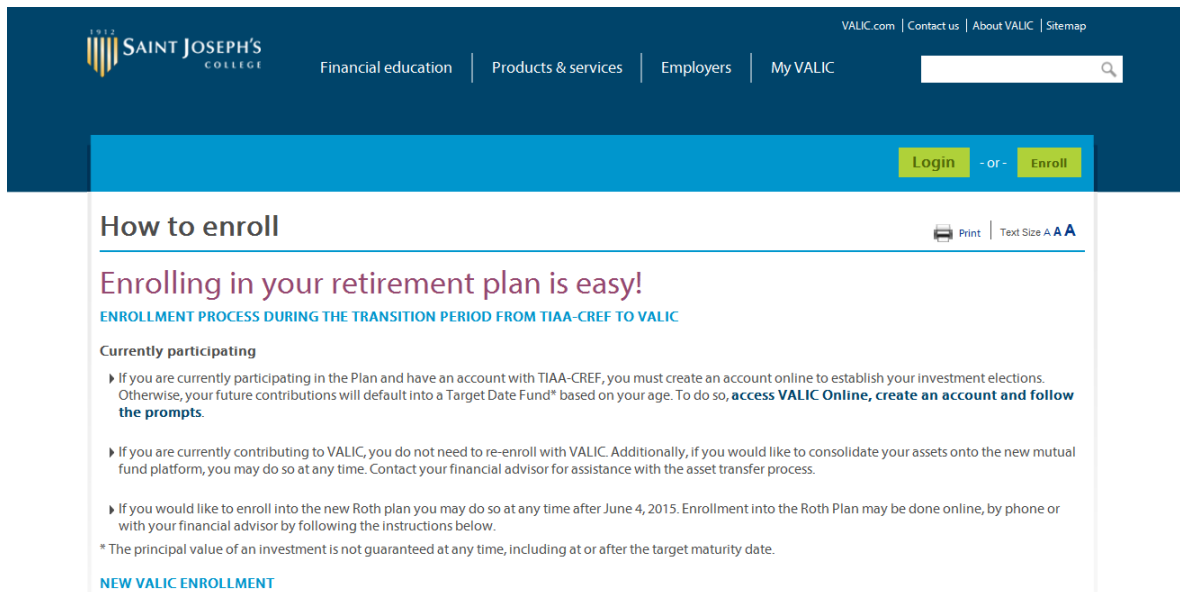
Online enrollment instructions for your Saint Joseph's College Retirement Plan

1. Visit VALIC.com/SJCME and click on the green "Enroll" button in the top right corner of your screen.



The screenshot shows the VALIC website interface. At the top, there is a navigation bar with the Saint Joseph's College logo, links for 'Financial education', 'Products & services', 'Employers', and 'My VALIC'. A search bar is also present. Below the navigation bar, a blue banner contains the text 'My VALIC' and two buttons: 'Login' and 'Enroll'. The main content area is titled '403(b) plan details' and features a photograph of a woman in a blue blazer assisting a group of students. To the right of the photo, a text box reads: 'VALIC has been selected as your retirement plan provider'. Below this, a paragraph states: 'Effective July 1, 2015, Saint Joseph's College is pleased to announce that VALIC has been selected as the exclusive provider for your 403(b) retirement plan. VALIC is excited to provide you with enhanced retirement planning services and an expanded investment lineup as part of this change.' A link below the text says 'Click below to view the highlights of...'

2. If you are currently participating, simply click on the blue link, "access VALIC online, create an account and follow the prompts."

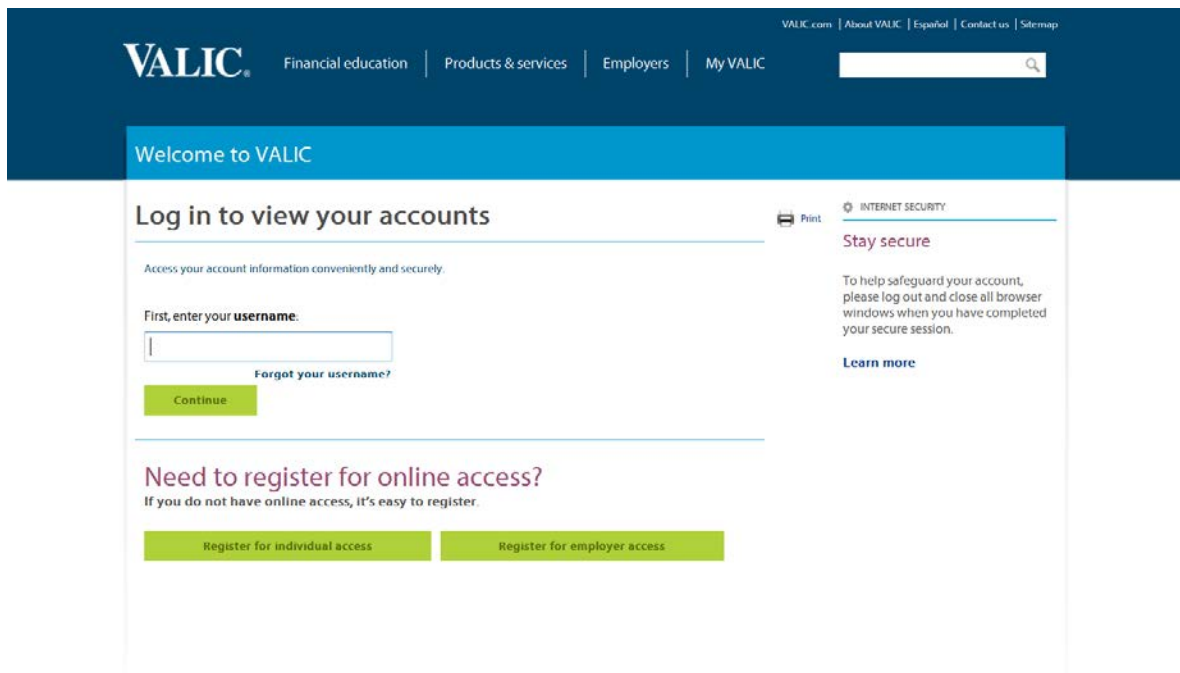


The screenshot shows the 'How to enroll' page on the VALIC website. The navigation bar is identical to the previous screenshot. The main heading is 'How to enroll' with a 'Print' icon and 'Text Size A A A' options. Below the heading, a sub-heading reads 'Enrolling in your retirement plan is easy!' followed by a blue link: 'ENROLLMENT PROCESS DURING THE TRANSITION PERIOD FROM TIAA-CREF TO VALIC'. Underneath, a section titled 'Currently participating' contains three bullet points:

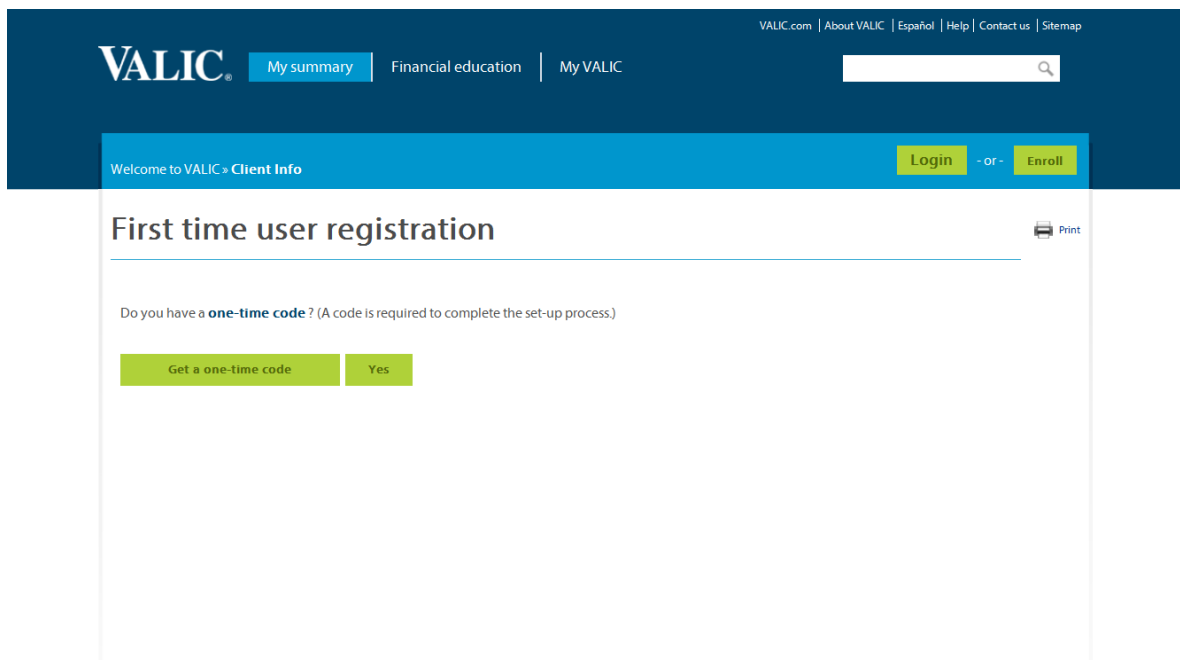
- ▶ If you are currently participating in the Plan and have an account with TIAA-CREF, you must create an account online to establish your investment elections. Otherwise, your future contributions will default into a Target Date Fund* based on your age. To do so, **access VALIC Online, create an account and follow the prompts.**
- ▶ If you are currently contributing to VALIC, you do not need to re-enroll with VALIC. Additionally, if you would like to consolidate your assets onto the new mutual fund platform, you may do so at any time. Contact your financial advisor for assistance with the asset transfer process.
- ▶ If you would like to enroll into the new Roth plan you may do so at any time after June 4, 2015. Enrollment into the Roth Plan may be done online, by phone or with your financial advisor by following the instructions below.

 A footnote at the bottom states: '* The principal value of an investment is not guaranteed at any time, including at or after the target maturity date.' At the very bottom, there is a blue link for 'NEW VALIC ENROLLMENT'.

3. If you have not yet registered your account online, click the green “Register for individual access” button.



4. If you have already received a one-time code in the mail, click on Yes. If you have not yet received a one-time access code, click on “Get a one-time code.”



5. Enter the requested information on the following page and click “Next.”

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VALIC® My summary Financial education My VALIC

Welcome to VALIC » One-time Code

One-time code Print

SSN without dashes (-) *

Last name: *

Date of birth: *

ZIP code: *

Instructions

i You must have an account with VALIC in order to apply for a one-time code.

Please enter the following information.

- **SSN:** Your social security number excluding any dashes (-) or other characters.
- **Last name:** Your last name excluding any suffixes (i.e. Jr, Sr, III, etc).
- **Date of birth:** Your date of birth in the format of mm/dd/yyyy (e.g. 01/01/1900)
- **ZIP code:** Your resident ZIP code that VALIC has on file.

Next Cancel

6. You may choose to have a one-time secure code mailed to your address on file or you may choose to call the Client Care Center (Monday-Friday, 8AM-9PM ET at 1-800-448-2542) to receive your one-time secure code.

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Welcome to VALIC » One-time Code

One-time code Print

Mail via United States Postal Service to the resident address that VALIC has on file.

Next Cancel

7. Once you receive your one-time secure code, select Yes on the “First time user registration page.”

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Welcome to VALIC » Client Info Login - or - Enroll

First time user registration Print

Do you have a **one-time code**? (A code is required to complete the set-up process.)

Get a one-time code Yes

8. On the following page, enter your one-time secure code and and personal information and click the “Next” button to complete the online account creation process.

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Welcome to VALIC » Client Info Login - or - Enroll

First time user registration Print

One-time code ?

SSN: without dashes (-) *

Last name: *

Date of birth: *

Next Cancel

Instructions

? You must have an account with VALIC in order to register for access.

Please enter the following information.

- One-time code:** A registration code is required to complete the set-up process. **Need a one-time code?**
- SSN:** Your social security number excluding any dashes (-) or other characters.
- Last name:** Your last name excluding any suffixes (i.e. Jr., Sr., III, etc.).
- Date of birth:** Your date of birth in the format of mm/dd/yyyy (e.g. 01/01/1900).