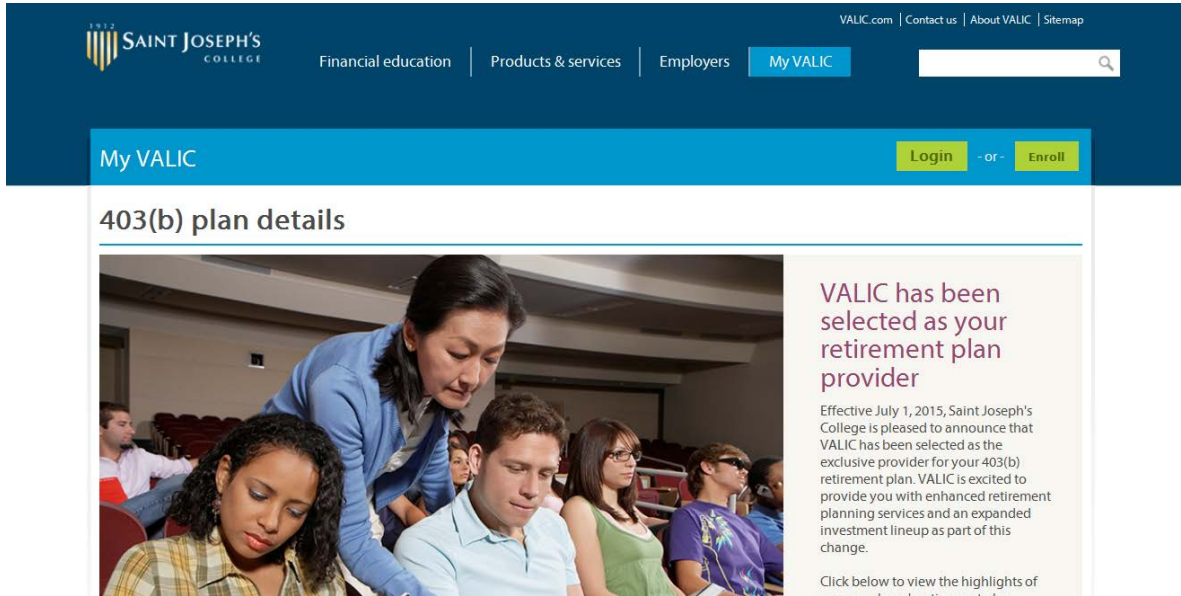


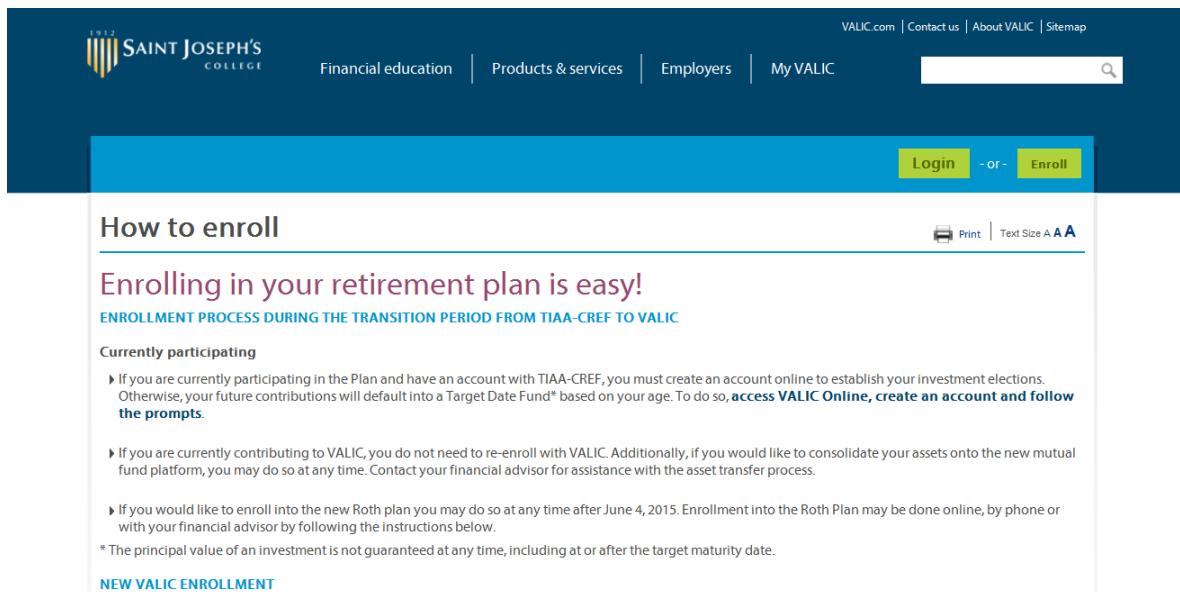
## Online enrollment instructions for your Saint Joseph's College Retirement Plan

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 dark blue navigation bar with the Saint Joseph's College logo on the left and links for 'Financial education', 'Products & services', 'Employers', and 'My VALIC' on the right. 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 shirt 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 not yet participating in the plan, simply scroll to the middle of the page and click on the "403(b) Plan" link under "New VALIC Enrollment."



The screenshot shows the 'How to enroll' section of the VALIC website. The navigation bar is identical to the previous screenshot. Below the 'Login' and 'Enroll' buttons, the heading 'How to enroll' is displayed. To the right of the heading are 'Print' and 'Text Size A A A' icons. The main heading is 'Enrolling in your retirement plan is easy!' followed by the sub-heading 'ENROLLMENT PROCESS DURING THE TRANSITION PERIOD FROM TIAA-CREF TO VALIC'. Under the heading 'Currently participating', there are 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.' Below this is a link for 'NEW VALIC ENROLLMENT'.

You can enroll one of three ways: online, by phone or with your financial advisor.

▶ **To enroll online** : Click on the appropriate link below to access our Simplified Online Enrollment System and follow the prompts.

**403(b) plan**  
**403(b) Roth plan**

▶ **To enroll by phone** : Call 1-888-569-7055 and provide the Enrollment Specialist with the following access codes below.


403(b) plan -- 60756001  
403(b) Roth plan -- 60756101

▶ **To enroll with your financial advisor** : Remember, you don't have to go it alone. Our local financial advisors are always available to assist you with this process.

You may contact your local financial advisor from the list below:

**Rick Esten**  
National voicemail: 800-892-5558, ext. 88631  
Mobile: 207-650-0324  
Richard.Esten@valic.com

3. On the following page, enter your social security number and click on the green button, "I have read and agree to the above terms of use."



## Enrollment center

SYSTEM REQUIREMENTS

### User agreement

<b>Group name :</b> SAINT JOSEPH'S COLLEGE	<b>Plan name :</b> 403(b) Pension Plan
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If the group and plan name(s) above are correct, enter your SSN below. Otherwise, [click here](#).

-  -

[Print](#)

#### Terms of Use for Employee Users

##### 1.01 DEFINITIONS


For purposes of these Terms of Use:

**"Company"** includes The Variable Annuity Life Insurance Company ("VALIC"), VALIC Retirement Services Company ("VRSCO"), VALIC Financial Advisors, Inc. ("VFA"). The Company is the operator of the Enrollment Center web site. For any questions, call our Client Care Center at 1.800.448.2542 Monday through Friday from 7:00 a.m. to 8:00 p.m. (CT) or write to VALIC at 2929 Allen Parkway, Houston, TX 77019

**"Employer"** means Your Employer that sponsors the retirement plan(s) in which you are enrolling using the VALIC Enrollment Center.

**"Enrollment Center"** means this specialized web site operated by the Company that enables you to enroll electronically in your Employer's qualified retirement plan through a Salary Reduction Agreement.

4. Complete the form on the following screen and click on the green "Next" button.



# Enrollment center

## Step 1 : Personal information

Please verify that this is your participating plan and that the last four digits of your SSN below is correct. If either is incorrect, click the Cancel button to restart enrollment.

Plan : SAINT JOSEPH'S COLLEGE  
SSN : xxx-xx-8243

First name \* :   
Middle name :   
Last name \* :   
Suffix :

### Residence address

Country :  (Your residence address must be in the US)  
Line 1 \* :   
Line 2 :   
Line 3 :   
City \* :   
State \* :   
Zip code \* :

Please check this box, if mailing address is different from residential address

### Mailing address

Country :   
Line 1 :   
Line 2 :   
Line 3 :   
City :   
State :   
Zip code :

### Contact information

E-mail :   
Home phone \* :  [Enter numbers only]  
Alt. phone :  [Enter numbers only]  
Preferred contact \* :  Phone  E-Mail

### Additional information


Gender \* :  Male  Female  
Marital status \* :   
Date of birth \* :  /  /   
Hire date \* :  /  /

Employer name : SAINT JOSEPH'S COLLEGE

Are you employed by or holding a license with a Financial Industry Regulatory Authority (FINRA) member firm?  
 Yes  No

Name of firm (if yes):

5. Select your Pre-tax and Post-Tax contribution elections (either dollar or percentage) and agree to the Terms and Conditions of the Salary Reduction Agreement at the bottom of the page. Once completed, click on the green "Next" button.



## Enrollment center

SYSTEM REQUIREMENTS

### Step 2 : Salary reduction

Please specify how much of your salary you want to defer per pay period.

#### TSA PENSION

Pre-Tax contribution (per pay period): \$  %

Dollar amount must be between \$0.00 and \$24,000.00 per year.  
Percent must be between 0% and 100% per pay period.

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Post-Tax contribution (per pay period): \$  %

Dollar amount must be between \$0.00 and \$24,000.00 per year.  
Percent must be between 0% and 100% per pay period.

**NOTE:**  
Deferral will start next available payroll period.

#### Terms and conditions

Please read and agree to the following terms by selecting the check box below:

I consent to the Salary Reduction Agreement below:

[Print](#)

#### Salary Reduction or Deferred Compensation Agreement

By entering into this agreement, I am hereby requesting that my Employer reduce my salary by the above amount and invest the funds in a custodial account, trust and/or VALIC annuity contract meeting the applicable Internal Revenue Code requirements. The frequency with which the agreement may be entered into or amended shall be determined under the federal income tax rules applicable to qualified cash or deferred or deferred compensation arrangements and my Employer's plan.

I understand that I may only contribute amounts that have not already been paid or made available. I agree and acknowledge that contributions shall not exceed applicable limits under the plan or federal law and that my Employer may limit contributions in order to comply with federal law and the plan document and I hereby direct that any contribution in excess of such limits be returned to me in accordance with governing legal requirements.

If by this agreement I change the amount of contributions, this agreement shall terminate any prior 403(b) Salary

[Next](#) [Cancel](#)

- Select your investment options and choose your allocations. If you are interested in viewing more information about a fund's performance or prospectus, you may click on each fund's name for more information. Once you have completed your allocations, click on the "Next" button.



### Step 3 : Investment options/allocation

Tell us how to invest your retirement contribution. You may invest in one or more of the investment options offered by your retirement plan. You must also determine what percentage—in whole numbers and totaling 100%—of your total contribution will go into each investment. A maximum of 20 investment options is permitted.

**NOTE:**  
This investment allocation will be used to setup all accounts associated with this online enrollment.

[View Fund Performance](#) | [View Fund Prospectus](#)

**NOTE:**  
You may click a fund name below to review its prospectus.

Investment vehicle	Percent allocation
AMCENT REAL ESTATE INV	0 %
AMER FUNDS AMER BAL R3	0 %
AMER FUNDS EUROPAC R3	0 %
AMERICAN AMCAP R3	0 %
AMERICAN BEACON SM CAP VAL INV	0 %
AVE MARIA BOND	0 %
AVE MARIA RISING DIVIDEND	0 %
CALVERT BALANCED PORTFOLIO Y	0 %
DREYFUS MIDCAP INDEX	0 %
INVESCO COMSTOCK A	0 %
INVESCO HIGH YIELD R5	0
JANUS TRITON S	0
MFS BLENDED RESEARCH COR EQ R3	0
NUVEEN INFLATION PROT SEC A	0
OPPENHEIMER GLOB A	0
SCHWAB PCRA	0
T ROWE PRICE RETIRMNT 2055 ADV	0
T. ROWE RETIREMENT 2015 ADV	0
T. ROWE RETIREMENT 2025 ADV	0
T. ROWE RETIREMENT 2035 ADV	0
T. ROWE RETIREMENT 2045 ADV	0
TIAA CREF BOND INDEX RETIRE	0
TIAA CREF INTL EQTY IDX RETIRE	0
TIAA CREF SMALL CAP INDEX RET	0
TIAA-CREF S&P 500 INDEX RETIRE	0
VANGUARD FEDERAL M MKT	0
VC II SOCIALLY RESPONSIBLE	0
WELLS FARGO SP MD CP VAL A	0
WESTERN ASSET CORE PLUS BOND A	0
<b>Total Allocation:</b>	<b>0 %</b>

[Next](#) [Cancel](#)

### Step 3 of 7

- Step 1 : Personal Information
- Step 2 : Salary Reduction
- Step 3 : Investment Options**
- Step 4 : Beneficiaries
- Step 5 : Document Delivery
- Step 6 : Final Review
- Step 7 : Confirmation

- Complete your beneficiary information. If you would like to add an additional primary or contingent beneficiary, simply click on the green Add another beneficiary button. Once you have completed, click on the "Next" button.

### Step 4 : Beneficiaries

In this section, you designate who would receive any benefits in the event of your death. Your primary beneficiary (ies) will be paid any survivor benefit existing under the contract at your death. If there are no surviving primary beneficiaries, your contingent beneficiary(ies) will receive these benefits. **You will need to designate at least one primary beneficiary online.**

If one or more of the following beneficiary options apply then you will also need to complete and return the Beneficiary Designation Form to the address listed on the form:

- Children who are minors** : If any of your beneficiaries is a minor.
- Multiple beneficiary designations** : If you wish to designate more than ten primary and/or contingent beneficiary designations. The Beneficiary Designation Form will instruct you how to designate more than ten.

Once we receive your completed Beneficiary Designation Form, it will supersede all previous beneficiary designations for this account.

**Get Beneficiary Form from ePrint.**

- Click on the ePrint logo below.
- A separate web page will launch. Click on the "Forms" link (under) "Quick Links"
- Click on the "Beneficiary Designation Form".
- Print the form. Complete it and return it to the address on the form.



### Step 4 of 7

- Step 1 : Personal Information
- Step 2 : Salary Reduction
- Step 3 : Investment Options
- Step 4 : Beneficiaries**
- Step 5 : Document Delivery
- Step 6 : Final Review
- Step 7 : Confirmation

#### Primary Beneficiary

First Name	Last Name	Relationship	Percentage	SSN	Date of birth
1		Select	%		
<b>Total :</b>			<b>0 %</b>		
<a href="#">Add Another Primary Beneficiary</a>					

#### Contingent Beneficiary

First Name	Last Name	Relationship	Percentage	SSN	Date of birth
1		Select	%		
<b>Total:</b>			<b>0 %</b>		
<a href="#">Add Another Contingent Beneficiary</a>					
<a href="#">Next</a>		<a href="#">Cancel</a>			

8. On the following page, select whether you would like your account statements and other documents delivered online or mailed to your address on record. If you would like to receive communication via email, enter your preferred email address and click on the “Next” button.

The screenshot shows the VALIC Enrollment Center interface. At the top, the VALIC logo is on the left, and 'Enrollment center' is in the center. A blue bar at the top right contains the text 'SYSTEM REQUIREMENTS'. The main heading is 'Step 5 : Document delivery options'. Below this, a paragraph explains that users will designate whether they want electronic notifications for account statements, regulatory reports, or disclosures, or if they prefer mail. Under 'Delivery Options', there are three sections: 'Account statements', 'Prospectus, regulatory reports, or disclosure', and 'Transaction confirmations'. Each section has a checked radio button for 'E-mail notification' and an unchecked one for 'U.S. Mail'. To the right, a vertical sidebar shows a progress indicator for 'Step 5 of 7', with 'Step 5 : Document Delivery' highlighted in green. Below the options, there is a section for 'Online Delivery to:' with two input fields for 'E-mail address:' (with a note '(Current e-mail Address)') and 'Confirm E-mail address:'. A note at the bottom states that a confirmation email will be sent to the provided address. At the very bottom, there are two buttons: 'Next' and 'Cancel'.

9. On the final screens, carefully review and confirm your information. You will be provided with a confirmation at the end of the enrollment process.