

VALIC

January, 2010

Dear UTD Member,

UTD'S FEA partnership with Creative Benefits provides exclusive benefits. A key benefit is the retirement and financial guidance offered by VALIC.

Please note that VALIC has gone "back to our roots" and reclaimed our long-standing position as the leader in providing retirement services to educators in K-12 both in Florida and nationwide. VALIC has upgraded and enhanced our product offerings for UTD members and other employees of Miami Dade County Public Schools. VALIC continues to provide low cost investment plans and comprehensive financial planning for all members.

VALIC waives all fees for members for our Comprehensive Financial Plans (non-members are charged a minimum fee of \$500). Additionally, VALIC can provide all members with the most up to date information on FRS, DROP and other individual investments.

VALIC works closely with all UTD Stewards and Organizers in expanding UTD's role in leading and supporting educators. Be sure to get acquainted with the VALIC advisor assigned to your work location. If you are not sure who your advisor is, you can contact me at our Miami office at 305-817-2250.

Sincerely,
Tom Blake, ChFC, CLU
District Manager