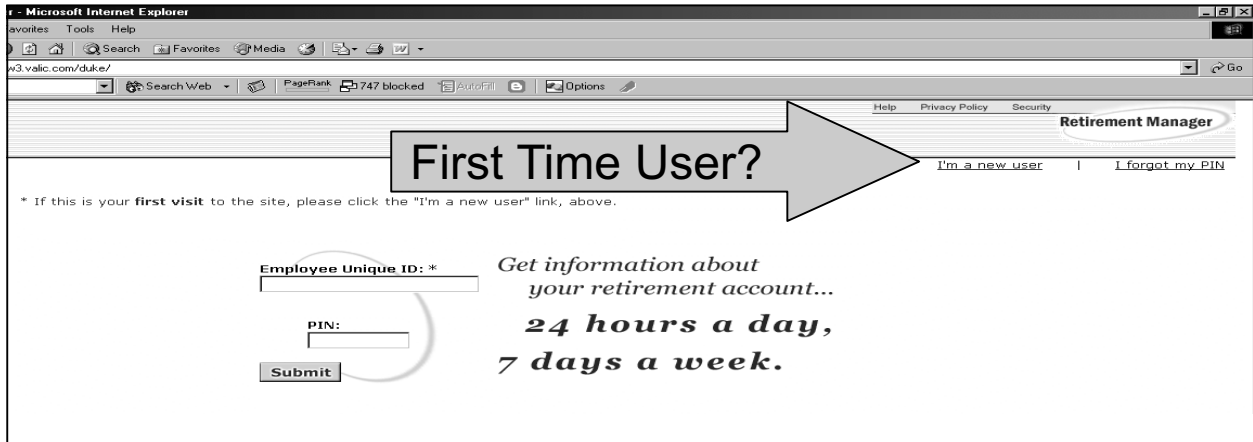


Instructions for Using Retirement Manager



First Time User?

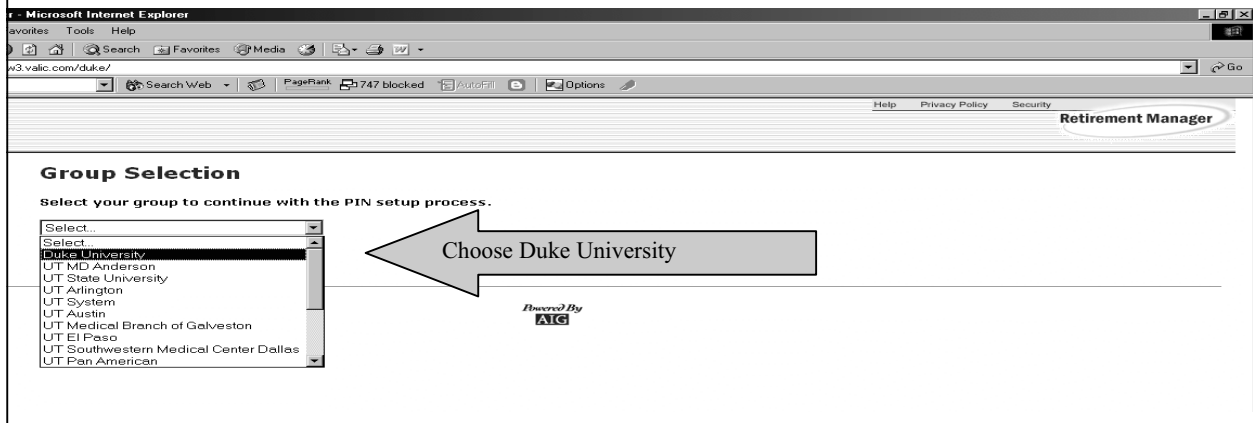
If this is your first visit to the site, please click the "I'm a new user" link, above.

Employee Unique ID: *

PIN:

Get information about your retirement account...
**24 hours a day,
7 days a week.**

[I'm a new user](#) | [I forgot my PIN](#)



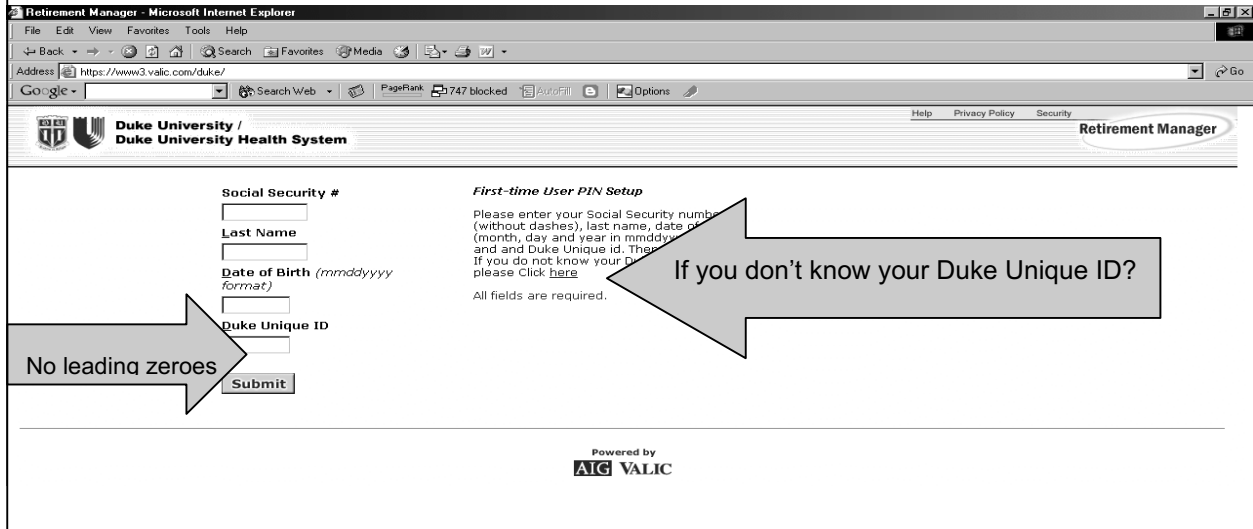
Group Selection

Select your group to continue with the PIN setup process.

Select...
Duke University
UT MD Anderson
UT State University
UT Arlington
UT System
UT Austin
UT Medical Branch of Galveston
UT El Paso
UT Southwestern Medical Center Dallas
UT Pan American

Choose Duke University

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First-time User PIN Setup

Please enter your Social Security number (without dashes), last name, date of birth (month, day and year in mmddyyyy format) and Duke Unique id. These fields are required. If you do not know your Duke Unique ID, please Click [here](#).

All fields are required.

Social Security #

Last Name

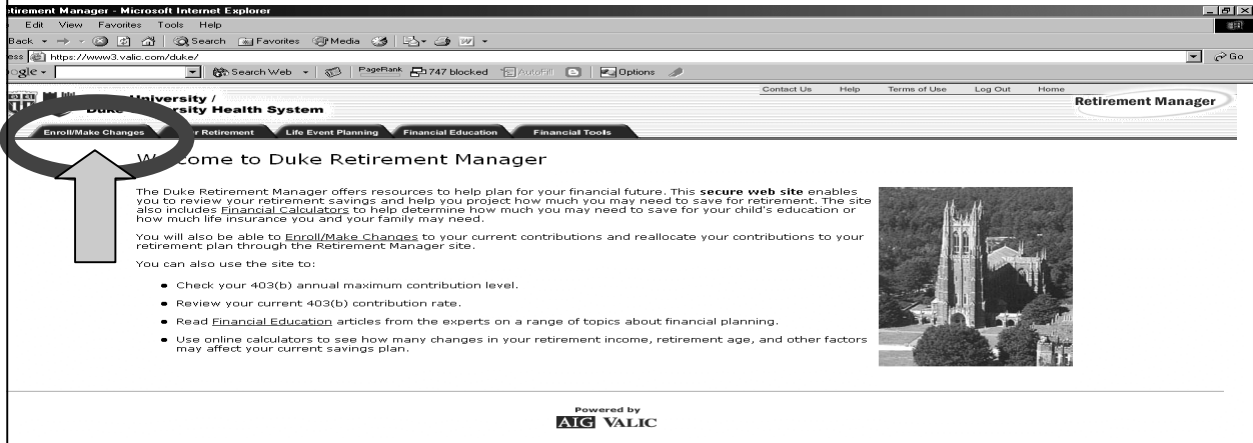
Date of Birth (mmddyyyy format)

Duke Unique ID

No leading zeroes

If you don't know your Duke Unique ID?

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Welcome to Duke Retirement Manager

The Duke Retirement Manager offers resources to help plan for your financial future. This secure web site enables you to review your retirement savings and help you project how much you may need to save for retirement. The site also includes Financial Calculators to help determine how much you may need to save for your child's education or how much life insurance you and your family may need.

You will also be able to **Enroll/Make Changes** to your current contributions and reallocate your contributions to your retirement plan through the Retirement Manager site.

You can also use the site to:

- Check your 403(b) annual maximum contribution level.
- Review your current 403(b) contribution rate.
- Read **Financial Education** articles from the experts on a range of topics about financial planning.
- Use online calculators to see how many changes in your retirement income, retirement age, and other factors may affect your current savings plan.

Enroll/Make Changes

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Manager - Microsoft Internet Explorer
 View Favorites Tools Help
 https://www3.valic.com/duke/

Duke University / Duke University Health System
 Retirement Manager

Enroll/Make Changes | Your Retirement | Life Event Planning | Financial Education | Financial Tools

Retirement Contribution Change | Review Changes | Review Limits | PIN Change | Savings for Retirement Information | Transfer Funds

Enroll/Make Changes

Online Changes
 You may change your contribution amount/percentage, start your deductions or change your investment carriers. Click the plan name to make changes.

Savings for Retirement Contribution Change
 You are currently enrolled and contributing the maximum contribution of \$8,46 per pay period.

Change Review
 You can review the contribution changes you have entered or future dated payroll dates that have not yet been processed and can be deleted.

Limit Review
 Review your maximum contribution limit for 2004.

Online Information
 Jane L Smith: 87654 Status is: Active
Change your Retirement Manager PIN
 Changing your PIN often is a good way to keep your information secure.

Savings for Retirement Information
 Your 403(b) plan enables you to contribute to your retirement on a tax-deferred basis. In order to enroll in the plan, you must know how much you would like to contribute and where you would like your contributions invested.

Transfer Funds Between Investment Carriers Information
 You may transfer your funds between investment carriers by contacting the investment carriers receiving the funds directly. They will send you the appropriate paperwork and instructions.

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Retirement Contribution Change | Review Changes | Review Limits | PIN Change | Savings for Retirement Information | Transfer Funds

Jane L Smith: 987-65-4321

Savings for Retirement Plan Contribution Change

Enter Contact information (for a confirmation email):
 Email Address:
 re-enter Email Address:

Your contribution limit for this year is \$16,000.00.
 You are scheduled to contribute \$3,076.95.

Paycheck Date:

Retirement Contribution Amount (Choose One)

Option	Current Amount	New Amount
<input type="radio"/> Whole percent of Salary	N/A %	<input type="text"/> % (per pay period)
<input type="radio"/> Flat dollar Amount	N/A	<input type="text"/> (per pay period)
<input type="radio"/> One-Time Additional Contribution	N/A	<input type="text"/> (amount)
<input checked="" type="radio"/> Maximum Program Option		\$7,076.92
<input type="radio"/> Stop Deduction		

Retirement Manager - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Address https://www3.valic.com/duke/

Percent Allocated to each Carrier - You will need to open an account with the investment carrier(s) with whom you have no account presently.
 Click here to see Carrier fund performance summary

Retirement Investment Carrier	Current Percent of Employee Contribution	Percent of Employee Contribution
AIG VALIC	100 %	<input type="text"/>
Fidelity Investments	0 %	<input type="text"/>
Scudder Funds	0 %	<input type="text"/>
TIAA-CREF (GSPA)	0 %	<input type="text"/>
TIAA-CREF (RA)	0 %	<input type="text"/>
Vanguard	0 %	<input type="text"/>
Totals	100 %	

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 File Edit View Favorites Tools Help
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Savings for Retirement Plan Contribution Change Enrollment Process

It does not appear that you have an account open with all the investment carrier(s) you have selected. In order to process your payroll deduction, these investment carrier(s) must receive the complete application form.

The investment carrier(s) that need to receive applications are:

Fidelity Investments	Application Form	Contact Information
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AIG VALIC and TIAA-CREF have local representatives and can meet with you at your convenience to provide investment counseling sessions. Contact the representative to setup an appointment. Click to find the contact information.

Fidelity and Vanguard have representatives available for counseling. Please view Duke's Event Calendar to find out when they will be on campus.

Once you press continue, you will see a confirmation page and a confirmation will be sent to you by email, if you submitted your email address.