

Why VALIC? The Power of Experience, Quality, and Service. . .



Experience & Financial Strength—

- A provider of the S.C. State ORP since its inception in 1987
- A provider of retirement services for nearly 50 years in every state of the USA
- A++ rating by A.M. Best
- AAA rating by Standard & Poors
- Over \$500 billion in assets

Quality Mutual Funds & Low Cost Plan Administration—

- Diverse asset classes and styles—stock, bond, fixed interest, small-, mid-, and large-cap, foreign and domestic, growth, value, blend, index, specialty, balanced, asset allocation. . .
- Diverse fund families—Vanguard, American Funds, PIMCO, American Century. . .
- No administration, record-keeping, transfer, or withdrawal fees

Full Range of Other Financial Services and Products—

- Comprehensive Financial Plans
- Payroll Deducted 403(b) Tax Deferred Annuity Supplemental Retirement Accounts
- Brokerage Services, Mutual Funds, Fee-based Money Management
- IRAs—Roth, Rollover, Traditional, SEP
- Education Funding—Coverdell ESAs, 529 Plans
- Fixed and Variable Deferred Annuities
- Insurance—Life, Disability, Long Term Care

Local, Personal, Professional Service—

- T. Scott Clark, **VALIC** Financial Advisor
- Resident of Simpsonville, SC serving Clemson University employees since year 2000
- Available year round for financial consultations at your office or home

VALIC

T. Scott Clark

864-483-1512 (cell phone—Simpsonville, SC) - 800-892-5558 ext. 88636 (voice mailbox)

When choosing a partner for your retirement savings program, make sure you're on the winning team.

Look for an organization that can not only deliver a world class retirement savings program for today, but one that is uniquely positioned to grow and adjust to your needs. **Metlife** offers you such an option. We are flexible enough to provide individualized retirement planning, products, services, on-site one-on-one counseling and educational workshops, and online planning and account support. With our strategic service-delivery platform and one of the most advanced recordkeeping service engines available, we know your choice will be clear.

Your Optional Retirement Plan through the State of South Carolina allows you to contribute 6.5 percent of your annual salary through payroll deduction while the State of South Carolina contributes 5 percent of your annual salary. Your retirement account is individually owned and you are 100 percent vested in your State ORP account, including the contributions your employer makes on your behalf. Most Americans have several different jobs over their lifetime, making portability an important benefit. Your State ORP savings is 100 percent portable if you leave to pursue a new career opportunity or reach age 59 ½. You control your investing choices and your retirement.

Enrolling is easy:

- Submit a completed South Carolina Retirement System Form 1100 to your employer choosing **Metlife** as your State ORP provider.
- Complete the Participating Agreement form in your ORP kit.
- Schedule a meeting with a **Metlife** financial counselor by calling 864-654-3121 for assistance in selecting your plan investment options.



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As one of the major funding providers for South Carolina's State Optional Retirement Program (ORP), **TIAA-CREF** provides professional and diversified investment management to help you build retirement income.

TIAA-CREF has been helping people in the education and research community plan for their retirement for more than 80 years. As one of the world's largest pension funds (*Pensions and Investments*, (8/5/03), **TIAA-CREF** is a major financial services company with over \$300 billion in assets under management as of 2/29/04.

TIAA has received the highest possible rating for its stability, sound investments, claims-paying ability and overall financial strength from all four of the insurance industry's leading independent rating agencies:

- *A++ (Superior) from A.M. Best Company (6/03)*
- *Aaa from Moody's Investors Service (12/03)*
- *AAA from Standard & Poor's (10/03)*
- *AAA from Fitch (11/03).*

(These ratings do not apply to CREF or to the TIAA Real Estate Account.)

TIAA-CREF offers an array of allocation options including guaranteed and variable annuity accounts, which include all five of the major asset classes (Guaranteed Money Market, Fixed Income, Real Estate and Equities). These accounts are designed and carefully managed by **TIAA-CREF** to meet the unique objectives of retirement planning, while providing the flexibility to serve the needs of most individuals. **TIAA-CREF** has some of the lowest fees in the insurance and mutual fund industries, * and does not impose sales loads, transfer charges, or maintenance fees. We also offer numerous income options, loans and transfer opportunities.

If you would like to start planning your retirement with **TIAA-CREF** we offer one-on-one review sessions with noncommissioned consultants on your campus. To sign up for a session call our office at **877 267-4505** or contact us through our Web Center - www.tiaa-cref.org. For more information on **TIAA-CREF** products and services call us at **800 842-2776**.

*Morningstar Datalab Charting Tool Report Peer Group Analysis -[February 2004]-Based on Morningstar expense comparison by category.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161, or visit our Web Center at www.tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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Diverse Investments Comprehensive Retirement Planning Tools Award Winning Service On-Line Account Access

That's what you get when you do business with The Hartford. As a full service provider for South Carolina State's Optional Retirement Plan (ORP), our programs of investment and recordkeeping services have been developed with your needs in mind. Our partners in this program, Edward Jones Investments, will help provide employee education, counseling, and enrollment services.

To get started, contact your local Hartford Regional Office at

1-888-89SCORP (1-888-897-2677) or email us at sc.orp@hartfordlife.com

To schedule a session with a local Edward Jones Investments Representative, contact:

Lee Woods 402 College Ave Suite 2 Clemson, SC 29631 **phone (864)654-6831**

or

Jim Hill 906 Tiger Blvd. Unit 4 Clemson, SC 29631 **phone (864)-654-5556**

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