



OPPORTUNITY

You may be able to reduce your income tax by up to \$1,000

Another great reason to save in your employer's retirement plan

SAVING : INVESTING : PLANNING

Wouldn't you jump at the chance to reduce your annual income taxes by as much as \$1,000 (\$2,000 if married filing jointly)? Your employer and the Internal Revenue Service are offering you that chance.

The Saver's Tax Credit is available to employees who:

Make tax-deferred contributions to an employer-sponsored retirement plan or an IRA; are age 18 or older; aren't full-time students; aren't claimed as a dependent on another person's tax return; and meet the income limits described below.

If you're eligible and contribute as much as \$2,000 (\$4,000 if married filing jointly), you could qualify for a Saver's Tax Credit of up to 50% of your contributions — \$1,000 (\$2,000 if married filing jointly) subtracted directly from your income tax payment. This credit is in addition to other tax benefits which may result from the retirement plan contributions, and may be reduced if you have taken a distribution from the plan. See the table below for more details.

Real strategies

Let us help you prepare for a secure retirement

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CALL

1-800-426-3753

VISIT

your VALIC financial advisor

John Lamberth
478-319-7832



Income Limits for 2015 Eligibility			
Credit Percentage	Married, Filing a Joint Return	Head of Household	Single or Married, Filing Separately
50%	Up to \$36,500	Up to \$27,375	Up to \$18,250
20%	\$36,501 to \$39,500	\$27,376 to \$29,625	\$18,251 to \$19,750
10%	\$39,501 to \$61,000	\$29,626 to \$45,750	\$19,751 to \$30,500
0	\$61,001 & more	\$45,751 & more	\$30,001 & more

For more information about how to take advantage of the Saver's Tax Credit, contact your VALIC financial advisor — who can help you enroll in your retirement plan now!

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VC 23429 (12/2014) J94723 EE

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