

Account Statement  
January 01, 2021 - March 31, 2021



NEW JERSEY OPTIONAL RETIREMENT PLAN

AIG Retirement Services

00209 7389027 001 008120 A  
HERBERT, REGINA  
1077 HILLSIDE AVE  
PLAINFIELD NJ 07060-3154

**YOUR CURRENT VALUE**  
**\$15,706.16**



**Important Information**

The Boards of the VALIC Funds have approved the reorganizations of one or more funds that may be available in your account(s). If approved by shareholders, these reorganizations are expected to close on either April 19, 2021 or May 24, 2021. Access your account at [aig.com/RetirementServices](http://aig.com/RetirementServices) for more information.

**Portfolio Value Summary**

	For the period	Since inception
Beginning Value	\$15,208.49	
Your Contributions	\$129.53	\$6,446.40
Employer Contributions	\$207.25	\$10,314.17
Loans	\$140.94	
Net Change in Value	\$19.95	
<b>Ending Value</b>	<b>\$15,706.16</b>	

**Portfolio Asset Allocation Summary**

Asset class	Ending value	% of total
Fixed Income	\$15,706.16	100%
<b>Total</b>	<b>\$15,706.16</b>	<b>100%</b>

Certified True Copy of the Original  
Sign: Date: 20/05/2021  
**HIRAL HAMZA**  
Advocate, Notary  
Public & Commissioner for Oaths

Visit your financial representative:  
**JOHN W BENSON**  
(908) 470-4114

Speak with a Client Service Professional:  
7AM to 8PM (CST), Monday - Friday  
(800) 448-2542

Click  
[aig.com/RetirementServices](http://aig.com/RetirementServices)

Account Statement  
January 01, 2021 - March 31, 2021  
HERBERT, REGINA



### Summary of all Accounts

Plan Type	Account number	Contributions	Value on 03/31/21	Surrender value	Vested %	Vested value
<b>UNION COUNTY COLLEGE</b>						
<b>NEW JERSEY OPTIONAL RETIREMENT PLAN</b>						
401(A) EMPLOYEE CONTRIBUTIONS	800J117	\$129.53	\$687.63	\$687.63	100%	\$687.63
401(A) EMPLOYER CONTRIBUTIONS	800J118	\$207.25	\$1,100.19	\$1,100.19	*	
<b>WILLIAM PATERSON UNIVERSITY OF NEW JERSEY</b>						
401(A) EMPLOYER CONTRIBUTIONS	0210766	\$0.00	\$9,298.19	\$9,298.19	*	
401(A) EMPLOYEE CONTRIBUTIONS	0210770	\$0.00	\$4,620.15	\$4,620.15	100%	\$4,620.15
<b>Total</b>		<b>\$336.78</b>	<b>\$15,706.16</b>	<b>\$15,706.16</b>		<b>\$5,307.78</b>

\* You may or may not be fully vested in this account. Refer to the plan's Summary Plan Description or contact the Plan Administrator for detailed vesting information, including the vesting schedule and information to determine your years of service.

\* Your ending value does not include any outstanding loans.

### Investment Summary

Funds by Asset Class	Beginning value	Additions	Reductions	Net change in value	Ending value
<b>Fixed Income</b>					
Fixed Account Plus	\$1,682.42	\$140.94	\$0.00	\$11.42	\$1,834.78
Government Money Market I	\$1,452.57	\$336.78	\$0.00	-\$1.53	\$1,787.82
Government Money Market li	\$5,964.09	\$0.00	\$0.00	-\$4.96	\$5,959.13
Short Term Fixed Account	\$6,109.41	\$0.00	\$0.00	\$15.02	\$6,124.43
<b>Total Fixed Income</b>	<b>\$15,208.49</b>	<b>\$477.72</b>	<b>\$0.00</b>	<b>\$19.95</b>	<b>\$15,706.16</b>
<b>Total</b>	<b>\$15,208.49</b>	<b>\$477.72</b>	<b>\$0.00</b>	<b>\$19.95</b>	<b>\$15,706.16</b>

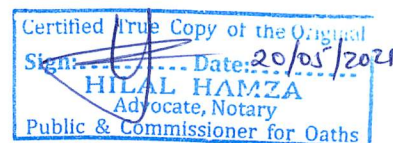
### Loan Summary

Loan number	Original loan amount	Loan status	Issue date	Maturity date	Charged interest rate	Loan security plus interest*	Principal paid this period	Interest paid this period	Principal balance as of 03/31/21**	Transfer date
001	\$5,000.00	Defaulted	10/30/15	10/30/20	4.00%	\$246.80	\$0.00	\$0.00	\$215.62	
002	\$2,974.27	Active	02/16/18	02/16/23	4.00%	\$1,291.51	\$140.94	\$14.04	\$1,247.28	

\* Loan security includes the remaining outstanding loan principal balance, first quarter's interest, Applicable surrender charges, and earned interest held in escrow. The interest on the outstanding principal balance is credited per your loan agreement. The interest earned on the first quarter's interest and applicable surrender charges is credited at the annual declared pool rate.

\*\* The principal balance does not include accrued interest and should not be considered a payoff balance. If you wish to pay off your loan, please call our Client Care Center or visit our web site at [aig.com/RetirementServices](http://aig.com/RetirementServices).

\*\*\*A portion of the loan interest paid to AIG Retirement Services during the quarter corresponds to interest credited on the loan security reserve. The remaining portion of the interest paid to AIG Retirement Services during the quarter reflects the net cost to you for the loan for this quarter



Visit your financial representative:  
**JOHN W BENSON**  
(908) 470-4114

Speak with a Client Service Professional:  
7AM to 8PM (CST), Monday - Friday  
(800) 448-2542

Click  
[aig.com/RetirementServices](http://aig.com/RetirementServices)

Account Statement  
 January 01, 2021 - March 31, 2021  
 HERBERT, REGINA



**Performance Summary**

	For the period 01/01/21 - 03/31/21	Year to date 01/01/21 - 03/31/21	For 12 months 03/31/20 - 03/31/21
<b>UNION COUNTY COLLEGE</b>			
NEW JERSEY OPTIONAL RETIREMENT PLAN	-0.10%	-0.10%	-0.39%
<b>WILLIAM PATERSON UNIVERSITY OF NEW JERSEY</b>			
NEW JERSEY OPTIONAL RETIREMENT PLAN	0.16%	0.16%	0.83%

Personalized rate of return is a measure of the performance of the investments that you hold in your retirement plan account. It indicates the return on investments over a period of time and factors in the activities that affect your account including 1) performance of investments, 2) contributions and 3) withdrawals and loans. Remember past performance does not guarantee future results. Performance information for each fund is available online at [aig.com/RetirementServices](http://aig.com/RetirementServices).

**EMPLOYER ACCOUNTS**

**UNION COUNTY COLLEGE**  
 NEW JERSEY OPTIONAL RETIREMENT PLAN  
 401(A) EMPLOYEE CONTRIBUTIONS

Contract Date: 04/02/2019

Account Number: 800J117

Activity Detail	For this period	Since inception	Surrender value	
Beginning value 01/01/21	\$558.69		As of 03/31/21	\$687.63
Your contributions	\$129.53	\$687.05	As of 12/31/20	\$558.69
Net change in value	-\$0.59			
<b>Ending value 03/31/21</b>	<b>\$687.63</b>			

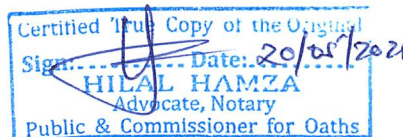
Current & Future Allocations	Fund by Asset Class	Ending value	% of total	Future contributions
	Fixed Income			
	Government Money Market I	\$687.63	100.00%	100%
	<b>Total Fixed Income</b>	<b>\$687.63</b>	<b>100.00%</b>	<b>100%</b>
	<b>Total</b>	<b>\$687.63</b>	<b>100%</b>	<b>100%</b>

**Transactions by Account**

UITG-PDP SER2.6 25626 3671  
 PORTFOLIO DIRECTOR (A099) UITG-194-TRMC

Effective date	Description	Amount	Investment	Number of Units/Shares	Unit/Share Price
	Beginning value 01/01/21	\$558.69	Government Money Market I	550.152102	\$1.015518
01/15/21	Contribution 12/31/20	\$37.84	Government Money Market I	37.267717	\$1.015356
03/01/21	Contribution 02/15/21	\$30.56	Government Money Market I	30.112320	\$1.014867
03/15/21	Contribution 02/28/21	\$30.57	Government Money Market I	30.126686	\$1.014715
03/23/21	Contribution 03/15/21	\$30.56	Government Money Market I	30.119413	\$1.014628

section continues >



Visit your financial representative:  
**JOHN W BENSON**  
 (908) 470-4114

Speak with a Client Service Professional:  
 7AM to 8PM (CST), Monday - Friday  
 (800) 448-2542

Click  
[aig.com/RetirementServices](http://aig.com/RetirementServices)

Account Statement  
 January 01, 2021 - March 31, 2021  
 HERBERT, REGINA



**Transactions by Account, continued**

UITG-PDP SER2.6 25626 3671

Effective date	Description	Amount	Investment	Number of Units/Shares	Unit/Share Price
03/31/21	Investment gains/losses	-\$0.59	Government Money Market I		
	Ending value 03/31/21	\$687.63	Government Money Market I	677.778238	\$1.014541

The Fixed Account Plus interest rate is guaranteed through 2021 for amounts received in: January'21 = 1.8%; February'21 = 1.8%; March'21 = 1.8%; April'21 = 1.8%. The Short-Term Fixed Account interest rate is 1.25%, or the contract minimum rate, whichever is higher. Prior contributions may be combined in one or more pools with different interest rates. Additional interest rate information is available upon request.

401(A) EMPLOYER CONTRIBUTIONS

Contract Date: 04/02/2019

Account Number: 800J118

**Activity Detail**

	For this period	Since inception	Surrender value	
Beginning value 01/01/21	\$893.88		As of 03/31/21	\$1,100.19
Employer contributions	\$207.25	\$1,099.26	As of 12/31/20	\$893.88
Net change in value	-\$0.94			
<b>Ending value 03/31/21</b>	<b>\$1,100.19</b>			

**Current & Future Allocations**

Fund by Asset Class	Ending value	% of total	Future contributions
<b>Fixed Income</b>			
Government Money Market I	\$1,100.19	100.00%	100%
<b>Total Fixed Income</b>	<b>\$1,100.19</b>	<b>100.00%</b>	<b>100%</b>
<b>Total</b>	<b>\$1,100.19</b>	<b>100%</b>	<b>100%</b>

**Transactions by Account**

UITG-PDP SER2.6 25626 3671

PORTFOLIO DIRECTOR (A099) UITG-194-TRMC

Effective date	Description	Amount	Investment	Number of Units/Shares	Unit/Share Price
	Beginning value 01/01/21	\$893.88	Government Money Market I	880.221606	\$1.015518
01/15/21	Contribution 12/31/20	\$60.54	Government Money Market I	59.624408	\$1.015356
03/01/21	Contribution 02/15/21	\$48.90	Government Money Market I	48.183654	\$1.014867
03/15/21	Contribution 02/28/21	\$48.91	Government Money Market I	48.200726	\$1.014715
03/23/21	Contribution 03/15/21	\$48.90	Government Money Market I	48.195003	\$1.014628
03/31/21	Investment gains/losses	-\$0.94	Government Money Market I		
	Ending value 03/31/21	\$1,100.19	Government Money Market I	1,084.425397	\$1.014541

The Fixed Account Plus interest rate is guaranteed through 2021 for amounts received in: January'21 = 1.8%; February'21 = 1.8%; March'21 = 1.8%; April'21 = 1.8%. The Short-Term Fixed Account interest rate is 1.25%, or the contract minimum rate, whichever is higher. Prior contributions may be combined in one or more pools with different interest rates. Additional interest rate information is available upon request.

Certified True Copy of the Original  
 Sign: *[Signature]* Date: 20/05/2021  
**HIVAL HAMZA**  
 Advocate, Notary  
 Public & Commissioner for Oaths

Visit your financial representative:  
**JOHN W BENSON**  
 (908) 470-4114

Speak with a Client Service Professional:  
 7AM to 8PM (CST), Monday - Friday  
 (800) 448-2542

Click  
[aig.com/RetirementServices](http://aig.com/RetirementServices)

Account Statement  
 January 01, 2021 - March 31, 2021  
 HERBERT, REGINA



**WILLIAM PATERSON UNIVERSITY OF NEW JERSEY**

401(A) EMPLOYER CONTRIBUTIONS

Contract Date: 09/23/2013

Account Number: 0210766

Activity Detail		For this period	Since inception	Surrender value	
Beginning value 01/01/21		\$9,289.05		As of 03/31/21	\$9,298.19
Employer contributions			\$9,214.91	As of 12/31/20	\$9,289.05
Net change in value		\$9.14			
<b>Ending value 03/31/21</b>		<b>\$9,298.19</b>			

Current & Future Allocations	Fund by Asset Class	Ending value	% of total	Future contributions
	<b>Fixed Income</b>			
	Government Money Market li	\$4,160.31	44.74%	100%
	Short Term Fixed Account	\$5,137.88	55.26%	
	<b>Total Fixed Income</b>	<b>\$9,298.19</b>	<b>100.00%</b>	<b>100%</b>
	<b>Total</b>	<b>\$9,298.19</b>	<b>100%</b>	<b>100%</b>

**Transactions by Account**

UITG-PDP SER2.4 25603 3671

PORTFOLIO DIRECTOR (A098) UITG-194-TRMC

Effective date	Description	Amount	Investment	Number of Units/Shares	Unit/Share Price
	<b>Beginning value 01/01/21</b>	<b>\$9,289.05</b>			
		\$5,125.28	Short Term Fixed Account		
		\$4,163.77	Government Money Market li	3,135.141041	\$1.328097
03/31/21	Interest credited	\$12.60	Short Term Fixed Account		
03/31/21	Investment gains/losses	-\$3.46	Government Money Market li		
	<b>Ending value 03/31/21</b>	<b>\$9,298.19</b>			
		\$5,137.88	Short Term Fixed Account		
		\$4,160.31	Government Money Market li	3,135.141041	\$1.326992

The Fixed Account Plus interest rate is guaranteed through 2021 for amounts received in: January'21 = 1.8%; February'21 = 1.8%; March'21 = 1.8%; April'21 = 1.8%. The Short-Term Fixed Account interest rate is 1%, or the contract minimum rate, whichever is higher. Prior contributions may be combined in one or more pools with different interest rates. Additional interest rate information is available upon request.

**401(A) EMPLOYEE CONTRIBUTIONS**

Contract Date: 09/23/2013

Account Number: 0210770

Activity Detail		For this period	Since inception	Surrender value	
Beginning value 01/01/21		\$4,466.87		As of 03/31/21	\$4,620.15
Your contributions			\$5,759.35	As of 12/31/20	\$4,466.87
Loans		\$140.94			
Net change in value		\$12.34			
<b>Ending value 03/31/21</b>		<b>\$4,620.15</b>			

Certified True Copy of the Original  
 Sign: *[Signature]* Date: 20/05/2021  
**HYAL HAMZA**  
 Advocate, Notary  
 Public & Commissioner for Oaths

Visit your financial representative:  
**JOHN W BENSON**  
 (908) 470-4114

Speak with a Client Service Professional:  
 7AM to 8PM (CST), Monday - Friday  
 (800) 448-2542

Click  
[aig.com/RetirementServices](http://aig.com/RetirementServices)

Account Statement  
January 01, 2021 - March 31, 2021  
HERBERT, REGINA



Current & Future Allocations	Fund by Asset Class	Ending value	% of total	Future contributions
	<b>Fixed Income</b>			
	Fixed Account Plus	\$1,834.78	39.71%	
	Government Money Market li	\$1,798.82	38.93%	100%
	Short Term Fixed Account	\$986.55	21.35%	
	<b>Total Fixed Income</b>	<b>\$4,620.15</b>	<b>100.00%</b>	<b>100%</b>
	<b>Total</b>	<b>\$4,620.15</b>	<b>100%</b>	<b>100%</b>

Transactions by Account

UITG-PDP SER2.4 25603 3671  
PORTFOLIO DIRECTOR (A098) UITG-194-TRMC

Effective date	Description	Amount	Investment	Number of Units/Shares	Unit/Share Price
	Beginning value 01/01/21	\$4,466.87			
		\$1,682.42	Fixed Account Plus		
		\$984.13	Short Term Fixed Account		
		\$1,800.32	Government Money Market li	1,355.564365	\$1.328097
01/04/21	Loan principal returned	\$23.29	Fixed Account Plus		
01/04/21	Loan principal int returned	\$0.68	Fixed Account Plus		
01/15/21	Loan principal returned	\$24.22	Fixed Account Plus		
01/15/21	Loan principal int returned	\$0.71	Fixed Account Plus		
02/12/21	Loan principal returned	\$21.79	Fixed Account Plus		
02/12/21	Loan principal int returned	\$0.66	Fixed Account Plus		
02/26/21	Loan principal returned	\$23.84	Fixed Account Plus		
02/26/21	Loan principal int returned	\$0.73	Fixed Account Plus		
03/12/21	Loan principal returned	\$23.88	Fixed Account Plus		
03/12/21	Loan principal int returned	\$0.74	Fixed Account Plus		
03/26/21	Loan principal returned	\$23.92	Fixed Account Plus		
03/26/21	Loan principal int returned	\$0.75	Fixed Account Plus		
03/31/21	Interest credited	\$9.57			
		\$7.15	Fixed Account Plus		
		\$2.42	Short Term Fixed Account		
03/31/21	Investment gains/losses	-\$1.50	Government Money Market li		
	Ending value 03/31/21	\$4,620.15			
		\$1,834.78	Fixed Account Plus		
		\$986.55	Short Term Fixed Account		
		\$1,798.82	Government Money Market li	1,355.564365	\$1.326992

The Fixed Account Plus interest rate is guaranteed through 2021 for amounts received in: January'21 = 1.8%; February'21 = 1.8%; March'21 = 1.8%; April'21 = 1.8%. The Short-Term Fixed Account interest rate is 1%, or the contract minimum rate, whichever is higher. Prior contributions may be combined in one or more pools with different interest rates. Additional interest rate information is available upon request.

Certified True Copy of the Original  
Sign: *[Signature]* Date: 20/03/2021  
HIMAL HAMZA  
Advocate, Notary  
Public & Commissioner for Oaths

Visit your financial representative:  
JOHN W BENSON  
(908) 470-4114

Speak with a Client Service Professional:  
7AM to 8PM (CST), Monday - Friday  
(800) 448-2542

Click  
[aig.com/RetirementServices](http://aig.com/RetirementServices)

Account Statement  
January 01, 2021 - March 31, 2021  
HERBERT, REGINA



## ► Important Information

Please review this account statement in its entirety and notify us immediately concerning any errors or omissions. To the extent that you believe there are errors or omissions, you should provide notice to us in writing to protect your rights. If you contact us by telephone concerning an error or omission, you should re-confirm the conversation in writing to protect your rights. After 30 days from the date of this account statement, it will be deemed correct.

Net Change in Value reflects transactions and unrealized gains and losses on investments, as well as administrative or maintenance charges imposed on the plan. Contact us for further information about these changes.

To help achieve long term security, you should give careful consideration to the benefits of a well balanced and diversified investment portfolio. If you invest more than 20% of your retirement savings in any one company stock or industry sector, your savings may not be properly diversified. Spreading your assets among different types of investments can help reduce the potential risk of your overall portfolio in changing market or economic conditions that may cause one category of assets or particular security to perform very well while causing another category of assets or security to perform poorly. Diversification does not ensure a profit or protect against market loss. However it is an effective strategy to help you manage investment risk. For further assistance you may visit the Department of Labor website at [www.dol.gov.ebsa.investing.html](http://www.dol.gov.ebsa.investing.html).

Many fund families make payments to AIG Retirement Services for service, marketing and distribution support as well as for recordkeeping services. Some of these payments may be used to reduce the fees charged to participant accounts, such as separate account fees shown in a variable contract prospectus (if applicable) or certain other plan administrative fees. These fees are not used to compensate financial advisors for recommending specific investment options available under your accounts. For more information about our revenue-sharing policy, please visit [aig.com/RetirementServices](http://aig.com/RetirementServices). Additional information regarding payments that have been or will be received by us may also be found in the applicable fund's prospectus, statement of additional information and in additional plan materials.

All securities transactions reflected on this investment confirmation were processed through your broker/dealer, acting as your agent, as shown within this confirmation.

AIG Retirement Services represents AIG member companies - The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries, VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services (VRSCO). All are members of American International Group, Inc. (AIG).

Annuities are issued by The Variable Annuity Life Insurance Company (VALIC), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. (ACS), member FINRA.

AIG Retirement Services - 2929 Allen Parkway, Houston, TX 77019

Visit your financial representative:  
**JOHN W BENSON**  
**(908) 470-4114**

Speak with a Client Service Professional:  
7AM to 8PM (CST), Monday - Friday  
**(800) 448-2542**

Click  
**[aig.com/RetirementServices](http://aig.com/RetirementServices)**