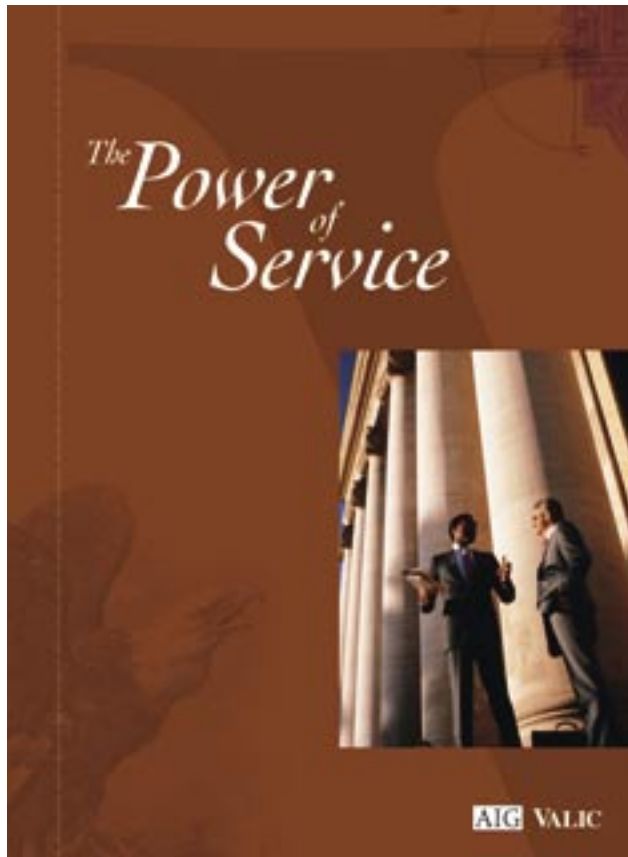


AIG VALIC

R E B R A N D

I implemented a few designs that helped shape this look. Part of this brand harkens back to the previous look and feel. My main involvement in AIG VALIC's identity is building corner elements. These collages consist of: stock certificate items, botanical, technical and architectural pieces. Together they convey many messages: financial, growth, stability, elegance and strength.



STEVE LUX: PORTFOLIO



Let our 'Plan (b)' strategy expand your retirement program

Recent tax legislation has created greater retirement investment opportunities for most Americans. Among the most exciting opportunities: The dollar limit on contributions to 457(b) plans is no longer reduced by contributions to 403(b) plans in which the employee participates.

As a result, employees who participate in a 403(b) program and who are also eligible to participate in a 457(b) program through that same employer may be able to maximize contributions by contributing to both the 457(b) and 403(b) plans concurrently, without offset, in 2003.

We call this a "Plan (b)" strategy. And this may be the perfect time to consider a 457(b) plan alongside your 403(b) program.

As you know, each plan has its own advantages. But when a 403(b) and a 457(b) plan are offered side by side, you gain considerable choice. You may split deferrals between the plans or even contribute as much as the law allows to both plans. In fact, you may be able to contribute as much as \$41,000 in a single year to both plans, counting regular contributions, the age-based catch-up contribution to the 403(b) program, cap expansion¹ deferrals to the 403(b) program for longtime employees of eligible employers, and an additional \$12,000 (in 2003¹) to the 457(b) plan if you are within three years of normal retirement age.

This side-by-side strategy can reward the deliberate investor in other ways as well. For example:

- ⊕ The 403(b) plan provides more liberal in-service account access through less restrictive hardship withdrawal provisions.
- ⊕ The 457(b) plan provides penalty-free access to account values after separation from service and before age 59½, except for amounts rolled over to the 457(b) plan from other plan types.
- ⊕ Both plans now offer tax-free loans.

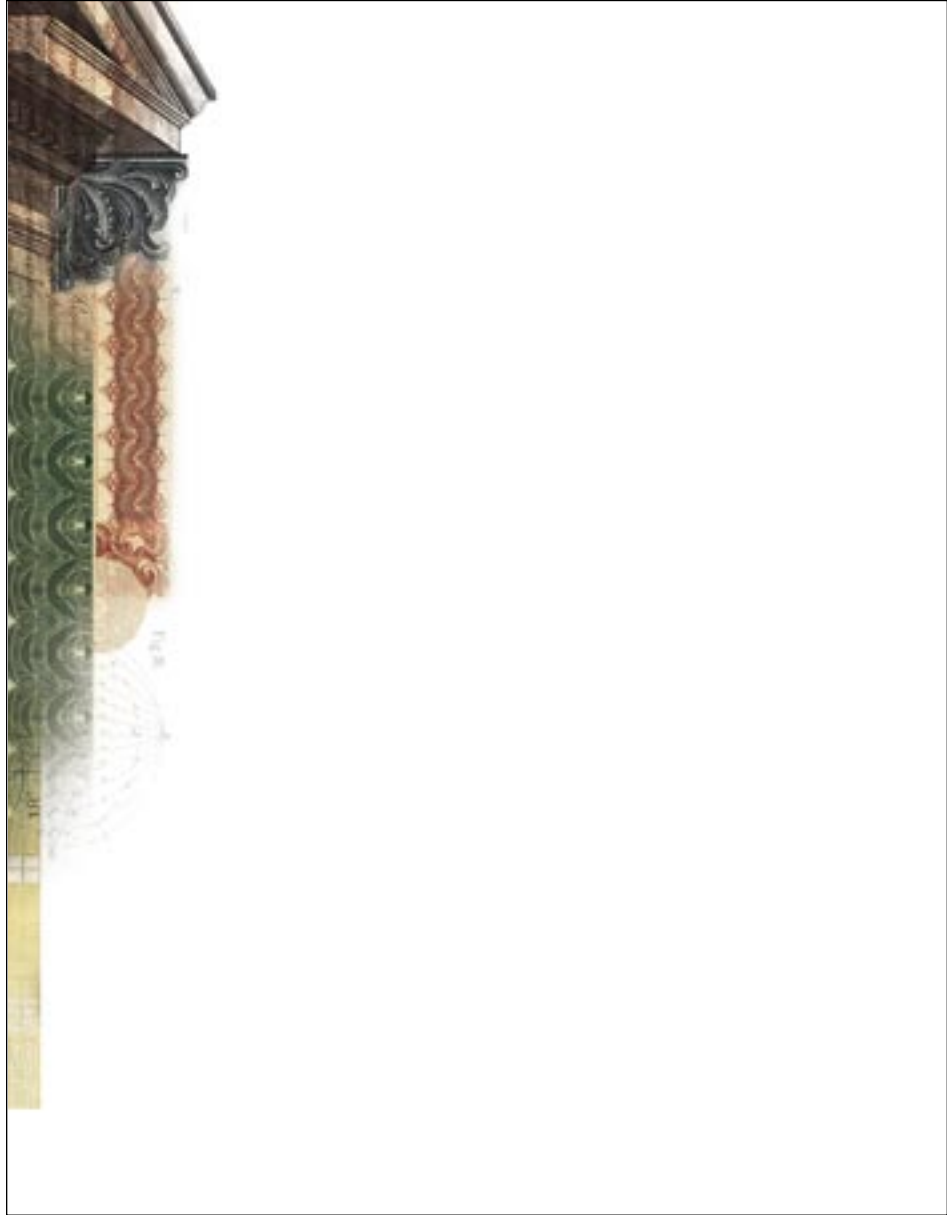
To learn more, contact your AIG VALIC financial advisor at
1-800-448-2542 (option 2).

¹ If you have under-contributed in previous years.

AIG VALIC

R E B R A N D

The following pages contain samples of the elements
that are the backbone of the AIG VALIC brand



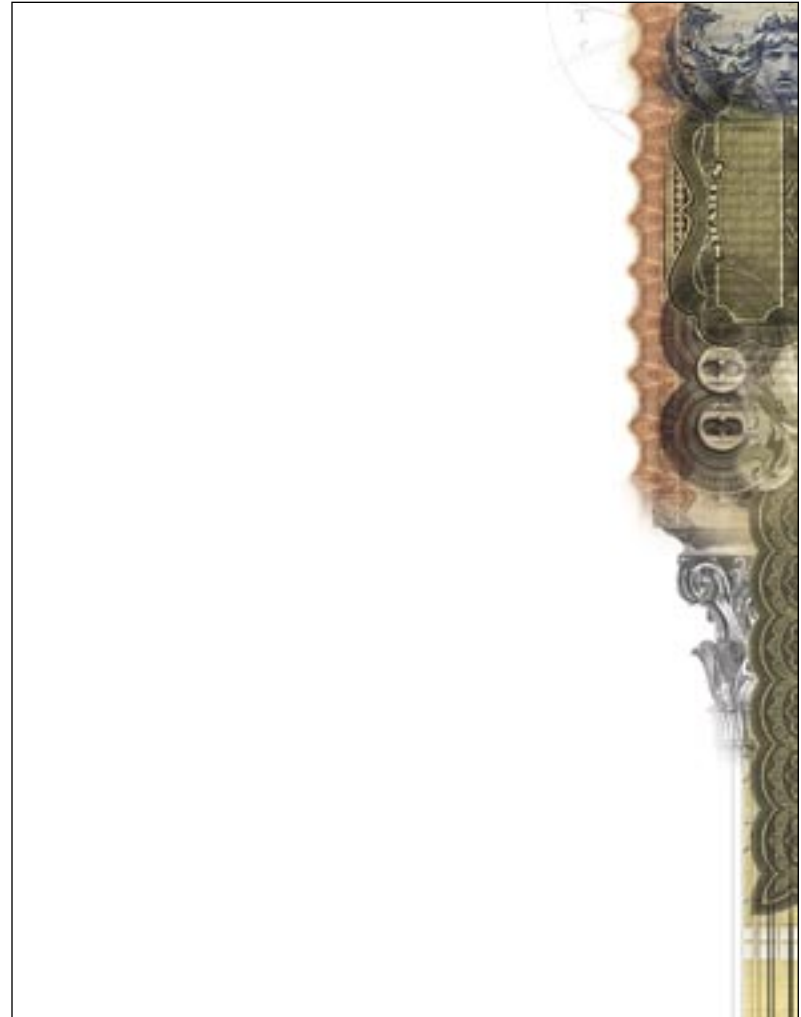
AIG VALIC

R E B R A N D

STEVE LUX: PORTFOLIO



Combining botanical elements with the ornate and sophisticated financial look was an obstacle. I found that less is more.



This collage consisted of a heavy use of financial elements. It was meant to tie in closer to the old brand and its color schemes.



AIG VALIC

R E B R A N D

STEVE LUX: PORTFOLIO



The emphasis on this collage was for educational markets. The botanical aspect of our brand fit the best to represent growth.



This gryphon was aching to be used as a hero element. Combined with the architectural and botanical pieces it works nicely for different market pieces.



AIG VALIC

R E B R A N D

STEVE LUX: PORTFOLIO



In this instance we needed a collage that focused on timely investing in bonds. The ensuing design was a good hero element.



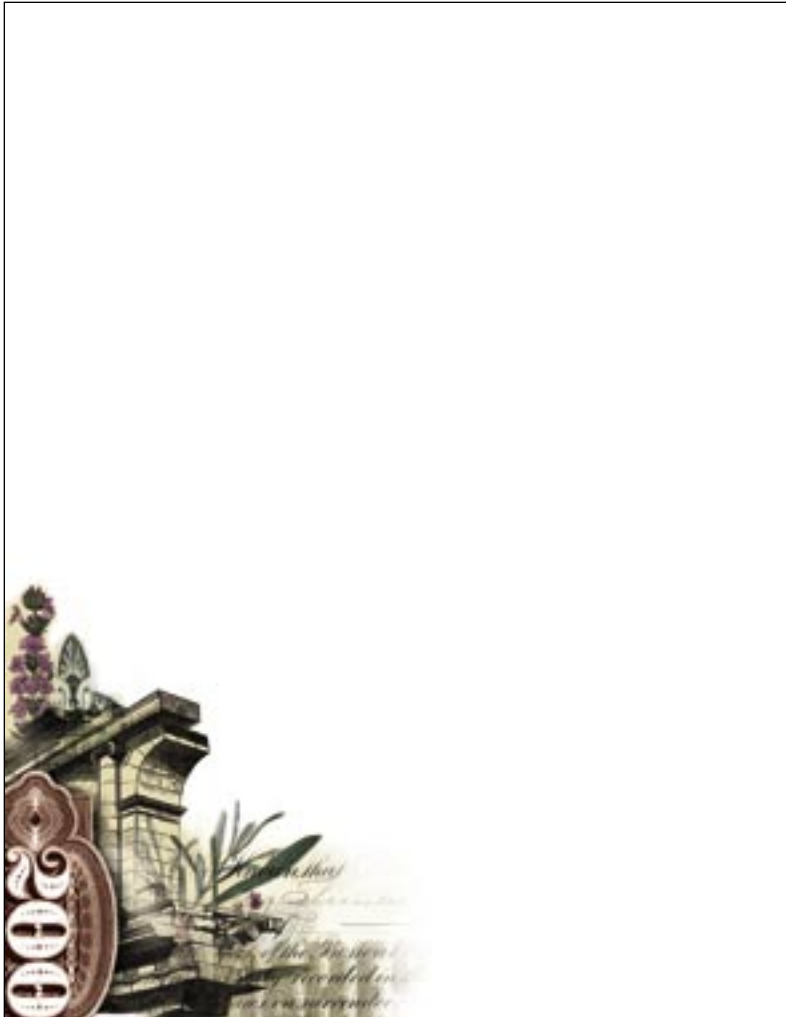
The eagle was chosen to represent our government markets. This was fun to work with such a high quality eagle engraving.



AIG VALIC

R E B R A N D

STEVE LUX: PORTFOLIO



After developing many collages I began to address the need for lower page elements.



Another lower page element. This one is on the introductory page.



AIG VALIC

R E B R A N D

In all there were over 20 collages done. Our Creative Director was very pleased with my efforts she insisted I alone continue developing the collages. This was not my only contribution to the rebrand but it is the one thing I can take sole credit for.

Visit www.steve-lux.com to see my complete portfolio.



Lastly, but certainly not least, is a sample of stand alone collages that were done.

