

Overview:

VALIC Online (VOL) is a popular online platform in the United States, primarily used for managing retirement savings accounts. It's a tool designed to provide individuals and businesses with easy access to their retirement plans, allowing them to track investments, make changes, and access important information.

It is a client facing system used by clients and VALIC employees to manage their accounts. A participant having an active Annuity or Mutual fund account can login to VALIC Online to view their account details. The Valic Digital project will enable VALIC to digitally transform its business by providing its customers such as participants, CSPs, financial advisors to engage and benefit from a more efficient and digitally enabled fashion.

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Business Purpose:

VALIC Online (VOL) is an internet-based application. VOL has a high business criticality because of the level of usage of this application. VALIC has a large number of clients and a significant number of them are using this application for account checking and online transactions.

Key Features and Benefits

- **Account Access and Management:** Users can log in to view their account balance, investment performance, and contribution history.
- **Investment Options:** Valic Online typically offers a variety of investment options, including stocks, bonds, mutual funds, and annuities.
- **Contribution and Withdrawal:** Users can make contributions to their retirement accounts and request withdrawals, subject to applicable rules and regulations.
- **Loan Options:** In some cases, users may be able to take loans from their retirement accounts, though this is generally subject to restrictions and may have tax implications.
- **Online Enrollment:** For employers offering Valic retirement plans, employees may be able to enroll or make changes to their accounts online.
- **Educational Resources:** Valic Online often provides educational resources, such as articles, videos, and calculators, to help users understand retirement planning concepts.

VOL helps the customer by making their account related activities easier, and hence, lots of transactions goes on online.

Independent Systems:

- Valic Online
- V-system
- AGILEnet
- Online Enrollment
- Guided Portfolio Services (GPS)
- Financial Soundings
- Seminar Manager

A user should have access to the respective tools to perform end to end actions for AGILEnet.