Welcome to Florida Gulf Coast University! While employed in a temporary position we are please to offer you a retirement plan called the FICA Alternative Plan.

The FICA Alternative Plan is:
- Mandatory for all employees in eligible positions (including OPS, and adjunct employees) who are not covered by one of the St of FL retirement plans
- A private retirement plan instead of participating in Social Security
- A tax-qualified plan for purposes of determining your ability to make before-tax contributions to an individual retirement plan (IRA)
- Administered by VALIC

You contribute 7.5% of pre-tax wages to your investment account. These contributions are in lieu of Social Security (FICA) taxes.

Plan Highlights:
- Contributions are deposited into an account in your name
- You are immediately vested
- Contributions are pre-tax, meaning your taxable income is reduced
- You control how the funds are invested
- You are not subject to Social Security taxes while covered by this plan and you do not earn Social Security credit
- Benefits you have earned under any other retirement plan, as well as Social Security benefits, will not be reduced

You must enroll into the FGCU FICA Alternative Plan within 30 days:

Email FGCU VALIC advisor John Ruppert at john.ruppert@valic.com or call (239)849-1203.

Upon receipt of your email, Mr. Ruppert will coordinate your enrollment.

Contributions are placed in an account at VALIC. Once the initial contribution is made, access your account online at www.valic.com. Once there, near the top right portion of the screen, click on "Register For Online Access". Complete the information as required.

You can direct how your contributions are invested among the available funds by accessing your account online at www.valic.com/fgcu and making investment allocation elections. Contact VALIC at 800-448-2542 for more information about investment choices and rates. If you do not make and allocation election, your contributions will be directed to a money market account.

Contact VALIC:
- Call and speak to a VALIC Client Care Center representative at 800-448-2542
- Contact your local VALIC Financial Advisor, Chelly Bielecki at (239)728-4333
- Contact your local VALIC Financial Advisor, John Ruppert at (239)849-1203

VALIC represents The Variable Annuity Life Insurance Company and its subsidiaries, VALIC Financial Advisors, Inc. and VALIC Retirement Services Company. Securities and investment advisory services are offered by VALIC Financial Advisors, Inc., member FINRA and an SEC-registered investment advisor.