

November 2, 2006

University of North Carolina Asheville Employee
One University Heights
Asheville, NC 28804

Dear Employee,

As you may know, sweeping changes have been made to the UNC Optional Retirement Plan. If you have not been able to take the time to investigate the differences in the plan, we suggest this is an excellent time to do so. The highlights of the AIG VALIC changes now available to you include:

- “Best in Class” fund selection in each asset class
- Well known fund families such as American Funds, Janus, Dreyfus, NY Davis, Munder, and others
- Low-expense funds
- A variety of indexed and managed fund styles
- Local Advisor service (including on-staff Certified Financial Planners[®])
- Wide selection of Model Portfolios
- Easy enrollment process

Perhaps this is also a good time to review your overall financial plan and how it is impacted by your University retirement benefits. AIG VALIC can offer you a fresh look at your current strategy and help position you for bright future in retirement.

For a free consultation, please call me at 828-216-3037 or (800) 892-5558, ext. 87812. I look forward to working with you and helping you reach your overall financial goals.

Best regards,

Doug

Doug Bridges
Financial Advisor