

WELCOME TO 2019!

It's a new year. That gives you a great opportunity to consider taking one of these important steps for your financial future:

- Estimate your monthly SFERS retirement benefit** to learn how much income it may provide you in retirement—it could be **less** than you think.
 - Log in to your SFERS account and use the **Benefit Calculator** to estimate your future benefit.
Taking this important step gives you more time to act now to help secure a more financially comfortable retirement.

- Use the Retirement Income Calculator** to learn whether you're contributing enough to the San Francisco Deferred Compensation Plan (SFDCP) to make up any shortfall in retirement income based on your SFERS benefit estimate.
 - If you're not contributing enough, consider increasing your contributions today.
 - **IRS contribution limits** have increased for 2019: You may contribute up to \$19,000 to your Plan account—\$25,000 if you're age 50 or older by December 31.

- Review your SFDCP investment portfolio** to see how you're doing.
 - Take this **quiz** to see if your strategy matches up with your time horizon and how you feel about risk.
 - *Too busy to manage your investments?* Consider these **portfolio solutions**.

- Meet with an SFDCP Retirement Counselor** for personalized guidance:
 - A counselor can assist you by phone or in person.
 - Go **online** or call **888-733-2748**, option 2, to schedule your appointment.

- Verify the beneficiary** on your SFDCP account:
 - Once logged in, click the Plan name, then “Personal Information,” to confirm that your beneficiaries are current and their information is accurate. Make the appropriate changes, if necessary.
 - You may also view your beneficiary on your Fourth Quarter 2018 statement.



Participants using the Retirement Income Calculator should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) when assessing the adequacy of the estimated income stream as provided by this tool. The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. **You can lose money by investing in securities.**

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