



Two ways to help make investing easier

The San Francisco Deferred Compensation Plan (SFDCP) offers two portfolio solutions to help with investment diversification: SFDCP Target Date Funds and GoalMaker®. Whether you choose a Target Date Fund or use the GoalMaker tool, you are putting your money in a diversified investment portfolio that is designed to automatically shift to help keep your retirement planning needs on track throughout your working years and beyond. Please remember that regardless of the investments you choose, you should continue to monitor your investments at least annually to ensure they continue to meet your investment objectives.

Option 1: SFDCP Target Date Funds

Each SFDCP Target Date Fund is a “Fund of Funds,” with a diversified mix of underlying stock and bond investments. Each fund will automatically get more conservative (fewer stocks and more bonds) as you near retirement. By choosing a target date fund for your retirement savings,* you can gain the potential benefit of complete diversification.

Selecting Your SFDCP Target Date Fund

- Determine the year you will reach age 65 and find the Target Date Fund whose name is closest to that year.
- Carefully review the allocations, objectives, risks, charges and expenses of the fund you are considering. Also, consider other factors, such as your age, risk tolerance, other investments and planned withdrawals.

The target date is the approximate date when investors plan to retire and may begin withdrawing their money. The asset allocation of the target date funds will become more conservative as the target date approaches by lessening the equity exposure and increasing the exposure in fixed income-type investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date. There is no guarantee that the fund will provide adequate retirement income.

The below chart can help you find the fund that may work best for you.

If you were born in...	Your age is...	And your expected retirement year is...	Consider...
1998 and later	21 and younger	2063–2068	SFDCP Target Date 2065 Fund
1993–1997	22–26	2058–2062	SFDCP Target Date 2060 Fund
1988–1992	27–31	2053–2057	SFDCP Target Date 2055 Fund
1983–1987	32–36	2048–2052	SFDCP Target Date 2050 Fund
1978–1982	37–41	2043–2047	SFDCP Target Date 2045 Fund
1973–1977	42–46	2038–2042	SFDCP Target Date 2040 Fund
1968–1972	47–51	2033–2037	SFDCP Target Date 2035 Fund
1963–1967	52–56	2028–2032	SFDCP Target Date 2030 Fund
1958–1962	57–61	2023–2027	SFDCP Target Date 2025 Fund
1953–1957	62–66	2018–2022	SFDCP Target Date 2020 Fund
1952 and earlier	67 and older	2017 and earlier	SFDCP Retirement Fund

Funds are not guaranteed investments and the stated asset allocation may be subject to change. **You can lose money by investing in securities, including losses near and following retirement.**

*Participants who have not made an investment election in the SFDCP will be enrolled in a target date fund based on data shown in the table to the left.

Option 2: SFDCP Asset Allocation Program–GoalMaker

GoalMaker is an optional asset allocation program, available at no additional cost, that recommends one of twelve model portfolios made up of the core investment options available within the SFDCP. When you use GoalMaker, the model portfolio that will be presented for your consideration is based on two pieces of information:

- your expected retirement age
- your comfort with market risk (your investor style):

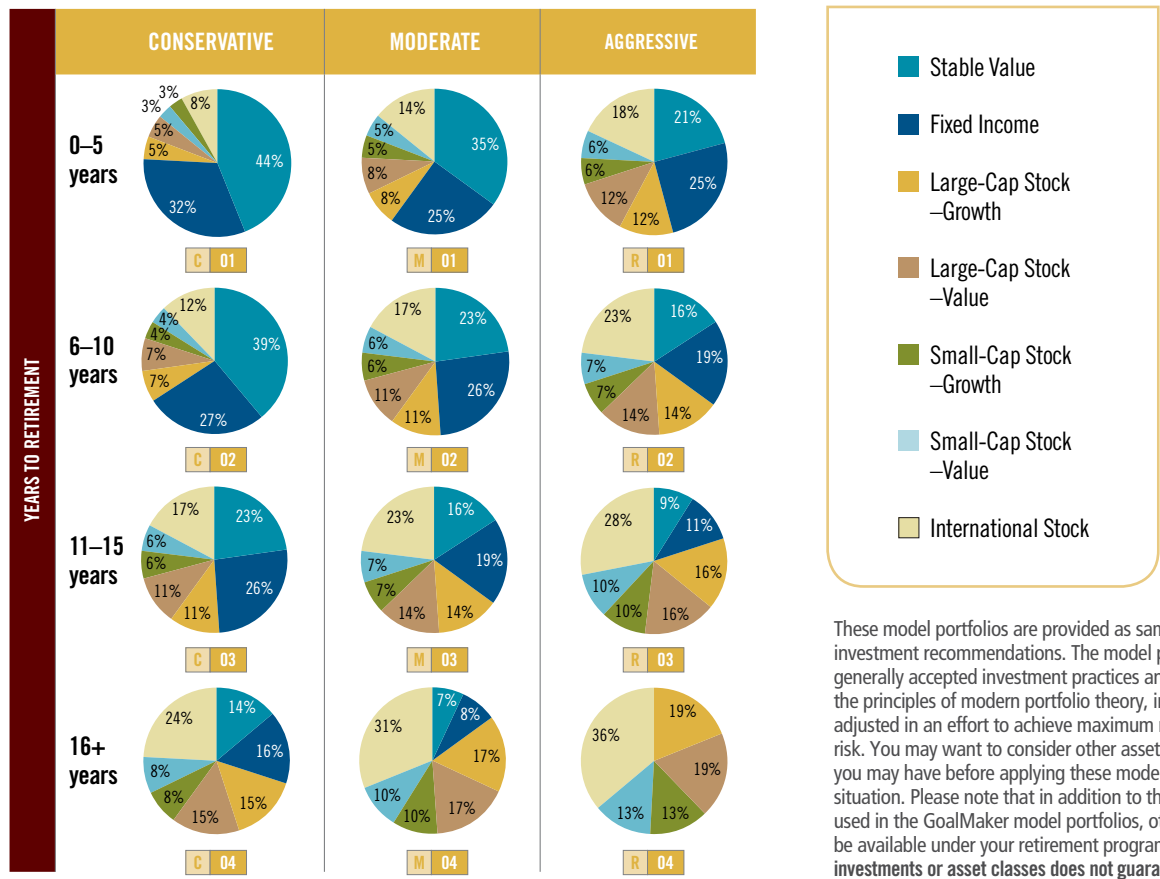
CONSERVATIVE investors generally are concerned about short-term ups and downs in the market and want to minimize risk and maintain principal.

MODERATE investors generally are willing to sacrifice safety of principal for potentially greater returns and can tolerate modest market fluctuations.

AGGRESSIVE investors generally seek to maximize investment returns and can tolerate substantial market fluctuations.

Once you answer these two simple questions, GoalMaker will offer you 12 model portfolios (see below)—one of which could fit your investor style. * Even better, your portfolio will be automatically rebalanced every quarter to keep your investments in line. Keep in mind that application of asset allocation and diversification concepts do not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

GoalMaker model portfolios based on your expected retirement age and investor style



To Select a Target Date Fund or use GoalMaker

You can change your investment allocation any time. To select either a target date fund or use GoalMaker—or to choose any other investment option(s) available in the SFDCP—simply log in to your account by visiting sfhcp.org, or call **888-SFDCP-4U** (888-733-2748), **option 1**.

Need personalized assistance? SFDCP Retirement Counselors are available Monday–Friday, 8 a.m. to 5 p.m. PT. To schedule an appointment, visit sfhcp.org or call **888-SFDCP-4U** (888-733-2748) and select **option 2**. Walk-in appointments are also welcome at the SFDCP office located at 1145 Market Street, 5th floor. There is no additional charge for this service.



Gateway to your Future



*GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings.

Retirement Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Prudential Retirement is a Prudential Financial business.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

© 2019 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

1018487-00001-00

CCSF01_FL_RE4_09
03/2019