



City and County of  
**San Francisco**  
Deferred Compensation Plan



# GOALMAKER

GOALMAKER—HELPING YOU INVEST FOR RETIREMENT

# DISCOVER YOUR PORTFOLIO

## IT'S AS EASY AS 1, 2, 3!

GoalMaker®, offered by Prudential Retirement® at no additional cost, is an optional asset allocation program that helps simplify what used to be one of the most challenging aspects of saving for retirement: choosing investments.

It uses two simple pieces of information—your comfort with investment risk (your “investor style”) and the number of years until you plan on retiring—to guide you to a professionally allocated portfolio of investments already available in the SFDCP. Then, because market volatility can cause your portfolio to shift over time, GoalMaker will automatically rebalance your portfolio periodically to help make sure it stays on target.

To determine which GoalMaker model portfolio fits your goals, you need to:

### 1 DETERMINE YOUR INVESTOR STYLE AND YEARS TO RETIREMENT

Investor style can be defined as how comfortable you are with market volatility. Everyone is different, but investors generally fall into one of the three categories below. Read each description in the chart below and write the corresponding letter into the box below the chart. Then determine the number of years you have left until retirement and write its code in the box below the chart. Once you have completed this step you have identified your investor style code and you’re ready to move to [step 2!](#)

DESCRIPTION	STYLE CODE	YEARS TO RETIREMENT*
<b>CONSERVATIVE</b> investors generally are concerned about short-term ups and downs in the market and want to minimize risk and maintain principal.	C	01 0-5
<b>MODERATE</b> investors generally are willing to sacrifice safety of principal for potentially greater returns and can tolerate modest market fluctuations.	M	02 6-10
		03 11-15
<b>AGGRESSIVE</b> investors generally seek to maximize investment returns and can tolerate substantial market fluctuations.	R	04 16+

My investor style code is: (fill in the empty boxes)

\*The number of years you have until retirement should be based on when you expect to begin taking money from your retirement account.

### AUTOMATIC REBALANCING

If one investment in your portfolio increases or decreases in value faster than another, it may shift your original investment allocation. Automatic Rebalancing with GoalMaker happens quarterly and ensures that your asset allocation stays in line with your original investment objectives.

### AGE ADJUSTMENT

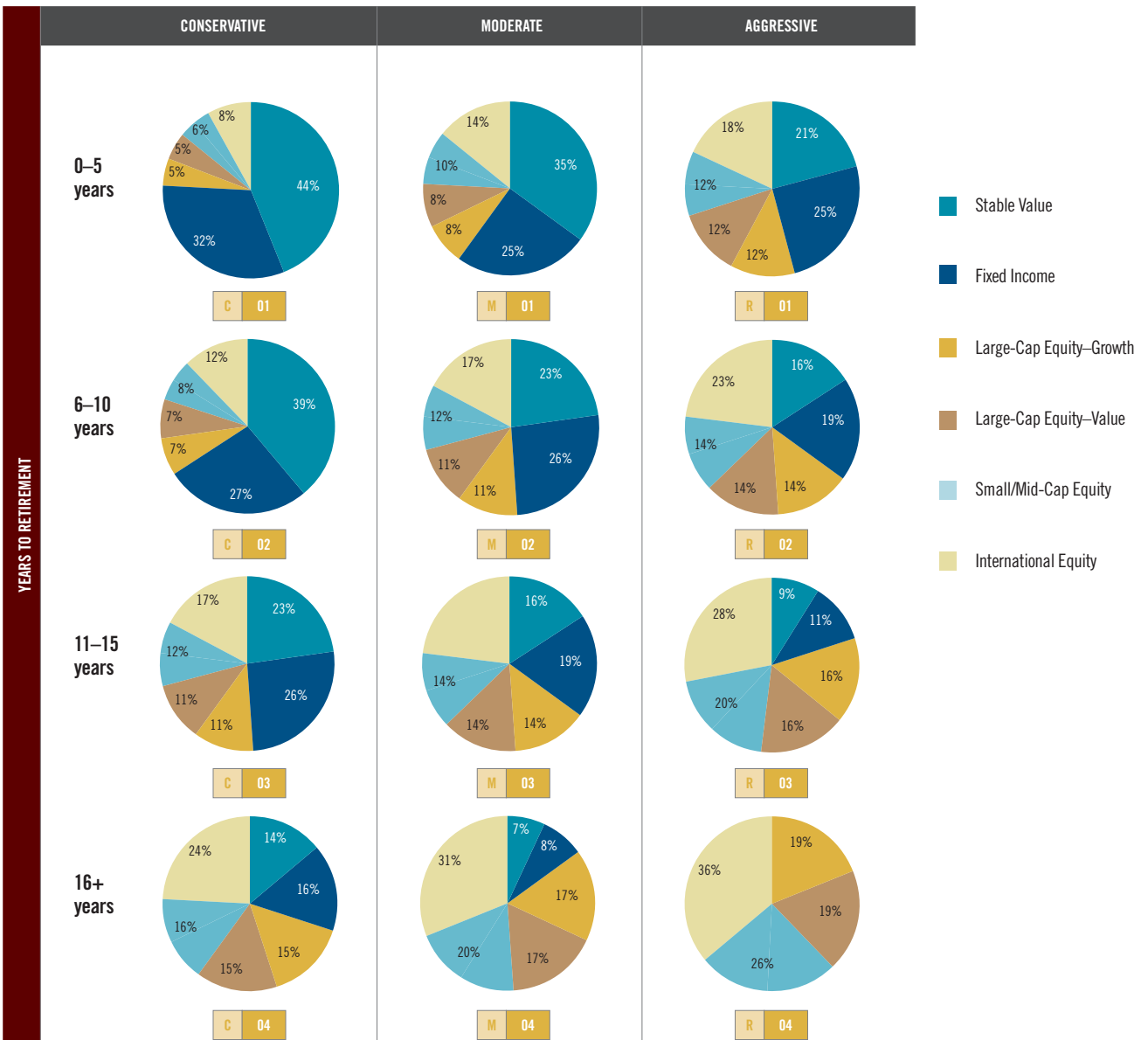
GoalMaker also offers an optional Age Adjustment feature that will shift your allocations over time based on the number of years you have left until retirement. Let’s say you chose a conservative portfolio with 11–15 years to retirement. When you reach an age that brings you 10 years before your expected retirement age, your account will automatically be updated to the conservative investor portfolio with 6–10 years to retirement.

# 2

## SELECT YOUR PORTFOLIO!

Based on your investor style, you are now ready to select your portfolio.

Each GoalMaker portfolio was designed by Morningstar Investment Management, LLC, a respected industry leader, in asset allocation.



These model portfolios are provided as samples and not as investment recommendations. The model portfolios are based on generally accepted investment practices and take into account the principles of modern portfolio theory, in which allocations are adjusted in an effort to achieve maximum returns for a given level of risk. You may want to consider other assets, income, and investments you may have before applying these models to your individual situation. Please note that in addition to the specific investments used in the GoalMaker model portfolios, other investments may be available under your retirement program. Past performance of investments or asset classes does not guarantee future results.

# 3

## ENROLL TODAY!

Now you're ready to enroll in GoalMaker. Simply go to [sfdcp.org](http://sfdcp.org) and log in. Then, select "GoalMaker" in the "Go to..." box located on the right-hand side of the page. Remember, application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. **You can lose money by investing in securities.**

## FOR MORE INFORMATION

To learn more about GoalMaker, contact an SFDCP Retirement Counselor toll free at **888-SFDCP-4U** (888-733-2748), **option 2**, or go online at **[sfdcp.org](http://sfdcp.org)**. Please note that participation in GoalMaker is voluntary.



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