

2017 is here!

Please take the right steps to plan for a more secure financial future. Here are some simple ways you can take action now:

- **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 into your SFERS account and use the <u>Benefits Calculator</u> to see what your future benefit could be.
 - Taking this important step gives you more time to act now to help secure a more comfortable retirement.
- ✓ <u>Use the Retirement Income Calculator</u> 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 will remain unchanged for 2017.
- Review your SFDCP investment portfolio to see how you're doing.
 - Take this <u>quiz</u> to see if your strategy matches up with your time horizon and risk tolerance.
 - Too busy to manage your investments? Consider these portfolio solutions.
- Meet with an SFDCP Retirement Counselor for more personalized guidance.
 - They can assist you with your retirement strategy by phone or in person.
 - Go online or call 888-733-2748, option 2, to schedule an appointment.
- ✓ **Verify the beneficiary** on your SFDCP account.
 - Once logged in, click the plan name, then Personal Information, to confirm that your beneficiary is current and make the appropriate changes, if necessary.
 - You may also view your beneficiary on your Fourth Quarter 2016 statement.



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