



## 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 [Benefits Calculator](#) 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.
  
- ✓ **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](#) will remain unchanged for 2017.
  
- ✓ **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 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.

