

Are You Taking Advantage of the New Financial Wellness Tools Available to You?

Did you know that achieving financial wellness can help you enjoy a better quality of life, both now and in retirement?

The journey to financial wellness is deeply personal. It impacts our health, state of mind, family dynamic and even our work. But when it comes to achieving financial wellness, the potential for reward is great, since it can help you reduce your stress levels, which can help to improve both your physical and mental health.

New financial wellness tools are at your fingertips

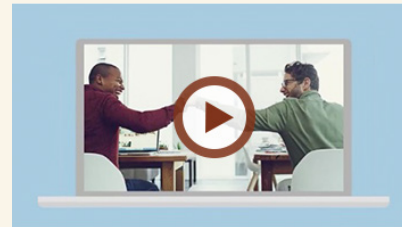
For all of these reasons, the San Francisco Deferred Compensation Plan (SFDCP) is pleased to bring you a whole new digital platform that can help you start on your own financial wellness journey. It includes:

- **The Financial Wellness Assessment**—A quick, 20-question survey that may help you better understand where you are right now on your road to financial wellness. By answering a few simple questions, you'll get personalized tips to help:
 - Manage your day-to-day finances
 - Achieve your long-term savings goals
 - Prepare for emergencies
- **The Plan a Budget Tool**—Think “budget” is a scary word? Think again. This tool can help make managing money easier. For example, it enables you to:
 - Add other financially related accounts (such as your checking, savings or credit card)
 - Set reminders to help you remember to pay your bills on time
 - Set a budget to help you track your salary, bills, spending and details of your expenses

...**plus** articles, videos and *more*—all customized to topics of interest *you* select and the content *you* interact with on the new website.

How to access the financial wellness tools

Upgrade your SFDCP account today to use the new financial wellness tools. If you haven't yet, **watch this video** to learn how (also located in the **Latest News** section of sfdcp.org). If you have, log in again to invest some time in your future self by learning what you can do today to help prepare for your best financial life *tomorrow*.



How to Stay Calm in Times of Market Volatility

Do you get jittery when there are wild swings in the market? One day, the market is up several hundred points; the next day, it's down. It doesn't happen all the time, of course, but when it does, and if it makes you nervous about your retirement savings, be sure to check out the **“Investing in Turbulent Times”** video. In just a few moments, you can learn how you can easily put market swings in perspective, and what important steps you can take to help protect your retirement savings.



Click here to check it out today—or view it at the bottom of the sfdcp.org Home Page.

Important Reminder: Contribution Limits for 2019 Help You Save More

In 2019, the IRS maximum contribution amounts for the SFDCP increased—making them higher than ever. Be sure to take advantage of these new higher limits!

2019 Contribution Limits	
If you're younger than age 50	\$19,000
If you're age 50 and older (includes catch-up contribution amount of \$6,000)*	\$25,000
Special 457(b) Catch-up**	\$38,000

*You may not combine Special 457(b) Catch-up and Age 50+ Catch-up contributions in the same tax year.

**If qualified. Starting three years before your “normal” retirement age (whether you will retire or not), if you have not always contributed the maximum allowed to your account each year, you may be able to contribute a total amount equal to twice the annual limit. You may even be able to take advantage of this in the year you retire, and defer your eligible lump sum payout (such as unused vacation hours) for possible tax savings.

Notice on Plan Costs

The San Francisco Deferred Compensation Plan (SFDCP) continually aims to provide you with the best Plan management for your retirement journey. Like all retirement plans, there are administrative costs associated with participating in the SFDCP. These costs are borne by participants of the Plan and cover a wide array of services—such as investing contributions, processing transactions, legal, accounting and trained representatives to answer questions—just to name a few.

Expenses are charged quarterly and beginning April 1, 2019, the SFDCP’s quarterly administrative expense will be .0225%. For more information, please visit sfdcp.org.

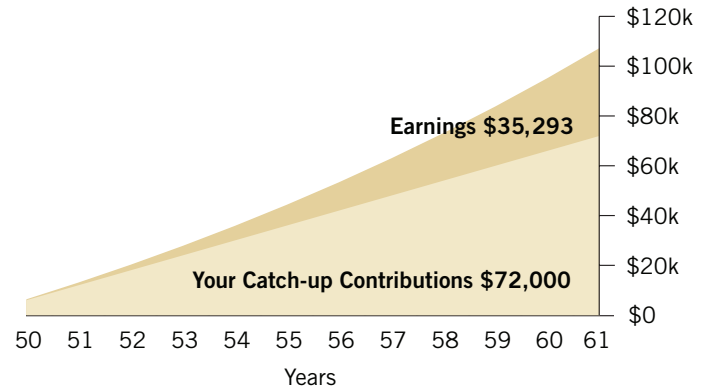


Discover How Catching Up Adds Up!

You probably know it’s a smart move to make catch-up contributions to your SFDCP account. But did you know how *much* of a difference these catch-up contributions can make to your retirement savings in the long run? It may be more than you think. Here is an example:

Let’s say you’re now age 50 and expect to retire at 62. See what a difference putting aside an extra \$6,000 each year from now until then could make! Specifically, you could have **\$107,293** more for your future, assuming your account earns 6% returns each year. What’s more, pre-tax catch-up contributions will reduce your current taxable income. That means you’ll owe less tax *today* and may have more money working for your financial future.

Catch-up Contributions Example:



TOTAL \$107,293

The compounding concept is hypothetical, for illustration only and not intended to represent performance of any specific investment, which may fluctuate. No taxes are considered in the calculations; generally withdrawals are taxable at ordinary rates. **You can lose money by investing in securities.**

To play catch-up, log in to your account at sfdcp.org and click “Contribution Rate” in the “Go To...” drop-down box.

