The SFDCP remains committed to you

The SFDCP continues to support you during these uncertain times. We are in this together. SFDCP Retirement Counselors' and Staff will continue to support your needs virtually during this time. SFDCP Retirement Counselors are available for personal one-on-one appointments by phone or online using Zoom video communications. To schedule an appointment with your department dedicated SFDCP Counselor, please visit the Contact Us page on sfdcp.org.

For Plan information, news, and updates including the recent adoption of CARES Act provisions, visit sfdcp.org. As recent market volatility has impacted our community, centralized locations of education, tools and resources are regularly being updated to help you navigate the uncertainty of today and keep planning for your tomorrow. For more information, please visit blog.voya.com and voya.com/marketvolatility.

If you’re looking for information about participating in the SFDCP, navigating volatile markets, or staying on track to and through retirement, join us for a SFDCP webinar! We can help keep you focused on achieving your financial retirement goals.

You’re welcome to attend as many of our webinars as you’d like. Topics include:

**What does history tell us about the market?** – ID# 975-3394-6544 (Mon, Wed, Fri); ID# 958-9446-5817 (Mon @ 6 pm); ID# 973-4946-2776 (Tues, Thurs)
You’ll learn about the fundamentals of market volatility and strategies that can help guide you through uncertain times so you can feel confident in the long-term plan to achieve your financial retirement goals.

**Ready to Retire** – ID# 934-0425-8898
You’ll learn about how much you may need in retirement, if you’re on track to replace your monthly income in retirement, and how contributing to the SFDCP can help close the retirement income gap.

**What does the future hold for you?** – ID# 985-2086-4475
You’ll learn more about how much you can save, what kind of tax benefits you create by saving, the investment options available within the Plan, and more.

Webinars are scheduled throughout the summer, and you can join us online on a date and time that’s convenient for you. To start, make note of the meeting ID and visit zoom.us/join to see a list of upcoming dates. Pick one that works best for you, sign up, and join us. It’s that simple!

1 Information from registered SFDCP counselors is for educational purposes only and is not legal, tax or investment advice. SFDCP counselors are registered representatives of Voya Financial Advisors, Inc., member SIPC.
Keeping your cool in a crazy market

Keeping cool may be hard to do when the market goes on one of its periodic roller coaster rides. It may be useful to have strategies in place that prepare you both financially and psychologically to handle market volatility. Here are some ways that you may wish to use to prevent from making hasty decisions that could have a long-term impact on your ability to achieve your financial retirement goals.

Have a game plan
Accepting the risk of investing and the potential for turbulent times can help keep your emotions from making decisions for you. Diversifying your custom portfolio or choosing a “fund of funds” like the SFDCP Target Date Funds or futureReady Model Portfolios may also help offset some of the risk in advance. Diversification may not ensure a profit or guarantee against a loss in declining markets, however.

Everything is relative
The returns of different portfolios can generally be attributed to their asset allocations. If you’ve got a well-diversified portfolio that includes multiple asset classes, it could be useful to compare its overall performance to relevant benchmarks. Even a diversified portfolio is no guarantee that you won’t suffer losses. But diversification may mean that if the S&P 500 drops 10% or 20%, your overall portfolio may not be down by the same amount.

This too shall pass
The financial markets are historically cyclical. Even if you wish you had sold at what turned out to be a market peak, or regret having sat out a buying opportunity, you may well get another chance at some point. Even if you’re considering changes, a volatile market may be an inopportune time to turn your portfolio inside out. Asset allocation is still the basis of good investment planning.

Continue to save
Even if the value of your account fluctuates, retirement is a long-term goal and regularly adding to your SFDCP account may help cushion the emotional impact of market swings. Dollar cost averaging involves investing a specific amount regularly regardless of fluctuating price levels. While dollar cost averaging can’t guarantee a profit or protect against a loss, your SFDCP contribution comes directly out of your bi-weekly pay automatically and allows you to buy more of an investment when prices are down. You must be prepared to continue purchasing through market slumps, though, to maximize the benefit of dollar cost averaging.

Stay the course
In a diversified portfolio, the strong performance of some investments may help offset poor performance by others. Even with an appropriate asset allocation, some parts of a portfolio may struggle at any given time. Time, not timing, is key. So make sure to review your asset allocation before making drastic investment changes. Visit sfdcp.org today to schedule your personal phone or online appointment with your department dedicated SFDCP Counselor.

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Experience myOrangeMoney in your online SFDCP account today

myOrangeMoney® in the San Francisco Deferred Compensation Plan is a powerful interactive, educational experience that combines your SFDCP balance, SFERS pension and Social Security3 to help you visualize your future retirement income today.

To improve the retirement income estimation, you can now add your SFERS pension information. To include your pension in your estimated future monthly income at retirement:

1. Visit sfdcp.org and click My Account to register and log into your SFDCP account.
2. Under the orange dollar bill, click About Me to enter your date of birth, salary, and retirement income goals.
3. Above the orange dollar bill, change Let’s talk about your retirement savings to Let’s talk about your other retirement savings and income to add your SFERS pension information.
4. In the Add Other Income section, click Estimate my Pension Income and select your SFERS pension system.
5. Confirm your years of service and cost of living adjustment on annual benefits, and then follow the prompts to review and save the pension income to your retirement income estimates.

Your retirement income estimate now includes your SFERS pension. Use the sliders next to the dollar bill to adjust your savings and retirement age assumptions to see how your choices impact the amount of your estimated monthly retirement income. For a personalized walk-through of your Orange Money experience, please call 888-SFDCP-4U (733-2748) and ask to speak with a Voya Retirement Advisors (VRA) Representative. There is no additional charge to speak with a VRA Representative. Voya Retirement Advisors, LLC (VRA) offer investment advisory services, powered by Financial Engines4. Online Advice is a no-cost service if you would like to manage your own retirement planning and investment decisions. Professional Management is a fee-based service for individuals who prefer to have their account managed for them.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Get the most out of your SFDCP account

Create an online SFDCP account at sfdcp.org. Click My Account, then select Register Now on the login screen and follow the instructions to create your username and password. Registering your account takes advantage of layers of online security controls that help protect your account, so be your own first line of defense in protecting yourself and your identity.
Your journey to financial wellness begins with you

Many of us don’t spend enough time thinking about our future. Financial wellness is about achieving a state of well-being where you live within your means, feel confident in your future and are prepared for the unexpected. With a little planning and guidance, you can build a more secure tomorrow by creating good habits to help improve your financial outcome for life. Consider where you are in the following categories and where you’d like to be.

**Protection** - We all want to protect ourselves and our families. Strengthen the financial security of those you love. When it comes to getting the protection you need, a simple plan to help you make informed decisions is essential.

**Spending and saving** - You work hard for your money. Your income is precious and what you do with it counts. Live within your means today and save for tomorrow.

**Emergency funds** - Saving for a rainy day involves making sure you have enough money set aside in an emergency fund to cover expenses and protect yourself when life hands you a few surprises.

**Debt management** - How would life change for you if you were debt-free? Knowing where to start is important to reducing and eliminating debt.

**Retirement** - Maintaining your current lifestyle is one of the most important factors when it comes to an ideal retirement. Good things take time, so when saving, make sure you keep in mind that the money you save has to last, so save consistently as much as you can.

**Other savings goals** - Think of everything you’d ever want to do if you could. Does it seem like it’s a dream? Having a sound budget in place will help keep your dreams come alive.

So, where are you on your financial wellness journey? Visit sfdcp.org today and log into your account. Then click Financial Wellness at the top of the page to take a quick assessment that consists of a brief set of core questions that are aligned with the six pillars of financial wellness and vary based on your life stage and job status. After completing the assessment, you’ll receive a personalized summary of your results that help you see where you are today and what you can do to improve your financial situation. Log in and experience financial wellness today!

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Keep your beneficiary designations up-to-date

You can access and update beneficiary information at any time. Visit sfdcp.org and log into your account, then go to Personal Info > Beneficiary Information > Add/Edit Beneficiary. If married, your spouse must be at least 50% of your primary beneficiary. If married and you want someone other than your spouse as more than 50% of your primary beneficiary, you and your spouse must both complete a paper beneficiary form and have it notarized. Please call 888-SFDCP-4U (733-2748) for beneficiary questions or assistance.

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San Francisco Deferred Compensation Plan

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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