




**RETIREMENT BOARD CALENDAR SHEET**  
**RETIREMENT BOARD MEETING OF OCTOBER 14, 2020**

**To:** Members of the Retirement Board  
**Through:** Jay Huish, Executive Director   
**From:** Steve Moy, Deferred Compensation Program Manager  
**Date:** October 14, 2020

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**Agenda Item:** Deferred Compensation Manager Report

**Background:**

Steve Moy, Deferred Compensation Program Manager, will report on the following:

- August 2020 Monthly Activity Report
- Updated CARES Act Statistics
- National Retirement Security Month Communications

**Recommendation:** This is a discussion only item

**Attachments:**

- August 2020 Monthly Activity Report
- National Retirement Security Month Communications

# City and County of San Francisco Deferred Compensation Plan

## SFDCP Monthly Activity Report: August 2020

FUND	Balance as of 08/31/2020	08/31/2020 % of Total Assets	08/31/2020 1-Month Fund Performance	08/31/2020 1-Month Benchmark Performance	08/31/2020 Year-to-Date Fund Performance	08/31/2020 Year-to-Date Benchmark Performance	Benchmark
SFDCP Stable Value Fund	\$1,016,746,805	24.67%	0.18%	0.03%	1.64%	0.47%	3-Year Constant Maturity Treasury Index
SFDCP Core Bond Fund	\$156,377,776	3.80%	-0.44%	-0.81%	7.29%	6.85%	Bloomberg Barclays Aggregate
SFDCP Bond Index Fund	\$171,615,008	4.16%	-0.84%	-0.81%	6.79%	6.85%	Bloomberg Barclays Aggregate
SFDCP Large Cap Value Equity Fund	\$51,597,888	1.25%	4.14%	4.13%	-14.89%	-9.35%	Russell 1000 Value
SFDCP Large Cap Equity - S&P 500 Index Fund	\$503,620,090	12.22%	7.18%	7.19%	9.75%	9.74%	S&P 500
SFDCP Large Cap Social Equity Fund	\$88,260,644	2.14%	8.06%	8.10%	13.62%	13.68%	FTSE 4Good US Select
SFDCP Large Cap Growth Equity Fund	\$660,646,825	16.03%	10.04%	10.32%	30.00%	30.47%	Russell 1000 Growth
SFDCP Active Equity Fund	\$100,909,193	2.45%	4.65%	5.63%	-6.32%	-5.53%	Russell 2000
SFDCP Small-Mid Cap Equity Index Fund	\$227,511,281	5.52%	7.16%	7.18%	6.75%	6.94%	Dow Jones U.S. Comp. Total Stock Mkt Index
SFDCP Small-Mid Cap Equity Fund	\$6,464,861	0.16%	5.28%	4.53%	-5.07%	-3.32%	Russell 2500
SFDCP International Equity Fund	\$150,048,062	3.64%	4.14%	4.28%	-3.01%	-3.05%	MSCI ACWI Ex US
SFDCP International Equity Index Fund	\$116,575,267	2.83%	5.32%	5.14%	-4.25%	-4.61%	MSCI EAFE Index
SFDCP Real Estate Fund	\$23,718,887	0.58%	0.14%	0.85%	-25.26%	-14.39%	MSCI US REIT Index
SFDCP Retirement Fund <sup>3</sup>	\$238,925,614	5.80%	2.07%	1.84%	4.71%	4.34%	SFDCP Retirement Benchmark <sup>2</sup>
SFDCP Target Date 2025 Fund	\$159,604,534	3.87%	2.31%	2.09%	4.40%	4.17%	SFDCP 2025 Benchmark <sup>2</sup>
SFDCP Target Date 2030 Fund	\$143,473,787	3.48%	2.80%	2.61%	3.77%	3.78%	SFDCP 2030 Benchmark <sup>2</sup>
SFDCP Target Date 2035 Fund	\$110,537,556	2.68%	3.58%	3.46%	2.54%	2.99%	SFDCP 2035 Benchmark <sup>2</sup>
SFDCP Target Date 2040 Fund	\$80,720,644	1.96%	4.70%	4.68%	0.65%	1.71%	SFDCP 2040 Benchmark <sup>2</sup>
SFDCP Target Date 2045 Fund	\$56,173,253	1.36%	4.78%	4.77%	0.51%	1.62%	SFDCP 2045 Benchmark <sup>2</sup>
SFDCP Target Date 2050 Fund	\$22,406,834	0.54%	4.78%	4.77%	0.50%	1.62%	SFDCP 2050 Benchmark <sup>2</sup>
SFDCP Target Date 2055 Fund	\$11,063,876	0.27%	4.78%	4.77%	0.50%	1.62%	SFDCP 2055 Benchmark <sup>3</sup>
SFDCP Target Date 2060 Fund	\$368,912	0.01%	4.78%	4.77%	0.53%	1.62%	SFDCP 2060 Benchmark <sup>3</sup>
SFDCP Target Date 2065 Fund	\$471,635	0.01%	4.77%	4.77%	0.52%	1.62%	SFDCP 2065 Benchmark <sup>3</sup>
<b>Total Target Date Funds</b>	<b>\$823,746,644</b>	<b>19.99%</b>	--	--	--	--	
Self Directed Brokerage	\$22,778,201	0.55%	--	--	--	--	
<b>TOTAL</b>	<b>\$4,120,617,431</b>	<b>100.00%</b>	--	--	--	--	

<sup>1</sup> The annualized crediting rate for SFDCP Stable Value Fund is 2.33% for the 3rd Quarter of 2020.

<sup>2</sup> The Target Date Benchmarks reflect a weighted average of the S&P 500 Index, Russell 2500 Index, MSCI All-Country World Index Ex US - Net, MSCI All-Country World Index - Net, MSCI Emerging Markets Index - Net, FTSE EPRA/NAREIT Developed Real Estate Index - Net, Bloomberg Commodity Index, S&P Global Infrastructure Index, Bloomberg Barclays US High-Yield 2% Issuer Capped Bond Index, JPM EMBI Global Diversified Index, Bloomberg Barclays US Aggregate Bond Index, Bloomberg Barclays 1-3 Year Government Index and the Bloomberg Barclays US TIPS Index.

<sup>3</sup> The SFDCP Target Date 2020 fund merged into the SFDCP Retirement Fund on 3/20/2020.

<sup>4</sup> Total Plan assets as of 12/31/19 were \$3,852,813,869.

Standardized fund performance can be found at the following website: [sfcdp.org](http://sfcdp.org)



# City and County of San Francisco Deferred Compensation Plan

## Plan Statistics Over Time: 2015 to Present

	12/31/2015	12/31/2016	12/31/2017	12/31/2018	12/31/2019	08/31/2020
Total Assets (MM)	\$2,770.7	\$2,930.6	\$3,357.1	\$3,251.1	\$3,852.8	\$4,121.0
Payroll Contributions to Plan for CY/YTD (\$MM)	\$140.5	\$147.7	\$159.2	\$173.5	\$181.8	\$129.2
Cash Withdrawals from the Plan for CY/YTD (\$MM)	-\$60.5	-\$54.0	-\$57.0	-\$59.3	-\$59.0	-\$49.6
Rollover In Dollars for CY/YTD (\$MM)	\$13.5	\$12.0	\$15.6	\$14.6	\$13.4	\$8.6
Rollover Out Dollars for CY/YTD (\$MM)	-\$71.4	-\$83.2	-\$82.0	-\$81.1	-\$96.1	-\$63.2
Net Cash Flows CY/YTD (inc. rollovers) (\$MM)	\$22.1	\$22.5	\$35.8	\$47.7	\$40.1	\$25.0
# Participants with a Balance	26,389	27,705	29,506	30,668	31,453	31,754
New Participants Enrolled CY/YTD	2,197	2,198	2,667	2,078	1,672	886
# of Participants Actively Contributing <sup>1</sup>	16,076	17,278	18,739	19,716	20,068	19,965
# of Eligibles <sup>2</sup>	34,159	35,250	36,108	36,655	36,830	36,758
Employee Participation Rate <sup>3</sup>	47.1%	49.0%	51.9%	53.8%	54.5%	54.3%
Employee Participation Rate (excludes As-Needed employees) <sup>4</sup>	50.8%	52.3%	55.1%	57.3%	58.1%	58.0%
Deferral Rate (median)	5.62%	5.10%	5.07%	5.30%	5.30%	5.90%
Target Date Fund # Participants	11,241	11,348	12,947	14,028	14,332	13,806
future Ready # Participants <sup>5</sup>	3211	4,556	5,069	5,214	4,917	4,885
Roth Assets (\$MM) <sup>6</sup>	\$3.9	\$9.2	\$18.9	\$28.2	\$50.4	\$66.5
Roth Participants <sup>6</sup>	1169	1,916	2,972	3,896	4,782	5,300
Group Meetings (CY/YTD)	754	714	649	547	409	265
Individual Sessions (CY/YTD)	8,116	7,456	6,355	7,351	5,782	2,433

Participants Contributing/Enrolling Since 2015



<sup>1</sup> Number of participants who made a contribution during the calendar year, based on updated criteria

<sup>2</sup> # of Eligibles provided by SFDCP Staff, based on updated criteria

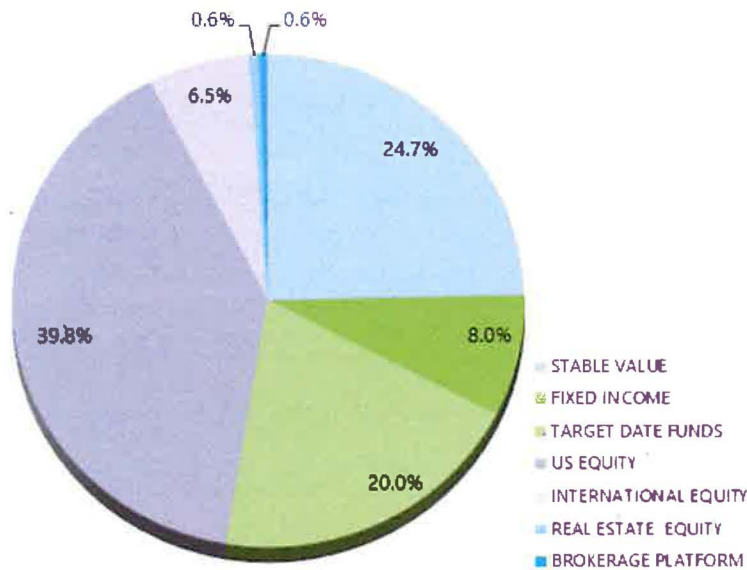
<sup>3</sup> Employee Participation Rate % is the # of Participants Actively Contributing divided by the # of Eligibles

<sup>4</sup> Employee Participation Rate based on updated criteria, excluding Employees classified as "As Needed" in a Merge

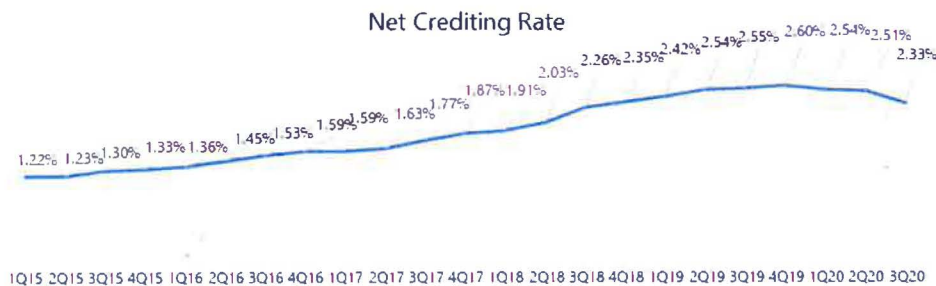
<sup>5</sup> GoalMaker changed to future Ready with the transition to Voya on 8/29/19

<sup>6</sup> Roth available to Plan participants May 2014

# City and County of San Francisco Deferred Compensation Plan



Stable Value Fund Net Crediting Rate for 3Q2020 = 2.33%

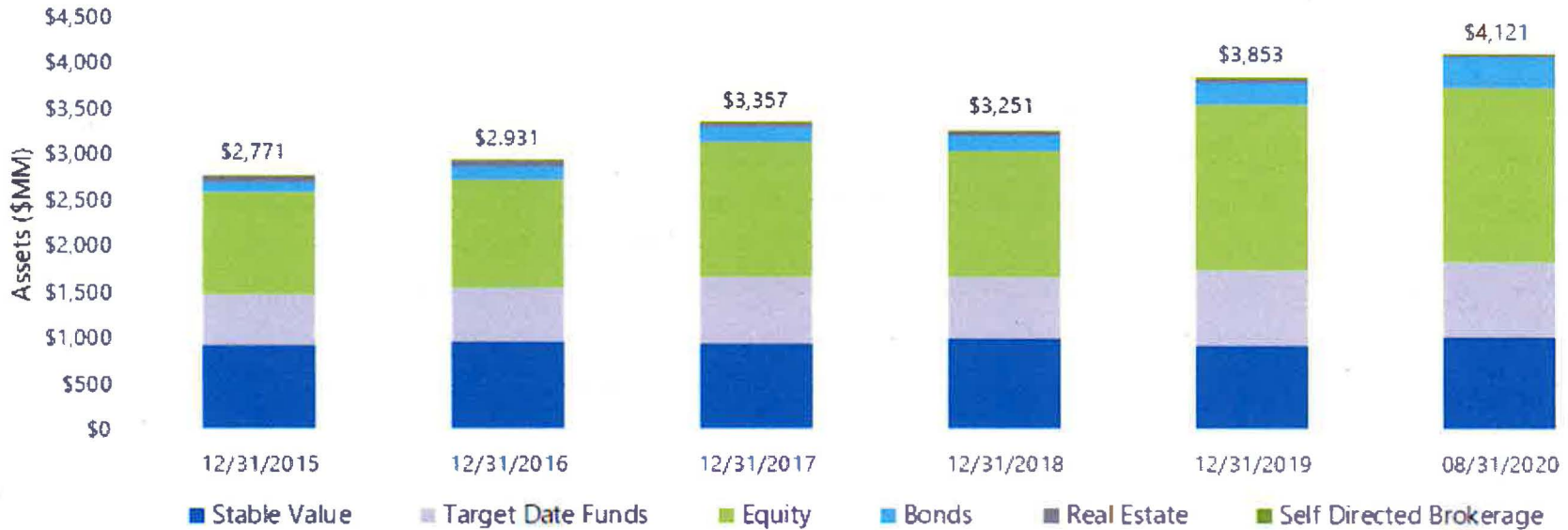


	Underlying Fund	Assets as of 08/31/2020 (\$MM)	% of Total 08/31/2020
<b>STABLE VALUE</b>		<b>\$1,016.7</b>	<b>24.7%</b>
SFDCP Stable Value Fund	Galliard Separate Account	\$1,016.7	24.7%
<b>FIXED INCOME</b>		<b>\$328.0</b>	<b>8.0%</b>
SFDCP Core Bond Fund	Baird Core Plus Fund	\$156.4	3.8%
SFDCP Bond Index Fund	Northern Trust Bloomberg Aggr Ind CIT	\$171.6	4.2%
<b>TARGET DATE FUNDS</b>		<b>\$823.7</b>	<b>20.0%</b>
SFDCP Target Date Funds	Blend	\$823.7	20.0%
<b>US EQUITY</b>		<b>\$1,639.0</b>	<b>39.8%</b>
SFDCP Large Cap Equity - S&P 500 Index Fund	Northern Trust S&P 500 Index CIT	\$503.6	12.2%
SFDCP Large Cap Social Equity Fund	Vanguard FTSE Social Index, Instl	\$88.3	2.1%
SFDCP Large Cap Growth Equity Fund	(50%) T Rowe Price Growth Stock Fund (50%) Vanguard Growth Index	\$660.6	16.0%
SFDCP Large Cap Value Equity Fund	LSV Conservative Value Equity	\$51.6	1.3%
SFDCP Active Equity Fund	Fidelity Low Priced Stock Fund	\$100.9	2.4%
SFDCP Small-Mid Cap Equity Index Fund	Northern Trust Dow Jones Completion/Extended Market Index CIT	\$227.5	5.5%
SFDCP Small-Mid Cap Equity Fund	(50%) Westfield Capital Harbor SMID Growth (50%) Delaware/Macquarie SMID Value	\$6.5	0.2%
<b>INTERNATIONAL EQUITY</b>		<b>\$266.6</b>	<b>6.5%</b>
SFDCP International Equity Fund	(50%) American Funds EuroPacific Growth (50%) Schroders QEP CIT	\$150.0	3.6%
SFDCP International Equity Index Fund	Northern Trust MSCI EAFE Index CIT	\$116.6	2.8%
<b>REAL ESTATE EQUITY</b>		<b>\$23.7</b>	<b>0.6%</b>
SFDCP Real Estate Fund	MSIF US Real Estate A	\$23.7	0.6%
<b>BROKERAGE PLATFORM</b>		<b>\$22.8</b>	<b>0.6%</b>
Self Directed Brokerage	N/A	\$22.8	0.6%
<b>TOTAL</b>		<b>\$4,120.6</b>	<b>100.0%</b>



# City and County of San Francisco Deferred Compensation Plan

Total Plan Allocation: 2015 to Present

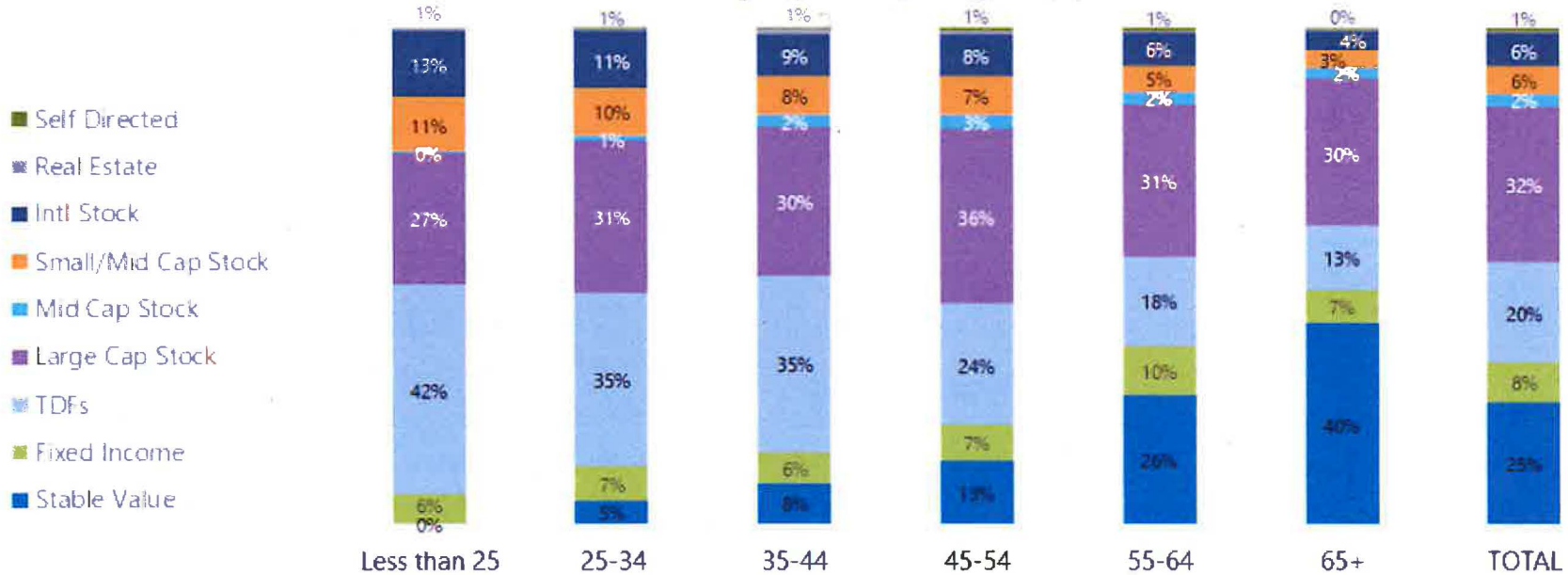


	12/31/2015		12/31/2016		12/31/2017		12/31/2018		12/31/2019		08/31/2020	
	Assets (\$MM)	% of Assets	Assets (\$MM)	% of Assets	Assets (\$MM)	% of Assets	Assets (\$MM)	% of Assets	Assets (\$MM)	% of Assets	Assets (\$MM)	% of Assets
Stable Value	\$930	33.6%	\$965	32.9%	\$947	28.2%	\$998	30.7%	\$930	24.1%	\$1,017	24.7%
Target Date Funds	\$547	19.7%	\$588	20.1%	\$705	21.0%	\$665	20.5%	\$816	21.2%	\$824	20.0%
Equity	\$1,113	40.1%	\$1,172	40.0%	\$1,489	44.3%	\$1,378	42.3%	\$1,801	46.7%	\$1,906	46.2%
Bonds	\$119	4.3%	\$142	4.8%	\$163	4.9%	\$166	5.1%	\$257	6.7%	\$328	8.0%
Real Estate	\$49	1.8%	\$50	1.7%	\$39	1.2%	\$31	1.0%	\$34	0.9%	\$24	0.6%
Self Directed Brokerage	\$13	0.5%	\$13	0.5%	\$14	0.4%	\$13	0.4%	\$16	0.4%	\$23	0.6%
<b>Total</b>	<b>\$2,771</b>	<b>100.0%</b>	<b>\$2,931</b>	<b>100.0%</b>	<b>\$3,357</b>	<b>100.0%</b>	<b>\$3,251</b>	<b>100.0%</b>	<b>\$3,853</b>	<b>100.0%</b>	<b>\$4,121</b>	<b>100.0%</b>
future Ready <sup>1</sup>	\$168	6.1%	\$225	7.7%	\$304	9.1%	\$313	9.6%	\$379	9.8%	\$357	8.7%

<sup>1</sup> GoalMaker changed to future Ready with the transition to Voya on 8/29/19

# City and County of San Francisco Deferred Compensation Plan

Asset Allocation by Age Group: August 31, 2020



	Starting to save		Building wealth		Thinking about Retirement		Living in Retirement	TOTAL
	Less than 25	25-34	35-44	45-54	55-64	65+		
Total Assets (\$MM)	\$1	\$89	\$376	\$1,034	\$1,454	\$1,167	\$4,120	
% of Assets	0.03%	2.16%	9.11%	25.09%	35.29%	28.33%	100.00%	
Total Participants <sup>1</sup>	140	3,573	6,711	7,808	7,759	5,763	31,754	
% of Participants	0.44%	11.25%	21.13%	24.59%	24.43%	18.15%	100.00%	
Average Account Balance	\$7,893.25	\$24,888.82	\$55,957.90	\$132,394.45	\$187,385.68	\$202,566.34	\$129,766.88	
Voya Participants Avg Account Balance	\$5,447	\$14,659	\$37,906	\$72,205	\$101,784	\$118,293	\$58,382	

<sup>1</sup> Represents participants with a balance.



# City and County of San Francisco Deferred Compensation Plan

## Detail of Contributions

Plan Statistics (August 2020)		Monthly Activity	Year-to-Date
# Participants Actively Contributing as of month-end			19,965
New Participants		122	886
Enrollments in Roth Source		73	583
future Ready Enrollments <sup>1</sup>		52	572
Number of future Ready participants as of month end <sup>1</sup>			4,885
future Ready Balance as of month-end <sup>1</sup>			\$357,340,029
Payroll Contributions	Total Pre Tax Payroll Contributions	\$13,430,045	\$115,978,031
	Total Roth Payroll Contributions	\$1,519,383	\$13,260,194
	<b>Total Payroll Contributions:</b>	<b>\$14,949,427</b>	<b>\$129,238,224</b>
<b>Incoming Rollovers (Counts and Dollars)</b>		<b>25</b>	<b>266</b>
		<b>\$882,684</b>	<b>\$8,569,950</b>
<b>Total Contributions (Payroll Contributions Plus Incoming Rollovers)</b>		<b>\$15,832,112</b>	<b>\$137,808,175</b>

## Detail of Loans

Loan Initiations <sup>2</sup>	August 2020 Loan Initiation Assets	2020 Loan Initiation Assets Year-To-Date	August 2020 Loan Initiation Participant Count	2020	
				Loan Initiation Participant Count	Year-To-Date
General Purpose	\$1,672,322	\$11,612,378	92	753	
Residential	\$50,000	\$793,202	1	23	
Grand Total	\$1,722,322	\$12,405,580	93	776	

Loan Statistics	Aug-20
# of Outstanding Active Loans	4,151
# of Defaulted Loans	10
# of Paid Off Loans	64
# of Offset Loans	4
# of New Loans <sup>2</sup>	93
Average Loan Balance	\$10,266
Total Outstanding Loan Balance	\$42,615,833

Current SFDCCP Loan Interest Rate is 4.25%

<sup>1</sup> GoalMaker changed to future Ready with the transition to Voya on 8/29/19

<sup>2</sup> Includes 18 CARES Act Loans totaling \$408,263

<sup>3</sup> Includes 109 CARES Act Distributions totaling \$4,109,895

## Detail of Withdrawals

Withdrawal Reasons August 2020)	Monthly Activity	2020 Year-To-Date
UEW Dollars (Cash) <sup>3</sup>	\$4,125,895	\$13,595,056
UEW Counts (Cash) <sup>3</sup>	110	398
RMD Dollars (Cash)	\$0	\$1,145,073
RMD Counts (Cash)	0	162
Installment Payment Dollars (Cash)	\$649,938	\$6,012,540
Installment Payment Counts (Cash)	525	4,426
Service Buy Back Dollars (Rollover Out)	\$132,401	\$1,183,726
Service Buy Back Counts (Rollover Out)	9	69
Beneficiary Dollars (Cash)	\$618,835	\$3,004,873
Beneficiary Dollars (Rollover Out)	\$168,179	\$2,251,609
Beneficiary Counts (Cash)	17	241
Beneficiary Counts (Rollover Out)	1	18
QDRO Dollars (Cash)	\$14,564	\$657,827
QDRO Dollars (Rollover Out)	\$259,119	\$413,803
QDRO Counts (Cash)	4	45
QDRO Counts (Rollover Out)	2	4
Other Withdrawal Dollars (Cash)	\$3,315,928	\$25,197,155
Other Withdrawal Dollars (Rollover Out)	\$9,099,251	\$59,380,656
Other Withdrawal Counts (Cash)	144	999
Other Withdrawal Counts (Rollover Out)	55	613
Total Cash Withdrawal Dollars	\$8,725,159	\$49,612,523
Total Cash Withdrawal Counts	800	6,271
Total Rollover Out Dollars	\$9,658,950	\$63,229,793
Total Rollover Out Counts	67	704
<b>Total Dollars</b>	<b>\$18,384,109</b>	<b>\$112,842,317</b>
<b>Total Counts</b>	<b>867</b>	<b>6,975</b>

Withdrawal Types (August 2020)	Monthly Activity	2020 Year-To-Date
Partial Withdrawals - Dollars <sup>3</sup>	\$7,363,049	\$40,561,958
Partial Withdrawals - Counts <sup>3</sup>	234	1,594
Full Withdrawals - Dollars	\$10,371,123	\$66,267,818
Full Withdrawals - Counts	108	955
Installment Withdrawals - Dollars	\$649,938	\$6,012,540
Installment Withdrawals - Counts	525	4,426
<b>Total Withdrawals - Dollars</b>	<b>\$18,384,109</b>	<b>\$112,842,317</b>
<b>Total Withdrawals - Counts</b>	<b>867</b>	<b>6,975</b>



# Take control of your financial wellness



October is National Retirement Security Month (NRSM). Spend some time with the San Francisco Deferred Compensation Plan (SFDCP) to take control of your financial wellness. SFDCP Counselors will host live webinars every weekday this month starting October 5. Learn more about each presentation below and visit [sfdcp.org](http://sfdcp.org) to register to attend a session. Monday/Wednesday/Friday sessions are held at 12:00 p.m. and Tuesday/Thursday sessions are held at 1:00 p.m. You can attend as many NRSM sessions as you'd like!

## Take control of your financial wellness

### Week of October 5 & Week of October 26

Your overall wellness is made up of more than just your physical, mental and emotional health. Your financial wellness plays a big part in your general well-being as well. Many of us don't spend enough time thinking about our future. But 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. You'll learn about the six pillars that are key to financial wellness, how to measure where you stand now, and how the SFDCP can help you on the journey to financial wellness!

## Help achieve your financial retirement goals with the SFDCP

### Week of October 12

Will you have enough to fund your retirement? The SFDCP can help close the retirement income gap that Social Security and your SFERS pension may not be able to cover. You'll learn about the SFDCP, the benefits of participating, investing in the Plan, and if you're on track to replace the monthly income you may need in retirement. Whether you're already participating in the Plan or you're thinking about enrolling, there's something for everyone!

## SFDCP account tools & demonstrations

### Week of October 19

By participating in the San Francisco Deferred Compensation Plan, you have access to a variety of online resources and tools to help you on the journey to and through retirement. You'll learn about and see demonstrations of the online educational myOrangeMoney experience, My Retirement Overview, the financial wellness experience, and some of the other features that are available in your SFDCP account online. For SFDCP participants, this will give you an effective new step to take the next time you log in. For those who aren't participating in the SFDCP, these experiences will show you some of the benefits of enrolling in the Plan. We hope you'll join us!

For questions about the National Retirement Security Month webinars, please visit [sfdcp.org](http://sfdcp.org) and go to *Contact Us* to email, call, or schedule an appointment with your department dedicated SFDCP Counselor.



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Subject: Celebrate National Retirement Security Month by taking control of your financial wellness.

October is National Retirement Security Month.

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October is National Retirement Security Month (NRSM). Spend some time next month with the San Francisco Deferred Compensation Plan (SFDCP) to work on achieving the financial future you envision. It all begins with you!

Look for a new on-demand presentation and financial health articles in the National Retirement Security Month section on the [sfdcp.org](https://sfdcp.org) welcome page. In addition, SFDCP Counselors\* will host live webinars weekdays during National Retirement Security Month starting October 5. Webinars on Monday, Wednesday and Friday start at 12:00 p.m. Webinars on Tuesday and Thursday start at 1:00 p.m. [Visit the NRSM section](#) and register to attend any webinar session. You can attend as many as you'd like!

**Week of October 5 – Take control of your financial wellness**

**Week of October 12 – Help achieve your financial retirement goals with the SFDCP**

**Week of October 19 – SFDCP account tools & demonstrations**

**Week of October 26 – Take control of your financial wellness**

Look for emails with more resources and tips from the SFDCP throughout National Retirement Security Month. If you have any questions about the SFDCP or your SFDCP account, please call **(888) SFDCP-4U (733-2748)** or [schedule an appointment](#) with your [department dedicated SFDCP Counselor](#).

[SFDCP.org](https://sfdcp.org)

\*Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.

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Subject: Welcome to National Retirement Security Month!

Welcome to National Retirement Security Month!

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Congress sponsors National Retirement Security Month (NRSM) as a dedicated time to focus on improving retirement outcomes. This year's NRSM theme for the San Francisco Deferred Compensation Plan is "Take control of your financial wellness."

Your overall wellness is made up of more than just your physical, mental and emotional health. Your financial wellness plays a big part in your general well-being as well. Many of us don't spend enough time thinking about our future. But 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.

Take the next step on your financial wellness journey by visiting [sfdcp.org](https://sfdcp.org). On the welcome page, you can watch our National Retirement Security Month presentation on-demand at any time, read articles about financial health, and sign up for a live NRSM webinar led by a SFDCP Counselor.

You can [schedule an appointment](#) with your [department dedicated SFDCP Counselor](#) to review and discuss your personal retirement planning and saving strategy. Counselors are available to meet virtually or by phone, so it couldn't be easier to find a time that works for your schedule. Together, the SFDCP can help you take meaningful actions on your journey to financial wellness.

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[SFDCP.org](https://sfdcp.org)

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It's National Retirement Security Month. The San Francisco Deferred Compensation Plan is committed to helping you on the road to financial wellness. Financial wellness is a state of well-being where you live within your means, feel confident in your future, and are prepared for the unexpected. By creating good financial habits today, you can build a more secure tomorrow across the six pillars of financial wellness:

- Protection
- Spending and Saving
- Emergency Funds
- Debt Management
- Retirement
- Other Savings Goals

Visit [sfdcp.org](https://sfdcp.org) to read financial wellness-related articles in the National Retirement Security Month section of the welcome page. Then log into your account and click *Financial Wellness* near the top of the page to access a financial wellness assessment that will help measure where you are in each pillar of financial wellness. The assessment takes less than 5 minutes to complete. Once you complete the assessment, you'll have access to a personalized financial wellness page with articles, tips and insight to help guide you from where you are now to where you'd like to be.

[LOG IN NOW](#)

If you have any questions about the financial wellness assessment, the SFDCP or your SFDCP account, please call **(888) SFDCP-4U (733-2748)** or [schedule an appointment](#) with your [department dedicated SFDCP Counselor](#).\*

\*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.

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You are your own first line of defense.

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It's National Retirement Security Month. The San Francisco Deferred Compensation Plan is committed to helping you on the road to financial wellness. Along the way, it's important to safeguard your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity. This applies not only to your SFDCP account, but to all of your financial accounts as well.

- Register your accounts online, which protects you more from fraudsters than unregistered accounts.
- Use unique passwords/PINs for each site and update them regularly.
- Look out for red flags in "phishing" emails that ask for your confidential information. Remember, the SFDCP will never ask you for your personal information by email.
- Monitor your financial accounts frequently for unusual activity.
- Update your beneficiary information after a life event. You must name a beneficiary on your SFDCP account to leave a legacy to your loved ones, so log in now to review and update your designations.

To register your SFDCP account, visit [sfdcp.org](https://sfdcp.org) and click the *My Account* button near the top right corner. Then click *Register Now* and follow the prompts to create your username and password. Once you've registered and log in, we also encourage you to go to *My Profile > Communication Preferences > Contact Information* and provide an email address for your SFDCP account. You can also review your *Paperless or Mail Options* to customize your preferences and receive information and required documents by either email notification or U.S. Mail.

Don't put it off any longer. Visit [sfdcp.org](https://sfdcp.org) today to register your username and password, and help keep your SFDCP account and information safe and secure.

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Meet your department dedicated SFDCP Counselor.

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Retirement planning is not something that everyone wants to do on their own. When you have SFDCP questions or need personalized support with your account, local SFDCP Counselors are here to help. These knowledgeable professionals are dedicated to providing you with convenient service and support at no additional cost. You can set up a personal appointment with your department dedicated SFDCP Counselor. View your [SFDCP Counselors by department](#). Since you can schedule to meet with your Counselor online or by phone, it couldn't be easier to make time to meet!

- [Meet Anthony Chiu](#)
- [Meet Joe Collins](#)
- [Meet Phillip Edwards](#)
- [Meet Joshua Puckett](#)
- [Meet Matthew Smith](#)

Visit the *Contact Us* page at [sfdcp.org](#) to schedule a date and time that works for you. Counselors are standing by to meet with you and look forward to helping you take meaningful actions on your journey to financial wellness.

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