RETIREMENT SHOULD BE A LONG AND HAPPY JOURNEY.





Will you have the financial security you need to enjoy it? Your 2017 Retirement Review can help.



YOUR 2017 RETIREMENT REVIEW IS READY.

Take three important steps today to help make sure you have the financial security to enjoy all that retirement brings.

1 Check out your 2017 Retirement Review

Project your monthly retirement income (if you stay on track) from UC's retirement benefits plans: UC Retirement Plan (pension) and UC Retirement Savings Program accounts (403(b), 457(b) and DC plans).

Your **Readiness Score** shows your expected retirement income as a percentage of your current pay.

Get my 2017 Retirement Review

7 Improve your readiness

Use the modeler tool to see how additional savings could help you reach your retirement income goals. Small changes now can have big payoffs later.

Further personalize your score by updating your retirement age or factoring in additional sources of income such as Social Security, other savings, or your spouse or partner's retirement assets.

3 Don't wait to make a change

The sooner you boost your savings, the more likely you are to see results. You can contribute up to \$18,000 this year to the 403(b) and 457(b) plans, each. The limit is \$24,000 if you are age 50 or older.

Once you've identified opportunities to improve your readiness, click Change Contributions.

HAVE QUESTIONS?

Call **1-800-558-9182** or schedule an **in-person one-on-one consultation** online.

A Fidelity Retirement Planner can help you find ways to improve your retirement readiness, including matching your investment strategy with your preferences and retirement goals.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street Smithfield, RI 02917 ERNA

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UNIVERSITY
OF
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TAKE THREE IMPORTANT STEPS TODAY.

Make sure you have the financial security to enjoy all that retirement brings.

OF CALIFORNIA

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> Get my 2017 Retirement Review on www.myUCretirement.com.

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