



UNIVERSITY OF  
SAN FRANCISCO

CHANGE THE WORLD FROM HERE

## CONNECT. SIMPLIFY. SAVE.

In early January, 2019 the University of San Francisco is launching a simplified online experience to help you manage your savings in the University of San Francisco Retirement Plans.



# Introducing Retirement@Work®

Retirement@Work makes it easier for you to manage contributions and investment provider choices for the University of San Francisco Retirement Plans. It also gives you greater access to your 403(b) Voluntary Retirement Plan and 401(a) Defined Contribution Retirement Plan by bringing together information on all of the plans in one spot for a more complete picture of your retirement savings.

## Retirement@Work® makes it easier for you to:



**Change your contribution amount**—Start, stop or change your contributions to the 403(b) plan with a few simple clicks; no paper forms required.



**Choose your investment provider(s)**—The University of San Francisco has two approved providers who offer investment options for the 403(b) Voluntary Retirement Plan: TIAA and Fidelity. Contribute to one or both providers and get consolidated account information on the site.

# The 403(b) Voluntary Retirement Plan is an important tool for your retirement savings

The University of San Francisco wants to provide you access to a system that sets the foundation for the retirement savings you desire. This plan allows you to contribute the money you want to save for retirement. This is why the University of San Francisco offers you the 403(b) Voluntary Retirement Plan.

The 403(b) Voluntary Retirement Plan is a valuable employee benefit that provides you a way to save additional money for retirement through convenient payroll deductions. Every dollar you save on a pretax basis reduces your current taxable income. You also get tax-deferred growth on your earnings, which means no taxes are taken until you take money out of the Retirement Plan. You may also put aside Roth contributions.

## Learn more

To learn more about the retirement plans, visit [myusf.usfca.edu/human-resources/benefits/retirement](https://myusf.usfca.edu/human-resources/benefits/retirement) or contact one of the approved investment providers directly.

## The investment providers are ready to help

The University of San Francisco has two approved providers who offer investment options for the 403(b) Voluntary Retirement Plan: TIAA and Fidelity. Retirement@Work allows you to choose one or more investment providers and manage your salary deferrals, but you will need to work with an investment provider to manage those retirement savings. Once you've selected an investment provider, you'll need to contact them to complete your account setup.

### Work with your investment provider to:



**Register for online access**—Create a user ID and password and verify your identity for secure account access so you can manage your retirement plan's account at any time.



**Choose investments**—Get help with your financial concerns and select an investment mix suited to your needs and goals.



**Name beneficiaries**—Keeping your beneficiary information current puts you in control of what happens to your retirement account if something happens to you. Missing or outdated information can create significant delays and costs for those you leave behind.

# Log in to your Retirement@Work account starting in January

Whether you are currently contributing to the 403(b) Voluntary Retirement Plan or not, all employees will have access to the new system, which will be accessible on [myusf.usfca.edu](http://myusf.usfca.edu) in early January. See for yourself how you can engage with your financial future today.

## Contact us with questions

	Online	Phone
USF's Retirement Plan Manager	<a href="mailto:retirementplan@usfca.edu">retirementplan@usfca.edu</a>	415-422-6707

**You will receive an email with additional instructions and a link to log in when the new system is available in January.**

Investment products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

*You should consider the investment objectives, risks, charges, and expenses carefully before investing. Contact your chosen investment provider for current fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.*