



Welcome to the City and County of San Francisco Deferred Compensation Plan

Our mission:

“Delivering an exceptional voluntary retirement program, with empowering education and advanced tools that enable participants to achieve their financial retirement goals.”

What's new?

 The annualized crediting rate for the **SFDCP Stable Value Portfolio** is **1.36%** for the period January 1, 2016 through March 31, 2016.

 **Market volatility:** The new normal? Wall Street's recent rollercoaster ride offers retirement savers a lesson in what to do—and what not to do.
[> Learn more](#)

Get Started

[> Enroll Now](#)



Check Your Progress

Retirement Income Calculator

This powerful "gap analysis" tool, available in [your account](#), can help you define your goal, tell you if you're on track to reach it, and show you what to do if not—all in real time. Click "Get Started" after you [log in](#).

Nearing Retirement

How to Play Catch-Up

If you'll be age 50+ this year, Uncle Sam says you can save even more.
[> Learn more](#)

Your distribution options

The decisions you make can greatly impact your retirement lifestyle.
[> Learn more](#)

Unused vacation hours?

Deposit them into your account when you separate or retire.
[> Learn more](#)

Featured Items

Save More

How much you contribute is the most important factor in building a secure retirement.

Investments

Review your choices, including ways to build your portfolio with a single decision.

Your Counselors

Get one-on-one guidance from a licensed pro—at no extra cost.

Stick to the Plan

You can stay invested through the SFDCP even when you stop working for the City and County.

Questions? [Contact us](#)



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Resources

Tools & Calculators

Payroll Deductions Calculator

See how saving for tomorrow can affect your paycheck today.

> [Calculate your deductions](#)

Roth Contributions Calculator

Find out what Roth 457(b) after-tax and traditional pre-tax contributions could mean for your paycheck, taxes and retirement income.

> [Compare contributions](#)

Don't Delay Savings Calculator

Waiting to fund your future comes at a price.

> [Calculate the cost of waiting](#)

Investment Returns Calculator

See how different factors, including taxes and inflation, could affect your bottom line.

> [Estimate your investment returns](#)

Social Security Benefits Calculator

> [Estimate your income](#)

Required Minimum Distribution (RMD) Calculator

See how much you must start withdrawing in the year you'll turn 70½.

> [Determine your RMDs](#)

Map Your Retirement!

What's your ideal post-career locale—and what will it cost to live there?


> [Map it](#)

Getting Started



Picture It: How Much Will You Need?

Start your journey at your destination.

> [Learn more](#) 

Retirement Savings: Where to Begin

Meet the challenge of building a stronger financial future with confidence.

> [Learn more](#)

Starting Early Pays Off

Although your retirement may be many years away, it's never too soon to plan for the long term.

> [Learn more](#)

Video: What's UR Obstacle?

Millennials want to retire too—but three roadblocks stand in their way.



Watch Video 

Saving & Investing



The Power of More

The best way to control your financial future might be the simplest: Increase your account contributions.

> [Learn more](#)

What Kind of Investor Are You?

Understanding your "investor profile" can help you choose the right investments for your situation.

> [Take the quiz](#)

Choosing Investments

A sound portfolio depends on a sensible investment mix tailored to your situation and goals.

> [Learn more](#)

Rebalancing Strategies

Sound investing doesn't end with asset allocation and diversification. You also may need to fix your mix.

> [Learn more](#)

Simplify Your Financial Life

Gathering your retirement assets together in one place can make it easier to manage.


> [Learn more](#)

Managing Risk

Understanding investment risks can help you make more educated choices.

> [Learn more](#)

Retirement Income Calculator

This powerful "gap analysis" tool, available in your account, can help you define your goal, then tell you if you're on track to reach it—and what to do if not—in real time. Click "Get Started" after you [log in](#) ().


Nearing Retirement



How to Play Catch-Up

If you're a "certain age," Uncle Sam says you can [save even more](#).

Unused Vacation Hours Can Help Fund Your Future

Turn time into money! You can deposit the value of unused vacation hours (up to the annual IRS [contribution limit](#)) to your account when you separate or retire. The benefit: The extra money can grow along with your other SFDCP investments, and you won't have to start withdrawing until you turn 70½. The catch: You must request the deposit *before your last day of employment*. To get started, contact an [SFDCP retirement counselor](#) or complete and submit a [vacation hours deposit form](#). 

Distribution Options: Taking Income from Your Account

The decisions you make can greatly impact the retirement lifestyle you'll be able to enjoy.

> [Learn more](#)

Why We Work...After Work

Nearly two-thirds of American workers plan to supplement their retirement income by—you guessed it—working.

> [Learn more](#)

How to Weigh an Early-Retirement Offer

Seven questions to consider before you wave goodbye.

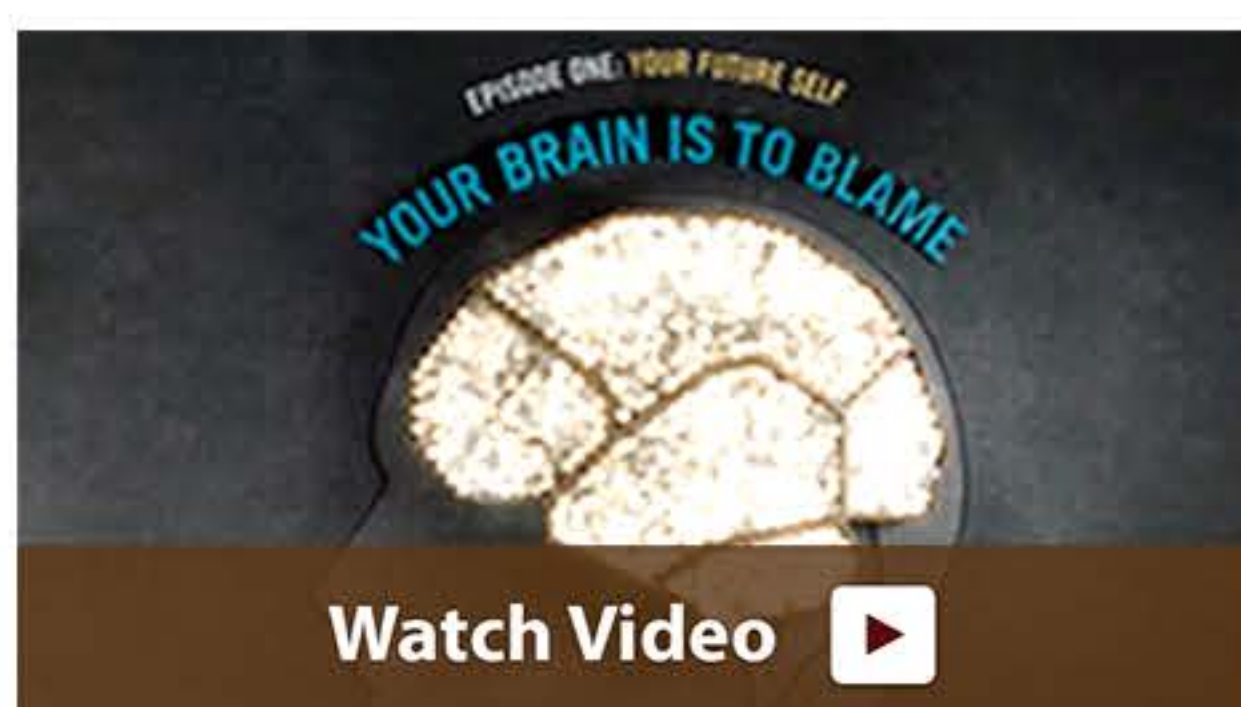
> [Learn more](#)


What's Your Challenge?

Behavioral scientists say retirement planning is hard for, well, humans.

Video: Your Brain Is to Blame

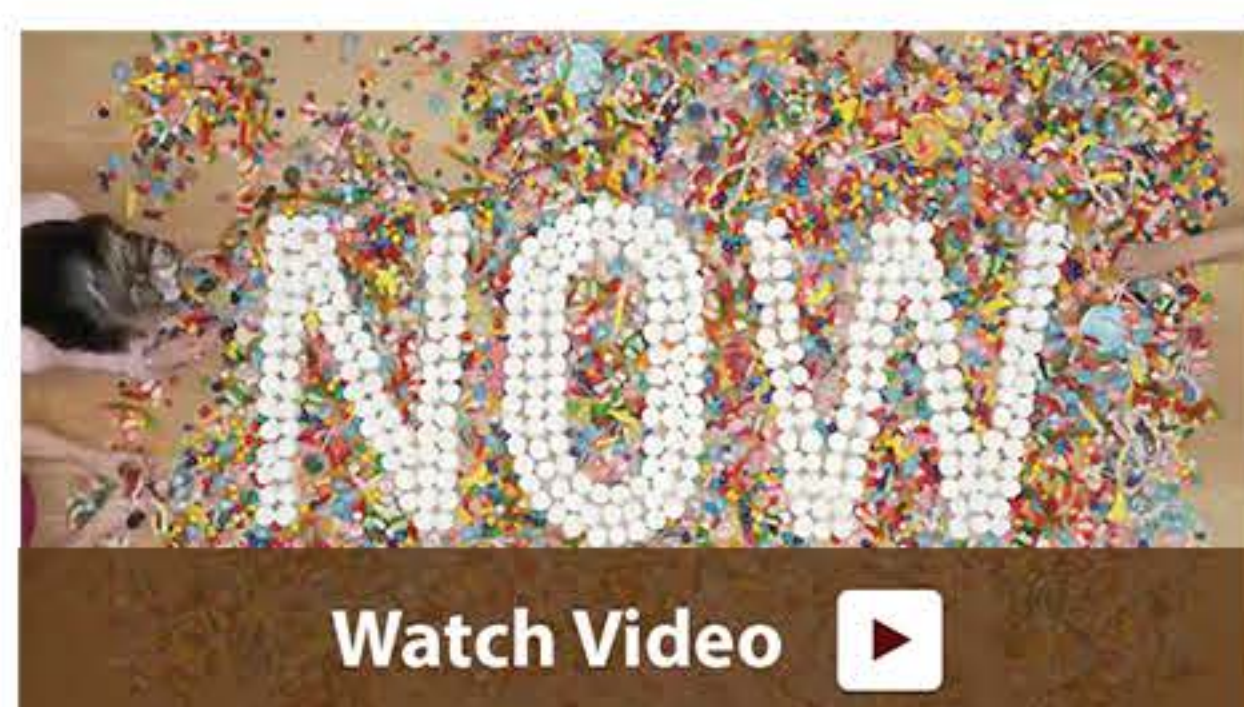
Why procrastinate? It's how you're wired.




Watch Video 

Video: You Want It Now?!?

These kids add sugar to their inner Veruca Salt. Would you?



Watch Video 

Questions? [Contact us](#)



Forms

Important Forms

- > [Enrollment & Beneficiary Form](#)
- > [Beneficiary Designation Form](#)
- > [Rollover-In Form](#)
- > [Vacation Hours Deposit Form](#)
- > [Change of Address Form](#)
(former employees only)



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Contact Us

Retirement Counselors

Our dedicated retirement counselors are available to meet with you by phone and onsite. (View retirement counselors by department.) We look forward to helping you meet the challenge of planning for retirement!

[Schedule appointment](#)
[Cancel appointment](#)


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SFDCP Retirement Counselors

1-888-SFDCP4U (1-888-733-2748), option 2.

SFDCP Automated Voice Response System

1-888-SFDCP4U (1-888-733-2748), option 1.

You can obtain account information or perform transactions 24 hours a day, 7 days a week.

To speak to an interpreter in another language, please call 1-888-SFDCP4U (1-888-733-2748).

Toll-free TDD is available at 1-877-760-5166.

For information about the San Francisco Employees' Retirement System, visit mySFERS.org.

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