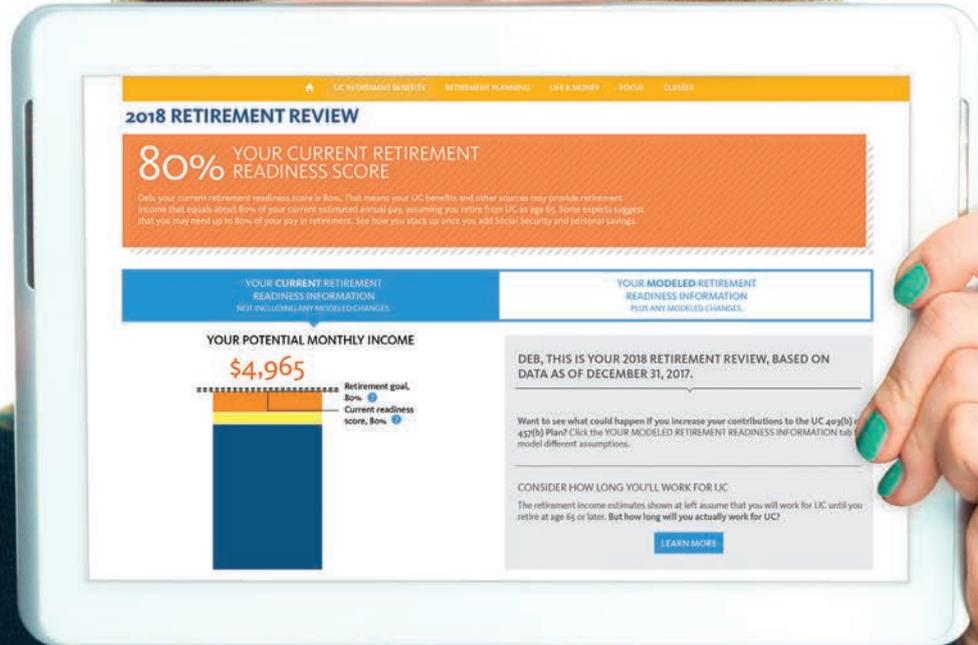


Steps today for a better tomorrow

Small changes now can make a big difference at retirement. Your **2018 Retirement Review** shows you what you can expect from UC and the impact of saving more today.

Make sure you have the financial security to enjoy your retirement.



Take three important steps today

1 Check out your 2018 Retirement Review

See your projected monthly retirement income (if you stay on track) from UC's retirement benefits plans: UC Retirement Plan (pension) and UC Retirement Savings Program (403(b), 457(b) and DC plans). Your Readiness Score shows your expected retirement income as a percentage of current pay.

> **Get my 2018 Retirement Review on**
www.myUCretirement.com

2 Learn ways to increase your retirement income

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 including 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 better your results. You can contribute up to \$18,500 this year to the 403(b) and 457(b) plans, each. The limit is \$24,500 if you are age 50 or older. Start today by clicking *Change Contributions* in the *UC Retirement Savings Program Transactions* tab.

HAVE QUESTIONS?

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

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

UNIVERSITY
OF
CALIFORNIA

PO Box 28003
Albuquerque, NM 87125-8003

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
PAID
FIDELITY
INVESTMENTS
45277

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