

SFERS Retirement Roadmap

From Enrollment Through Retirement

START ➤

WELCOME TO SFERS!

- 1 Enroll in the SFERS Plan as a New Member
- 2 Join the SFDCP
- 3 Register Online for mySFERS Secure Member Portal

- 4 Attend Webinar: Path to Retirement
- 5 Evaluate Service Purchase Opportunities

5 TO 15 YEARS AFTER ENROLLMENT

- 1 Eligible to Elect Vesting Upon Termination of Employment
- 2 Set a Target Retirement Date
- 3 Re-evaluate Service Purchase Opportunities and Establish a Service Purchase Agreement (if not done)

- 4 Update Beneficiaries
- 5 Attend Webinar: Ready to Retire-5 Yrs. from Retirement
- 6 Evaluate Investments in SFDCP Account
- 7 Calculate a Benefit Estimate (mySFERS Benefit Calculators)

2 TO 5 YEARS BEFORE RETIREMENT

- 1 Attend Webinar: Ready to Retire-1 Yr. from Retirement
- 2 Adjust Investments in Your SFDCP Account
- 3 Assess Your Target Retirement Date

- 4 Create a Retirement Budget
- 5 Reduce Expenses
- 6 Calculate a Benefit Estimate (mySFERS Benefit Calculators)

- 7 Attend Webinar: Ready to Retire-The Retirement Application

6 MONTHS BEFORE RETIREMENT

- 1 Schedule a Retirement Counseling Appointment
- 2 Attend Webinar: Ready to Retire-After Retirement
- 3 Gather Important Documents (see Important Documents Form on the SFERS Website)
- 4 Complete your retirement application with a Retirement Counselor

- 5 Notify Reciprocal Systems (if applicable)
- 6 Meet with a SFDCP Representative
- 7 Consult Your Financial Planning and/or Tax Advisor
- 8 Contact the Health Service System
- 9 Contact Social Security (if applicable)

RETIREMENT

- 1 Retire from the City and County of San Francisco... Congratulations!
- 2 Benefit Payment: 1 to 2 Months After Retirement

FINISH - ENJOY RETIREMENT!



SFERS

San Francisco Employees' Retirement System