

SFDCP

Discover Your Retirement Potential

THE CITY AND COUNTY OF SAN FRANCISCO
457(b) Deferred Compensation Plan

The City and County of San Francisco Employees' Retirement System invites you to ***Discover Your Retirement Potential*** with the enhanced San Francisco Deferred Compensation Plan (SFDCP).

Effective January 30, 2009, Great-West Retirement Services® will replace ING as the provider of Plan services for SFDCP. Great-West Retirement Services is a leader in the defined contribution plan recordkeeping industry. Turn over for more information.

This exciting change in the SFDCP can benefit you in many ways:

- Reduced fees through an enhanced core lineup of existing investment options
- Improved online tools to help you manage your retirement savings
- Educational materials and seminars to help you with your retirement planning.

Current participants in the SFDCP are encouraged to attend one of the upcoming informational meetings, ask questions and make sure that you understand the Plan and the transition.

Not currently participating in the plan? There's no better time than now to start contributing to this valuable benefit provided to help you discover your own retirement potential. Look for more information coming your way in early 2009.

Participants and non-participants alike should check the new SFDCP Web site at www.sfdcp.org for more information.

Securities, when offered, are offered through GWFS Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

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