

Understand the options for managing your retirement savings.

Often, bringing retirement assets together in one place can simplify your finances and become part of a sound financial strategy. Consolidating your savings lets you see your whole financial picture at a glance, giving you more control over your money. In working with UC, Fidelity® Retirement Services is here to help you learn about the UC Retirement Savings Program and how to take full advantage of this benefit. Fidelity can help you consider where best to manage your existing retirement savings, so you can feel confident your money is working hard for you.

Review the options you may have, and decide which one makes the most sense for you.

Options	Advantages	Things to consider
Move your money to your UC Retirement Savings Program	<ul style="list-style-type: none"> • No annual participant fee • Access to UC Core Funds • Continued tax-advantaged savings • Consolidation of multiple accounts for ease of management • May be able to take a loan • May be able to defer minimum required distributions (MRDs) if over age 70½ and still working 	<ul style="list-style-type: none"> • You will be subject to all provisions of the plan
Other options available Leave your money in your former employer's plan	<ul style="list-style-type: none"> • Continued tax-deferred savings • Access to same investment choices and managed money services, if available • After age 55, penalty-free withdrawals may be possible¹ 	<ul style="list-style-type: none"> • Which investment options are available • Which withdrawal options are available • Which beneficiary options are available
Move your money to an IRA	You are able to move your money to an IRA. IRA providers can provide you with information on the IRAs they offer.	

Visit www.ucfocusonyourfuture.com then click "My Account" or call Fidelity Retirement Services at 800-558-9182 with any questions.

¹To withdraw penalty free after age 55, you must be at least 55 during the year in which you terminate employment.

Keep in mind that fees may apply when closing and consolidating accounts.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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