

# The UC Retirement Savings Program

## Two new investment options are coming to the UC Retirement Savings Program

The UC Retirement Savings Program (UC RSP) offers a full range of investment options to help you build your retirement savings. We constantly evaluate our offering and from time to time, make enhancements to better serve your investing needs.

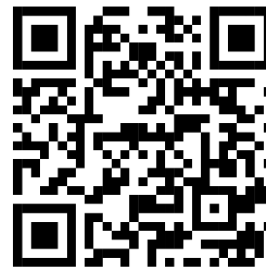
### What's happening

Starting July 1, 2024, you'll have two new investment options to choose from in your UC RSP fund lineup:

1. **The UC Short Duration Bond Fund** invests in high-quality US government and corporate bonds with maturities of one to five years.
2. **The UC Blue and Gold Fund** invests in global stocks and short-term U.S. bonds and will maintain a stable allocation of 80% stocks and 20% bonds. It provides access to the same blended stock and bond portfolio currently available to UC campuses for investment.

### Watch the video

Learn more about the new funds in a short video from Jagdeep Singh Bachher, our Chief Investment Officer. Scan the QR code or click [here](#).



### Change to Fidelity BrokerageLink®

Also on July 1, 2024, certificates of deposit (CDs)—fixed-term bank deposits with preset interest rates — will be added as an eligible investment through Fidelity BrokerageLink® in the 457(b) and DC Plan.\* These CDs are brokered CDs, which are different from traditional bank CDs. Learn more about brokered CDs [here](#).

Note: A Fidelity BrokerageLink® account may not be for everyone. Learn more [here](#).

### Available for investing on July 1, 2024

The changes to the fund lineup and the brokerage window will go into effect after the market closes (1:00 p.m. PT) on 6/28/24. Participants will be able to select their investment choices starting on 7/1/24.

## More about the new investment options

### The UC Short Duration Bond Fund

The fund employs an indexing investment approach designed to track the performance of the Bloomberg U.S. 1–5 Year Government/Credit Index with a management fee of 0.01%. The fund is a separate account managed by State Street Global Advisors.

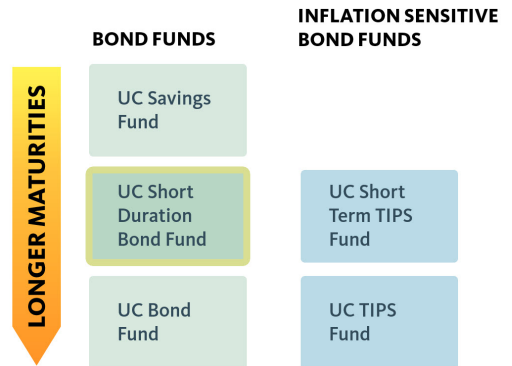
The UC Short Duration Bond Fund complements the existing bond fund offerings in the UC RSP. The new fund allows participants to invest in high quality U.S. government and corporate bonds with shorter maturities ranging from one to five years. From a risk and return perspective, the new fund fits between the UC Savings and the UC Bond Fund.

The UC Short Duration Bond Fund has lower interest rate risk than the UC Bond Fund. Therefore, in times of rising interest rates, the fund will generally be less volatile and generally offer more stability in your portfolio. Expected returns, however, may be lower in the long term.

With the addition of the new fund, participants will have access to the same bond exposure that the UC Pension uses for its core bond holdings.

You can review the complete UC Short Duration Bond Fund Description [here](#).

You can learn more about bonds [here](#).

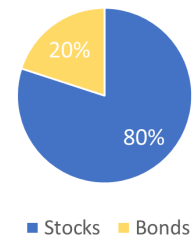


### The UC Blue and Gold Fund

The Fund uses an allocated strategy that mirrors the Blue and Gold Pool available to UC campuses for working capital investment. It is designed for investors with a growth strategy and medium- to high-risk tolerance to save for and invest during retirement.

The UC Blue and Gold Fund aims for a mix of 80% stocks (equities) and 20% bonds through a quarterly allocation rebalance. Equity exposure is gained through an allocation to indexed holdings that includes U.S., developed international and emerging market companies. Bond exposure is gained through a U.S. bond index fund holding high-quality, shorter-term government and corporate bonds.

#### UC Blue and Gold Fund



The underlying funds are separate accounts managed by State Street Global Advisors for a blended management fee of 0.01%. The equity component is benchmarked to the MSCI ACWI IMI ex Tobacco ex Fossil Fuels Index and for the bond exposure against the Bloomberg U.S. 1–5 Year Government/Credit Index.

You can review the UC Blue and Gold Fund Description [here](#).

## Planning and help

Wondering if these new investment options are right for you—or have other retirement planning questions? Talk to a Fidelity Retirement Planner, at no cost.

[Schedule online](#)

Call 1-800-558-9182

Monday–Friday, 5:30 a.m.–5:00 p.m. PT

\*Due to regulatory rules, UC can only offer certificates of deposit in the DCP and 457(b) plans. Currently, the 403(b) plan is ineligible to offer unregistered investment vehicles in the brokerage window.

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