



University of California Retirement Savings Program

One of the great benefits of belonging to the UC community is eligibility for the UC Retirement Savings Program, which includes the DC Plan, the 403(b) Plan, and the 457(b) Plan. Contributing to these plans can help you supplement any future pension benefits you may be entitled to from the University of California Retirement Plan (UCRP). Together, UCRP and the Retirement Savings Program form an important part of your total benefits package today **and** your retirement security tomorrow.

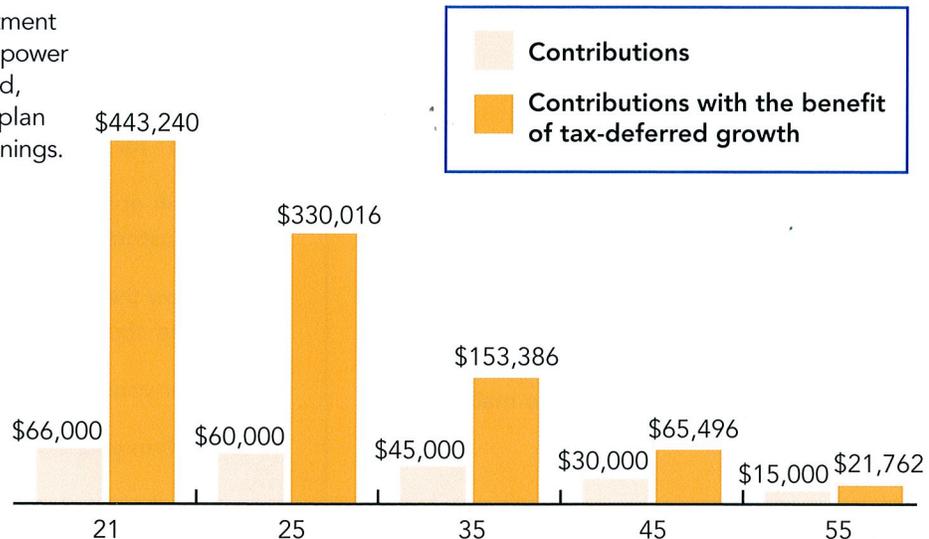
Focus on Your Retirement Future

Whether you are three years or 30 years away from retirement, the UC Retirement Savings Program is one of the best ways to invest in your future now. Because pretax contributions are deducted before income taxes are applied, you enjoy valuable tax savings today. Plus, you pay no taxes on any earnings until you withdraw them from your account. This keeps more of your money working for you now. You gain the benefits of “compounding” as these earnings are reinvested and have the potential of producing additional earnings. Compounding is a powerful tool that can help boost your retirement savings. *Contributions to the plan are subject to the annual IRS limits.*

Starting early can make a big difference!

A small monthly investment can add up! That's the power of using a tax-deferred, employer-sponsored plan and compounding earnings.

Your potential account balance at age 65 if you invested \$125 a month starting at these ages:



This hypothetical example is based on monthly contributions made at the beginning of the month to a tax-deferred retirement plan, and a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from the account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets.

Learn More

Fidelity® Retirement Services provides account and recordkeeping services for the UC Retirement Savings Program. **Watch for information from Fidelity Retirement Services coming to your home address. You can also learn about your UC Retirement Savings Program by attending classes at a location near you. See the Guide to Financial Education Classes on ucfocusonyourfuture.com and click on *Guide to Financial Education Classes*.**

Getting Started

Information about your account and the plans is just a phone call or mouse click away. Through the Fidelity Retirement Services automated phone service and Internet site, you can obtain account information and initiate most transactions when it is convenient for you.

You can enroll online for voluntary contributions to the 403(b) Plan or the 457(b) Plan at **www.netbenefits.com** or call a Fidelity Retirement Services Representative at 1-866-682-7787. Representatives are available Monday through Friday, 5 a.m. to 9 p.m. Pacific time. Employees with a hearing or speech impairment can call 1-800-259-9743.

Before you can enroll for voluntary contributions, obtain account information or perform a transaction

online or by phone, you must establish a personal identification number (PIN) with Fidelity Retirement Services. A PIN provides security to help ensure that only you can access your account. Your PIN must be six to 12 characters in length; it cannot be your Social Security number, Customer ID number, or date of birth; and it cannot be a sequential or repeating number or letter (e.g., 123456 or AAAAAA). A combination of digits and characters is recommended.

You will need your date of birth in order to establish your PIN. You will also be asked to create a security question from the list provided. If you forget your PIN, this will help confirm your identity for PIN reset.

Once you have this information, the following steps will guide you through the process of registering for online and phone access.

Online PIN Setup	Telephone PIN Setup
<ol style="list-style-type: none"> 1. Log on to Fidelity NetBenefits® at www.netbenefits.com 2. Select <i>New User Registration</i> 3. Enter the last 4 digits of your Social Security number, First and Last name, and date of birth. Select <i>Next</i> 4. Choose to use your Social Security number or create a Customer ID. Select a six- to 12-character PIN. Create a security question, and provide your e-mail address. Select <i>Submit</i> 	<ol style="list-style-type: none"> 1. Dial 1-866-682-7787 to access our automated phone system 2. Press 1 for touch-tone service or say "two" for voice recognition service 3. Key in or say your Social Security number or Customer ID number 4. Follow the instructions regarding entry of the above information 5. Enter your six- to 12-character PIN 6. Confirm your entry as instructed

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

This document provides only a summary of the main features of the University of California Retirement Savings Program—the DC Plan, the 403(b) Plan, and the 457(b) Plan. The Plan documents will govern in the event of any discrepancy.

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