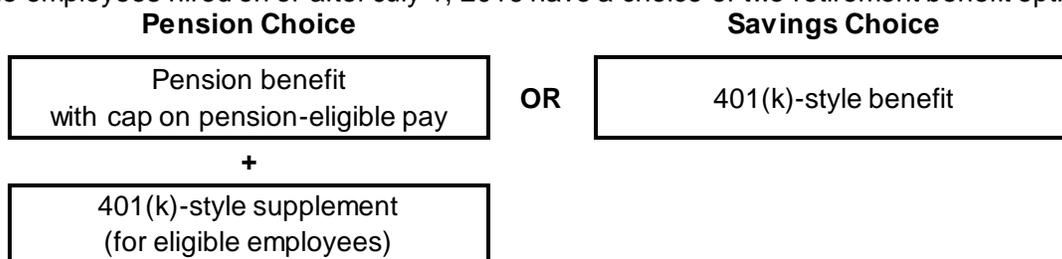


UC Retirement Benefits Choice Program Resource Guide

For new faculty and staff hired on or after July 1, 2016

A choice of retirement benefit options

Eligible employees hired on or after July 1, 2016 have a choice of two retirement benefit options:



Resources to help you understand your options and decide

This is a big decision. Below is a list of materials, online information and counseling resources to help you understand your options and where to go if you want help in making your decision.

Understanding your options

- [UC Retirement Benefits Choice Program website](#) — learn about your options and use the interactive modeler/chooser tool to compare potential retirement savings under each one.
- [UC Retirement Benefits](#) — UCnet (<http://ucal.us/retirement>) is your central resource for information about retirement and other employee benefits.
- [Retirement Benefit Options Decision Guide](#) — learn about your options and helpful resources.
 - > [Fact Sheet](#) — an at-a-glance overview of your options.
- [Overview video](#) (see retirement section) — a visual look at your options.
- [Frequently Asked Questions](#) — answers to a wide range of questions about your options.

Getting help with your decision

- [Retirement benefit classes and webinars](#) — attend a free onsite class or webinar to learn more and get answers to your questions.
- [Personal retirement counseling](#) — one-on-one, personal help at no cost to you. Consultations are available in over 140 languages. [Schedule online](#) or at (800) 558-9182.
- [UC Retirement Administration Service Center \(RASC\)](#) — UC counselors can answer your retirement benefit questions. [Contact RASC online](#) (<http://ucal.us/askrasc>).

Some important reminders

- Up to 90 days to choose. You have up to 90 days from your date of eligibility to make your choice. In general, your eligibility date is your hire date. If you are uncertain about your eligibility date, contact your local benefits office. If you do not make an election you will automatically be enrolled in Pension Choice at the end of the 90-day enrollment period.
- Time is money. Employer contributions toward your benefits (and UCRP service credit accruals under the Pension Choice option) do not start until you make an election. The sooner you decide, the sooner you will begin receiving contributions from UC (and accruing UCRP service credit for those employees who select Pension Choice).
- Union-represented employees. If you're represented by a union, your retirement benefits are governed by your union's contract with UC and may differ from the benefits outlined here. Please refer to your collective bargaining agreement (ucal.us/agreements) for details.