SBCDCP News

FALL 2026

SAN BERNARDINO COUNTY DEFINED CONTRIBUTION PLANS NEWSLETTER

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Which way to get to retirement?

October is National Retirement Security Month. There isn't one "right" way to reach retirement because everyone's life is different. What matters most is having a plan, making steady progress, and adjusting along the way as your goals and circumstances evolve.

As a participant in the San Bernardino County Defined Contribution Plan, you're already working towards a secure financial future. Is there more you can do? Consider reviewing your account and contribution rate. Has your income increased since you last adjusted your savings? Have your priorities changed? Even small changes can improve your outlook over time and may help keep your retirement plan aligned with your goals.

And if retirement is approaching, remember that planning doesn't stop when your career does. Retirement may bring new opportunities and financial decisions. Continuing to manage your savings and investments throughout retirement can help ensure your money supports the life you want to live.

The best retirement plan isn't someone else's plan. It's the one you build, adapt, and stay committed to over time. You don't have to do it alone either.

Contact the local Voya representatives* for your San Bernardino County Defined Contribution Plan at **(909) 748-6468** to review and discuss your retirement saving strategy.

Four steps to boost your credit score

Your credit score affects more than just loans. It can even impact job opportunities. Lenders use it to decide if you qualify for credit and what terms you'll get. Small, steady steps can help boost your score over time. Consider the following measures:

1. Pay your bills on time

Each month, pay at least the minimum amount due on each bill. A consistent record of bills paid on time will improve your credit rating.

2. Stay in touch with creditors

If you're having trouble paying your bills, contact your creditors. They may be willing to work out a reduced payment schedule with you to help you get your financial situation back on track.

3. Reduce debt and credit card balances

Lowering your level of debt and the balances you carry on your credit cards can increase your credit score. Focus on paying off cards with the highest interest rates first. Simply transferring outstanding balances to new accounts without reducing debt won't raise your score.

4. Check your credit report annually

You can order your own credit reports from the three major credit reporting bureaus annually. It's free to order and allows you to check and see if there are any errors or problems. Visit **annualcreditreport.com** for more information.

Managing debt is important for your credit score, but it's also one of the pillars that is key to achieving overall financial wellness. Resources are available in your San Bernardino County Defined Contribution Plan account to help you evaluate your current financial state. Visit **cosb.beready2retire.com** to log in and click *Financial Wellness* at the top of the page to complete a brief assessment. You'll then receive a personalized summary with actionable steps to improve your financial outlook.

Why continued contributions matter

The San Bernardino County Defined Contribution Plan helps you build confidence for your financial future, but it only works if you keep saving. Making regular contributions can help you make progress toward achieving your goals because:

You're making it automatic. Through plan participation, your contributions are automatically deducted from your paycheck and invested in your account. This can help take the worry out of transferring money, remembering to contribute, or being tempted to spend the money you intended to invest.

You're focusing on the future. If you're ever faced with the decision to contribute for the future or have increased cash flow today, consider the implications. What could stopping contributions now mean once you reach retirement age? Would you have to work longer or do less in retirement? Retirement is meant to be celebrated as a reward for your years of hard work, so consider that when balancing current financial needs with future goals.

You're taking advantage of dollar cost averaging*. Dollar cost averaging can help take the guesswork out of when to invest because you invest the same amount of money in the same investments on a regular basis.

When you make regular contributions to the San Bernardino County Defined Contribution Plan, the number of shares you are able to buy will vary based on the investment's share price. When the price is high, you purchase fewer shares. When the price is low, you purchase more. When the market is fluctuating, the average cost of each share you buy over a specific time period will generally be lower than the investment's average share price for the same period. For example:

	Contribution	Share Price	Shares Acquired
Pay Period 1	$100	$10	10
Pay Period 2	$100	$5	20
Pay Period 3	$100	$8	12.5
Pay Period 4	$100	$5	20
Pay Period 5	$100	$10	10
Total	$500		72.5

In five pay periods, you invested $500 and bought 72.5 shares at an average cost of $6.90 per share even though the average market price was $7.60. The longer you contribute, the more you benefit. To see if your current savings rate has you on track to reach your retirement goals, log into your account at **cosb.beready2retire.com**. To review and discuss your retirement saving strategy, schedule an appointment with your local Voya representative by calling **(909) 748-6468**.

* Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels.

Keep your account safe and secure

If you haven't already, now is a great opportunity to enhance how you connect to your retirement account. **Register your account online** to stay connected to your retirement savings. To register your San Bernardino County Defined Contribution Plan account online, head to **cosb.beready2retire.com** and select *Register Now* to create your username and password.

SAN BERNARDINO COUNTY

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quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open:

Monday, September 7 *Labor Day*
Thursday, November 26 *Thanksgiving Day*
Friday, December 25 *Christmas*