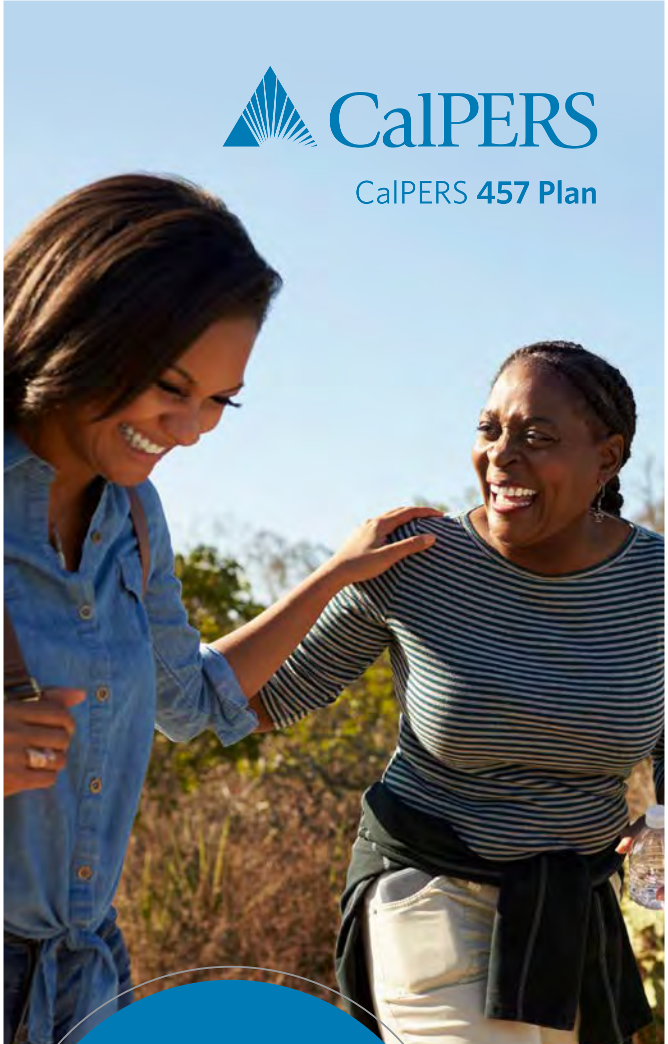
CalPERS

CalPERS **457 Plan**



# The CalPERS 457 Plan is a convenient way to save.

The CalPERS 457 Plan is a voluntary savings program that allows you to easily defer any amount, subject to annual limits, through payroll deduction of contributions. The CalPERS 457 Plan is designed with your retirement goals in mind and features a simplified fee structure that helps keep more of your invested dollars in your account. Participating in the CalPERS 457 Plan:

- Allows your pre-tax contributions and earnings to benefit from the power of tax-deferral.
- Offers a Roth after-tax contribution option (if the Roth plan feature has been adopted by your employer).
- Only taxes your pre-tax contributions and any earnings as ordinary income when distributions begin. Your Roth after-tax contributions and any earnings can even be withdrawn tax-free when you retire (qualifying factors apply).
- Provides you access to financial learning resources and experienced educators who can help you define your retirement goals and integrate them with the CalPERS 457 Plan.

**Your dedicated team of Account Managers are able to meet with you at no additional cost.** Take advantage of this unique service to help you get and stay on track for retirement, even if you are not currently participating in the CalPERS 457 Plan.

## Meet **Nancy Garrity**, your dedicated Account Manager.

**Nancy has been a part of the field education team for more than 3 years and in the financial services industry for over 20 years. She also has experience ranging from owning a small business to working in banking advising and educating individuals about their retirement plans. Nancy is an Investment Advisor Representative, holding FINRA Series 7 and 66 registrations as well as a state insurance license. She is passionate about helping people learn more about the benefits of saving for retirement, enrolling in the CalPERS 457 Plan, and establishing their own retirement savings strategy. Your journey to retirement begins with you, and Nancy is here to help you along the way!**

**Nancy.Garrity@voya.com**

**888-713-8244 ext. 2**

*Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC (VFA). Plan administration services provided by Voya Institutional Plan Services, LLC.*

**To schedule an appointment to review your retirement planning strategy**, visit **calpers457.timetap.com** and choose the most convenient date and time for your schedule. You'll then receive a confirmation email and a reminder email one hour before your scheduled appointment. You can meet with your Account Manager virtually or by phone, so it couldn't be easier to spend some time now to prepare for your tomorrow.

**For more information about the CalPERS 457 Plan**, visit **calpers457.com** or call **888-713-8244** with any questions.


# CalPERS "Meet Your Account Manager" **Employer FAQ**

1. **Where can my employees go to learn more about the CalPERS 457 Plan before enrolling?**

   Employees can visit **calpers457.com** for information on plan features, expenses, investment options, forms, tools and participating in the Plan.

2. **My employee wants to enroll in the CalPERS 457 Plan. What is required to enroll and where do I find it?**

   Employees can visit **calpers457.com** and download the *Participant Enrollment Kit* from the "Not started yet?" sidebar on the home page to get started.

   Enrollment forms are also available to you on the Employer Resource Center at **calpers-sip.com**.

3. **Where can my participating employees go to access their CalPERS account online?**

   Participants can visit **calpers457.com** and click *Log Into Your Account* to enter their Username and Password in the *Log In* box. If a participant has never accessed his or her account online, click *Register Now* in the *Log In* box to set up an account. For questions or support with registering or logging in, participants can call the Plan Information Line at **800-260-0659**.

4. **Where can my employees go to register for a CalPERS webinar?**

   Employees can visit **calpers457.com** and to go the "Want to learn more?" sidebar to register for a CalPERS 457 Plan webinar led by a dedicated Account Manager. A different webinar topic is offered each Friday of the month at 12:00 p.m. After registering, your employee will receive an email confirmation and reminder emails as the webinar date approaches.

5. **How can my employees schedule a one-on-one personal appointment with our dedicated Account Manager?**

   It's easy. Have your employee visit **calpers457.timetap.com** or call **888-713-8244** to schedule an appointment. Appointments are available weekdays at a variety of times to make it convenient for your employees to meet when it's convenient for them. Employees can choose whether to meet by phone or online to review and discuss their retirement planning strategy. Phone appointments are available in English and also in Spanish with Junior Granados, CFS®.

6. **Is my dedicated Account Manager available for a group presentation to my employees?**

   Absolutely! In addition to one-on-one personal appointments, your Account Manager can lead a presentation for all of your employees. An employee does not have to be a CalPERS 457 Plan participant to attend. Please call **888-713-8244** to discuss the available presentation topics and schedule a date.

7. **Where can my participating employees go for a form for their CalPERS account?**

   Participant forms are available at **calpers457.com**. The *Participant Change Authorization Form* is available from the "Already contributing?" sidebar and a variety of in-plan forms are available on the *Get to Know Your Plan* page.

   Forms are also available to you under the *Plan Forms* section of the Employer Resource Center at **calpers-sip.com**.