savingsplus
CALIFORNIA STATE EMPLOYEE 401(k) & 457(b) PLANS

Help participants confidently plan for retirement

Savings Plus has developed a series of topical workshops to help your employees understand general principles of financial wellness, retirement planning and long-term investing. The concepts covered are not intended as advice, but rather as education that employees may use to make informed decisions about their participation in your retirement plan.

Presentations are available for all retirement planning life stages, so you can target participants' current needs.

Workshop		Life stages			
		Early savers	Midcareer savers	Approaching retirement	Living in retirement
Retirement 101	The key knowledge, terms and tips you need today — and tomorrow	✔	✔	✔	
Retirement myths and realities	Separating fact from fiction to help you plan for retirement	✔	✔	✔	
Personal finance 101	Creating healthy habits that can boost your financial wellness	✔	✔	✔	✔
Investing with Savings Plus	The basics you need to know to start investing, from key concepts to how to manage risk	✔	✔	✔	✔
Investing risks and rewards	Identifying and managing risks of investing that come along with potential rewards	✔	✔	✔	✔
Navigating market volatility	Strategies to help weather major market swings	✔	✔	✔	✔
Contributing to your retirement plan	Simple steps to save for the retirement you want	✔	✔	✔	
Women's intro to retirement planning	Unique retirement challenges that women face	✔	✔	✔	
Blueprint for your financial future (My Income & Retirement Planner®)	How to use our all-in-one digital retirement and financial planner	✔	✔	✔	✔
Reviewing your retirement account	How to keep your retirement account updated and working well with an annual account review	✔	✔	✔	✔

Workshop		Early savers	Midcareer savers	Approaching retirement	Living in retirement
		Life stages			
Maximize your retirement tools and resources	How to use your plan's tools and resources to plan for retirement and make smart financial decisions	✔	✔	✔	✔
Consolidating your retirement accounts	Options available when you have multiple accounts, including combining them	✔	✔	✔	✔
Steps to cybersecurity	How to protect your identity and your money	✔	✔	✔	✔
Basics of Social Security	Basic understanding of how Social Security works			✔	✔
Nearing retirement	Answers to key planning questions to help you prepare for retirement			✔	
Living in retirement	Steps to master your money and help protect your future			✔	✔
First steps to enrolling	Basics of enrolling with Savings Plus — great for new employee orientation	✔	✔	✔	
Build your own dynamic retirement plan	Information needed to build a successful plan for retirement	✔	✔	✔	
PST Employees Retirement Program	Program overview, along with steps that PST employees should take next	✔	✔	✔	
Lump Sum Workshop	Get the guidance needed to understand the process, and completing your form	✔	✔	✔	

For more information about these workshops and related materials, contact your Savings Plus representative.

Or email **SPPoutreach@calhr.ca.gov**

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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Withdrawals of assets that have been rolled over from a qualified plan, individual retirement account or deferred compensation plan may be subject to surrender charges and limitations on when funds may be accessed. If the withdrawal is made before age 59½, there may be an additional 10% tax penalty.

My Income & Retirement Planner is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending on your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Savings Plus Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Savings Plus representatives cannot offer investment, tax or legal advice. You should consult your own counsel before making retirement plan decisions.

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