



A Guide to California Savings Plus for State Leaders

Your Expertise. Our Tools and Resources.

We Work Better Together.

As a California state leader, you're in the best position to help employees understand the value of preparing for their retirement income needs through the California Savings Plus Program.

The Basics of Savings Plus

- > Savings Plus is a voluntary retirement program that allows your employees to supplement their retirement benefits through tax-deferred and Roth payroll contributions.
- > Savings Plus offers pre-tax, Roth 401(k) and Roth 457(b) Plans.
- > Savings Plus is complementary to your employees' CalPERS pension and is a valuable state benefit offered by the California Department of Human Resources (CalHR).

Savings Plus Is Here to Help

Our tools and Retirement Specialists are available to help your workers understand the details of the plans, the components of investing and how the Program works. You can support your employees and share the value of Savings Plus with just a few simple steps:

- 1 Schedule** your Savings Plus Retirement Specialist to conduct an in-person or virtual workshop.
- 2 Distribute** Savings Plus information to your employees.
- 3 Remind** workers that Savings Plus offers a no-cost financial planning program.
- 4 Publicize** opportunities for ongoing financial education. Share our monthly webinars schedule.
- 5 Direct** employees to savingsplusnow.com or their Retirement Specialists for information.
- 6 Call** (855) 616-4776 or **email** AskSavingsPlus@nationwide.com when you need help or information.

Tools to Help You Connect With Employees

Important note: Please let a participant know which pay center is associated with their job. They will need that information for enrollment.



Enrollment Guide

Provides an in-depth explanation of Savings Plus and a worksheet to prepare participants for enrollment.

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Plan Comparison

See how Savings Plus compares to other retirement plans. This chart compares Savings Plus to other retirement plans based on the following criteria:

Notes: * This chart is based on the plan's description. ** This chart is based on the plan's description. *** This chart is based on the plan's description.

| Feature | Savings Plus | Other Plan |
|--|--------------|------------|
| Minimum contribution of \$2,000 per year | Yes | No |
| Automatic enrollment (YES/NO) | Yes | No |
| Required employer contribution | Yes | No |
| Employer matching contribution | Yes | No |
| Investment options (YES/NO) | Yes | No |
| Loan options (YES/NO) | Yes | No |
| Withdrawal options (YES/NO) | Yes | No |
| Portability (YES/NO) | Yes | No |
| Investment options (YES/NO) | Yes | No |
| Loan options (YES/NO) | Yes | No |
| Withdrawal options (YES/NO) | Yes | No |
| Portability (YES/NO) | Yes | No |

Plan Comparison Chart

Describes the differences between Program options in greater detail.

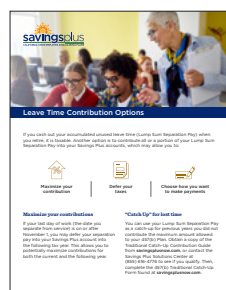
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Know Your Retirement Benefits

Compares two state retirement programs: CalPERS and Savings Plus.

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Leave Time Contribution Options

Explains how to use Savings Plus as a potential way to defer taxes on Lump-Sum Separation Pay.

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Savings Plus Retirement Specialists

Features who to contact to schedule on-site visits and workshops at your department.

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We're here to help.



**Contact your Savings Plus
representative with any questions.**

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.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

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