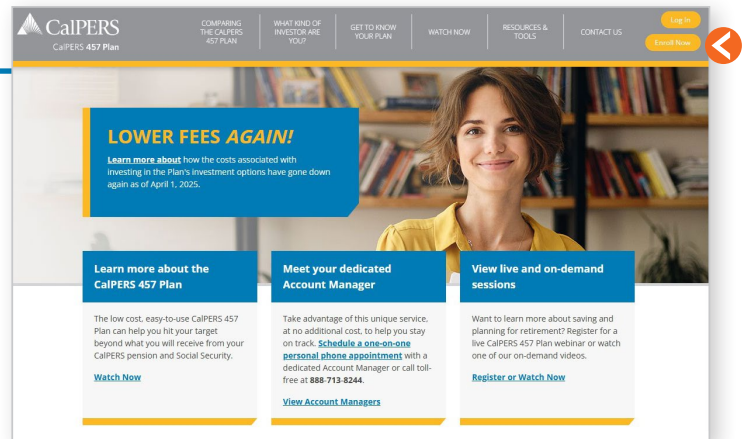


# How to enroll in the CalPERS 457 Plan online

## Visit [calpers457.com](https://calpers457.com)

You'll need about 5 minutes to complete the enrollment process. Click **Enroll Now** in the top right corner to get started. After your first CalPERS 457 Plan contribution is applied to your account, come back to [calpers457.com](https://calpers457.com) and click **Log In > Register Now** to sign up for online account access.



About CalPERS

CalPERS is the largest public pension fund in the U.S., with assets of approximately \$400 billion. The retirement system administers retirement benefits for more than 2 million current and retired California State, public school, and local public agency employees and their families on behalf of nearly 3,000 public employers in the state. CalPERS also administers health benefits for 1.5 million enrollees and offers additional programs, including a defined compensation retirement savings plan (the CalPERS 457 Plan), member education services, and an employer trust for post-retirement benefits.

To learn more about the CalPERS 457 Plan before enrolling, please visit [calpers457.com](https://calpers457.com).

Please note that your plan name is your employer's name. [Click here](#) to confirm that your employer participates in the CalPERS 457 Plan.

Employer Name

Enter a minimum of 2 characters to initiate search.

## Select your employer

First, confirm that your employer participates in the CalPERS 457 Plan and that they can process Roth contributions from their payroll if you want to save for retirement on a Roth after-tax basis. Then enter a minimum of two characters in the text box to search for your employer. Once you find their name, click **Continue**.

## Start with some personal information

Complete the information requested. This includes providing your Social Security number, date of birth, and zip code.

To begin your plan enrollment, please enter the following: \* Required

Social Security Number\*  Confirm Social Security Number\*

Date of Birth\*

ZIP Code\*

ABOUT ME   SET A GOAL   ENROLLMENT CHOICES   REVIEW & CONFIRM

Tell us more about you.  
Let's get a few details out of the way.

View [important information](#) about your retirement program, including details on fees and investment options.

Personal Info \* Required

First Name\*  M.I.  Last Name\*  Suffix  Gender

## Tell us more about you

On this screen, you'll need to provide information such as your name, home address, email address, annual salary, and the number of pay periods per year.

## Set your retirement goals

The information you'll provide here will help to estimate your retirement readiness. You'll need to provide the age you want to retire, how much of your income you'll want to replace in retirement, and what you've already saved toward that goal.

This information will be used to estimate your retirement readiness.

I want to retire at age  and save enough to have  \* of my pre-retirement income.

I have already saved .

\* In retirement, the average person may need to replace at least 70% of their annual income.

**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

> **Continued**



## Select an amount and investment option

Based on the information you've provided to this point, you'll see an estimate of how much income you may already be able to replace in retirement. You'll also see a suggested amount of pre-tax saving in the **Select an amount from your paycheck** section. Click **See More Savings Options (including Roth)** to review and update your pre-tax and/or Roth after-tax savings per pay period. Click **Continue** to return to the previous screen.

Next, you will need to choose where to invest the contributions from your paycheck in the **Select an investment option** section. Click **Guide Me** to select a CalPERS Target Retirement Date Fund. If you're not sure which Target Retirement Date Fund to select, you'll be shown the option that best aligns with your birth year and retirement age of 59. To choose your own investments, click **Get There Myself** to see the full list of investment options in the Plan. If you plan to save on both a pre-tax and Roth after-tax basis, click **Typical approach** to choose the same investment(s) for both sources or click **Advanced approach** to invest your pre-tax and Roth sources differently. You can continue once your investment selection(s) total 100%. No matter which path you choose, your investment allocations may be changed at any time after you enroll.

*The "target date" is the approximate date when a participant plans to retire (assuming a retirement age of 59). There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and you may lose money, including losses near and following retirement, and there is no guarantee that the investment will provide adequate retirement income. Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss in declining markets.*

The screenshot shows a summary of savings and investment options. At the top, three boxes indicate: "You may have \$3,654", "You may need \$5,276", and "You might be short \$1,623". Below these are two main sections: "Select an amount from your paycheck" and "Select an investment option". The first section shows a slider set to \$215, with a note that while \$215 in pretax dollars goes into the account, only \$168 comes out after taxes. The second section offers two options: "Guide Me" (with a pre-defined strategy) and "Get There Myself" (choosing own investments). There are also links for "See More Savings Options (including Roth)" and "See All Investment Options".

The screenshot is titled "Now let's talk about beneficiaries." It contains text explaining the importance of designating a beneficiary and providing instructions for spouses and domestic partners. At the bottom, there are two buttons: "ELECT LATER" and "ELECT NOW".

## Name your beneficiary(ies)

Click **Elect Now** to begin the beneficiary election process with your marital status. If you're married, your spouse must be the primary beneficiary to complete this step online. Click **Submit** after completing the required information. If you're married and want someone other than your spouse as primary beneficiary, click **Elect Later**. You and your spouse will need to complete, sign and submit a paper **Designation of Beneficiary Form**. You can access the form by visiting [calpers457.com](http://calpers457.com), [calpers.voya.com](http://calpers.voya.com), or by calling the Plan Information Line at 800-260-0659.



## Confirm your enrollment choices

Review and confirm the information you provided. This includes your personal information, savings from your pay, and investment choice(s). When you're ready to enroll, read the acknowledgment statements and check the box to affirm you have reviewed the important information, then click **Enroll Now**.

Welcome to the CalPERS 457 Plan!

The screenshot shows a confirmation screen with a large "I acknowledge that:" heading. It contains several paragraphs of legal text regarding the enrollment process, including a statement of understanding and a checkbox for acknowledgment. At the bottom, there is a button labeled "ENROLL NOW".



## Do you have questions before, during, or after enrolling?

Schedule a one-on-one personal phone appointment to discuss your retirement saving strategy with a dedicated Account Manager<sup>1</sup> by calling **888-713-8244** or visiting [calpers457.timetap.com](http://calpers457.timetap.com).

<sup>1</sup> 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.