



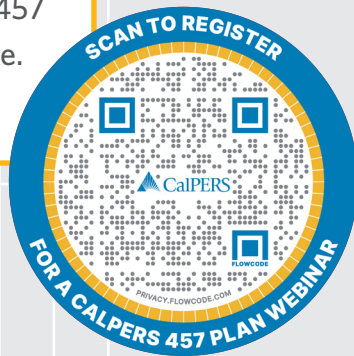
# Join us for a CalPERS 457 Plan Webinar

We invite you to attend a CalPERS 457 Plan webinar on a variety of retirement planning and savings topics. Webinars are offered at 12 p.m. every second Wednesday and the first four Fridays of the month. You are welcome to attend, even if you are not participating in the CalPERS 457 Plan.

S	M	T	WEDNESDAY	T	FRIDAY	S
					<b>Bridging the Retirement Gap</b> ID: 980 9245 8096 <i>1st Friday of the month</i>	
			<b>CalPERS Pension vs. CalPERS 457 Plan</b> ID: 915 3409 7599 <i>2nd Wednesday of the month</i>		<b>Staying the Course</b> ID: 998 4130 9600 <i>2nd Friday of the month</i>	
					<b>Exploring the Roth Option</b> ID: 837 686 594 <i>3rd Friday of the month</i>	
					<b>Retiree Connection</b> ID: 924 9594 8295 <i>4th Friday of the month</i>	

### Register to attend an upcoming webinar.

Please visit [zoom.us/join](https://zoom.us/join) and enter the webinar ID or scan the QR code and click the webinar title to register for an upcoming session. You can attend as many CalPERS 457 Plan webinars as you'd like. We hope you can join us!



**SPEND  
SOME TIME  
WITH YOUR  
RETIREMENT.**

- If you are unable to attend the scheduled webinar dates and times, visit [calpers457.com](https://calpers457.com) and click **Watch Now** for on-demand access to recordings of each presentation.
- You can also schedule an appointment to discuss your retirement planning and saving strategy with a dedicated Account Manager by calling **888-713-8244** or visiting [calpers457.timetap.com](https://calpers457.timetap.com).

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# CalPERS 457 Plan webinar descriptions

## **Bridging the Retirement Gap** *(1st Friday of the month)*

Join us as we review how contributing to the CalPERS 457 Plan can help bridge the retirement income gap that may not be covered by Social Security and your pension. Learn more about developing your own personal retirement planning and saving strategy to help you stay on track for retirement as well. Whether you're already participating in the Plan or thinking about enrolling, there's something for everyone.

## **CalPERS Pension vs. CalPERS 457 Plan** *(2nd Wednesday of the month)*

Join us as we discuss the CalPERS pension, CalPERS 457 Plan, and how they're different. Learn more about where to go for help, calculating pension benefits, benefit changes for post-PEPRA (Public Employees' Pension Reform Act) employees, and more. If you have questions about your retirement income sources and achieving your retirement goals, we can help provide some answers.

## **Staying the Course** *(2nd Friday of the month)*

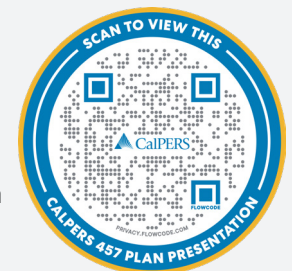
Join us as we discuss investing in the CalPERS 457 Plan and how to handle market volatility. Learn what the history of the stock market tells us about our own investing and how staying the course may be the best way to help "weather the storm." Learn more about how the Target Date Funds in the CalPERS 457 Plan work and how the Plan's core funds allow you to pick, actively manage, and design your own asset allocation. No matter what the market has been doing lately, there's always more you can do to help prepare yourself for the future.

## **Exploring the Roth Option** *(3rd Friday of the month)*

Join us as we review the CalPERS 457 Plan and the benefits of participating. Learn more about making Roth after-tax contributions to the Plan and comparing the benefits of making pre-tax or Roth after-tax contributions to help achieve your retirement goals. Which contribution option is right for you? We'll provide examples with factors to consider as you make retirement saving decisions based on your unique situation. Roth after-tax contributions can change how your income is taxed in retirement, so join us to learn more even if you have not yet enrolled in the CalPERS 457 Plan.

The Exploring the Roth Option presentation has also been recorded for on-demand access.

Scan the QR code to view the presentation online. You can start, stop and return to the presentation as many times as you'd like.



## **Retiree Connection** *(4th Friday of the month)*

Join us as we review how the CalPERS 457 Plan can help as you near and enter retirement. If you are within 5 years of retirement, this session is perfect for you. Learn about the risks to retirement income, things to consider, and how often to review your retirement planning strategy. We'll discuss investment allocation and diversification to and through retirement, provide an overview of Required Minimum Distributions, give you tips to minimize taxes in the year you retire, and more. It's everything you need to know about retirement in one presentation.