



Provide your employees with education on their journey to and through retirement

Dedicated Account Managers for the CalPERS 457 Plan can deliver live onsite and virtual educational sessions on a variety of retirement planning topics. Sessions can be delivered at a date and time that's most convenient for your employees.



The following sessions are now available for all employees, even if they are not yet enrolled in the CalPERS 457 Plan. Call us at **888-713-8244** to learn more about our educational workshop series and to schedule a session.

Account Access Made Easy

Join us as we review and explore the tools available to you in the CalPERS 457 Plan that will help determine if you are on track for your financial goals. Learn more about the myOrangeMoney® experience, My Retirement Overview®, Voya's Budget Calculator, managing your account and investments online, and more. This session is helpful for those who are already participating in the CalPERS 457 Plan, but can also show non-participating employees how the Plan can help you improve your financial literacy and experience financial wellness.

Bridging the Gap

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.

Bridging the Retirement Gap for Educators

Join us as we review the choices that educators have in saving for retirement and how the CalPERS 457 Plan can help provide the additional monthly income in retirement that your 403(b) plan and CalPERS/CalSTRS pension may not. Learn more about the CalPERS 457 Plan, how it complements your other retirement savings vehicles, and develop your retirement planning strategy to help you stay on track for retirement. Even if you are already contributing to another voluntary retirement savings plan, the CalPERS 457 Plan offers unique benefits and features that may be better suited for your needs.

CalPERS Pension vs. CalPERS 457 Plan

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.

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Exploring the Roth Contribution Option

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.

Foundations of Financial Wellness

Join us as we discuss how your overall wellness is made up of more than just your physical, mental and emotional health. Your financial wellness plays a big part in your general wellbeing as well. Many of us don't spend enough time thinking about our future. But with a little planning and guidance, you can build a more secure tomorrow by creating good habits to help improve your financial outcome for life. You'll learn about the six pillars that are key to financial wellness, how to measure where you stand now, and how the CalPERS 457 Plan can help you on the journey to financial wellness.

Get to Know the CalPERS 457 Plan

Join us as we discuss what a 457 deferred compensation plan is, features of the CalPERS 457 Plan, and how much you could (and should) save to help you reach your retirement goals. Learn more about enrolling in the CalPERS 457 Plan, the investment options available in the Plan, how much money you may need for retirement, and more in this educational session for those already participating in the Plan or thinking about enrolling.

Reacting to the Financial Climate

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.

Retiree Connection

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.

Women and Retirement Planning

On average, women live longer than men. With a longer life expectancy, women will most likely have more time to enjoy their retirement. But living longer also means women have a greater possibility of outliving their retirement savings. Join us as we discuss the factors that put women at a distinct disadvantage when it comes to accumulating enough money for their retirement and how retirement planning for women often takes a different path from that of men. Learn more about the six steps to help improve your retirement outcome and the tools to help make planning easier. There's something for everyone in this eye-opening and informative session.

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

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