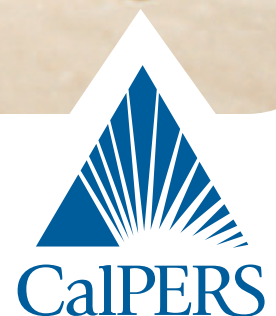


Employer Adoption Kit

CalPERS Supplemental Income
457 PLAN



SUPPLEMENTAL INCOME PLANS
SMART INVESTING FOR **YOUR RETIREMENT.**



Offer your employees a retirement benefit at no additional cost to you as the employer!

For more than a decade, CalPERS has been offering a Deferred Compensation Plan to local employers and their employees. Our commitment always remains the same — to provide financial security, value, low cost and quality customer service to employers and plan participants. We continually seek to discover enhancement opportunities that will not only benefit employees who are currently enrolled, but those who will participate in the future.

The CalPERS approach

- Provide world-class investment management and plan design
- Investment staff expertise focused solely on CalPERS Plans
- Access to outside best-in-class investment managers and consultants
- Ability to leverage CalPERS size to pool assets and spread costs across a broad base
- Ability to create customized investment fund combinations and products uniquely CalPERS

CalPERS makes doing business easy

- Access to CalPERS Web site, customer service toll-free line, and dedicated Account Managers
- Provide comprehensive employee communications and education
- Onsite employee enrollment and educational meetings led by CalPERS Account Managers
- One-on-one individual appointments with Account Managers
- Plan features with optional loan program and Self-Managed Brokerage Account

Dedicated Employer Web site www.calpers-sip.com

- Information and guidelines for adopting the Plan
- Up-to-date information on Plan rules and enhancements
- Download or order forms and educational material for quick and easy employee enrollments

Benefits to your employees

- Simple and low fee structure
- Contributions are on a pre-tax basis and investments grow tax-deferred
- Experienced retirement educators help participants define retirement goals
- Access to financial learning resources and tools
- Automated payroll deduction of contributions
- Easy account access via Web site and Plan Information Line



Dedicated Participant Web site <http://calpers.ingplans.com> 1-800-260-0659

- Participant account information and management online or through the Plan Information Line — both are easy to access and simple to use
- View, download, and print account statements, including 24 months of history
- Change Investment selections among various Investment Fund options
- Automatic account rebalancing — Automatically rebalances participant account to current investment elections
- Reallocation of account balances — Redistribute fund balances across multiple funds in one simple transaction
- Ability to view beneficiary information online
- Download forms and stay up-to-date on Plan rules
- Download account data to Quicken® & Microsoft® Money



SMART INVESTING FOR **YOUR RETIREMENT.**

For more information

on how to put the CalPERS Supplemental Income 457 Plan to work for your employees, please contact CalPERS at **1-800-696-3907**, or visit the Employer Resource Center at **www.calpers-sip.com** today!

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www.calpers-sip.com

1-800-696-3907