



TAKE THE NEXT  
STEP ON YOUR  
RETIREMENT JOURNEY.

# Enroll. Save. Simplify.

Retirement is about knowing what you want — and taking the right steps to get there. So what's your next step?

## Enroll.

Your journey to retirement begins with you. When you pay yourself first into your CalPERS 457 Plan you can help save for retirement now, pay less in taxes today, and also less in taxes tomorrow too. With new lower investment fees, participating in the 457 Plan keeps even more of your investment dollars working in your account to accumulate more savings over time!

If you're worried about whether you can afford it, start small! Putting away even a small amount each pay period can make a huge difference when you're ready to retire.

▶ For example, saving even \$50 from your pre-tax salary each pay period only impacts your net take-home pay by **\$36!**\*

Visit [calpers457.com](https://calpers457.com) to download and complete the *Employee New Enrollment* and *Beneficiary Designation* forms to enroll today.

\*Assumes savings are made in a pre-tax account at a 28% tax rate.

## Save.

Has it been a while since you've increased your retirement contributions to the CalPERS 457 Plan? How do you know if you're still saving enough? Be sure to check in at least annually to stay on track for retirement.

If you're making more money than you were when you last made a savings rate change, even a 1% increase helps reduce your taxable income now and could ensure that you're able to maintain your lifestyle in retirement as well.

It only takes 2 minutes to check your CalPERS 457 Plan. Go to [calpers457.com](https://calpers457.com) and log into your account today! Then complete a *Participant Change Authorization Form* to increase your contribution amount.

## Simplify.

Did you know you could transfer former employer retirement plan accounts into the CalPERS 457 Plan? Consolidating your assets into the Plan can make it easier to keep track of where your money is invested and give you one account to view your total financial retirement picture. Call your CalPERS Account Manager toll-free at **888-713-8244** to discuss your options to roll over outside accounts into your CalPERS 457 Plan.

Take the next step. 

- **Schedule an appointment** to review your retirement planning and saving strategy with your Account Manager by visiting [calpers457.timetap.com](https://calpers457.timetap.com).