



Who We Are.

Savings Plus is complementary to your CalPERS pension and is a valuable state benefit offered by CalHR.

We offer multiple plans that allow you to save money for your retirement. Our plans help bridge any gap between what you have in your pension, savings, and Social Security and how much you will need in retirement.

We encourage you to make the most of your participation by using the many tools and resources developed to help you on your path to retirement.

Savings Plus is with you for life!

Great Reasons to Enroll in Savings Plus.

Easy to contribute

Pre-tax and Roth contributions to 401(k) and 457(b) plans are automatically deducted from your paycheck.



The power of compounding



The earlier you start saving, the less it may cost per pay period to reach your goal.

That's because your monthly contributions and any earnings are continually reinvested. This process, called compounding, uses time to help your money make money for you. While using the concept of compounding doesn't guarantee that you will have enough money through retirement, it can be a powerful engine for potential asset growth, especially through long-term savings programs like Savings Plus' 401(k) and 457(b) retirement plans.

More Great Reasons to Enroll in Savings Plus.

Flexible contributions

There are two ways to contribute — select a percentage of pay or identify a dollar amount. When you select Percentage of Pay, your contribution amount automatically increases each time you receive a salary increase. That makes it really easy to contribute more! Plus, you can change your investment mix and contribution amount at any time.



“Auto” service features

When you use our Auto Increase feature, your contribution amount automatically increases when you want it to. When you use our Auto Asset Rebalancing feature, your account automatically rebalances quarterly based on the date it's initiated.

Lower administration and investment operating expenses



Because of the size of Savings Plus, we can negotiate lower fees than may be available to participants through other retirement plans. In fact, the monthly administration fee is only \$1.50 per month per plan.

Personal assistance

Licensed and noncommissioned Retirement Specialists located throughout the state and in our Sacramento-based Walk-in Service Center are ready to assist you every step of the way. They can help you design a savings strategy and offer guidance in retirement.

Diverse investment options

Savings Plus offers a diverse lineup of investment choices from which to build your portfolio.



Contribution types — Pre-tax vs. Roth

Savings Plus offers you flexibility in how you save for retirement. You may choose to make pre-tax, Roth, or both types of contributions to both the 401(k) and 457(b) Plans.

Pre-tax contributions

- Come out of your pay before taxes are deducted. Meaning more money goes into your account than comes out of your take-home pay
- Lowers your taxable income now
- Earnings grow tax-deferred until withdrawn
- Withdrawals are taxed as ordinary income

Roth contributions

- Come out of your pay after taxes are deducted
- Contributions and related earnings may be withdrawn tax-free during retirement if certain criteria are met
- Participation has no income restrictions (like a Roth IRA)
- Can be used for estate planning
- Offers tax planning flexibility in retirement

Visit us at [savingsplusnow.com](https://www.savingsplusnow.com)

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

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