



CalSavers Employer Overview

CalSavers Retirement Savings Board

Revised May 2025





What is CalSavers?

Why is CalSavers Needed?



50%

Nearly **50%** of Californians are projected to retire into economic hardship -- at or below two times the poverty level.¹

7.5 million

7.5 million Californians lack a workplace retirement plan.²

15X

Workers are **15 times** more likely to save for retirement if they have access to a payroll deduction savings plan at work.³



Who is CalSavers for?



Employees



Employed in the state of California



18 or older



Social Security Number or an Individual Taxpayer Identification Number

Employers



Do not offer an employer-sponsored retirement plan



1+ California employees



at least one of whom is eligible (age 18 or older)



Who is CalSavers for?



Employees



Employed in the state of California



18 or older



Social Security Number or an Individual Taxpayer Identification Number

Includes

All employees regardless of hours worked including:

- Full-time
- Part-time
- Seasonal and temporary employees when on staff
- Owners/Officers who are also reported as employees to EDD
- Workers on a visa (i.e. H2A, H2B, etc.)

CalSavers is not intended to replace or compete with employer-sponsored plans

Meeting the Registration Requirement

Employers with 5 or More Employees*



CalSavers receives prior year employment data from EDD and notifies mandated employers



Employer registration window



Employer registration deadline

Employers with 1-4 Employees*



In 2022 CA passed SB1126 expanding the mandate to employers with at least 1 employee



Employers without a qualified plan who averaged 1-4 CA employees can join CalSavers starting January 2023



Registration Deadline: December 31, 2025

*Employer eligibility is based on an employer's average number of employees throughout the previous year. This number is calculated by averaging the number of employees employers report to EDD in quarterly wage filings from the prior calendar year. Fractions are rounded to the nearest whole number.

Employer Features



In survey research, employers that don't offer a plan report three hurdles:

**Administrative
burden**

Fees

Fiduciary liability

CalSavers addresses all three:

**Very easy to
facilitate**

**No fees for
Employers**

**Employers are
not fiduciaries**



Facilitating CalSavers

Facilitating CalSavers Employer's Responsibilities



Register by state-required deadline



Employers **will not**:

- Incur any program fees.
- Have any fiduciary responsibility.
- Be allowed to make an employer contribution.



Set up account



Employers **must not**:

- Encourage or discourage participation in CalSavers.
- Provide advice about investment options, taxes, or participation in the program.
- Manage investment options.
- Process distributions.
- Manage changes that an employee must make. (Example: change address, add beneficiary)



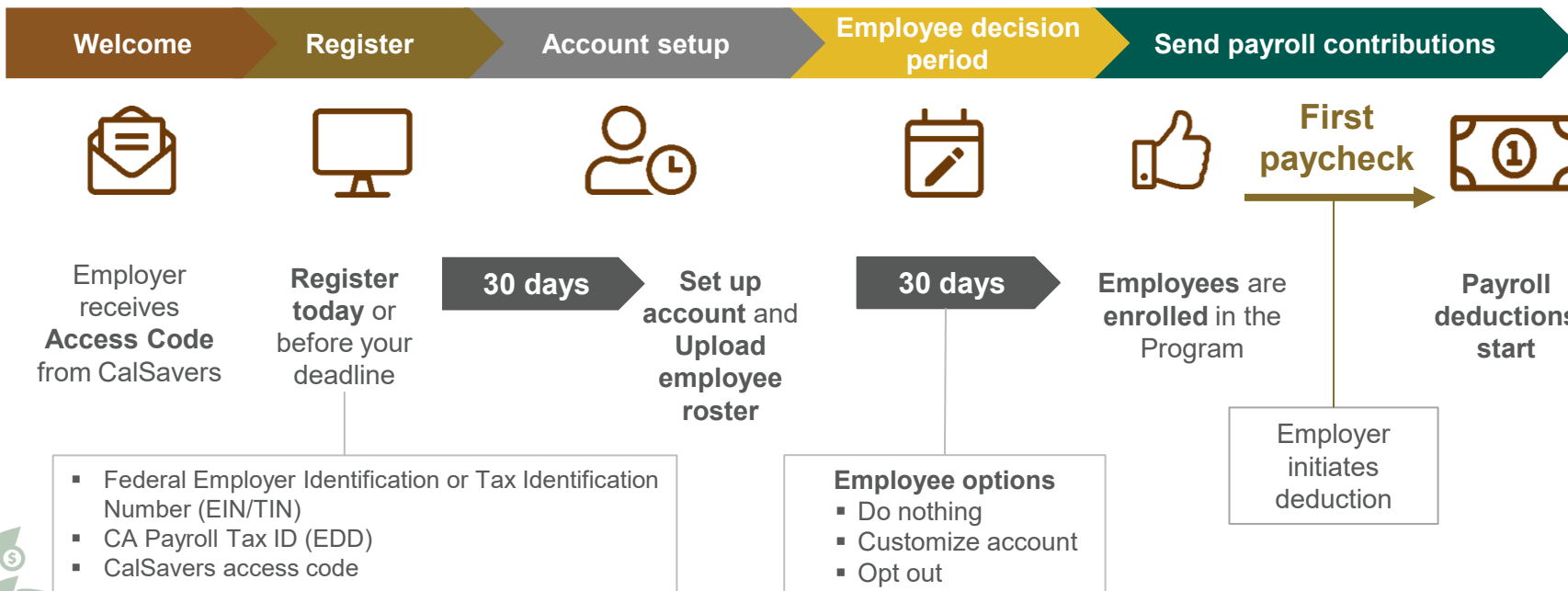
Submit and maintain employee roster



Submit employee contributions each pay period



Employer Timeline



A young woman with long brown hair, wearing a white shirt and a dark green apron, stands behind a restaurant counter, smiling at the camera. In the background, another server is visible, and the restaurant is decorated with warm lights and red garlands. The counter in the foreground has various items like a coffee machine, a container of colorful straws, and a glass of beer.

Your Money. Your Future.

Saver Features



Automatic Payroll Deduction IRA

Contributions are deducted from paycheck and deposited into IRA account.

Completely Voluntary

Savers may opt out or opt back in at any time.

Simple Options

- Automatic enrollment at work.
- Use standard contribution and investment settings or customize.

Portable

Saver keeps their account even if they change jobs.

Low Cost for Savers

Savers will pay a small fee to cover program administration costs.



How do Savers Join CalSavers?



Standard and Customized Options



Account type



Contribution rate



Investment options

Standard

Roth IRA

5% with automatic escalation of 1% annually until 8%.

Target Retirement Fund after 30 days in Money Market Fund*

Customize

Re-characterize to a Traditional IRA**

- Savers can contribute from 1%-100% of salary, subject to IRS limits.
- Savers can turn off/on auto-escalation feature.



Money Market Fund



Target Retirement Date Funds



Environmental, Social, Governance Fund



Core Bond Fund



Global Equity Fund

*Contributions will be invested into the CalSavers Money Market Fund for the first 30 days. After 30 days, those funds will be transferred to a Target Retirement Fund based on age. Subsequent contributions will be invested in the Target Retirement Fund.

** All contributions will be made on after tax basis. Participants who choose the Traditional option will be provided tax forms to file a deduction. Eligibility for deduction is determined by IRS rules.

Investment Option Details



Investment Options	Description	Total Annualized Asset-Based Fee	Investment Manager
 CalSavers Money Market Fund	Seeks to maximize current income, to the extent consistent with the preservation of capital and liquidity.	0.42%	STATE STREET GLOBAL ADVISORS
 CalSavers Target Retirement Fund (Age-based Funds for 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060 2065)	Investment Options that correspond with the year closest to when you will be the target retirement age, defined as age 65. This option seeks to provide for retirement outcomes based on quantitatively measured risk. The portfolios will be broadly diversified across global asset allocations becoming more conservative over time.	0.39%	STATE STREET GLOBAL ADVISORS
 CalSavers Core Bond Fund	The total return of an index composed of the total U.S. investment grade bond market.	0.325%	STATE STREET GLOBAL ADVISORS
 CalSavers Global Equity Funds	Invest substantially all of its investable assets in two SSGA FM-advised stock equity index funds.	0.338%	STATE STREET GLOBAL ADVISORS
 CalSavers Environmental, Social, Governance Fund	Seeks to track the performance of the Calvert US Large-Cap Core Responsible Index, which is composed of common stocks of large companies selected from the 1,000 largest publicly traded U.S. companies based on market capitalization. It offers broad exposure to companies that meet The Calvert Principles for Responsible Investment.	0.49% <i>plus fixed fee of \$4.25 per quarter</i>	 Calvert

CalSavers charges savers an administrative fee to cover the Program's administration and investment costs. This includes a quarterly Fixed Account Fee (\$4.50) and an Annualized Asset-Based Fee (0.325% to 0.49%). These fees are deducted from the account balance throughout the year. CalSavers also charges a Paper Delivery Fee of \$1.50 per quarter and a \$5 Paper Check Fee – both can be waived using electronic delivery. The initial Fixed Account Fee and Paper Delivery Fee are deferred for at least 90 days after the initial contribution and exempt for the quarter in which the first contribution is made.

Employer \$500 Early Incentive Campaign



Campaign runs through November 30th, 2025 for all newly mandated employers.

Submit all eligible employees and maintain roster.

Must have at least one participating employee.

Submit contributions each pay period for participating employees.

**Eligible employers will be automatically entered into two drawings.
2,000 total winners will be awarded \$500.¹**

Employers must maintain compliance to be eligible for the drawing.²

¹Employers can only receive one financial incentive. ²If an employer fails to maintain compliance with the Boards regulations and the CalSavers Retirement Savings Trust Act they will be ineligible to receive a financial incentive. This includes being non-compliant after being announced as a recipient of a financial incentive.

Resources/Client Services Assistance



Website

www.calsavers.com

Saver Resources

- Program Details
- Forms
- Frequently Asked Questions
- Webinars

Employer Resources

- Tools, Tips, Templates
- Program Details
- Registration Timelines/Deadlines
- Frequently Asked Questions
- Webinars



Phone/Email

1-855-650-6918 (Savers)

1-855-650-6916 (Employers)

clientservices@calsavers.com

Hours:

8:00 am to 8:00 pm PT M-F



Onsite support

- In-state representatives available to visit employers and savers across the state
- Assist employers with registration and account setup
- Answer program questions
- Employee education presentations
- Available onsite or online

fieldsupport@calsavers.com

Website, phone/email and onsite support all offer multilingual service

Website Navigation





RETIREMENT SAVINGS PROGRAM

Your Money. Your Future.

EMPLOYERS ▾ SAVERS ▾ ABOUT ▾ FAQs CONTACT US

ENGLISH ▾

Your Money. Your Future.



CalSavers - Triple E Trucking

Watch later Share

Watch on YouTube

EMPLOYERS

Registration is open for all employers. Use your access code to start facilitating CalSavers or exempt your business if you already offer a retirement plan.

Register or Exempt

Request access code

Already registered? Log In

SAVERS

Make retirement a reality with CalSavers. Start saving for your future today.

Set up your account

Already registered? Log In

A simple, trusted way to save for retirement



Online Resources for Employers



Home / Employers / Resources

Program Resources

Employer Overview
This printable reference outlines the program, benefits for employees, and registration timelines.

[Download](#)

Saver Overview Brochure
This brochure provides an overview about the program and the standard saving choices.

[Download](#)

Communication to Your Employees
Use this template communication to inform your employees that your company is facilitating CalSavers.

[Download](#)

Program Disclosure Booklet
The Program Disclosure Booklet describes the Program, including important information about the investments, fees, risks and features associated with the Program.

Employee Information Packet
The Employee Information Packet (EIP) summarizes program information for participants.

Account Setup Resources

Adding Employee Information
This activity must be completed within 30 days of registering your company and each time you add new employees to your organization.

[Set a Reminder](#)

Note: On IOS devices this page is best viewed in Safari.

- Tools, Tips, Templates
- Program Details
- Registration Deadlines
- Frequently Asked Questions



Online Resources for Savers



Home / Savers / Forms

Additional resources at your fingertips

Most account management functions can be done by logging into the saver portal, but if you prefer to complete and mail paper forms, you can find them here.

Program Materials

Saver Overview Brochure

This brochure provides an overview about the program and the standard saving choices.

Download

Program Disclosure Booklet

The Program Disclosure Booklet describes the Program, including important information about the investments, fees, risks and features associated with the Program.

Download ▾

English
Español
Filipino
한국어
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中文
հայերեն
русский
日本語
ਪੰਜਾਬੀ

Employee Information Packet

The Employee Information Packet (EIP) summarizes program information for participants

Forms

Beneficiary Designation

Use this form to change or add primary beneficiaries and contingent beneficiaries.

Beneficiary Designation Addendum

Use this form to change or add primary beneficiaries and contingent beneficiaries not listed on your Beneficiary Designation Form.

Download

- Program details
- Investments
- Retirement Calculators
- Forms
- Employee webinars



Employer Registration or Exemption Process

Registration or Exemption





Register Login

EMPLOYERS SAVERS ABOUT HELP CENTER

ENGLISH

Welcome to CalSavers

The CalSavers Retirement Savings Program was created by state law to ensure all California workers can save for retirement through automatic payroll contributions facilitated from their workplace.



CalSavers - Triple E Trucking

Watch later Share

Watch on YouTube

GET STARTED HERE

I need to register my business

I need to «select my goal»

I need to register my business

I need to exempt my business

I need to request my access code

I need to learn more

I need to upload my employee roster

I need to submit payroll contributions

I need to add or update banking information

REGISTER

Registration or Exemption



1. Enter:
 - Federal EIN/TIN
 - Program access code
(The unique six-digit alphanumeric code included in your notice)
2. Attest
3. Click Next



Get started with CalSavers

CalSavers helps California workers save for retirement with support from their employers. By law, eligible California employers must register and facilitate the program by specific deadlines.

Begin company registration or request an exemption

Enter your federal EIN/TIN and CalSavers access code so that we can locate your company record. We will guide you to register for CalSavers or request an exemption.

Federal EIN / TIN ⓘ

XX-XXXXXXX

CA payroll tax number ⓘ

XXX-XXXX-X

Access code ⓘ

Request

☐ I electronically attest under penalty of perjury that I am the employer or have been duly authorized by the employer to act on the above-named employer's behalf regarding the CalSavers program.

Get started



Your Federal EIN number becomes your Program Account number when you do your payroll setup.

Registration



Complete

Get started

Registration

- Account creation
- Login information
- Connect your payroll
- Bank information
- Review**

Coming up

Add employees

Review

The following information will be used to create your company's account. Please confirm everything is correct before submitting.

Company details

Edit

Federal EIN/TIN

CA payroll tax number

Company name (d/b/a)

John's Dry Cleaning

Legally responsible person

John Doe

Physical address

95 Main St
San Francisco, CA 94016

Account manager

Edit

Username

john.doe5486

Name

John Doe

Email

john.doe@yourcompany.com

Phone

(555) 555-5555

Administrators

Edit

amy.henderson@mycompany.com

Payroll connection

Paychex

Back

Submit

Review

- Review for accuracy
- Click 'Edit' to make changes
- If all information is correct, click Submit
- An email confirmation will be sent to the facilitator



Registration is Complete.

What Comes Next?



Timeline



A smiling male worker in a yellow hard hat and safety glasses, wearing a blue work jacket, standing in a factory setting. The background shows industrial machinery and a clean, well-lit environment.

Adding Employee Information

Add Employee Information



- Dashboard
- Employees Add +
- Contributions
- Administrators
- Payroll Provider
- Messages 2
- Help Center
- Company Details
- Bank Information
- My Profile

Log out

John's Dry Cleaning

CalSavers was designed with employers like you in mind. It is easy to set up and only takes a few minutes each pay period to help your employees save for retirement.

Take the next step

Follow these steps to set up your account and submit employee contributions for the first time. Each activity must be completed by specific deadlines.

Step 1
Register your company Complete

Step 2
Add employee information
Add your employee information within 30 days of registering for CalSavers.
Add employees
Due Aug 17
[Learn more](#)

Wait for employee enrollment
Your employees have 30 days to opt out or change their contribution rate. While you wait, tell your employees that your company is joining CalSavers and prepare to add deductions in your payroll system.

Step 3
Set up deductions in payroll
Before you run payroll, review your employees' contribution rates and make adjustments in your payroll system.

Step 4
Send employee contributions
Send your employees' contributions to CalSavers so they can be distributed to their retirement savings accounts.

CalSavers support

We have compiled resources for employers to make facilitating CalSavers as easy as possible.

[Frequently asked questions](#)

[Program overview](#)

[Employer resources](#)

[Contact us](#)

Inform your employees

Use this template communication to inform your employees that your company is facilitating CalSavers.

[Communicating with your employees](#)

From Dashboard click
'Add Employees'

Add Employee Information



Add employee information ✕

Start adding employee information

Add your roster of eligible employees within 30 days of registering with CalSavers. After adding their information, your employees will be contacted to either customize their account, make saving elections, or opt out of the program.

You can add information by file upload, manual entry, or, if you rely on external vendor support (provided by a payroll company or use of a payroll software), initiate that activity here.

Vendor Support Initiate setting up your payroll vendor solution to submit your employee data.	Upload file Use our template to upload a list of your employees from a file.	Add manually Add each of your employees one at a time.
Recommended if available	Recommended for 10 or more employees	

Next

3 ways to complete

- Vendor Support
- Upload file
- Manual

Add Employee – Create Pay Schedule





Dashboard

Employees Add +

Contributions

Administrators

Payroll Provider

Messages 0

Help Center

Company Details

Bank Information

My Profile

Log out

Employees

Employee list

No employees found.

The CalSavers Retirement Savings Program ("CalSavers" or the "Program") is a voluntary retirement savings program. Participants saving through CalSavers beneficially own the Program and are responsible for their own contributions and investments. The Program is not an employer-sponsored plan and therefore the employer is not responsible for the Program or liable as a Program sponsor.

Add employee information

Set up pay schedules

You need at least one pay schedule and pay schedule group before you can add employees. Please submit all employees for a single pay schedule at one time.

When are your employees paid?

Select a pay schedule group

--

Create new pay schedule

Back

Next

30

Add Employee Information



Start adding employee information.

Add your roster of eligible employees within 30 days of registering with CalSavers. After adding their information, your employees will be contacted to either customize their account, make saving elections, or opt out of the program.



Upload file

Use our template to upload a list of your employees from a file.

Recommended for 10 or more employees



Add manually

Add each of your employees one at a time.

Next

2 Ways to add

1. Upload file: using the MS Excel file template
2. Add manually: add information one-by-one



Add Employee Information – Upload File



employee list template - Excel

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW ACROBAT

Clipboard Font Alignment Number Conditional Formatting Styles Cells Editing

14

1	SSN/ITIN*	First name*	M.I.	Last name*	Suffix	Birthdate*	Physical Address 1*	Physical Address 2	Physical City*	Physical State*	Physical ZIP Code*	Primary Phone*	Email
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
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43													

Payroll census

Required Fields

- SSN/ITIN
- Name Fields (First/Last)
- Birthdate
- Physical Address (no P.O Boxes)
- Primary Phone

While e-mail is optional, we strongly recommend you include it. PO Boxes can be added as a *mailing* address.

Add Employee Information – Manually



Add employee information

Review the accuracy of your employee records before adding information here. After your employee is added, they will manage their own contact information. All fields are required unless indicated otherwise.

First name	M.I. Optional	Last name	Suffix Optional

SSN / ITIN	External payroll ID Optional	Birthdate
		mm/dd/yyyy

Email Required if available ⓘ	Phone

Address line 1

Physical addresses only, no P.O. Boxes

Address line 2 Optional

Back

Add

New employees



1 Doe, Jonathan

2 Kimball, Juliet

3 Greer, Elizabeth

4 Leaf, Derrick

5 Perez, Joaquin

6 Santos, Lavinia Esperanza

7 Stone, Melanie

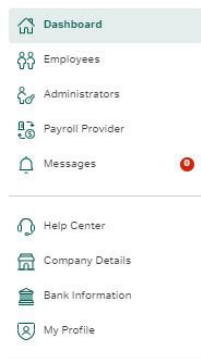
8 Tai, Xue

Finish and submit

Add manually:

- Fill all required fields
- Click 'add' for each employee
- After all employees are added click 'Finish and submit'

30 Day Decision Period Begins



Log out

CalSavers was designed with employers like you in mind. It is easy to set up and only takes a few minutes each pay period to help your employees save for retirement.



Portal Updates

Due to employer interest in meeting their state mandate, w...



Your payroll provider connection is now active

Your payroll provider connection is now active, some featu...

Take the next step

Follow these steps to set up your account and submit employee contributions for the first time. Each activity must be completed by specific deadlines.

Step 1

Register your company

Complete ✓

Step 2

Add employee information

Complete ✓



Wait for employee enrollment

Your employees have 30 days to opt out or change their contribution rate. While you wait, tell your employees that your company is joining CalSavers and prepare to add deductions in your payroll system.

21 days left in waiting period



Aug 4

[Learn more](#)

Step 3

Set up deductions in payroll

Before you run payroll, review your employees' contribution rates and make adjustments in your payroll system.

Step 4

Send employee contributions

Send your employees' contributions to CalSavers so they can be distributed to their retirement savings accounts.

CalSavers support

We have compiled resources for employers to make facilitating CalSavers as easy as possible.

[Frequently asked questions](#)



[Program overview](#)



[Employer resources](#)



[Contact Us](#)

Inform your employees

Use this template communication to inform your employees that your company is facilitating CalSavers.

[Communicating with your employees](#)



Deduction Setup



Payroll Provider: Call your payroll provider to find out their level of service regarding CalSavers

Automation: Find out if your payroll company provides automated export services to integrate with CalSavers (API, FTP)

Payroll Software: Key information for setting up the deduction

- ❖ After tax deduction (sometimes called Roth, other, or misc payroll deduction)
 - It is Calculated from the gross pay, and deducted from the net pay
- ❖ Deduction is not reportable on taxes
- ❖ Maximum contribution limit for 2025 is \$7,000 (not all services will ask this)
 - Savers over 50: \$8,000
- ❖ Default contribution rate: 5% (not all services will ask this)

Adding Bank Information



Bank Information

Add bank account

Adding a bank lets you easily make payroll contributions by electronic bank transfer.

Routing number

Bank name

JPMorgan Chase

Account number

Confirm account number

Account type

Checking

Account nickname Optional

Your bank must be a member of the Automated Clearing House (ACH).
By adding this bank account, you confirm that your ACH transactions will not involve a bank or other financial services company located outside of the territorial jurisdiction of the United States.

Cancel Add bank

- Complete required fields
- Click 'Add Bank'

Confirm Employee Participation



 Help Center

 Company Details

 Bank Information

 My Profile

Log out

Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees
Doe, Jonathan	...8192	5% updated 4/5/22	Full-time employees

 Reassign employees

Showing 12 of 86 updates

< 1 2 ... 7 >

 Download list

Confirm Employee Participation



File Home Insert Page Layout Formulas Data Review View Help Acrobat Cut Copy Paste Format Painter Clipboard Calibri 11 A⁺ A⁻ B I U Font Wrap Text Alignment General \$ % Number Conditional Formatting Table Normal Bad Good Neutral Calculation Check Cell Explanatory... Input Styles								
C9	Kapoor, Kelly							
	A	B	C	D	E	F	G	H
1	The Office - Employee Data as of 12/19/2022							
2								
3	External payroll ID	SSN/ITIN	Employee	Employment status	Eligible for contributions	Contribution rate	Rate updated	Payroll(s)
4	35C900098		Scott, Michael	A	No	5%	09/12/2022	All Employees
5	35C900070		Halpert, Jim	A	Yes	5%	09/12/2022	All Employees
6	35C900080		Beesley, Pam	A	Yes	5%	09/12/2022	All Employees
7	35C900044		Schrute, Dwight	A	No	5%	09/12/2022	All Employees
8	35C900109		Martin, Angela	A	Yes	5%	09/12/2022	All Employees
9	35C900084		Kapoor, Kelly	A	No	5%	09/12/2022	All Employees
10	35C900137		Martinez, Oscar	A	No	5%	09/12/2022	All Employees
11	35H000067		Bernard, Andy	A	Yes	5%	09/12/2022	All Employees
12	35C900135		Malone, Kevin	I	No	5%	09/12/2022	All Employees
13	35C900121		Flenderson, Toby	A	Yes	5%	09/12/2022	All Employees
14	35C900082		Hudson, Stanely	A	No	0%	09/23/2022	All Employees
15								
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A woman with dark hair, wearing a red and white plaid shirt and a green apron, is smiling and holding a green plant with small pink flowers. She is in a greenhouse or nursery setting with many other plants in the background. Another person in a green apron is visible in the background, working with plants.

Submitting Contributions

Submit Contributions



- Dashboard
- Employees Add +
- Contributions**
- Administrators
- Payroll Provider
- Messages 2
- Help Center
- Company Details
- Bank Information
- My Profile

Upcoming contributions

Send employee contributions within five days of deducting them from their paycheck.

Aug 6 | Due now
Seasonal employees

Send contributions

Aug 9 | Coming up
Part-time employees

Send contributions

Aug 18
Full-time employees

Select 'Send contributions' from Dashboard

Contribution history

Past 3 months

Submit Contributions



Send Contributions

1. Enter pay date
2. Choose method
 - Add manually: enter each employee contribution manually
 - Upload file: upload contribution info using template

Send employee contributions



When will your employees receive their next paychecks?

Pay schedule

Full-time employees

Employee pay date ⓘ ⓘ

Thur. 8/4/22



How would you like to enter contribution amounts?



Upload file

Use our template to upload your employees' contribution amounts.

Recommended based on this pay schedule



Add manually

Enter each of your employee contribution amounts one at a time.

Next

Submit Contributions – File Upload



Send Contributions

1. Enter each employee's contribution for the pay period
2. Save the file

	A	B	C	D	E	F	G	H
1	Last name	First name	SSN	Contribution amount*	External Payroll ID			
2	Scott	Michael						
3	Halpert	Jim						
4	Beesly	Pam						
5	Martin	Angela						
6	Kapoor	Kelly						
7	Martinez	Oscar						
8	Bernard	Andy						
9	Malone	Kevin						
10	Flenderson	Toby						
11	Hudson	Stanley						
12	Howard	Ryan						
13	California	Robert						
14	Palmer	Meredith						
15	Philbin	Darryl						
16								
17								
18								
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26								
27								

Submit Contributions – Manual Entry



Send Contributions

1. Select 'Contributing employees'
2. Enter contributions for each participating employee

Enter contribution amounts

Enter the amount deducted from each employee's paycheck during this pay cycle.

Filter employees ^

- ☒ Contributing employees
- ☐ Employees with 0% rate
- ☐ Former employees

Clear all amounts

	Last 4 digits of SSN	Contribution amount
	9821	\$
Greer, Elizabeth	1244	Contribution limit reached ⓘ
Kimball, Juliet	9781	\$
Leaf, Derrick	0036	\$
Perez, Joaquin	9123	\$
Santos, Lavinia Esperanza	9329	\$

Back

Total \$0.00 Next

Submit Contributions – Payment Method



Send Contributions

1. Select payment method (ACH, wire, check)
2. Select Debit Date for ACH
3. Click Save

Payment method ✕

Select how you will send employee contributions for your **Full-time employees** pay schedule.

Select a payment method

Choose a saved bank account or add a new one.



JPMorgan Chase Bank x7654



Add a bank account

[See alternative payment methods](#)



Set as default payment method for this pay schedule

Account debit date ⓘ ⓘ

Aug 4



Back

Save

Submit Contributions – Review & Confirm



Send Contributions

1. Review
 - Click checkbox
 - Click 'Send Payment'
2. Wait for "Success!" confirmation message

Confirmation



Success!

Your employees' contributions will be sent to CalSavers.

Pay schedule

Full-time employees

Pay date

Thur. 8/4/22 ⓘ 📧

Payment method

JPMorgan Chase Bank x7654
Expected debit 8/5/22

Total amount

\$127.59

[Show all 12 employee contribution amounts](#)



Print confirmation

Done

Resources/Client Services Assistance



Website

www.calsavers.com

Saver Resources

- Program Details
- Forms
- Frequently Asked Questions
- Webinars

Employer Resources

- Tools, Tips, Templates
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1-855-650-6918 (Savers)

1-855-650-6916 (Employers)

clientservices@calsavers.com

Hours:

8:00 am to 8:00 pm PT M-F



Onsite support

- In-state representatives available to visit employers and savers across the state
- Assist employers with registration and account setup
- Answer program questions
- Employee education presentations
- Available onsite or online

fieldsupport@calsavers.com

Website, phone/email and onsite support all offer multilingual service

Thank you



www.calsavers.com



www.treasurer.ca.gov/calsavers



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RETIREMENT SAVINGS PROGRAM

Information and disclosures



The CalSavers Retirement Savings Program (“CalSavers” or “the Program”) is an automatic enrollment payroll deduction IRA overseen by the CalSavers Retirement Savings Board (“Board”). Ascensus College Savings Recordkeeping Services, LLC (“ACSR”) is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through CalSavers beneficially own and have control over their IRAs, as provided in the Program Disclosure Booklet available at saver.calsavers.com. CalSavers is not sponsored by the employer, and therefore the employer is not responsible for the plan or liable as a plan sponsor.

CalSavers offers investment options selected by the Board. For more information on CalSavers’ investment options go to saver.calsavers.com. Account balances in CalSavers will vary with market conditions. Investments in CalSavers are not guaranteed or insured by the Board, the State of California, the Federal Deposit Insurance Corporation, or any other organization.

CalSavers is a completely voluntary retirement program. Savers may opt out at any time or reduce or increase the amount of their payroll contributions. If a Saver opts out they can later opt back into CalSavers. California law requires that CalSavers conduct an Open Enrollment Period once every two years during which eligible employees that previously opted out of the Program shall be re-invited to participate under automatic enrollment and must opt out again if they still do not wish to participate in the Program.

Saving through an IRA may not be appropriate for all individuals. Employer facilitation of CalSavers should not be considered an endorsement or recommendation by a participating employer, IRAs, or the investment options offered through CalSavers. IRAs are not exclusive to CalSavers and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to a CalSavers IRA through payroll deduction may offer some tax benefits and consequences. Participants should consult a tax or financial advisor if they have questions related to taxes or investments. Employers do not provide financial advice and employees should not contact an employer for financial advice. Employers should refer all questions about the Program to CalSavers. Employers are not liable for decisions employees make pursuant to Section 100034 of the California Government Code.

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