



## We are excited to talk to employers, savers, and stakeholders about CalSavers!

We have a multilingual outreach team who can help businesses set up CalSavers, talk with their employees, and share resources. We can also host dedicated webinars for trade groups, business associations, chambers of commerce, and other groups. For more info, contact us at [fieldsupport@calsavers.com](mailto:fieldsupport@calsavers.com).

**Employers:** Sign up for an online webinar to help you understand your role. During our webinars, we'll cover how the program works, when to join CalSavers, and how to facilitate the program.

- Scheduled for 45-minutes, including interactive Q and A and a registration demonstration.
- Offered in English, Spanish and Chinese.

[Review Calendar and Register](#)

[calsavers.com/events](http://calsavers.com/events)



### Employer Assistance?



[employer.calsavers.com](http://employer.calsavers.com)



[clientservices@calsavers.com](mailto:clientservices@calsavers.com)



(855) 650-6916



Monday – Friday 8 a.m. – 8 p.m. PT



**Your Money. Your Future.**  
[employer.calsavers.com](http://employer.calsavers.com)

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](http://saver.calsavers.com). CalSavers is not sponsored by the employer, and therefore the employer is not responsible for the Program or liable as a Program sponsor. Employers are not permitted to endorse the Program or encourage or advise employees on whether to participate, how much (if any) to contribute or provide investment help.

CalSavers offers investment options selected by the Board. For more information on CalSavers' investment options go to [saver.calsavers.com](http://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 payroll contributions. If a saver opts out they can later opt back into CalSavers. In addition, 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. However, not everyone is eligible to contribute to a Roth IRA and savers 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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