

CalSavers is here! Here's what you need to know:

[CalSavers](#) is California's new retirement savings program created for the millions of Californians who do not have a way to save for retirement at their job. CalSavers was created by legislation passed in 2016 requiring California employers that do not already sponsor a retirement plan to participate in CalSavers – an automatic enrollment individual retirement account (IRA).

**Half of middle-income Californians are on track to face significant economic hardship in retirement,** not to mention those already facing hardship today. Without meaningful savings, many Californians could struggle to get by on Social Security alone. Now more than ever, it is clear how vital it is for all individuals to have financial resiliency in the short- and long-term, and CalSavers was designed for that purpose. For more information on our flexibility during this difficult time, please visit [www.calsavers.com/COVID](http://www.calsavers.com/COVID).

Designed to make retirement saving easy, **CalSavers ensures working Californians have an easy way to save for their future.** There are two ways to join: at work through a participating employer or [directly](#) for those who do not work for a participating employer.

At work, employees are enrolled automatically into CalSavers unless they choose to opt out. Once enrolled, employees can contribute to their personal retirement account automatically with each paycheck. Savers can stick with the standard account settings or choose their own. To ensure CalSavers works for our mobile workforce, savers can keep their account as they move from job to job, and self-employed individuals can participate.

With CalSavers, enrollment is easy, investing is simple, and accounts are portable.

Learn more at [Saver.CalSavers.com](http://Saver.CalSavers.com).

Ready to sign up? [Click here](#) to start your enrollment.

Download the [bilingual mobile app](#) to make saving even easier.

To stay connected, like CalSavers on [Facebook](#), follow on [Twitter](#), or connect on [LinkedIn](#).