

Passwords for Plan accounts

CalPERS introduced a new security measure that took effect August 3, 2015.

The first time you log into your CalPERS Supplemental Income 457 Plan account after that date, you are prompted to create a password. It replaces your current personal identification number (PIN) for accessing account information and handling transactions.

Here are the guidelines for creating your new password.

- Use at least eight and no more than 20 characters, including letters and/or numbers.
- You may use a mix of upper and lower case letters (e.g., A and a). Whether you type the letters in upper or lower case when you log in online or use the Plan Information Line, you will be able to access your account because the system is not case sensitive.
- Special characters may not be used, including ! @ # \$ % ^ & * () ?

You are encouraged to change your PIN to a password, but will not be forced to change it.

When you use the Plan Information Line, press the letters and numbers on your telephone or mobile device keypad that correspond to the letters and numbers that make up your password.

If you forget or misplace your password, go to <https://calpers.voyaplans.com> and select *Forgot Password?* under *Log In* and follow the prompts. Or call the Plan Information Line at (800) 260-0659.



Protect your password

It's important to keep your password and Plan account information private by taking basic precautions.

Guard it. Avoid keeping your password in your wallet. Don't leave notes with your password taped to your computer or near your desk.

Memorize it. You want a password that's both easy to remember and secure. You may want to try methods such as using a phrase as your password or removing vowels from a phrase.

Don't share it. Never tell or lend your password to anyone. Avoid e-mailing your password.

Use computers carefully. Cancel the option to save your password when software applications offer it. This option seems convenient, but it allows anyone who has access to your computer to access your information. Avoid password-protected sites when using computers at public places like libraries and Internet cafés. You never know who will use the computer after you are finished with it.



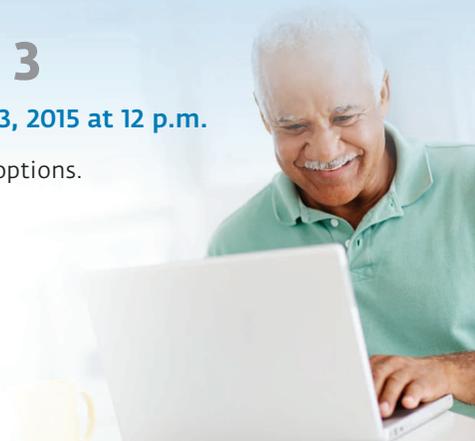
Retiree Connection webinar December 3

You are invited to participate in the *Retiree Connection* webinar on Thursday, December 3, 2015 at 12 p.m.

This one-hour webinar reviews potential sources of retirement income, with a focus on 457 Plan options.

▶ To register, go to <https://attendee.gotowebinar.com/register/4793470838869566465>.

You will receive a confirmation by e-mail with instructions for joining the webinar. Or visit www.gotowebinar.com and enter Webinar ID 125-627-859.



Your local team can help you

Experienced local representatives are available to talk with you about your CalPERS Supplemental Income 457 Plan account.



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Go to www.calpers457.checkappointments.com to:

- Schedule a phone review at the time of your choice.
- Receive an e-mail confirmation of your appointment.
- Get an e-mail reminder one hour prior to your appointment.
- Use the link to cancel the appointment if you need to.

Or call toll free at **(888) 713-8244** weekdays 8 a.m. – 5 p.m. (Pacific Time).

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National Save for Retirement Week

October 19 – 23, 2015

National Save for Retirement Week is a national effort, approved by Congress, to encourage Americans to prepare for retirement.

This is a great time to review your CalPERS Supplemental Income 457 Plan account's balance and investments. Make sure your investment choices are appropriate for your age and the level of risk you feel you can tolerate. Consider checking the beneficiary designations for your account at least once a year. You can see your current beneficiaries on your account statement.

By thinking about your situation and your Plan account now, you give yourself time to take action before the year ends.



quarterly calendar

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day that the NYSE is open.

- **Thursday, November 26, 2015**
- **Friday, December 25, 2015**
- **Friday, January 1, 2016**

NYSE closes at 1:00 p.m. (ET):

- **Friday, November 27, 2015**
- **Thursday, December 24, 2015**