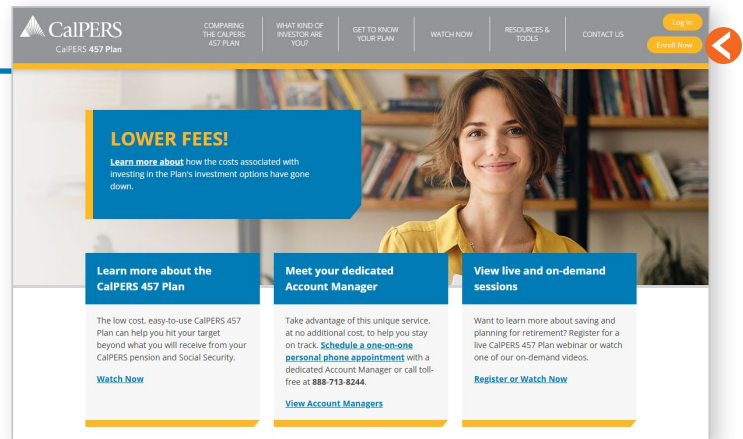


How to enroll in the CalPERS 457 Plan online

Visit calpers457.com

You'll need about 5 minutes to complete the enrollment process. Click **Enroll Now** in the top right corner to get started. After your first CalPERS 457 Plan contribution is applied to your account, come back to calpers457.com and click **Log In > Register Now** to sign up for online account access.



About CalPERS

CalPERS is the largest public pension fund in the U.S., with assets of approximately \$400 billion. The retirement system administers retirement benefits for more than 2 million current and retired California State, public school, and local public agency employees and their families on behalf of nearly 3,000 public employers in the state. CalPERS also administers health benefits for 1.5 million enrollees and offers additional programs, including a deferred compensation retirement savings plan (the CalPERS 457 Plan), member education services, and an employer trust for post-retirement benefits.

To learn more about the CalPERS 457 Plan before enrolling, please visit calpers457.com.

Please note that your plan name is your employer's name. [Click here](#) to confirm that your employer participates in the CalPERS 457 Plan.

Employer Name

Enter a minimum of 2 characters to initiate search.

Select your employer

First, confirm that your employer participates in the CalPERS 457 Plan. Then enter a minimum of two characters in the text box to search for your employer. Once you find their name, click **Continue**.

Start with some personal information

Complete the information requested. This includes providing your Social Security number, date of birth, and zip code.

To begin your plan enrollment, please enter the following: * Required

Social Security Number* Confirm Social Security Number*

Date of Birth*

ZIP Code*

ABOUT ME SET A GOAL ENROLLMENT CHOICES REVIEW & CONFIRM

Tell us more about you.
Let's get a few details out of the way.

View [important information](#) about your retirement program, including details on fees and investment options.

Personal Info * Required

First Name* M.I. Last Name* Suffix Gender

Tell us more about you

On this screen, you'll need to provide information such as your name, home address, email address, annual salary, and the number of pay periods per year.

Set your retirement goals

The information you'll provide here will help to estimate your retirement readiness. You'll need to provide the age you want to retire, how much of your income you'll want to replace in retirement, and what you've already saved toward that goal.

This information will be used to estimate your retirement readiness.

I want to retire at age and save enough to have * of my pre-retirement income.

I have already saved .

* In retirement, the average person may need to replace at least 70% of their annual income.

IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

> **Continued**



Select an amount and investment option

Based on the information you've provided to this point, you'll see an estimate of how much income you may already be able to replace in retirement. You'll also see a suggested amount of pre-tax saving in the **Select an amount from your paycheck** section that you can increase or decrease based on your unique situation.

On this screen, you will also need to choose where to invest the contributions from your paycheck in the **Select an investment option** section. Click **Guide Me** to select a CalPERS Target Retirement Date Fund. If you're not sure which Target Retirement Date Fund to select, you'll be shown the option that best aligns with your birth year and retirement age of 59. To choose your own investments, click **Get There Myself > Typical approach** to see the full list of investment options in the Plan. In addition to the CalPERS Target Retirement Date Funds, the CalPERS 457 Plan offers six index funds in different asset classes so you can diversify your investment portfolio based on your personal situation. You can continue once your investment selection(s) total 100%. No matter which path you choose, your investment allocations may be changed at any time after you enroll.

The "target date" is the approximate date when a participant plans to retire (assuming a retirement age of 59). There is no guarantee that any investment option will achieve its stated objective. Principal value fluctuates and you may lose money, including losses near and following retirement, and there is no guarantee that the investment will provide adequate retirement income. Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss in declining markets.

Now let's talk about beneficiaries.

Designating a beneficiary for your CalPERS 457 Plan account and keeping it updated is critical. It is important that the savings you've accumulated are passed along to the right people. If you do not name a beneficiary for your account, it will be payable upon death in accordance with the CalPERS 457 Plan document.

Per Stripes designations are not allowed. If per stripes is added after an individual name, claims will not be paid per stripes.

Note: If one or more of your named beneficiaries has a disability or special need and currently receives government benefits or may receive them in the future, please review the [Voya Care® website](#) to help better understand how receiving beneficiary payouts may affect their eligibility for other benefits. If you need more time to review the website, consider bookmarking it for later reading and electing your beneficiaries after your enrollment is complete.

If you are married or in a domestic partnership and designating someone other than your spouse/domestic partner as your primary beneficiary, you must download and complete a Beneficiary Designation Form and return it as noted on the form.

Would you like to elect your beneficiaries now or later?

Name your beneficiary(ies)

Click **Elect Now** to begin the beneficiary election process with your marital status. If you're married, your spouse must be the primary beneficiary to complete this step online. Click **Submit** after completing the required information. If you're married and want someone other than your spouse as primary beneficiary, click **Elect Later**. You and your spouse will need to complete, sign and submit a paper **Designation of Beneficiary Form**. You can access the form by visiting calpers457.com, calpers.voya.com, or by calling the Plan Information Line at 800-260-0659.



Confirm your enrollment choices

Review and confirm the information you provided. This includes your personal information, savings from your pay, and investment choice(s). When you're ready to enroll, read the acknowledgment statements and check the box to affirm you have reviewed the important information, then click **Enroll Now**.

Welcome to the CalPERS 457 Plan!

I acknowledge that:

A confirmation will be supplied to me that summarizes my enrollment elections. I will review the confirmation carefully and contact Voya if I have any questions. By completing this form, I direct CalPERS to allocate funds to investment options offered by the CalPERS 457 Plan.

All of my rights under these funding vehicles are subject to the terms of the CalPERS 457 Plan and the distribution restrictions under the Internal Revenue Code. CalPERS may decide to cease offering any of these funding vehicles as allocation options under the CalPERS 457 Plan. Should CalPERS decide to do so, I may be required to transfer my accumulations in such plan funding option to another funding option. I have read and acknowledge all provisions in this form. I acknowledge that I have reviewed and received the Enrollment Guide and Fund Fact Sheets located at calpers457.com that contain additional information about the CalPERS 457 Plan's features, investment options and fees. I am fully aware of penalty of perjury under the laws of the State of California that the Social Security number provided by me is correct.

All account information and transactions are subject to terms of my plan.

Important information has been provided to me by the Plan Sponsor and may also be available on the plan's website. I provide my informed consent to the electronic delivery of important information by Voya via this website. I understand that this consent applies to the documents available on this website during the period of my enrollment. I understand that the most recent versions of these documents are available on the website. I will be able to select priorities or real delivery options and manage my communication preferences on the participant website once I have successfully enrolled.

I understand that by selecting the Enroll Now button, I acknowledge the above statements and affirm that I have reviewed important information—including fees, investment options and investment performance—prior to submitting my enrollment choices.



Do you have questions before, during, or after enrolling?

Schedule a one-on-one personal phone appointment to discuss your retirement saving strategy with a dedicated Account Manager¹ by calling **888-713-8244** or visiting calpers457.timetap.com.

¹ Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC (VFA). Plan administration services provided by Voya Institutional Plan Services, LLC.