



How retirement ready are you?

OCTOBER IS NATIONAL RETIREMENT SECURITY MONTH.

No matter if retirement is 5 or 50 years away, National Retirement Security Month is a time to pause and reflect on your personal vision for retirement. Retirement planning is important for anyone at any age.

CalPERS has created this quiz to help you determine the next best step to get there.

- 1 Do you have a voluntary retirement savings account that you contribute to each paycheck?** If you don't, did you know that the CalPERS 457 Plan is an option for all active employees? Visit calpers457.com to learn more about how the CalPERS 457 Plan is a convenient way to save.
- 2 Do you know how much you can afford to save for retirement each paycheck?** If you don't, [My Retirement Overview](#)[®] can help.
- 3 Do you know what kind of investor you are?** If you don't, managing your investments is an important part of reaching your retirement goals. Take the [investor questionnaire](#) to help identify your risk tolerance and an investment mix that can help you get there.
- 4 Do you know if you are on track to achieve your retirement goals?** If you don't, the [myOrangeMoney](#)[®] [Retirement Calculator](#) can show you the future monthly income you may need and your progress toward that goal.
- 5 Do you know where to get help with your retirement savings strategy and the CalPERS 457 Plan?** If you don't, the dedicated Account Managers¹ for the CalPERS 457 Plan are available for all employees. Visit calpers457.timetap.com or call 888-713-8244 to schedule a personal phone review.

How'd you do? The more "Yes" answers above, the better. It's important to maximize your savings each paycheck, be aligned with your investment strategy, track your progress on the journey to retirement, and get help along the way. This National Retirement Security Month, think about doing more of the things now that will help prepare you for a secure financial future later.

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.

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