

The CalPERS 457 Plan is a convenient way to save.

The CalPERS 457 Plan allows you to automatically defer any amount directly from your paycheck (subject to annual limits). The CalPERS 457 Plan is designed with your retirement goals in mind, including:

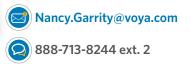
- An "all-in" fee structure that helps keep more of your invested dollars in your account.
- A series of quality investments to match your risk tolerance and how "hands-on" you want to be in managing your investments.
- The ability to save for retirement on a pre-tax basis, a Roth after-tax basis, or a combination of both (if your employer can process Roth contributions from their payroll). Any earnings also have the potential to grow tax-deferred.
- Access to financial learning resources and experienced educators who can help you define your retirement goals and integrate them with the Plan.

Your dedicated team of Account Managers can meet with you at no additional cost. Take advantage of this unique service to help you get and stay on track for retirement, even if you are not currently participating in the CaIPERS 457 Plan..

Meet **Nancy Garrity**, your dedicated Account Manager.



Nancy has been a part of the field education team for more than 5 years and in the financial services industry for over 20 years. She also has experience ranging from owning a small business to working in banking advising and educating individuals about their retirement plans. Nancy is a Certified Retirement Counselor (CRC®), holding FINRA Series 7 and 66 registrations as well as a state insurance license. She is passionate about helping people learn more about the benefits of saving for retirement, enrolling in the CalPERS 457 Plan, and establishing their own retirement savings strategy.



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.

To schedule an appointment to review your retirement planning strategy, visit **calpers457.timetap.com** and choose the most convenient date and time for your schedule. You can meet with your Account Manager in person, by phone, or online, so it couldn't be easier to spend some time now to prepare for your tomorrow.

For more information about how the CalPERS 457 Plan is a convenient way to save for retirement, visit **calpers457.com** or call **888-713-8244**.