

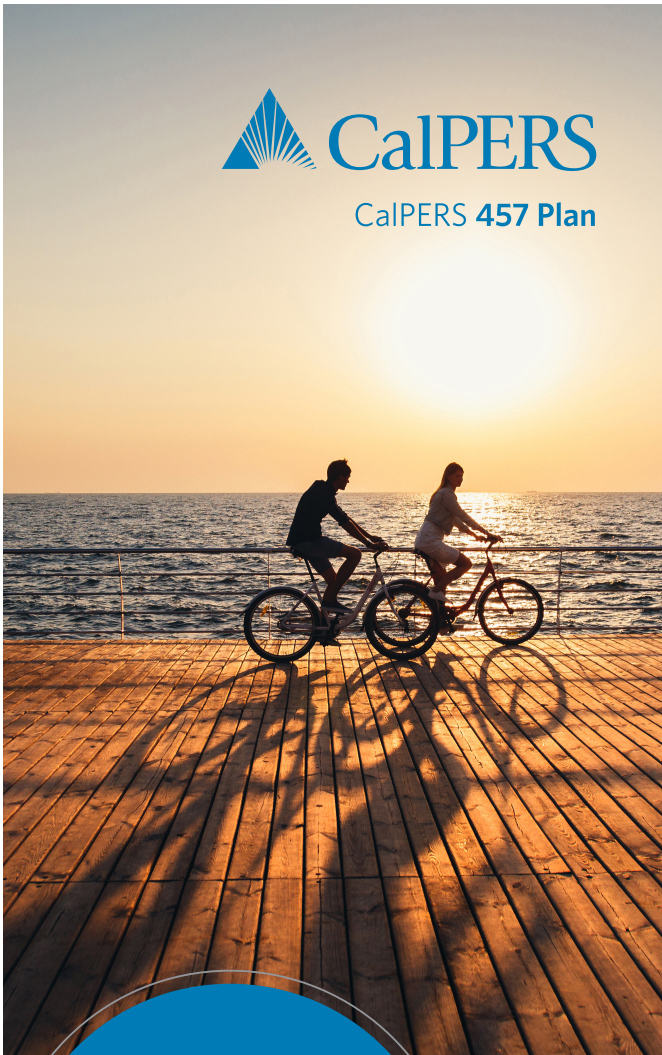


# Your choice, simplified.

The CalPERS 457 Plan is a voluntary savings program that allows you to easily defer any amount, subject to annual limits, through payroll deduction of contributions. The Plan is designed with your future retirement income needs in mind. The CalPERS 457 Plan offers participants:

- Services and investments at a reasonable cost using a simple fee schedule.
- A pre-tax retirement savings vehicle where contributions and earnings can benefit from the power of tax-deferral.
- A Roth after-tax contribution option (if the Roth plan feature has been adopted by your employer).
- A simplified approach to investing
- Access to financial learning resources, provided by Voya Institutional Plan Services, LLC.

The Plan also features Account Managers who are experienced retirement educators that are available to help you define your retirement goals and integrate them with your existing defined benefit planning. **Your Account Manager is able to meet with you at no additional cost.**



Meet Selam Berayes, your local Account Manager.



Selam has been a part of the CalPERS 457 field education team for 5 years and in the financial services industry for 12 years, helping people and multicultural local community groups establish a solid foundation for holistic retirement planning. She is a Registered Representative, holding FINRA Series 6 and 63 registrations as well as a California insurance license (License #0H39194). Selam is passionate about helping people learn more about the benefits of saving for retirement, enrolling in the CalPERS 457 Plan, and establishing their own savings strategy that will lead to a successful retirement. Your journey to retirement begins with you, and Selam is here to help you along the way!

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To schedule an appointment to review your retirement planning strategy, visit [cityofsandiego457.timetap.com](http://cityofsandiego457.timetap.com) and choose the most convenient date and time for your schedule. You'll then receive an appointment confirmation email and a reminder email one hour before your scheduled appointment. Appointments can be held online or by phone, so it couldn't be easier to spend some time now to prepare for your tomorrow.

For more information about the CalPERS 457 Plan, visit [calpers457.com](http://calpers457.com) or call 888-713-8244 with any questions.