

YOUR RETIREMENT  
SAVINGS JOURNEY  
BEGINS WITH YOU.

Plan. Save. Simplify.

## Retirement's about knowing what you want — and taking the right steps to get there.

**Your journey to retirement begins with you.** How do you plan to get there? Taking small steps now will make it easier for you to build up and replace your paycheck in retirement.

**Start with your saving rate.** Are you saving enough? Could you save a little more? When you pay yourself first and by saving pre-tax salary into your CalPERS 457 Plan, you lower your current taxable income and increase your tax-deferred savings. For example:



\* Assumes savings are made in a pre-tax account at a 28% tax rate.

**The City of San Diego has adopted the Roth option for your CalPERS Plan,** so you can also save more with after-tax money. Whether pre-tax or after-tax, your CalPERS 457 Plan has options to help you save more!

**You can also consider consolidating accounts.** Do you have retirement accounts from former employers? Those accounts may be eligible to be moved to your CalPERS 457 Plan. It can be easier to track your retirement journey when your accounts are in one place and your asset allocations are aligned with your goals. Call us today to discuss your options to roll over outside retirement accounts into your CalPERS 457 Plan.



### Get going today.

Visit the City of San Diego employee intranet and click **SAP Portal** under Quick Links to make changes to your contributions in the CalPERS 457 Plan. Just click on the **Access Benefits Info** tile, then on **Benefits Enrollment** and select the **Retirement Savings** event to get started. If you have any questions about changing your contributions, please contact your benefits team or your CalPERS 457 Account Manager team at **888-713-8244**. You can also schedule an appointment with a CalPERS Account Manager by visiting [cityofsandiego457.timetap.com](http://cityofsandiego457.timetap.com).