

YOUR RETIREMENT
SAVINGS JOURNEY
BEGINS WITH YOU.

Start saving here.

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

Your journey to retirement begins with you. Now is a great time to start. Taking the first step today by enrolling in the CalPERS 457 Plan will make it easier for you to build up and replace your paycheck in retirement.

It starts with your savings rate. Saving pre-tax into the CalPERS 457 Plan impacts your paycheck by less than you think, plus it helps you lower your current taxable income. 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 the CalPERS Plan, so you can save to the CalPERS Plan with after-tax money instead. If you're considering the Roth option while you're enrolling in the CalPERS 457 Plan, consult with your tax advisor before electing Roth savings to ensure it's right for you.

You can also consider consolidating accounts. Do you have retirement accounts from former employers? Great! Did you know that those accounts may be eligible to be moved to your CalPERS 457 Plan? Keeping your retirement assets in the same account makes tracking your retirement journey easier and ensures your asset allocations are aligned with your goals. After you've enrolled, call us 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 enroll 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 enrollment, 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.