



horizons

Create your Recipe for Retirement

Creating your retirement plan is a lot like preparing your favorite recipe. You may have discovered the recipe on your favorite cooking show, or it could have been passed down to you by a beloved family member. Maybe it fits you perfectly, or you make changes along the way to suit your personal taste. However you personalize it, the recipe is built on basic ingredients. Important ingredients in your retirement readiness recipe are: getting started, using **My Interactive Retirement PlannerSM** to estimate your personal income needs in retirement, and making regular increases to your contribution amount.

- ❑ **Start with a plan** — When you begin to prepare your meal, you determine what ingredients you'll need, consider necessary tools, and plan how long it will take to cook. Our easy digital planning tool, **My Interactive Retirement PlannerSM**, will help you determine where you are and create a personalized retirement plan to suit your individual needs.
- ❑ **Find simple solutions to save time** — You might use a mixer or food processor to make your meal preparation easier. Utilize our **Auto Increase** feature to easily save more money over time. This tool allows you to select a percentage or dollar amount to automatically increase your contribution each year. You can update your plan at any time.

"The small amount of money being put into your Savings Plus account could be the most important choice you're making." — Pam Crouse, plan participant

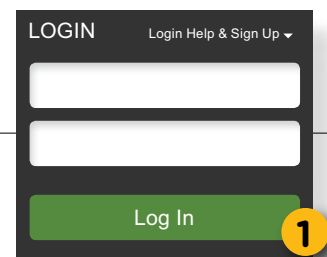
- ❑ **Consider consolidation for simplicity** — You may have your favorite recipes stored in a special cookbook or maybe you use an app to organize them. Rolling your other retirement accounts into your Savings Plus account will simplify your retirement planning by bringing all of your assets into one place. Our plans offer low administration fees so more of your money is working for you.
- ❑ **Keep your plan balanced** — As your favorite soup simmers, you probably give it a quick taste to check if it's ready to serve or needs more seasoning. Your asset allocation may also change because your investments may grow at different rates over time. Our **Auto Asset Rebalance** feature will reset your investments to your original allocations each quarter to help keep your plan in place.
- ❑ **We're here if you have questions** — While you're cooking, you might consult a relative or watch an episode of your favorite cooking show for tips and tricks. Your Retirement Specialist can review your account and provide guidance to help you create a personalized retirement plan that works best for you.

We provide you the tools and planning guidance to create a retirement plan that feels as personalized as your favorite recipe. We want you to feel confident in your retirement savings plan and enjoy the benefits of following your retirement planning recipe, like relishing the great meal you created. We're excited to pass on your compliments to the chef — you!

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

Whip up your recipe for retirement with *My Interactive Retirement PlannerSM* on savingsplusnow.com

This tool estimates your retirement gap spread over a maximum of 30 years. The tool is designed to provide hypothetical monthly retirement income and define a retirement income goal against which to measure progress. You can find *My Interactive Retirement PlannerSM* on the first page when you log into your account on savingsplusnow.com.



Account summary (as of 6/18/2021)

Total balance

\$1,128

[View balance details](#)

Retirement readiness

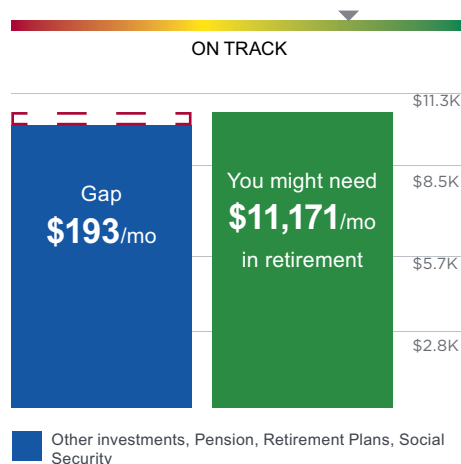
Based on your information, you're on track to get

\$10,978/mo

in retirement starting
at age 64

[Help me fix the gap](#)

[How did we get these numbers?](#)



Results are a hypothetical view of what your retirement may look like, based on the information you provided. Please note future retirement income is not guaranteed. [Read the full disclosure.](#)

1. Log into your account at savingsplusnow.com. If you don't already have online access, create it with the **Log in Help and Sign Up** link.
2. Select **Help me fix the gap** under **Retirement readiness**. Note, if you don't have a gap, the button will read View or modify assets.
3. Select View or modify assets.
4. Select **edit** at the far right of **Pension** to indicate your CalPERS tier. Complete the additional questions, select calculate and save. This will return you to the **Add or edit details about you or your spouse**.
5. Select **edit** at the far right of **Social Security** to estimate Social Security benefits and select **calculate** and **save** to close the pop-up window.
6. Selecting the optional **Include my spouse's information** will reveal additional inputs. When you're finished select **Done**.
7. Select **Explore options** on the resulting screen to increase your contributions or download your **Retirement Readiness Report** for closer review.

Add or edit details about you or your spouse

Personal info	Jordan	edit
Retirement plan(s) total	\$1,128.34	edit
Pension	\$4,082.70/mo Starting at age 65	edit
Social Security	\$2,685.00/mo Starting at age 67	edit
Other investments total	\$0.00/mo	edit
Retirement age & spending	64 Spending the same as today	edit

☐ Include my spouse's information

Done

Based on your information,
you're on track to get

\$10,978

per month in retirement
starting at age 64

How can I reduce my gap?

Ensure your information is up to date at least once a year.

1. Adjust your investments, Social Security, pension and/or spousal benefits to get a clearer picture.

[View or modify assets](#)

2. Changing your contribution amount, retirement age or spending can help.

[Explore contribution options](#)

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Your Pension

Help me estimate my pension

State

California

Plan

- CalPERS (State Misc.) - 1.25%
- CalPERS (State Misc.) - 1.25%
- CalPERS (State Misc.) - 2% at
- CalPERS (State Misc.) - 2% at

Pension benefits begin at age

60

Percentage you are currently working full-time

100

Annual cost of living adjustment

2

Total years of creditable service with this employer upon retirement

24

Pension benefit pay freq

Pension benefit: \$4,39

[Calculate](#)

Social Security

Help me estimate my Social Security

I want to start receiving Social Security at age

67

When can I receive benefits?

Social Security benefit pay frequency

Monthly

Social Security benefit: \$2,685/month

[Calculate](#)

How is this calculated?

Tip: Use the Social Security benefits estimator to more accurately project your benefit in retirement.

In addition: If you receive a pension from an employer who doesn't withhold Social Security taxes from your salary, your Social Security benefit may be reduced. Learn more about the Windfall Elimination Provision (WEP) or talk to your employer.

[Cancel](#)

[Save](#)

MY INTERACTIVE RETIREMENT PLANNER

Based on your information,
you're on track to get

\$11,534

per month in retirement
starting at age 55

How can I reduce my gap?

Ensure your information is up to date at least once a year.

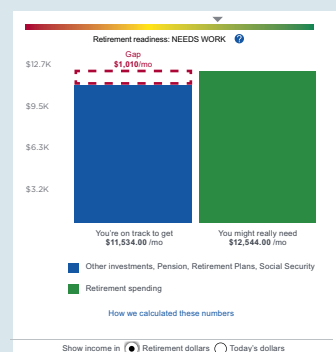
1. Adjust your investments, Social Security, pension and/or spousal benefits to get a clearer picture.

[View or modify assets](#)

2. Changing your contribution amount, retirement age or spending can help.

[Explore contribution options](#)

3. It's always a good idea to stay on top of your investment strategy. Contact us if we can help.



[Create Retirement Readiness Report](#)

*Report is calculated in retirement dollars only



You heard it here. A lot is happening at Savings Plus.

Benefits of staying the course

When the market fluctuates, investors may feel unsure about their investment choices and be tempted to make decisions based on emotion. History shows that the stock market has grown over time despite short-term losses and volatility. In fact, these fluctuations tend to create opportunities that may lead to greater earnings over time. While the past year has been one of uncertainty and change, it also presented opportunity and strong returns in the financial markets.

The stock market reported record highs for the period ending March 31, 2021, with the S&P 500 Index up more than 56%, resulting in robust returns for investors. For example, our Target Date Funds (TDFs) experienced 1-year returns averaging between 15.99% and 49.8% as reported in our [1st Quarter 2021 Investment Performance Results](#). If you have questions about your current investments and want to discuss your retirement goals, contact the Retirement Specialist in your area.

More ways to easily manage your account with confidence

Check out our Auto service features:

- When you use our **Auto Increase** feature, your contribution amount automatically increases every year when you want it to.
- When you use our **Auto Asset Rebalance** feature, your account automatically rebalances quarterly based on the date you initiated it.

Improvements to online distributions

We've made improvements to our online distribution experience! You may now select specific money types and investment options from which to take your distributions. You can also request that additional taxes be withheld from your distribution.

Sign up for eAlerts

You may now choose to receive reminders sent via text or email to keep you informed about your transactions such as contribution auto increases, loan repayments, and distributions. To sign up, log in to your account and select which reminders you prefer in your contact preferences.

Required minimum distribution (RMD) on the web

Participants who are eligible to take an RMD in 2021 can view their remaining RMD amount online.

Attend our webinars


- Our free webinars can be a great way to keep your plan participation on track with your retirement goals. Register for a webinar today.
- Do you have a co-worker who isn't participating in Savings Plus? Invite them to our Enrollment webinar. They'll learn the benefits of investing for retirement with Savings Plus.
- Learn about your options for balancing risk and reward within your investment strategy through our Investing with Savings Plus webinar.



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 **Website**
savingsplusnow.com

 **Savings Plus
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(855) 616-4776
(800) 848-0833 (TTY)
5 a.m. - 8 p.m. PT

Visit our website for
updates on Walk-in Center
appointment availability.



Increasing contributions may help with taxes

Increasing pre-tax contributions reduces the impact of taxes on your current year's income. Roth 401(k) and 457(b) contributions are made from after-tax income, so you won't have to pay taxes on the funds when you withdraw them. You may make contributions to both, allowing you to enjoy some income tax benefits now and some in retirement.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal. No investment strategy or program can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment choices and market experience.

Before investing, carefully consider the fund's investment objectives, risks, charges, redemption fees, and expenses. You may download Fund Fact Sheets from savingsplusnow.com or request them by calling (855) 616-4776.

Savings Plus representatives are Registered Representatives of Nationwide Investment Services Corporation (NISC), member FINRA Columbus, OH. Neither Nationwide nor its Savings Plus representatives can offer investment, tax or legal advice. Consult your own counsel before making retirement plan decisions.

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