



horizons

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BENEFICIARY DESIGNATIONS

It is important to designate your beneficiaries

One of the most important aspects of retirement planning is deciding who should receive your Savings Plus assets when you pass away.

With a beneficiary designation on file, Savings Plus will distribute your assets to the beneficiary(ies) you designate, without the need to involve or reference outside agreements or parties.

Life changes tend to consume our attention. It can be easy to overlook updating your beneficiary designations with Savings Plus. That is why we recommend you review your designations at least annually, as well as when there is a change in your circumstances such as marriage, divorce, death of a spouse, or birth of a child. Savings Plus makes it fast and easy to take action today.

Use one of these easy ways to update your beneficiary designations.

Go to savingsplusnow.com:

- Log in to your secure Savings Plus account
- Select “Beneficiaries”
- Complete the information online and submit

Download the form from savingsplusnow.com:

- Select the “Forms/Publications/Support” link
- Download the “Beneficiary Designation form”
- Complete the form (remember to sign it)
- Mail or fax it to Savings Plus using the contact information on the form

Call 1-855-616-4776 to request the form to be:

- Mailed
- Emailed
- Sent via DocuSign (our electronic signature service)

One final note: The beneficiary designation you have on file with Savings Plus affects only your assets within Savings Plus. If you have a pension, life insurance or retirement assets on account elsewhere, you may want to review your beneficiary designations on file with each provider.

Designating beneficiaries may have tax or legal implications. Team Savings Plus representatives cannot offer investment, tax or legal advice. Consult your own counsel before making decisions.



Savings Plus has reunited with Nationwide®

In January 2016, Savings Plus completed a transition process to Nationwide as the service provider for recordkeeping, marketing, and education and outreach services for our participants. Here are some of the services offered through Nationwide.



One team, serving you. With Savings Plus and Nationwide reuniting, our people have come together as Team Savings Plus. Our goal is to provide you with a high level of service and responsiveness.



Mobile responsive website. There is no special app to download and maintain. Just go to savingsplusnow.com and select “Sign Up for an Online Account.” Within moments, you have complete access to manage your Savings Plus account online.

You can then access your account and perform transactions via web-enabled devices, including:

- Smartphone
- Laptop
- PC
- Interactive gaming device
- Smart TV



Automatic asset rebalancing. Once you set up your online account, you may elect to have your account rebalanced each quarter back to your designated investment mix.



Investment Services. Our Retirement Specialists can help you understand your options through Savings Plus. See the map to locate the Retirement Specialist serving your area, or call Savings Plus at 1-855-616-4776.

Your statement has changed

Savings Plus is excited about our fresh start with Nationwide. With this transition, you will notice changes to your account statement. The information you look for first — a summary of your activity — is still on the front page for easy access. Here is a chart to help you compare how the information is displayed on your statement.

Where Found on Previous Statement	Where Found on Current Statement
Rate of Return for the Period*	Total Gain Loss
Total Account Balance by Source	Your Account Values by Investment Option
Current Asset Class Allocation	Your Asset Allocation
Investment Fund Choices for Future Contributions	Investment Option Summary
Contribution Election	Contributions and Distributions Summary
Account Activity by Fund	Your Account Values by Investment Option
Your Beneficiaries	Your Beneficiary Information
SDBO Activity	Schwab PCRA Activity
Outstanding Loan(s)	Your Loan Information

* Your personal rate of return will be available after one year with Nationwide. It will be reflected online and on your quarterly statements starting with your First Quarter 2017 statement mailed in April.

Schedule a group meeting with a Licensed Specialist



Feel free to contact your Retirement Specialist to:

1. Set up a workshop at your office or work site
2. Enroll in the plan
3. Review your Savings Plus account(s)
4. Discuss your retirement goals and objectives
5. Get general Savings Plus information

Angela Clark
 clara12@nationwide.com
 916-900-2334

Jay Javier
 javieal@nationwide.com
 916-882-3710

Johnny Chang
 changj7@nationwide.com
 916-299-0531

Joshua Hayes
 hayej5@nationwide.com
 951-229-8189

Rachel Nolan
 nolanr4@nationwide.com
 858-344-4858

Ralph Hoskins
 hoskir1@nationwide.com
 805-459-2005

Victor Tawn
 tawnv1@nationwide.com
 415-710-6188

Johnny Chang, Jay Javier or Angela Clark

Joshua Hayes and Rachel Nolan



My Interactive Retirement PlannerSM

A tool to help plan for retirement

Many people trying to prepare financially for retirement may need assistance in putting together a realistic financial plan. With My Interactive Retirement Planner, you can:

- Track your projected monthly retirement income
- Create a retirement budget
- Select the income you desire to replace and see how your budget may be impacted
- See the potential impact of decisions you can make today
- Estimate your future pension using the Pension Estimator Tool within the Planner

The Pension Estimator Tool is one of the first enhancements you will see with our return to Nationwide. To try the Planner, log in to your Savings Plus account at savingsplusnow.com.

Tax season is here

When you contribute to the pre-tax 457(b) or 401(k) plans and increase your contributions, you can lower your taxable income. You can also contribute to your account on an after-tax basis. Use our Paycheck Impact Calculator to help you evaluate how different contribution amounts will affect your paycheck and therefore how much you might pay in taxes. Find it at savingsplusnow.com under the Learning Center's "Tools & Calculators" web page.

Remember there are different advantages for both pre- and after-tax contributions. Please consult with your tax advisory or attorney if you have additional questions.



Visit savingsplusnow.com today



California Department of
Human Resources
1515 S Street
North Building, Suite 500
Sacramento, CA 95811

Contact Information
savingsplusnow.com
1-855-616-4776
1-800-848-0833 (TTY)

Savings Plus representatives
are available 5:00 a.m. to
8:00 p.m. Monday-Friday

Walk-in Service Center
1810 16th Street, Room 108
Sacramento, CA 95811
*Enter on 16th Street, between R
and S streets*

Open 8:00 a.m. to 5:00 p.m.
Monday-Friday, excluding
state holidays

Investing involves market risk, including possible loss of principal. Actual investment results will vary depending on your investment and market experience, and there is no guarantee that fund objectives will be met.

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

The Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc., a broker/dealer, member SIPC, which is not an affiliate of Savings Plus or Nationwide.

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