

We Work Better Together

Marketing Support to Help You Share Our Story

To help you and your employees get the most out of Savings Plus, we've compiled our top resources for state leaders. These materials provide detailed information about this important supplemental retirement plan benefit.

Why Employees Should Enroll in Savings Plus



WHO WE ARE

Before Savings Plus, you had to rely on your employer. The extra \$100 being set aside each month was yours to spend as you saw fit. Now, you can take advantage of the Savings Plus program. You can contribute up to \$100 per month, and you can choose to have your employer contribute up to \$100 per month as well. This means you can have up to \$200 per month in contributions. You can also choose to have your employer contribute up to \$100 per month, and you can choose to have your employer contribute up to \$100 per month as well. This means you can have up to \$200 per month in contributions.

Direct rollover to enroll in Savings Plus

- Roll over from an IRA**
- Roll over from a 401(k) plan**
- Roll over from a 457(b) plan**
- Roll over from a 403(b) plan**
- Roll over from a 457(f) plan**
- Roll over from a 457(g) plan**
- Roll over from a 457(h) plan**
- Roll over from a 457(i) plan**
- Roll over from a 457(j) plan**
- Roll over from a 457(k) plan**
- Roll over from a 457(l) plan**
- Roll over from a 457(m) plan**
- Roll over from a 457(n) plan**
- Roll over from a 457(o) plan**
- Roll over from a 457(p) plan**
- Roll over from a 457(q) plan**
- Roll over from a 457(r) plan**
- Roll over from a 457(s) plan**
- Roll over from a 457(t) plan**
- Roll over from a 457(u) plan**
- Roll over from a 457(v) plan**
- Roll over from a 457(w) plan**
- Roll over from a 457(x) plan**
- Roll over from a 457(y) plan**
- Roll over from a 457(z) plan**

Who We Are

Explains the role of Savings Plus as an employee benefit and a critical retirement savings opportunity

NRM-17245CA-CA



Know Your Retirement Benefits

As an employee with the State of California, it's important to understand your retirement benefits. Savings Plus offers two different plan options: the 401(k) plan and the 457(b) plan. Each plan has its own rules and regulations. This flyer provides an overview of the programs offered through Savings Plus.

401(k) Plan

Employees have the option to contribute to the 401(k) plan. The 401(k) plan allows employees to contribute up to \$19,000 per year. The 401(k) plan also allows employees to make catch-up contributions if they are 50 years of age or older. The 401(k) plan also allows employees to make rollover contributions from other qualified plans.

457(b) Plan

Employees have the option to contribute to the 457(b) plan. The 457(b) plan allows employees to contribute up to \$14,000 per year. The 457(b) plan also allows employees to make catch-up contributions if they are 50 years of age or older. The 457(b) plan also allows employees to make rollover contributions from other qualified plans.

Know Your Retirement Benefits

Describes the difference between pension and supplemental retirement plan benefits

NRM-1811CA-CA



Combining Retirement Assets

Combining your retirement assets can help you reach your retirement goals. You can roll over your 401(k) plan, IRA, or 457(b) plan into Savings Plus. This allows you to consolidate your retirement assets and take advantage of the Savings Plus program. You can also choose to have your employer contribute up to \$100 per month, and you can choose to have your employer contribute up to \$100 per month as well. This means you can have up to \$200 per month in contributions.

Direct rollover to enroll in Savings Plus

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- Roll over from a 457(y) plan**
- Roll over from a 457(z) plan**

Combining Retirement Assets

Explains the benefits of a rollover of outside retirement accounts into Savings Plus

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Plan Comparison

	401(k)	457(b)	401(k) + 457(b)	457(b) + 401(k)
Maximum contribution of \$19,000	Yes	Yes	Yes	Yes
Maximum contribution of \$14,000	Yes	Yes	Yes	Yes
Maximum rollover from 401(k)	Yes	Yes	Yes	Yes
Maximum rollover from 457(b)	Yes	Yes	Yes	Yes
Maximum rollover from 403(b)	Yes	Yes	Yes	Yes
Maximum rollover from 457(f)	Yes	Yes	Yes	Yes
Maximum rollover from 457(g)	Yes	Yes	Yes	Yes
Maximum rollover from 457(h)	Yes	Yes	Yes	Yes
Maximum rollover from 457(i)	Yes	Yes	Yes	Yes
Maximum rollover from 457(j)	Yes	Yes	Yes	Yes
Maximum rollover from 457(k)	Yes	Yes	Yes	Yes
Maximum rollover from 457(l)	Yes	Yes	Yes	Yes
Maximum rollover from 457(m)	Yes	Yes	Yes	Yes
Maximum rollover from 457(n)	Yes	Yes	Yes	Yes
Maximum rollover from 457(o)	Yes	Yes	Yes	Yes
Maximum rollover from 457(p)	Yes	Yes	Yes	Yes
Maximum rollover from 457(q)	Yes	Yes	Yes	Yes
Maximum rollover from 457(r)	Yes	Yes	Yes	Yes
Maximum rollover from 457(s)	Yes	Yes	Yes	Yes
Maximum rollover from 457(t)	Yes	Yes	Yes	Yes
Maximum rollover from 457(u)	Yes	Yes	Yes	Yes
Maximum rollover from 457(v)	Yes	Yes	Yes	Yes
Maximum rollover from 457(w)	Yes	Yes	Yes	Yes
Maximum rollover from 457(x)	Yes	Yes	Yes	Yes
Maximum rollover from 457(y)	Yes	Yes	Yes	Yes
Maximum rollover from 457(z)	Yes	Yes	Yes	Yes

Plan Comparison Chart

Describes the differences between program options in greater detail

NRM-13505CA-CA

How To Enroll in Savings Plus

Important note: Please let a participant know which pay center is associated with their job. They will need that information for enrollment.



Savings Plus Overview

Provides an in-depth explanation of Savings Plus and a worksheet to prepare participants for enrollment

Save today. Enjoy tomorrow.

Order your Savings Plus enrollment guide today. It's free and easy to use. It includes a worksheet to help you prepare your employees for enrollment.

Savings Plus Overview

Provides an in-depth explanation of Savings Plus and a worksheet to prepare participants for enrollment

NRM-13430CA-CA



Enrollment Guide

Makes it easy for participants to enroll online

Take control of your financial future today

Enrollment Guide

Makes it easy for participants to enroll online

NRM-19251CA-CA

For a paper form, order **NRM-15377CA-CA**

How to Decide How Much to Defer Into Savings Plus



Future Value/Paycheck Impact Calculator

Shows how take-home pay is impacted by a specified pre-tax contribution amount

For a paper calculator, order **NRM-3893CA-CA**

How to Invest Through Savings Plus



How to Invest 1-pager

Features 3 ways participants can invest with Savings Plus as different types of investors

NRM-15117CA-CA

Resources for Participants Approaching Retirement



Leave Time Contribution Options

Explains how to use Savings Plus as a potential way to defer taxes on Lump-Sum Separation Pay

NRM-13436CA-CA



Ready to Retire Brochure

Describes options for maximizing a Savings Plus account when approaching retirement

NRM-13536CA-CA



Benefits 1-pager

Provides a short explanation of the benefits of staying in Savings Plus after retirement

NRM-2934CA-CA

How Participants Can Get Answers to Their Questions



Savings Plus Retirement Specialists

Features who to contact to schedule on-site visits and workshops at your department

NRM-6945CA-CA



To request printed materials for your employees, submit an order form.

Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

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.

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