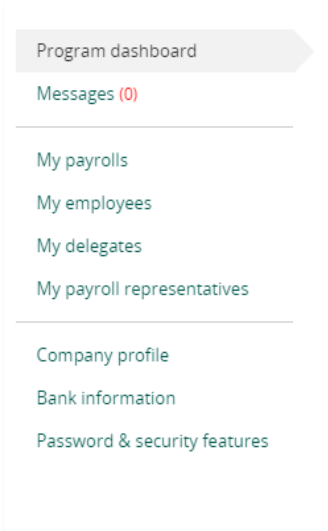


## Facilitating CalSavers

Registration	Account setup			Account management	
Web register	Submit employee information	Set up bank information	Add support (internal or payroll provider)	Submit contributions	Continue submitting contributions and updating employee roster
When you receive your notification and before your deadline	Within 30 days of completing your registration	After you add employee information		Submit with the first payroll 30 days after you add employee information	Each pay period

### Dashboard - employer.calsavers.com

The Employer Portal Dashboard is your home for all account management activities. From here, you can access all the relevant steps to set up and manage your account. You can access the dashboard by clicking on the **Home** Button.



**Tip:** The **Home Icon** is the way for you to get back to the portal dashboard. Do not click the back button on your browser.

**Messages** – Read and respond to any messages sent to your account.

**My payrolls** – Add/edit your payroll lists.

**My employees** – Add/edit your company employee information.

**My delegates** – Add/edit your delegate information. Your delegate is responsible for assisting with your account.

**My payroll representatives** – Add/edit your company's payroll representative information. Your payroll representative is responsible for assisting with your payroll contributions.

**Company profile** – Add/edit your company's address and contact information.

**Bank information** – Add/edit your company's bank information.

**Password & security features** – Change your password and security features.



**Note:** You must complete any in progress activities (**Submit**) before accessing the Dashboard. Otherwise, you may lose work you have started.

### Have questions or need help?



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# Account Setup: Submitting Employee Information

In this step, you will first create an “Employee (Payroll) List” and then add your employee information to that list. After you complete the activity, your employees will be notified about the program and enrolled automatically if they do not opt out during a 30-day opt out window. You must submit employee information within 30 days of completing your registration.

## 1. Create an Employee (Payroll) List

The Employee (Payroll) List includes all the employees who are eligible to participate in the program. Most employers create one list for all employees. However, you can create multiple lists to organize your employees based on where they are located or how they are paid.

- You must add at least one employee list to your account before you can add employee information.
- You will be prompted to set a starting employee contribution pay date that is at least 30 days from the date you create the employee list to give your employees the required time to opt out before they can begin payroll contributions.
- Provide the required information - employee list name, compensation type, pay cycle, and start date.
- Choose when you wish to be notified of changes.



**Tip:** If you wish to create multiple Employee (Payroll) Lists before adding employees, click on the **Home** button and then return to **My Payroll**. Create another list and either assign it to the same group or create a new group. It is recommended that you create and organize all of your employee lists first before adding (and assigning) employees to them.

### Employee Information Completion

Enter the date you registered your company:

Enter the date 30 days from today:

This is the deadline for submitting employee information.

## Frequently asked questions

<b>Why do I have to wait 30 days for the “start date”?</b>	Once we contact your employees, they have 30 days to decide to opt out of participating or customize their account. After the 30-day opt out period has passed, you will start payroll contributions for those who remain in the program at the standard contribution rate of 5% or at the rate they have elected.
<b>What should I name my employee list?</b>	Many businesses will only have one list so you can name your list however you would like. If you have more than one list, we recommend naming your employee lists based on company/branch location or pay cycle. The Formatting Tips document includes an example of how you could name your list.

### What happens next?

You will now move to **Adding Employee Information** for each Employee (Payroll) List you created. Employees eligible for automatic enrollment must be 18 years of age or older and earning California W-2 wages.

## 2. Adding Employee Information to Your List(s)

You will add all eligible employees so that they can be contacted to either customize their account (make savings elections) or choose to opt out of the program. You can choose to add employee information one-by-one by web entry or upload an MS EXCEL file with the required information.

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How will you enter your employee information?

Add one-by-one manually

Enter the information for each employee you are adding and continue through the pages until you submit and receive your tracking ID. You will need to provide: SSN/ITIN, First name, Last name, Birthdate, Physical address, Phone, and Email.

Upload a file

Use these resource files:

- **Employee Information Template**: enter your employee information, save your document and upload it.
- **Employee Information Template Formatting Tips** for the correct formatting used to complete the Employee Information Template.



**Tip:** The session will timeout after a few minutes of inactivity. If you step away from your computer while manually adding employees, your work will not be saved until you click **Submit**. When you log back into the portal, you can continue to add more names to the same list.

**What happens next?**

After your employee information is added, your employees will be sent an invitation via email or U.S. mail (if no email address is provided) to set up their account. Each employee will then have 30 days to customize their account or opt out of the Program. If they do not take action after 30 days, they will be automatically enrolled in the Program with the standard contribution rate and investment funds. During this 30-day period, you should familiarize yourself with the next steps for submitting payroll contributions.

- Add bank information so that funds can be transferred electronically into each employee's retirement savings account.
- Optional: Identifying assistance that may help you with managing your Program activities. This may be a person internal to your organization or a payroll company you use to assist with payroll.
- Review the **Contribution Toolkit**. This toolkit is used to upload employee contribution information.

**Frequently asked questions**

**Why can't I add my employee information to the portal?**

Some reasons why you may not be able to add an employee include: you have entered the same email address for one or more employees; duplicate entries; the employee is under 18 years of age; the employee is using a P.O box for physical address; missing information.

**What is an External Payroll ID that is included on the employee list?**

An External Payroll ID is a possible substitute for the Social Security Number when submitting the contribution file in the future. It can also be used as a unique identifier that some payroll providers assign to an employee.

**Can an employee be added to more than one list?**

No. However, if you have an employee that is included on multiple payrolls in the same period, call Client Services for assistance.

**Have questions or need help?**



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## Account Setup: Adding Support (Optional step)

Based on your business operation, you may ask someone – an internal colleague (delegate) or external payroll vendor – to manage some of your activities.



**What is the difference?** A **delegate** is someone internal to your company, such as an HR manager or bookkeeper, who is acting on behalf of your company in administering your participation in the program. A **payroll representative** is external to your company and assists you with managing your employee payroll activities.

### Adding internal assistance (Delegate)

1. Complete all fields with the required information.
2. Choose an Employee (Payroll) List that the Delegate should have access to. To complete the assignment, you may need to create an Employee (Payroll) List first.
3. Select a level of authorization for the Delegate. (See Delegate Roles below.)
4. **Contact your delegate to inform them that you have added them to the employer portal.** They will also receive an email notification from CalSavers with login instructions.

### Delegate roles

As the Administrator of your account, you have the highest level of system access and can perform all actions. However, you can also assign roles and permissions for managing your activities to an internal delegate.

	Payroll processor	Supervisor	Administrator
Add and edit employees	X	X	X
Edit payroll lists	X	X	X
Submit contributions	X	X	X
Add delegates*		X	X
Change delegate access			X
Edit company and bank information			X

\*Can only add a new delegate at the same or lower permission level. Delegates added by a payroll consultant must be approved by an Administrator.

### Working with a Payroll Provider

1. First, contact your representative and discuss your CalSavers responsibilities.
  - Share program information with them.
  - Discuss what support you require.
  - Ask for the name/email of the individual who will support you. (In many cases, your payroll representative is NOT the person you will submit to CalSavers.)\*
  - Discuss what type of access they will need to the Employer Portal to update contribution information.
  - Assistance with setting up the deduction.

**We're here to help:** If you would like assistance facilitating a conversation between you and your payroll provider, CalSavers Client Services is available to join the call and answer any questions you or your provider may have. Use the information at the bottom of page to contact Client Services.

### Have questions or need help?



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If...	Then...
The payroll provider needs access to your employer portal to view your employees' contribution rates and upload the employee (payroll) file through the employer portal...	Add the payroll representative to your portal with <b>full web access</b> .
You will be providing your payroll provider with updated employee contribution rates prior to each pay date so the payroll provider can <u>upload the employee (payroll) file through the employer portal...</u>	Add the payroll representative to your portal with <b>limited web access</b> .
You will be providing your payroll provider with updated employee contribution rates prior to each pay date so the payroll provider can <u>upload the employee (payroll) file using FTP...</u>	Add the payroll representative to your portal with <b>FTP access</b> .  Add a bank account to your employer portal and link it to your payroll list (this is required for FTP submission).

- In the Employer Portal, enter the payroll company name and representative's information (name, email, and phone number). Make sure you enter your payroll representative's email address correctly.
- Using the table above, choose whether your payroll representative will have access to the employer portal or will they only submit payroll via File Transfer Protocol (FTP).

**Note:** The form may auto-populate with the payroll company's office location information that we have on file, which may differ from the location information you use. If this information is present, you can move forward with entering your payroll representative's contact information.

### How to ensure your provider is supporting you.

Depending on the level of access you've authorized for your payroll provider, you'll need to ensure the following:

**Full web access:** verify with your payroll provider that they have captured the most updated contribution rates for your employees and that they will be handling the file submission.

You can always check into your employer portal following a pay date to see whether your payroll provider has uploaded the contribution file. (Program Dashboard → Scroll down to "Payroll Transactions")

**Limited web access/FTP:** provide your payroll provider with an updated list of your employees and their contribution rates:

Login to your employer portal and go to "My employees" and download your full list of employees to an Excel spreadsheet to email to your Payroll Provider.



**Remember:** Check in on your employer portal regularly if you have a payroll provider that is assisting with facilitation. You can verify the files that have been uploaded, contribution amounts, pay dates, and transaction details within your payroll transactions history located in the employer portal.

### Frequently asked questions

**What information should I communicate to my payroll representative about the deduction?**

Items you should communicate to your payroll provider include:

- savers are auto-enrolling in an IRA.
- there is a 5% default contribution rate.
- contributions are calculated from the gross income with the amount deducted after taxes.
- contributions are not reported on taxes.
- not reportable on W2's.
- no employer matching.

### Have questions or need help?



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	<p>Program details are available at <a href="http://www.calsavers.com">www.calsavers.com</a>. Payroll provider support is available via email at <a href="mailto:payrollprovidersupport@ascensus.com">payrollprovidersupport@ascensus.com</a> or by phone at (855) 321-9555. Hours: Monday through Friday, 9 a.m. - 8 p.m. ET.</p>
<p><b>What levels of access does a payroll representative need?</b></p>	<p>If you choose to have a payroll representative support you, you will be asked what type of access they should have to the employer portal. The level of access they will need will depend on the activities they will help you with.</p> <p>When you contact your payroll provider, you should ask them whether they use File Transfer Protocol (FTP) to send payroll files. If they will use FTP, they will <b>not need access to the portal</b>. A representative should only use FTP if they are familiar with FTP or have used it previously.</p> <p>If they require access to the portal, you will be able to set their access level based on the service they will provide.</p> <p><b>Full access to the employer portal:</b> The payroll representative will have the same, full access that you have, including adding and updating employees and adding and removing bank information.</p> <p><b>Limited access to the employer portal:</b> Your payroll representative will be given limited web access, and will have only a payroll service level to submit files by web.</p>
<p><b>I haven't set up an employee (payroll) list yet. How do I give my delegate access to a specific payroll?</b></p>	<p>First, create your payroll list(s) and then come back to add your delegate access to that list.</p>


**What happens next?**  
Each delegate or payroll representative you add will receive a notification of their pending registration. If they have been granted access to the portal, they will need to log on to complete their registration.

A payroll representative who will send files via File Transfer Protocol (FTP) will receive instructions on how to do so.

**Have questions or need help?**

 855-650-6916

 [clientservices@calsavers.com](mailto:clientservices@calsavers.com)

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## Account Setup: Adding Bank Information

Adding your bank information for ACH debit is the easiest and most convenient way to transfer funds.

- Select “Bank Information” from the dashboard
- Complete all fields including routing number, bank name, bank account number and account type.
- Confirm that your ACH transactions will not involve a bank or other financial services company, including any branch or office thereof, located outside the territorial jurisdiction of the United States.

For your security, if you need to make a change to your bank information, you must delete the existing bank account and add a new one.

### Frequently asked questions

#### Are there other ways that I can send money to CalSavers?

Yes. You can initiate an ACH transfer from your bank, wire funds, or mail a check. We recommend registering your bank account and allowing us to debit your account for the efficient and timely transfer of funds. Transferring funds will occur when you send contributions. You will be prompted to select the date you would like the funds to be debited from your bank account.



#### Pause here!

After you setup your account for the first time, you will need to wait 30 days for employees to complete their registration or opt-out before you can move to the next step (**Submitting Contributions**). You will receive a notification reminding you when to start.

During this 30 day period, you should:

- Contact your payroll representative or update your payroll software to ensure that the initial payroll deduction is ready to be applied to participating employees.
- If you are submitting payroll contributions on your own, familiarize yourself with the Employee Contribution Information Template.

If you need assistance with setting up your deduction, contact Client Services at 855-650-6916.

### Have questions or need help?



855-650-6916



clientservices@calsavers.com



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## Account Setup: Submitting Payroll Contributions

Your first contributions will be submitted on the first pay date that occurs 30 days after you upload your employee roster. Your employees cannot begin saving for retirement until you have initiated payroll contributions.



**Note: Do you have a payroll provider?** If so, you should review the **Adding Support** resource guide for information on engaging with your vendor.

- You should send payroll contributions for any participating employees on the first pay date that occurs 30 days after you upload your employee information.
- As employees make changes that impact their contribution amount – like changing their savings rate or opting out – notifications will be posted in the Employer Portal and sent to you by e-mail prior to each pay period so that you can adjust the payroll deduction.

Before your employees can begin saving, you'll need to establish the CalSavers payroll deduction within your bookkeeping or payroll software/file. The new payroll deduction should be built with the following characteristics:

- Payroll Deduction Roth IRA (post-tax)
- 5% default deferral rate (no dollar amounts)
- Amount calculated from the gross income
- Not reportable on W2's
- No employer matching

Once the deduction is set up, you don't need to worry about any administrative responsibilities until you run your first payroll with the CalSavers deduction in place.

### Sending payroll contributions

On the date that contributions are to be submitted, you will receive a payroll summary in "Messages" inbox that will list all of your employees who are eligible or ineligible to have contributions withheld and sent for that pay period. You can see the updates your employees are making by clicking on the "My Employees" tab.

After your employees become eligible and you're ready for your first pay date with the CalSavers deduction, follow these steps to ensure you're processing payroll correctly:

#### Step 1: Identify Employee Contribution Rates

- Log in to the CalSavers employer portal, click on "My employees" and download your full list of participating employees to an MS EXCEL spreadsheet.
- Add filters to your column headers to sort by "Eligible for contributions" and "Contribution rate" depending on which population you'd like to view.



**Tip:** If an employee shows as "No" for eligibility (column E), the portal will not accept any contributions for that individual. Only withhold and send contributions for employees who show as "Yes" for eligibility and have a contribution rate greater than 0%.

#### Step 2: Update the CalSavers Deduction in Your Payroll

- If you haven't done so already, establish the CalSavers payroll deduction within your bookkeeping or payroll software/file.
- Make the necessary adjustments in your company payroll software/file if an employee changes their contribution rate or opts out of the program prior to closing payroll.

#### Step 3: Update Employee Contributions

Once the withholdings occur, you'll need to submit your contribution file so CalSavers knows which dollar amounts to distribute to your employees' accounts based off the funds you've submitted.

#### Employee Contribution Start Date

Enter date you submitted employee information:

Enter the date 30 days from today:

Submit employee payroll contributions on the first pay date after this date.

**Important:** Contributions must be sent within 7 days of taking the money out of your employees' paychecks.

#### Have questions or need help?



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- Log in to your employer portal and click on “Manage Contributions”
- Select your Employee (Payroll) List and pay date
- Select your method to upload the contributions through manual entry or using the **MS EXCEL file** from the Contribution Toolkit.
- Select how you will debit your company’s bank account for this transaction:

Use a registered bank account	Enter bank information for one time use or send by Bank ACH	Wire funds	Mail a check
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 **Note:** An error message will display when uploading the spreadsheet if the total contribution amount entered on the webpage does not equal the total contribution amount entered on the spreadsheet.


**Frequently asked questions**


<p><b>What resources are available to employers and payroll providers to use to submit information to CalSavers?</b></p>	<p>File creation instructions and Template files are available for employers and payroll providers to use to upload employee information and employee contribution information.</p> <p><b>It is recommended that business owners use Microsoft Excel file format for easy information management. Payroll providers may use other file formats.</b></p> <p>Resources for payroll providers can be found at <a href="http://employer.calsavers.com/payroll">employer.calsavers.com/payroll</a>.</p>	
<p><b>How will I know when to submit the first payroll contributions?</b></p>	<p>Your first contributions will be submitted on the first pay date that occurs 30 days after you upload your employee roster. You will receive a notification in your message center a few days prior to each pay date and an e-mail will be sent to the primary company contact letting them know they should check their message center in the employer portal.</p>	
<p><b>What happens if an employee does not opt out in time and contributions were submitted, but they do not want to participate?</b></p>	<p>If an employee decides to opt out after their account has already been funded they have the option to request a withdrawal in the form of a check or bank transfer. If this occurs, employees should be referred to the web site to complete a Withdrawal Form or contact the Client Services Team at 855-650-6918.</p>	
<p><b>What is the mailing address if I mail a check?</b></p>	<p><b>Regular Mail:</b> CalSavers Retirement Savings Program PO Box 55759 Boston, MA 02205-5759</p>	<p><b>Overnight Delivery:</b> CalSavers Retirement Savings Program 95 Wells Avenue, Suite 155 Newton, MA 02459</p>
<p><b>Can an employee’s payroll deduction be set for less than 5% or in other increments of a percent?</b></p>	<p>An employee’s contribution rate can be set for less than 5%, but it does need to be a whole percentage. When employees make contribution rate changes, you will be notified prior to your next pay date and must make the necessary adjustment on their payroll deduction.</p> <p>The portal does not allow employers to change employee contribution rates on their behalf.</p>	
<p><b>If the person does decide to opt out, does the business get penalized?</b></p>	<p>No. Employee participation is completely optional. It is important, however, that employers avoid encouraging or discouraging employee participation, since that could be construed as giving financial advice.</p>	

**What happens next?**  
**Congratulations! You have completed setting up your account and are helping your employees save for retirement. Unless your employees opt out, they will start making payroll contributions into their CalSavers account.**

**Have questions or need help?**

 855-650-6916

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## Account Management

On an ongoing basis, you are responsible for keeping your account up-to-date.

- Process participating employee contributions.
- Update employee contribution rates with your payroll software/provider.
- Add newly eligible employees or mark employees as inactive when they leave or are terminated.

**TIP:** To mark an employee as inactive, click on the pencil icon next to their name in your employee list.

### Activities that you are NOT responsible for:

CalSavers does not include any employer fees or employer match contributions.

You are also NOT responsible for:

- Enrolling employees, disseminating information, or answering questions about the program.
- Managing investment options, including choice of investment funds and processing employee investment change requests.
- Processing distributions.
- Answering questions about investment options and you should not give investment or tax advice.
- Managing employee changes or account maintenance, which include but are not limited to contact information and beneficiary information.

**Your employees will be responsible for maintaining their account information once it is established.**

### Frequently asked questions

**Are my employees able to re-enroll?**

Yes. Employees can opt back in at any time by accessing their account online, submitting a form, or calling Client Services. In such cases, we will notify you when it's time to submit payroll deductions.

### Notes/Questions

**Have questions or need help?**



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The CalSavers Retirement Savings Program (“CalSavers” or the “Program”) is an automatic enrollment payroll deduction IRA overseen by the CalSavers Retirement Savings Board (“Board”). Ascensus College Savings Recordkeeping Services, LLC (“ACSR”) is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through CalSavers beneficially own and have control over their IRAs, as provided in the Program Disclosure Booklet available at [saver.calsavers.com](http://saver.calsavers.com). CalSavers is not sponsored by the employer, and therefore the employer is not responsible for the Program or liable as a Program sponsor. Employers are not permitted to endorse the Program or encourage or advise employees on whether to participate, how much (if any) to contribute or provide investment help.

CalSavers offers investment options selected by the Board. For more information on CalSavers’ investment options go to [saver.calsavers.com](http://saver.calsavers.com). Account balances in CalSavers will vary with market conditions. Investments in CalSavers are not guaranteed or insured by the Board, the State of California, the Federal Deposit Insurance Corporation, or any other organization.

CalSavers is a completely voluntary retirement program. Savers may opt out at any time or reduce or increase the amount of payroll contributions. If a saver opts out they can later opt back into CalSavers.

Saving through an IRA may not be appropriate for all individuals. Employer facilitation of CalSavers should not be considered an endorsement or recommendation by a participating employer, IRAs, or the investment options offered through CalSavers. IRAs are not exclusive to CalSavers and can be obtained outside of the Program and contributed to outside of payroll deduction. Contributing to a CalSavers IRA through payroll deduction may offer some tax benefits and consequences. However, not everyone is eligible to contribute to a Roth IRA and savers should consult a tax or financial advisor if they have questions related to taxes or investments. Employers do not provide financial advice and employees should not contact an employer for financial advice. Employers should refer all questions about the Program to CalSavers. Employers are not liable for decisions employees make pursuant to Section 100034 of the California Government Code.

### Have questions or need help?



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