

## Facilitating CalSavers – 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.

Registration	Account setup			Account management	
Web register	Submit employee information	Set up bank information	<b>Add support (internal or payroll provider)</b>	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	<b>After you add employee information</b>		Submit with the first payroll 30 days after you add employee information	Each pay period

### 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
<b>Add and edit employees</b>	X	X	X
<b>Edit payroll lists</b>	X	X	X
<b>Submit contributions</b>	X	X	X
<b>Add delegates*</b>		X	X
<b>Change delegate access</b>			X
<b>Edit company and bank information</b>			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.

### Need Assistance?

 855-650-6916

 clientservices@calsavers.com

 Monday – Friday 8 a.m. – 8 p.m. PT

**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.

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).

2. 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.
3. 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.

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**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.

Program details are available at [www.calsavers.com](http://www.calsavers.com). Payroll provider support is available via email at [payrollprovidersupport@ascensus.com](mailto:payrollprovidersupport@ascensus.com) or by phone at (855) 321-9555. Hours: Monday through Friday, 9 a.m. - 8 p.m. ET.

**What levels of access does a payroll representative need?**

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.

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 **not need access to the portal**. A representative should only use FTP if they are familiar with FTP or have used it previously.

If they require access to the portal, you will be able to set their access level based on the service they will provide.

**Full access to the employer portal:** The payroll representative will have the same, full access that you have, including adding and updating employees and adding and removing bank information.

**Limited access to the employer portal:** Your payroll representative will be given limited web access, and will have only a payroll service level to submit files by web.

**I haven't set up an employee (payroll) list yet. How do I give my delegate access to a specific payroll?**


First, create your payroll list(s) and then come back to add your delegate access to that list.

### 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.

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## Notes/Questions


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. In addition, California law requires that CalSavers conduct an Open Enrollment Period once every two years during which eligible employees that previously opted out of the Program shall be re-invited to participate under automatic enrollment and must opt out again if they still do not wish to participate in the Program.

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.

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