



Frequently Asked Questions – Employers 常见问题—雇主

Employer Registration

When are employers required to take action?

The initial three-year phased rollout of the CalSavers program has ended. If an employer's mandated deadline was September 30, 2020, June 30, 2021, or June 30, 2022, and they have not registered with CalSavers, then they are out of compliance and must register immediately or face enforcement action which will include financial penalties.

Employers with 5 or more employees: Each spring, we assess employer mandate status using employee data that employers submit to the Employment Development Department (EDD). Employers who reported an average of five or more employees on the four DE9C filings for the prior year are mandated and have a registration deadline of December 31.

Employers with 1-4 employees: California recently passed legislation to expand the CalSavers mandate to employers with at least one employee. Starting on January 1, 2023, employers with 1-4 employees can register with CalSavers. This segment of mandated employers has until December 31, 2025, to register their business.

Businesses that do not employ any individuals other than the owners are exempt from the expansion of the mandate. Additionally, the usual categories of exempt employers will remain exempt. That includes government entities, religious and tribal organizations, and employers that sponsor a retirement plan.

Are there penalties for non-compliance?

Yes. Per Government Code Section 100033(b), each eligible employer that, without good cause, fails to allow its eligible employees to participate in CalSavers, on or before 90 days after service of notice of its failure to comply, shall pay a penalty of \$250 per eligible employee if noncompliance extends 90 days or more after the notice, and if found to be in noncompliance 180 days or more after the notice, an additional penalty of \$500 per eligible employee.

Employers may be subject to penalties for failure to register before their deadline or failure to complete other actions necessary to allow eligible employees to participate, including failure to upload employee information and failure to submit employee contributions under timeframes

雇主登记

雇主何时需要注册？

CalSavers 计划最初为期三年的分阶段推出已经结束。如果雇主的法定截止日期为 2020 年 9 月 30 日、2021 年 6 月 30 日或 2022 年 6 月 30 号，并且他们尚未在 CalSavers 注册，则他们不符合规定，必须立即注册，否则将面临包括经济处罚在内的强制执行行动。

拥有 5 名或 5 名以上员工的雇主：

每年春天，我们都会使用雇主提交给就业发展部（EDD）的员工数据来评估雇主执行状态。在上一年度的四份 DE9C 文件中报告平均有五名或五名以上员工的雇主被强制要求登记，登记截止日期为 12 月 31 日。

拥有 1-4 名员工的雇主：

加州最近通过立法，将 CalSavers 命令扩大到至少有一名员工的雇主。从 2023 年 1 月 1 日起，拥有 1-4 名员工的雇主可以在 CalSavers 注册。这部分法定雇主必须在 2025 年 12 月 31 日之前注册其企业。

除业主外，不雇用任何个人的企业可免于扩大命令。此外，通常类别的免税雇主仍将免税。这包括政府实体、宗教和部落组织以及赞助退休计划的雇主。

有违反规定的惩罚吗？

是。根据政府法规第 100033 (b) 条，每位合格雇主在无正当理由的情况下，未能让其合格雇员参加 CalSavers，在送达其不遵守通知的 90 天或之前，而且超过 90 天或在更长时间内未遵守规定，应处以 250 美元的罚款，如果在通知后 180 天或更长时间内未遵守规定，则每位合格员工将被处以 \$ 500 的罚款。

如果雇主未能在截止日期前注册，或未能完成其他必要的行动，以允许合格的员工参与，包括未能上传员工信息，未能在州规定的时间内提交员工缴款，可能会受到处罚。

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established in state regulations.

Eligibility

As an employer, do I have to facilitate CalSavers? Who is an eligible employer?

State law requires employers that don't offer their own retirement plan to facilitate CalSavers. If you employed an average of at least five California-based employees in the previous calendar year (at least one of whom is age eighteen) and don't sponsor a qualified retirement plan, your business is required to register for CalSavers.

Qualified retirement plans include:

- 401(a) – Qualified Plan (including profit-sharing plans and defined benefit plans)
- 401(k) plans (including multiple employer plans or pooled employer plans)
- 403(a) - Qualified Annuity Plan or 403(b) Tax-Sheltered Annuity Plan
- 408(k) - Simplified Employee Pension (SEP) plans
- 408(p) - Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA Plan
- Payroll deduction IRAs with automatic enrollment

If you already offer a qualified retirement plan above and have received a notice to register, please inform us of your exemption on the employer portal.

Religious, tribal, and government organizations are also exempt.

What about non-profit employers?

The requirements are the same for non-profit and for-profit employers. Volunteers who are not considered employees under state law are not eligible and will not be included in counting a non-profit employer's number of employees.

What about religious organizations?

Religious organizations are exempt from the state law establishing CalSavers.

Are all employees eligible for the program? When do employees become eligible?

All employees of a participating employer are eligible if they are at least age eighteen and have the status of an employee under California law. There are no minimum requirements based on hours worked or tenure with their employer.

Employees are eligible to participate in CalSavers from the first day they are hired. Participating Employers are required to upload them to the portal within 30 days of their hire date.

Please note that employee contributions to the Program do not begin until the first payroll following the 30-day

合格

作为雇主，我是否需要协助 CalSavers？谁是合格的雇主？

州法律要求不提供自己退休计划的雇主为 CalSavers 提供便利。如果你在上一个日历年平均雇用了至少 5 名加州员工（其中至少有 1 名是 18 岁），并且没有提供合格的退休计划，那么你的企业就需要注册 CalSavers。

合格的退休计划包括：

- 401 (a) - 合格计划（包括利润分享计划和设定受益计划）
- 401 (k) 计划（包括多个雇主计划或合并的雇主计划）
- 403 (a) - 合格的年金计划或 403 (b) 避税的年金计划
- 408 (k) - 简化员工退休金（SEP）计划
- 408 (p) - 小雇主的雇员储蓄奖励匹配计划（SIMPLE）IRA 计划
- 自动注册的工资扣除 IRAs

如果您已提供上述符合条件的退休计划，并收到注册通知，请在雇主门户网站上通知我们您的豁免。

宗教、部落和政府组织也被豁免。

非营利雇主呢？

非营利和营利性雇主的要求相同。根据州法律不被视为雇员的志愿者没有资格，也不会被计入非营利组织雇主的雇员人数中。

宗教组织呢？

宗教组织不受建立 CalSavers 的州法律的约束。

所有员工都有资格参加该计划吗？员工什么时候有资格？

所有参与雇主的雇员都有资格，只要他们至少 18 岁，并具有加州法律规定的雇员身份。没有基于工作时间或任职期限的最低要求。

员工从他们被雇用的第一天起就有资格参加 CalSavers。参与的雇主必须在雇用日期后 30 天内将其上传到门户网站。

请注意，在 30 天通知决定期之后的第一次发工资之前，员工不会开始向该计划缴款，因此根据雇佣时间的长短，短期员工可能无法缴款。

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notification decision period, so depending on the length of employment, short-term employees may not be able to make contributions.

If we participate in a public youth employment program are the youth eligible to participate even if they are only working a short period of time?

Yes, if they are 18 or older.

Please note that employee contributions to the Program would not begin until the first payroll following the 30 day notification period, so depending on the length of employment, short term employees may not be able to make contributions.

If we already have a retirement plan, can we also facilitate CalSavers?

If you already offer a qualified retirement plan and have received a notice, please inform us of your exemption on the employer portal. Non-mandated employers can choose to facilitate contributions from their employees who already have an account or have enrolled on their own. If you have any employees or independent contractors that have set up a CalSavers account on their own and request payroll deductions to be remitted to their CalSavers account, your business may choose to facilitate those contributions just like any other deduction such as a parking payment or charitable contribution.

Qualified retirement plans include:

- 401(a) – Qualified Plan (including profit-sharing plans and defined benefit plans)
- 401(k) plans (including multiple employer plans or pooled employer plans)
- 403(a) - Qualified Annuity Plan or 403(b) Tax-Sheltered Annuity Plan
- 408(k) - Simplified Employee Pension (SEP) plans
- 408(p) - Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA Plan
- Payroll deduction IRAs with automatic enrollment

Your business may not facilitate CalSavers with automatic enrollment.

Are business owners eligible to participate?

Business owners that are also employees of their business are eligible to participate. Business owners that are not employees may enroll as an individual and make automatic contributions from their bank account.

How does the employer mandate impact a controlled group of businesses as defined under Internal Revenue Code Sections 414(b) and (c)?

If an employer is part of a controlled group of businesses that maintains a qualified retirement plan, that employer and any other members of the controlled group are exempt.

If an employer is part of a controlled group of businesses, none of which maintain a qualified retirement plan, it and the other members of the controlled group would be

如果我们参加公共青年就业计划，即使他们只是短期工作，这些年轻人是否有资格参加？

是的，如果他们年满 18 岁。

请注意，直到 30 天通知期之后的第一笔薪资支付，员工才能开始对该计划的缴款，因此，根据工作时间的长短，短期员工可能无法缴款。

如果我们已经有退休计划，我们还可以参与 CalSavers 吗？

如果您已经提供了一个合格的退休计划，并收到通知，请在雇主门户网站上通知我们您的豁免。非强制性雇主可以选择为已经有账户或自己注册的雇员提供供款。如果您有任何员工或独立承包商已经建立了自己的 CalSavers 账户，并要求将工资扣款汇入他们的 CalSavers 账户，您的企业可以选择促进这些扣款，就像任何其他扣款，如停车费或慈善捐款。

合格的退休计划包括：

- 401 (a) - 合格计划（包括利润分享计划和设定受益计划）
- 401 (k) 计划（包括多个雇主计划或合并的雇主计划）
- 403 (a) - 合格的年金计划或 403 (b) 避税的年金计划
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- 408 (p) - 小雇主的雇员储蓄奖励匹配计 SIMPLE）IRA 计划
- 自动注册的工资扣除 IRAs

您的企业可能无法为自动注册的 CalSavers 提供便利。

企业主有资格参加吗？

同时也是其业务雇员的企业主有资格参加。非雇员的企业主可以个人注册，并从其银行帐户中自动缴费。

雇主命令如何影响《内部税收法》第 414 (b) 和 (c) 节所定义的一组受控业务？

如果雇主是拥有合格退休计划的受控企业集团的一部分，则该雇主和该受控企业的任何其他成员均获豁免。

如果雇主是受控企业集团的一部分，而这些企业均未维护合格的退休计划，则该雇主和受控企业的其他成员将被要求在各自的截止日期之前分别遵守任务规定。

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required to comply individually with the mandate by their respective deadlines.

For multi-party employment relationships like staffing companies, temporary services organizations, professional employer organization (PEO), motion picture payroll services companies, and employers with third party administrators, which party is the eligible employer?

The eligible employer is the entity that is the statutory or common law employer for California employees. Regulations clarify which entity shall be the eligible employer for a few multi-party employment relationships:

For employers that use the services of a temporary services or leasing employer, the eligible employer is the temporary services or leasing employer – not the clients who use the services of a temporary services or leasing employer. The client employer, however, is required to comply if they employ at least five of their own employees and do not sponsor a qualified retirement plan.

For employers that enter into a contract with a PEO, the eligible employer is the client employer using the PEO's services – not the PEO. A PEO, however, is required to comply if they employ at least five of their own employees and do not sponsor a qualified retirement plan.

For a motion picture production company that uses the services of a motion picture payroll services company, the eligible employer is the motion picture production company – not the motion picture payroll services company. A motion picture payroll services company, however, is required to comply if they employ at least five of their own employees and do not sponsor a qualified retirement plan.

Enrolling Employees

As an employer, what am I responsible for?

The employer is responsible for registering for the Program, providing basic employee roster information to the Program for eligible employees (name, date of birth, Social Security Number or ITIN, and contact information), and facilitating by payroll deduction the appropriate contributions each pay cycle. That's it. Note that all information provided is received and maintained in a secure environment.

CalSavers hosts regular live webinars for employers detailing these responsibilities, including tips and tools employers can use to make these steps even easier.

What does it mean that employees are automatically enrolled?

State law establishes CalSavers with what is commonly known as "automatic enrollment". With automatic

对于人员配备公司，临时服务组织，专业雇主组织（PEO），电影工资服务公司以及具有第三方管理员的雇主等多方雇佣关系，哪一方是合格的雇主？

合格雇主是指加利福尼亚州雇员的法定或普通法雇主。法规明确了哪个实体应是一些多方雇佣关系的合格雇主：

对于使用临时服务或租赁雇主的服务的雇主，合格的雇主是临时服务或租赁雇主，而不是使用临时服务或租赁雇主的客户。但是，如果雇主雇用至少五名自己的雇员并且不赞助合格的退休计划，则必须遵守。

对于与 PEO 签订合同的雇主，合格雇主是使用 PEO 服务而不是 PEO 的客户雇主。但是，如果 PEO 雇用至少五名自己的雇员并且不赞助合格的退休计划，则必须遵守。

对于使用电影薪资服务公司的服务的电影制作公司，合格的雇主是电影制作公司，而不是电影薪资服务公司。但是，如果电影薪资服务公司雇用至少五名自己的雇员并且不赞助合格的退休计划，则必须遵守。

招募员工

作为雇主，我要负责什么？

雇主负责注册该计划，为符合条件的雇员向该计划提供基本的员工名册信息（姓名，出生日期，社会保险号或 ITIN 以及联系信息），并通过薪金扣除促进每个薪水周期的适当缴款。这就是需要做的。请注意，所有提供的信息都会在安全的环境中接收和维护。

CalSavers 定期为雇主举办在线直播研讨会，详细介绍这些责任，包括雇主可以用来简化这些步骤的提示和工具。

员工自动注册是什么意思？

州法律规定 CalSavers 通常被称为“自动登记”。通过自动注册，没有选择退出的符合条件的员工将自动注册加入该计

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enrollment, eligible employees who do not choose to opt out will be enrolled automatically in the program. The feature is common to retirement plans, with over half using automatic enrollment.

Employees are enrolled with limited employer involvement. When an employer registers for CalSavers, the employer provides basic employee roster information to CalSavers. From beginning to end, this process generally takes about 30 minutes; many employers complete it in under 15 minutes. Employers are encouraged to complete this step when they register, but if they need more time, can do it within 30 days of their registration date.

CalSavers uses this information to contact employees directly to inform them on how the program works, how to set up their account, and how to opt out if they wish. If an eligible employee takes no action within 30 days, they will be automatically enrolled in the program under the default saving settings. If they wish to make changes to their account setting or opt out of participating in the program, they will be directed to contact CalSavers, where they can manage their account directly through the website, mobile app, or by phone.

CalSavers has informational flyers, program materials, and sample communications employers may distribute to their staff to inform them about the program. Use of these materials is optional for employers, however state law requires employers to remain neutral about the program when describing it to their employees. After registration and enrollment, employers are responsible to deduct and remit each saver's contributions each pay period. Employers are also responsible to add new eligible employees to the program within 30 days of their date of hire or date of eligibility.

After registration and enrollment, employers are responsible to deduct and remit each saver's contributions each pay period. Employers are also responsible to add new eligible employees to the program within 30 days of their date of hire or date of eligibility.

What if my employee does not want me to disclose information?

Employers facilitating the CalSavers program are required by law to provide information on all eligible employees to the program. The program administrator and recordkeeper is the only entity with access to employee personal data. The administrator is held to a strict privacy policy and uses the highest level of security to protect personal data.

What if my employee says they do not want to participate?

Employees who do not want to participate can opt out. The easiest way to opt out is either by calling our automated phone system at (855) 650 – 6918 or through our website. Employees can also choose to download, complete, and mail-in a paper opt-out form. Employers can provide the phone number and opt-out form to their employees if they wish, however employees must contact the program

划。这项功能在退休计划中很常见，超过一半的退休计划使用自动登记。

雇员注册时雇主的参与有限。当雇主注册 CalSavers 时，雇主会向 CalSavers 提供基本的员工名册信息。从开始到结束，这个过程一般需要 30 分钟左右；许多雇主在 15 分钟内完成。鼓励雇主在注册时完成这一步，但如果他们需要更多时间，可以在注册日起 30 天内完成。

CalSavers 利用这些信息直接与员工联系，告诉他们该计划是如何运作的，如何建立自己的账户，以及如果他们愿意，如何选择退出。如果符合条件的员工在 30 天内没有采取任何行动，他们将在默认保存设置下自动加入该计划。如果他们希望更改自己的账户设置或选择不参加该项目，他们将被指导与 CalSavers 联系，在那里他们可以直接通过网站、手机应用程序或电话管理自己的账户。

CalSavers 有信息传单、项目材料和雇主可能分发给员工的通信样本，以告知他们有关项目的情况。雇主可自行选择是否使用这些材料，但州法律要求雇主在向员工描述该项目时保持中立。在注册和登记之后，雇主有责任在每个支付期扣除和汇出每个储蓄者的供款。雇主也有责任在雇佣或符合资格之日起 30 天内将新的符合资格的雇员加入该计划。

在注册和登记之后，雇主有责任在每个支付期扣除和汇出每个储蓄者的供款。雇主也有责任在雇佣或符合资格之日起 30 天内将新的符合资格的雇员加入该计划。

如果我的员工不希望我披露信息怎么办？

法律要求为 CalSavers 计划提供便利的雇主向该计划提供所有符合条件的雇员的信息。程序管理员和记录管理员是唯一有权访问员工个人数据的实体。管理员必须遵守严格的隐私政策，并使用最高级别的安全措施来保护个人数据。

如果我的员工说他们不想参与怎么办？

不想参与的员工可以选择退出。选择退出的最简单方法是拨打我们的自动电话系统 (855) 650 – 6918 或通过我们的网站。员工还可以选择下载、填写和邮寄纸质退出表格。如果他们愿意，雇主可以向他们的员工提供电话号码和退出表格，尽管员工必须直接联系该计划，而不是通过他们的雇主。

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directly and not through their employer.

Sending Contributions

Can an employer make contributions on behalf of their employees?

No. Employers are not allowed to contribute to an employee account or match employee contributions. Employers only remit employee contributions to each employee's account. If an employer wishes to make contributions to a retirement plan on behalf of their employees, they should explore offering an employer-sponsored retirement plan.

Who will be responsible for monitoring contribution limits?

It is the responsibility of program participants to monitor their own annual contribution limits across all Individual Retirement Accounts (IRA) they maintain, including their CalSavers account. CalSavers notifies employees when their CalSavers account is close to reaching the federal annual contribution limits for an IRA and will instruct employers to stop contributions when employees' contributions reach the limit. Note that limits apply across all IRAs maintained by an individual and CalSavers will not know of other IRAs that program participants maintain elsewhere.

It is also the responsibility of the program participant to determine if they are eligible to contribute to a Roth IRA, and to comply with any other IRA rules. However, CalSavers will provide program participants with educational materials to help participants understand the rules. CalSavers participants who are not eligible to contribute to a Roth IRA may be able to participate by recharacterizing their contributions to traditional IRA contributions. To determine if you are eligible to contribute to a Roth IRA, please visit the IRS website.

For 2022, the annual contribution limits are \$6,000 for individuals under the age of 50. Individuals over the age of 50 will be able to contribute another \$1,000 in "catch-up" contributions for a total of \$7,000.

What if an employee is already contributing through another employer they currently work for?

Employees are invited to enroll in the CalSavers program for each employer that they work for. They may choose to opt out of contributions through an employer or contribute through multiple employers at the same time. CalSavers notifies employees when their CalSavers account is close to reaching the federal annual contribution limits for an IRA and will instruct employers to stop contributions when employees' contributions reach the limit. However, Program participants must monitor their contribution levels across all of their IRAs to ensure they do not violate IRS limits.

发送缴款

雇主可以代表雇员缴款吗？

不。雇主不允许向雇员帐户缴款或与雇员缴款相匹配。雇主只将员工供款汇到每个员工的账户。如果雇主希望代表雇员为退休计划供款，他们应考虑提供雇主赞助的退休计划。

谁将负责监控缴款限额？

计划参与者有责任在自己维护的所有个人退休帐户（IRA）（包括 CalSavers 帐户）中监控自己的年度缴款限额。

CalSavers 打算在其 CalSavers 帐户接近达到 IRA 的联邦年度缴款限额时通知雇员，并会指示雇主在雇员的供款达到限额时停止缴款。请注意，限制适用于个人维护的所有 IRA，而 CalSavers 不会知道计划参与者在其他地方维护的其他 IRA。

计划参与者也有责任决定他们是否有资格向 Roth IRA 存钱，并遵守任何其他个人退休账户规则。然而，CalSavers 将为项目参与者提供教育材料，帮助他们理解规则。没有资格向 Roth IRA 缴款的 CalSavers 参与者可以通过重新定义他们对传统 IRA 的缴款来参与。要确定你是否有资格向 Roth IRA 存钱，请访问 IRS 网站。

到 2022 年，50 岁以下个人的年度缴款限额为 6,000 美元。50 岁以上个人将能够再追加 1,000 美元的“追赶”缴款，总计 7,000 美元。

如果某个员工已经通过当前为其工作的另一位雇主缴款该怎么办？

每个雇主都邀请员工参加 CalSavers 计划。他们可以选择不通过一个雇主供款，或同时通过多个雇主供款。当员工的 CalSavers 账户接近达到联邦 IRA 年度供款限额时，CalSavers 会通知员工，并在员工的供款达到限额时指示雇主停止供款。然而，计划参与者必须监控他们在所有 IRA 中的贡献水平，以确保他们不违反 IRS 的限制。

有疑问或需要帮助？



855-650-6916



clientservices@calsavers.com



Mon – Fri 8 a.m. – 8 p.m. PT

Is there a waiting period?

No. Employers are required to upload employee information within 30 days of a new employee's hire date, or upon the date the employee becomes eligible to participate in CalSavers. Employers may begin facilitating employee contributions at any point after they are enrolled, and no later than the first payroll period that falls 30 days after an employee has enrolled.

Is there a vesting period?

No, contributions belong 100% to the contributing program participant from day one.

How do I know who to deduct contributions for?

Employers are prompted to select a notification preference, which will provide email notifications between 1-5 days prior to the next pay date. Also, at any point in time employers can access up-to-date information on their employer portal, illustrating any employee decision changes.

How often do I need to send the contributions in?

Contributions must be submitted to the program for each paycheck and remitted within seven days of taking the deduction out of the participating employee's paycheck.

Fees & Costs

As an employer, how much is this going to cost me?

There is no employer fee for participating in the program.

General

Who do I contact with CalSavers questions, concerns, or otherwise?

Employer questions should be directed to Client Services at 855-650-6916 or clientservices@calsavers.com.

Where can I find more detailed disclosure information about CalSavers?

Complete information about CalSavers can be found in the Program Disclosure Booklet.

Why did the state establish CalSavers?

CalSavers was created to ensure all Californians have a way to save for retirement at work. State law mandates that all California employers with five or more employees facilitate their employees' access to CalSavers if they do not sponsor a retirement plan.

Starting January 1, 2023

California recently passed legislation to expand the

是否有等待期?

不。雇主必须在新员工受雇之日起 30 天内，或在新员工有资格参加 CalSavers 之日起，上传员工信息。雇主可在雇员入职后的任何时间开始为其提供供款便利，但不得迟于雇员入职后 30 天的第一个发薪期。

有归属期吗?

不，从第一天开始，缴款就属于参与计划的参与者的 100%。

我如何知道为谁扣除缴款?

系统会提示雇主选择通知首选项，这将在下一个支付日期前 1-5 天提供电子邮件通知。此外，雇主可以随时访问其雇主门户上的最新信息，说明任何员工决策的变化。

我需要多久提交一次缴款?

必须为每笔薪水向该计划提交缴款，并在扣除参与员工薪水后的 7 天内汇出。

费用与成本

作为雇主，这要花多少钱?

参加该计划无需支付雇主费用。

一般

我可以与谁联系 CalSavers 的问题，疑虑或其他?

雇主的问题应直接通过 855-650-6916 或 clientservices@calsavers.com 与客户服务部联系。

在哪里可以找到有关 CalSavers 的更详细的披露信息?

有关 CalSavers 的完整信息，请参见计划披露手册。

为什么该州设立了 CalSavers?

创建 CalSavers 是为了确保所有加州人都有办法为工作退休储蓄。州法律规定，所有拥有五名或五名以上雇员的加州雇主，如果他们不赞助退休计划，则为他们的雇员提供 CalSavers 服务。

2023 年 1 月 1 日开始

加州最近通过立法，将 CalSavers 命令扩大到至少有一名员

有疑问或需要帮助?



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CalSavers mandate to employers with at least one employee. Starting on January 1, 2023, employers with an average of 1-4 employees during the previous calendar year can register with CalSavers. This segment of mandated employers has until December 31, 2025, to register their business.

Do other states offer programs like CalSavers?

Many states are pursuing implementing state-sponsored IRA savings programs with California, Oregon, Illinois, Connecticut, and Maryland actively accepting contributions. Several other states have passed legislation authorizing similar programs.

How is CalSavers different from any other IRA that my employees can open?

CalSavers IRAs are subject to the same rules and regulations as any other IRA, but the CalSavers program is unique: the program ensures nearly all working Californians have the ability to save through the convenience of regular payroll contributions. CalSavers has a simple menu of investment options, making it easy for savers to choose how they invest in their future. Savers that don't choose their own account settings will participate according to default settings developed to encourage long-term meaningful savings. As the program grows, economies of scale from statewide participation in the Program will result in increasingly lower administrative fees. However, there are other alternatives for employees to save outside of CalSavers. For example, individuals may establish an IRA with one of the numerous mutual fund, investment, insurance, banking or other companies that offer IRAs.

Can my payroll service provider facilitate CalSavers for me?

If you rely on a payroll company to support your payroll operations, you can add them to your account. You may add your payroll service provider as a delegate to help perform the employer facilitation duties on employers' behalf.

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. For more information, visit: <https://www.calsavers.com> > Employers > Payroll Providers

Why should I facilitate CalSavers instead of sponsoring a qualified plan?

CalSavers offers a simple, streamlined, no-fee way for employers to comply with the mandate. However, there are benefits to setting up an employer sponsored retirement plan which may include higher individual contribution limits and the opportunity to offer an employer matching contribution.

工的雇主。从 2023 年 1 月 1 日开始，上一个日历年平均有 1-4 名员工的雇主可以在 CalSavers 注册。这部分法定雇主必须在 2025 年 12 月 31 日之前注册其企业。

其他州是否提供 CalSavers 等计划？

许多州正在推行由州资助的 IRA 储蓄计划，加利福尼亚、俄勒冈、伊利诺斯、康涅狄格和马里兰积极接受缴款。其他几个州也通过了立法，批准了类似的项目。

CalSavers 与我的员工可以打开的任何其他 IRA 有何不同？

CalSavers 个人退休账户和其他个人退休账户一样，都要遵守同样的规则和规定，但 CalSavers 项目是独一无二的：该项目确保了几乎所有在加州工作的人都有能力通过定期工资缴费的便利进行储蓄。CalSavers 提供了一个简单的投资选项菜单，让储蓄者很容易选择如何投资他们的未来。没有选择自己账户设置的储户将根据旨在鼓励长期有意义储蓄的默认设置参与。随着计划的发展，全州参与计划的规模经济将导致行政费用越来越低。然而，除了 CalSavers 以外，员工还有其他储蓄选择。例如，个人可以与众多共同基金、投资、保险、银行或其他提供 IRA 的公司之一建立 IRAs。

我的薪资服务提供商可以为我提供 CalSavers 吗？

如果您依赖工资发放公司来支持您的工资发放操作，您可以将其添加到您的帐户中。你亦可委任发薪服务提供商为代表，协助雇主履行协助雇主的职责。

如果您希望帮助您与您的工资供应商之间的对话，CalSavers 客户服务可以加入呼叫并回答您或您的供应商可能存在的任何问题。欲了解更多信息，请访问：[Employers > Payroll Providers](#)

为什么我应该帮助 CalSavers，而不是赞助一个合格的计划？

CalSavers 为雇主提供了一种简单、精简、免费的方式来遵守这项规定。然而，建立雇主赞助的退休计划也有好处，其中可能包括更高的个人缴费限额和提供雇主匹配缴费的机会。

有疑问或需要帮助？



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How is CalSavers different from an employer sponsored plan like a 401(k)?

Unlike an employer-sponsored plan, CalSavers is established, operated and maintained by the state. Employers have no discretion to determine the terms of the IRAs, the investments offered or program operations. Employers' responsibilities are limited to registering for the Program, providing roster information for employees, and remitting employee contributions through payroll deductions. CalSavers has been designed to make it easier for employees to save by lowering the barriers that often keep people from saving. Enrollment is automatic, and contributions are made through payroll deductions. Accounts are also portable and can move with employees from one job to the next. Research sponsored by the AARP shows that people are 20 times more likely to save if they have an automatic enrollment retirement option at work, but many small employers don't have the time or resources to offer their own plan. This program allows employers to facilitate something meaningful for their employees without any employer fees or fiduciary responsibility.

Who manages this program?

Administration of program participant accounts is handled through a contract with Ascensus College Savings Recordkeeping Services, LLC. Investments are managed by Calvert Research and Management [(CalSavers Environmental, Social, Governance Fund)] and State Street Global Advisors (all other funds).

The CalSavers Program is overseen by the CalSavers Retirement Savings Board, consisting of nine members, with the State Treasurer serving as chair.

The CalSavers Board has a small staff of employees, and contracts with professional consultants to advise the Program.

How do I communicate to our employees about CalSavers?

Employers must remain neutral about their employees' participation in CalSavers. You will be provided a communication template at the time of your registration that you may share with your employees to inform them that CalSavers will reach out to them. Your employees will be contacted directly by the Program with all necessary information. If they have any questions, or wish to make any changes to their account, they should contact the Program directly (Client Services) at www.calsavers.com, at 855-650-6918 or clientservices@calsavers.com.

What should I do if an employee asks me for information or advice?

Do not provide advice. Simply direct them to the CalSavers website at www.calsavers.com or have them contact Client Services at 855-650-6918 or clientservices@calsavers.com for any information.

CalSavers 与雇主赞助的计划（例如 401（k））有何不同？

与雇主赞助的计划不同，CalSavers 由国家建立，运营和维护。雇主无权决定 IRA 的条款，所提供的投资或计划的运作。雇主的责任仅限于注册该计划，为员工提供花名册信息以及通过扣除薪金来支付员工缴款。CalSavers 的设计旨在通过降低经常使人们无法储蓄的障碍，使员工更容易储蓄。登记是自动的，并且通过扣除工资来缴款。帐户还具有可移植性，可以与员工一起从一项工作转移到另一项工作。由美国退休人员协会（AARP）赞助的研究表明，如果人们在工作中拥有自动注册退休选项，他们储蓄的可能性就会增加 20 倍，但是许多小型雇主没有时间或资源来提供自己的计划。该计划允许雇主在没有任何雇主费用或信托责任的情况下为他们的员工提供有意义的服务。

谁管理这个计划？

计划参与者账户的管理通过与 Ascensus College Savings Recordkeeping Services, LLC 签订的合同进行处理。投资由 Calvert Research and Management [(CalSavers Environmental, Social, Governance Fund)] 和 State Street Global Advisors（所有其他基金）管理。

CalSavers 计划由 CalSavers 退休储蓄委员会监督，该委员会由九名成员组成，州财政部长担任主席。

CalSavers 董事会有一小部分员工，并与专业顾问签订合同为该项目提供建议。

我如何与我们的员工交流有关 CalSavers 的信息？

雇主必须对雇员参加 CalSavers 保持中立。注册时会向您提供一个电子邮件模板，您可以与您的员工共享该模板，以告知他们 CalSavers 将与他们联系。该计划将直接与您的员工联系，并提供所有必要信息。如果他们有任何疑问，或希望对其帐户进行任何更改，请直接通过 www.calsavers.com 855-650-6918 或 clientservices@calsavers.com 与本计划（客户服务）联系。

如果员工要求我提供信息或建议，该怎么办？

不提供建议。只需将它们定向到 CalSavers 网站 www.calsavers.com，或让他们通过 855-650-6918 或 clientservices@calsavers.com 与客户服务联系。

有疑问或需要帮助？



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clientservices@calsavers.com



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Do employers who facilitate CalSavers have any liability for the Program?

Under California state statute (Section 100034) employers are not a fiduciary and have no responsibility or liability to Program participants for the choice of investment options or providers for the program. Employers have no civil liability, and no cause of action shall arise against an employer, for acting pursuant to the regulation prescribed by the Board defining the roles and responsibilities of employers that participate in CalSavers.

Employers are responsible for meeting their facilitation requirements as described in California law. Employers have no responsibility for establishing, maintaining or operating CalSavers. Specifically, Employers may not:

- Determine the terms of the IRAs offer through CalSavers;
- Select which investment options will be made available;
- Make employer contributions to CalSavers (including matching contributions);
- Advise employees regarding whether or not to enroll in CalSavers; or
- Take any other action related to the administration or operation of CalSavers beyond registering eligible employees and remitting payroll deductions.

Will CalSavers materials be available in multiple languages?

Most of the website and materials are currently available in English, Spanish, simplified Chinese, Vietnamese, Korean, Filipino, Armenian, Russian, Japanese, and Punjabi. All program documentation will be available in English and Spanish. In addition, customer service phone support is available in nearly all languages by calling Client Services at 855-650-6916.

Please note: the employer portal is available only in English.

协助 CalSavers 的雇主是否对该计划承担任何责任?

根据加利福尼亚州法规（第 100034 节），雇主不是受托人，对计划参与者选择计划的投资选择或提供者不承担任何责任。雇主不承担任何民事责任，也不会因遵循董事会规定的参与 CalSavers 雇主的角色和责任的规定而对雇主提起诉讼。

雇主有责任满足加利福尼亚法律中规定的便利化要求。雇主不负责建立，维护或操作 CalSavers。具体而言，雇主不得：

- 确定通过 CalSavers 提供的 IRA 提供的条款；
- 选择将提供哪些投资选项；
- 向 CalSavers 提供雇主供款（包括配套供款）；
- 就是否注册 CalSavers 向员工提供建议；要么
- 除了注册合格的员工和减少工资扣除之外，还应采取与 CalSavers 的管理或操作有关的任何其他措施。

CalSavers 的材料会以多种语言提供吗?

大部分网站和资料目前有英语、西班牙语、简体中文、越南语、韩语、菲律宾语、亚美尼亚语、俄语、日语和旁遮普语。所有的程序文件将提供英语和西班牙语。此外，通过拨打客户服务电话 855-650-6916，可以获得几乎所有语言的客户服务电话支持。

请注意：雇主网站只提供英文版本。

有疑问或需要帮助?



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CalSavers 退休储蓄计划（“CalSavers”或“计划”）是由 CalSavers 退休储蓄委员会（“委员会”）监督的自动减薪 IRA。计划管理员是 Ascensus 大学储蓄记录保存服务，LLC（“ACSR”）。ACSR 及其分支机构负责日常计划运营。如 saver.calsavers.com 上的《程序披露手册》所提供，通过 CalSavers 进行储蓄的参与者可以有益地拥有并控制其 IRA。CalSavers 不是由雇主赞助的，因此雇主对计划不承担任何责任，也不作为计划发起人承担责任。禁止雇主拥护该计划，或鼓励或建议雇员是否参加计划，贡献多少（如有）或提供投资帮助。

CalSavers 提供由委员会选择的投资选项。欲了解更多关于 CalSavers 投资选项的信息，请访问 saver.calsavers.com。CalSavers 中的账户余额将随市场条件的变化而变化。对 CalSavers 的投资不受委员会、加利福尼亚州、联邦存款保险公司或任何其他组织的担保或保险。

CalSavers 是一项完全自愿的退休计划。储户可以随时选择退出，或减少或增加薪金供款额。如果保护者选择退出，他们可以稍后选择重新加入 CalSavers。

通过个人退休账户进行储蓄可能并不适合所有个人。雇主为 CalSavers 提供便利不应视为是为参与计划的雇主、个人退休计划的认可或推荐，也不应视是通过 CalSavers 提供的投资选择。个人退休账户并非 CalSavers 独有，可以在计划之外获得，并在工薪扣款之外提供。通过工薪扣款向 CalSavers 个人退休账户缴款可能会带来一些税收优惠和影响。然而，并非每个人都有资格向 Roth IRA 缴款，如果储户对税收或投资有疑问，应咨询税务或财务顾问。雇主不提供财务建议，员工也不应该联系雇主寻求财务建议。雇主应该将有关该计划的所有问题提交给 CalSavers。雇主对员工根据《加利福尼亚州政府法》第 100034 节作出的决定不承担责任。

有疑问或需要帮助？



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