



## Frequently Asked Questions – Employers 常见问题—雇主

### Employer Registration

#### Can employers start facilitating CalSavers at any time? When are employers required to take action?

Eligible employers can request to register at any time. There are deadlines for eligible employers to either begin to offer their own retirement plan or register for CalSavers.

The deadlines vary depending on the size of the business:

- For eligible employers with more than 100 employees, September 30, 2020.
- For eligible employers with more than 50 employees, June 30, 2021.
- For eligible employers with five or more employees, June 30, 2022.

Your eligibility and compliance deadlines are based on your average employees throughout the year. This number is calculated by averaging the number of employees you report to the Employment Development Department on your previous four DE9C filings.

#### 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.

### Eligibility

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

State law requires employers to either offer their own retirement plan or register to facilitate CalSavers. If you have at least five California-based employees, 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:

- 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

### 雇主登记

#### 雇主可以随时开始为 CalSavers 提供便利吗？雇主什么时候需要采取行动？

合格的雇主可以随时要求注册。符合条件的雇主有最后期限开始提供自己的退休计划或注册 CalSavers。

截止日期取决于企业规模：

- 对于拥有 100 名员工的合格雇主，2020 年 9 月 30 日。
- 对于拥有超过 50 名员工的合格雇主，2021 年 6 月 30 日。
- 对于拥有五名或更多员工的合格雇主，2022 年 6 月 30 日。

您的资格和合规性截止日期是根据您全年的平均员工人数而定。该数字是根据您在前四个 DE9C 档案中向就业发展部报告的雇员平均数得出的。

#### 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。

### 合格

#### 作为雇主，我是否需要协助 CalSavers？谁是合格的雇主？

州法律要求雇主提供自己的退休计划或注册以方便 CalSavers。如果您至少有五名加利福尼亚州的雇员，其中至少一名十八岁，并且没有赞助合格的退休计划，则您的公司需要注册 CalSavers。

合格的退休计划包括：

- 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

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- of Small Employers (SIMPLE) IRA Plan
- 401(a) – Qualified Plan (including profit-sharing plans and defined benefit plans)
- 401(k) plans (including multiple employer plans or pooled employer plans)
- Payroll deduction IRAs with automatic enrollment

#### 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?

Any employee of a participating employer who is at least age eighteen and has the status of an employee under California law (Unemployment Insurance Code Sections 621 et seq), receive an Internal Revenue Service Form W-2 with California wages from such employer, or is a sole proprietor or partner in a partnership that is an eligible employer, then you are likely to be eligible to participate in the Program subject to California law and the federal rules governing Roth IRAs.

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 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 – good for you! Your business may not facilitate CalSavers with automatic enrollment. Non-mandated employers can choose to facilitate contributions from their employees who already have an account or have enrolled on their own.

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- 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)
- 自动注册的工资扣除 IRAs

#### 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?

参与雇主的任何雇员,至少年满 18 岁且根据加利福尼亚州法律(《失业保险法》第 621 条及以下规定)具有该雇员的身份,从该雇主处收到一份带有加利福尼亚工资的内部税收服务表格 W-2,或如果是拥有资格的雇主的合伙人中的独资经营者或合伙人,则您可能有资格参加该计划,但要遵守加利福尼亚州法律和有关 Roth IRA 的联邦法规。

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。

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#### 如果我们已经有退休计划,我们还可以参与 CalSavers 吗?

如果您已经提供了合格的退休计划—对您有好处!您的公司可能无法自动注册 CalSavers。非授权雇主可以选择促进已经拥有帐户或自己注册的员工的缴款。

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- 401(k) plans (including multiple employer plans or pooled employer plans)  
Payroll deduction IRAs with automatic enrollment

If you already offer a qualified retirement plan, we request that you inform us of your exemption on the [employer portal](#).

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.

#### 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 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

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- 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)
- 自动注册的工资扣除 IRAs

如果您已经提供了合格的退休计划, 我们要求您在[雇主门户网站](#)上将豁免情况告知我们。

如果您有任何雇员或独立承包商自己建立了 CalSavers 帐户, 并要求将薪金扣除额汇入其 CalSavers 帐户, 则您的企业可以选择促进这些缴款, 就像其他任何扣除额一样, 例如停车费或慈善捐款。

#### 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。

#### 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。

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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.

### What does it mean that employees are automatically enrolled?

State law establishes CalSavers as, what is commonly referred to as, an "automatic enrollment program". Eligible employees who do not choose to opt out will be enrolled automatically in the program.

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 15 minutes or less. 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 make them aware of the Program and provide the opt-out or customization methods. 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.

After registration and enrollment, employers are responsible to deduct and remit each saver's contributions, each pay period. Employers are also responsible to add

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。

### 员工自动注册是什么意思？

州法律将 CalSavers 建立为通常称为“自动注册程序”的地方。不选择退出的合格员工将自动加入该计划。

员工的雇主参与程度有限。当雇主注册 CalSavers 时，雇主向 CalSavers 提供基本的员工名册信息。从头到尾，此过程通常需要 30 分钟；许多雇主在 15 分钟或更短的时间内完成了它。鼓励雇主在注册时完成此步骤，但是如果需要更多时间，可以在注册之日起 30 天内完成。

CalSavers 使用此信息直接与员工联系，以使他们了解计划并提供退出或自定义方法。如果符合条件的员工在 30 天内不采取任何行动，他们将在默认的保存设置下自动加入该计划。如果他们希望更改其帐户设置或选择退出该计划，他们将被指示与 CalSavers 联系。

注册并参加后，雇主有责任在每个付款期扣除并汇出每个储蓄者的缴款。雇主还应负责在雇用日期或合格日期后的 30 天内向计划中添加新的合格雇员。但是，雇主对雇员的参与保持中立，不要鼓励或劝阻参与。

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new eligible employees to the program within 30 days of their date of hire or date of eligibility. However, employers are to remain neutral about their employees' participation and not encourage or discourage participation.

## Sending Contributions

### Can an employer make contributions on behalf of their employees?

No. Employers are not allowed to making make contributions on behalf of, or as a match to, employee contributions in this program. 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 intends to notify 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.

For 2021, 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. Program participants must monitor their contribution levels across all of their IRAs to ensure they do not violate IRS limits.

### Is there a waiting period?

No. Eligible employees who do not choose to opt out of the program are automatically enrolled 30 days after their date of hire or date of eligibility. Contributions may be made on behalf of an employee at any point after they are enrolled.

### Is there a vesting period?

No, contributions belong 100% to the contributing program

## 发送缴款

### 雇主可以代表雇员缴款吗？

不能。雇主不得代表该计划的雇员缴款或与之匹配的款项。如果雇主希望代表其雇员为退休计划缴款，则应探索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。

计划参与者还有责任确定他们是否有资格向 Roth IRA 缴款，并遵守任何其他 IRA 规则。但是，CalSavers 将为计划参与者提供教育材料，以帮助参与者了解规则。

到 2021 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？

邀请员工为他们工作的每个雇主参加 CalSavers 计划。他们可以选择退出通过雇主的缴款，也可以选择同时通过多个雇主的缴款。计划参与者必须监视其所有 IRA 的缴费水平，以确保他们不违反 IRS 限制。

### 是否有等待期？

不能。不选择退出计划的合格员工将在其雇用日期或合格日期后 30 天自动注册。缴费后，可以在任何时候代表员工缴费。

### 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

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participant from day one.

100%。

## Fees & Costs

**As an employer, how much is this going to cost me?**  
There is no employer fee for participating in the program.

**作为雇主，这要花多少钱？**  
参加该计划无需支付雇主费用。

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

**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](mailto:clientservices@calsavers.com) 与客户服务部联系。

**Where can I find more detailed disclosure information about CalSavers?**

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

**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。

**Why is the state establishing CalSavers?**

State law mandates that all California employers with five or more employees either offer a retirement savings vehicle or facilitate their employees' access to CalSavers.

**国家为何建立 CalSavers？**

州法律规定，所有拥有五名或更多雇员的加利福尼亚雇主，都必须提供退休储蓄工具或协助其雇员使用 CalSavers。

**Do other states offer programs like CalSavers?**

Many states are pursuing implementing state-sponsored IRA savings programs with California, Oregon and Illinois now actively accepting contributions.

**其他州是否提供 CalSavers 等计划？**

许多州正在推行由州赞助的 IRA 储蓄计划，而加利福尼亚，俄勒冈和伊利诺伊州目前正在积极接受缴款。

**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 will ensure nearly all working Californians have the ability to save through the convenience of regular payroll contributions; CalSavers will offer a small set of simple investment options, making it easy for savers to choose how they invest in their future; and 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.

**CalSavers 与我的员工可以打开的任何其他 IRA 有何不同？**

CalSavers IRA 与任何其他 IRA 都遵守相同的规则和法规，但 CalSavers 计划是独一无二的：该计划将确保几乎所有在职的加利福尼亚人都能够通过定期支付工资的方式进行储蓄；CalSavers 将提供少量的简单投资选择，使储户可以轻松选择未来的投资方式；而未选择自己帐户设置的储户将根据为鼓励长期有意义的储蓄而开发的默认设置参与。随着该计划的发展，州范围内参与该计划的规模经济将导致越来越低的管理费。但是，还有其他替代方案供员工在 CalSavers 之外进行储蓄。例如，个人可以与众多提供 IRA 的共同基金，投资，保险，银行或其他公司之一建立 IRA。

**Can my payroll service provider facilitate CalSavers for me?**

You may add your payroll service provider as a delegate to help perform the employer facilitation duties on employers' behalf.

**我的薪资服务提供商可以为我提供 CalSavers 吗？**

您可以将薪资服务提供商添加为代表，以帮助代表雇主履行雇主便利化职责。

有疑问或需要帮助？



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### Why should I facilitate CalSavers instead of setting up my own plan or joining a Multiple Employer Plan (MEP)?

CalSavers offers a simple, streamlined, no-fee way for employers to comply with the requirement established by Government Code Section 100032. However, there are benefits to setting up an employer sponsored retirement plan or joining an MEP which may include higher individual contribution limits and the opportunity to offer an employer matching contribution.

### 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 BNY Mellon Investment Adviser, Inc. [(CalSavers Sustainable Balanced Fund (Environmental, Social, Governance))] 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.

In addition to Board oversight, the CalSavers program 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 an email 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

### 为什么我应该为 CalSavers 提供便利，而不是建立自己的计划或加入多雇主计划 (MEP)？

CalSavers 为雇主提供了一种简单，精简，免费的方式来遵守政府法规 100032 条所规定的要求。但是，建立雇主赞助的退休计划或加入 MEP 可能会有好处，其中可能包括更高的个人缴费限额和提供雇主相应供款的机会。

### 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？

计划参与者帐户的管理通过与 Ascensus College Savings Recordkeeping Services, LLC 的合同来处理。投资由 BNY Mellon Investment Adviser, Inc. [(CalSavers 可持续平衡基金 (环境，社会，治理)] 和道富环球投资顾问 (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。

除了董事会的监督之外，CalSavers 计划还有一小部分员工，并且与专业顾问签约以向该计划提供建议。

### 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](http://www.calsavers.com) 855-650-6918 或 [clientservices@calsavers.com](mailto:clientservices@calsavers.com) 与本计划 (客户服务) 联系。

有疑问或需要帮助？



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their account, they should contact the Program directly (Client Services) at [www.calsavers.com](http://www.calsavers.com), at 855-650-6918 or [clientservices@calsavers.com](mailto: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](http://www.calsavers.com) or have them contact Client Services at 855-650-6918 or [clientservices@calsavers.com](mailto:clientservices@calsavers.com) for any information.

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

According to state law, employers shall not have any liability for an employee's decision to participate in CalSavers, for their investment decisions, or for the performance of those investments.

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?

The Program website is currently available in English, Spanish, simple Chinese, Vietnamese, Korean, and Filipino with plans to expand to more languages. All program documentation will be available in English and Spanish. Certain materials will be available in other languages as well. In addition, customer service phone support is available in nearly all languages by calling Client Services at 855-650-6916.

#### 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](http://www.calsavers.com)，或让他们通过 855-650-6918 或 [clientservices@calsavers.com](mailto:clientservices@calsavers.com) 与客户服务联系。

#### 协助 CalSavers 的雇主是否对该计划承担任何责任？

根据州法律，雇主对雇员参加 CalSavers 的决定，其投资决定或这些投资的执行不承担任何责任。

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？

目前，该计划的网站提供英语，西班牙语，简体中文，越南语，韩语和菲律宾语，并计划扩展到更多语言。所有程序文档将以英语和西班牙语提供。某些材料也将以其他语言提供。此外，可以致电 855-650-6916 致电客户服务，以几乎所有语言提供客户服务电话支持。

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](http://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](http://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。

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