



Frequently Asked Questions – Saver 常见问题—保护程序

Eligibility

Which employees are eligible to participate in CalSavers?

There are two ways you can join the Program: through an employer, or on your own if you do not have access to a retirement savings plan through your employer.

Joining through an employer

If you are at least 18 years of age and employed by an eligible employer, you are eligible to participate in CalSavers. There are no minimum requirements based on hours worked or tenure with your employer.

Specifically, if you have the status of an employee under Unemployment Insurance Code Sections 621 et seq., receive an Internal Revenue Service Form W-2 with California wages from a participating employer, or are 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.

Enrolling on your own

To enroll on your own (not through an employer), you must have earned income, be at least age eighteen, have a bank account from which you will make contributions, and provide some personal information, including full legal name; Social Security number or Individual Taxpayer Identification Number; date of birth; physical U.S. street address; designated email address; and any other information reasonably required by the Program for purposes of administering the Program. Additionally, you must either make an initial contribution of at least \$10 from your bank account or establish a recurring contribution or payroll direct deposit for a minimum of \$10 per quarter.

Do I need to have a bank account to participate?

No, not if your employer is deducting the money directly out of your paycheck. If you choose to self-enroll in CalSavers separate from an employer arrangement, then you would need to link your bank account to your CalSavers account through the [Saver website](#).

资格

哪些员工有资格参加 CalSavers?

您可以通过两种方式加入该计划：通过雇主，或者如果您无法通过雇主获得退休储蓄计划，则可以自行加入。

通过雇主加入

如果您至少年满 18 周岁并由合格的雇主雇用，则您有资格参加 CalSavers。没有基于工作时间或与雇主的任期的最低要求。

具体来说，如果您具有失业保险法典第 621 条及以下各节规定的雇员身份，请从参与计划的雇主处收到一份带有加利福尼亚工资的美国国税局 W-2 表格，或者如果是合伙企业的独资或符合条件的雇主的合伙人，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。

自行注册

要自己注册（不通过雇主注册），您必须已经获得收入，至少年满 18 岁，并有一个银行账户供您缴款，并提供一些个人信息，包括完整的法定姓名；社会保险号或个人纳税人识别号；出生日期；美国实际街道地址；指定的电子邮件地址；以及本计划为管理本计划而合理需要的任何其他信息。此外，您必须从您的银行帐户中至少进行 \$ 10 的初始缴款，或者建立一个经常性缴款或工资直接存款，每季度至少 \$ 10。

我需要有一个银行帐户才能参加吗？

不，如果您的雇主直接从您的薪水中扣除这笔钱，那不是。如果您选择独立于雇主安排而自行注册 CalSavers，则需要通过 [Saver 网站](#) 将您的银行帐户链接到 CalSavers 帐户。

有疑问或需要帮助？

855-650-6918

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Do I need to have a Social Security Number to participate?

You must either have a Social Security Number or an Individual Taxpayer Identification Number.

我需要有社会安全号码才能参加吗？

您必须具有社会安全号码或个人纳税人识别号。

Account Information

How do I make changes to my CalSavers account if I want to save more, or less, or choose different investments?

Simply log in to [your account](#) or contact Client Services at 855-650-6918. You will be able to change your contribution rate, investment choices, designate a beneficiary, and turn automatic escalation on or off.

帐户信息

如果我想存更多或更少，或选择其他投资方式，如何更改我的 CalSavers 帐户？

只需登录您的帐户或通过 855-650-6918 与客户服务联系。您将能够更改您的缴款率，投资选择，指定受益人以及打开或关闭自动升级。

What happens to my CalSavers account if I die?

When you enroll you are asked to designate a beneficiary (person/s who should get your money if you die). If you don't designate a beneficiary, then the money will be passed along to your spouse. If you are not married at the time of your death, the money will go to your estate if you haven't designated a beneficiary. It is important to add a beneficiary to your account so you can make sure that the person you designate receives your money.

如果我死了，我的 CalSavers 帐户会怎样？

当您注册时，要求您指定受益人（如果您死了，应该得到您的钱的人）。如果您不指定受益人，那么这笔钱将被转给您的配偶。如果您在去世时尚未结婚，那么如果您未指定受益人，这笔钱将转到您的财产中。将受益人添加到您的帐户中很重要，这样您可以确保指定的人收到您的钱。

Enrollment and Opt-Out Processes Through an Employer

How does the enrollment process work?

After your employer registers, eligible employees will be enrolled in the Program automatically, unless they choose to opt out. If you were hired on or before the date your employer registers with the Program, the Program will enroll you within 30 days after your employer registers with the Program, unless you choose to opt out. If you were hired after your employer registers with the Program, you will be enrolled automatically within 30 days of your date of hire or date of eligibility, unless you choose to opt out.

When your employer facilitates their employees' participation in the CalSavers program, they will provide the names, Social Security Number or Individual Tax Identification Number, and contact information of eligible employees to the CalSavers Program. The Program will then contact the employees directly using the email or mailing address provided by the employer and provide them an employee information packet, which details the program. When you receive the packet you can:

- Do nothing, and then after 30 days you will be automatically enrolled in the Program under the default elections;

通过雇主的注册和退出流程


注册过程如何进行？

在您的雇主注册后，符合条件的员工将自动加入该计划，除非他们选择退出。如果您是在雇主向计划注册之日或之前被录用的，除非您选择退出，否则计划将在雇主向计划注册后的 30 天内为您注册。如果您是在雇主向该计划注册后才被录用的，除非您选择退出，否则您将在录用日期或资格日期后的 30 天内自动注册。

当您的雇主促进其雇员参加 CalSavers 计划时，他们将向 CalSavers 计划提供合格员工的姓名，社会安全号码或个人税号，以及联系信息。然后，计划将使用雇主提供的电子邮件或邮寄地址直接与员工联系，并向他们提供详细说明计划的员工信息包。收到数据包后，您可以：

- 不执行任何操作，然后 30 天后，您将自动按照默认选择参加该计划；
- [在线](#)自定义您的帐户，或与客户服务联系以选择不同的出资额和/或投资选项；或者
- 通过[线上](#)，填写并返回员工信息包中的[退出表](#)或联系客服，决定不参与和退出该计划。

有疑问或需要帮助？

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- Customize your account [online](#) or by contacting Client Services to select a different contribution amount and/or investment option; or
- Decide not to participate and opt-out of the program by going [online](#), by completing and returning the [opt-out form](#) in the employee information packet, or by contacting Client Services.

If the Program administrator is unable to process your enrollment for any reason, your employer will be notified immediately with instructions to not remit contributions on your behalf. The Program administrator will subsequently notify you. Such communications shall be held in the strictest confidence and shall not be used for any purpose outside of the Program.

What is my employer's role?

Your employer plays a limited role in facilitating the Program.

Your employer is responsible for the following:

- providing the following information about you to the Program administrator for the establishment of a CalSavers account in your name: full legal name; Social Security number or Individual Taxpayer Identification Number; date of birth; physical U.S. street address; designated email address, if applicable; and any other information reasonably required by the Program for purposes of administering the Program.
- setting up payroll deductions for you and remitting the contributed amounts promptly to the Program administrator

Your employer will not:

- require, endorse, encourage, prohibit, restrict, or discourage employee participation in the Program.
- contribute to your account or match your contributions to the Program;
- have any discretionary authority, control, or responsibility for the Program;
- receive any direct or indirect compensation in relation to the Program;
- provide tax, legal, investment, or other financial advice or direction about the Program; or
- manage your personal information with the Program, including your beneficiary designations.

Do I have to participate?

No, the CalSavers Program is completely voluntary for employees. If you do not wish to participate, you can opt out at any time.

How do I opt out?

You can opt out [online](#) or by contacting Client Services at [855-650-6918](tel:855-650-6918) or clientservices@calsavers.com. You can also opt out by mail using the form found on our website. In order to opt out, you must provide the last four digits of their Social Security Number or Individual Tax Identification

如果计划管理员由于任何原因无法处理您的注册，则将立即通知您的雇主，并附有指示，不要代表您汇款。计划管理员将随后通知您。此类通信应严格保密，不得在本计划之外用于任何目的。

我的雇主扮演什么角色？

您的雇主在促进该计划中的作用有限。

您的雇主对以下各项负责：

- 向计划管理员提供有关您的以下信息，以您的名义建立 CalSavers 帐户：完整的法定名称；社会保险号或个人纳税人识别号；出生日期；美国实际街道地址；指定的电子邮件地址（如果适用）；以及本计划为管理本计划而合理需要的任何其他信息。
- 为您设置薪金扣除额，并将所缴纳的款项立即转给计划管理员

您的雇主不会：

- 要求，认可，鼓励，禁止，限制或劝阻员工参与该计划。
- 向您的帐户缴款或与您对该计划的缴款相匹配；
- 对本计划具有任何酌处权，控制权或责任；
- 收到与该计划有关的任何直接或间接补偿；
- 提供有关本计划的税收，法律，投资或其他财务建议或指示；或者
- 使用本计划管理您的个人信息，包括您的受益人指定。

我必须参加吗？

不可以，CalSavers 计划完全是员工自愿参加的计划。如果您不想参加，可以随时退出。

我该如何选择退出？

您可以[在线](#)选择退出，也可以通过 [855-650-6918](tel:855-650-6918) 或 clientservices@calsavers.com 与客户服务联系。您也可以使用我们网站上的表格通过邮件选择退出。要选择退出，您必须提供其社会安全号码或个人税号，出生日期和邮政编码的最后四位数字。

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Number, date of birth, and ZIP Code.

If you opt out within the 30-day period after the Program administrator notifies you to confirm the establishment of your CalSavers Account and provides you with instructions on how to access the Program Documents (the “30-Day Notification Period”), no payroll deductions will be made on your behalf, and your CalSavers account will not be activated. If you choose to end your participation in the Program after the 30-Day Notification Period and payroll deductions have started, your payroll deductions will generally be terminated before the next pay cycle, no later than 30 days after your request. If contributions have already been made into your CalSavers account, you may: (i) leave your money in your CalSavers account to grow your retirement savings; (ii) transfer or roll over your CalSavers account to another Roth IRA; or (iii) request a distribution at any time, subject to Roth IRA distribution laws. NOTE: any investment earnings withdrawn may be taxable and subject to “early withdrawal” tax penalties. See **DISCLOSURE STATEMENT – Income Tax Consequences of Establishing a Roth IRA** for more information and contact your tax advisor for assistance.

What happens after I opt-out?

After you opt out, you will receive a notification confirming your decision. At any time in the future, you can opt in to the Program.

If I opt out, how and when can I get back in?

You can opt back in at any time [online](#), by phone, or by mailing in a [form](#).

What if I do nothing?

If you enrolled in the Program through a participating employer and do nothing after you receive the employee information packet by email or mail, a payroll-deduction of 5% of your gross pay will be contributed to your account each pay cycle beginning with the first payroll cycle after 30 days from when the employee information packet detailing the program is sent to you. Your payroll deductions will automatically increase 1% on or about January 1 of each year for three years up to a maximum of 8%. Your initial contributions will be allocated to the CalSavers Money Market Fund for 30 days and after the 30-day period has elapsed, all contributions and earnings in the CalSavers Money Market Fund at that time, and all subsequent contributions, will be automatically transferred to the CalSavers Target Retirement Fund as determined in the table below based on your age as reported in the Program records and assumed retirement at age 65. The 30-day period begins on the date of your first contribution into the CalSavers Money Market Fund.

| Investment Options for Default Elections Based on Age and Year of Retirement |
|--|
|--|

如果您在计划管理员通知您确认您建立 CalSavers 帐户后的 30 天内选择退出，并向您提供了有关如何访问计划文件的说明（“30 天通知期”），则不会代表您扣除工资，并且您的 CalSavers 帐户将不会被激活。如果您选择在 30 天通知期之后终止参加该计划，并且已经开始扣除工资，则您的工资扣除通常会在下一个支付周期之前终止，不得迟于您的请求后 30 天。如果已经向您的 CalSavers 帐户进行了缴款，则您可以：（i）将您的钱留在 CalSavers 帐户中以增加退休储蓄；（ii）将您的 CalSavers 帐户转移或滚存到另一个 Roth IRA；或（iii）根据 Roth IRA 发行法律，随时要求进行发放。笔记：提取的任何投资收益均应课税，并受到“提早提取”税罚款。有关更多信息，请参阅 [披露声明 - 建立 Roth IRA 的所得税后果](#)，并联系您的税务顾问寻求帮助。

退出后会怎样？

选择退出后，您会收到一条确认您的决定的通知。您将来可以随时选择加入该计划。

如果我选择退出，我如何以及何时才能回来？


您可以随时 [在线](#)，通过电话或通过 [邮寄](#) 表格形式选择重新加入。

如果我什么都不做怎么办？


如果您通过参与的雇主参加了该计划，并且在通过电子邮件或邮件收到员工信息包后没有采取任何措施，则从第一个薪水开始的每个薪水周期将薪水扣除的总额为薪水总额的 5%。从详细说明该计划的员工信息包发送给您起 30 天后循环。您的工资扣除额将在每年的每年 1 月 1 日左右（大约三年）自动增加 1%，最多增加 8%。您的初始缴款将在 30 天之内分配给 CalSavers 货币市场基金，在 30 天的期限过后，那时 CalSavers 货币市场基金中的所有缴款和收益以及所有随后的缴款将自动转移到下表根据计划记录中报告的您的年龄确定的 CalSavers 目标退休基金，并假设退休年龄为 65 岁。30 天期限从您首次向 CalSavers 货币市场基金缴款之日开始。

| 基于退休年龄和退休年份的默认选举的投资选项 | | | | |
|-----------------------|--------|---|------|------------------|
| 出生日期 | 目标退休年龄 | | | 投资选择 |
| 12/31/1952 或更早版本 | 2017 | 或 | 较早 | CalSavers 目标退休基金 |
| 1/1/1953 | 2018 | - | 2022 | CalSavers 目标退休 |

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| Date of Birth | Target Retirement Years | | | Investment Option |
|-----------------------|-------------------------|----|---------|--|
| | 2017 | or | earlier | |
| 12/31/1952 or Earlier | | | | CalSavers Target Retirement Fund |
| 1/1/1953 – 12/31/1957 | 2018 | - | 2022 | CalSavers Target Retirement Fund 2020 |
| 1/1/1958 – 12/31/1962 | 2023 | - | 2027 | CalSavers Target Retirement Fund 2025 |
| 1/1/1963 – 12/31/1967 | 2028 | - | 2032 | CalSavers Target Retirement Fund 2030 |
| 1/1/1968 – 12/31/1972 | 2033 | - | 2037 | CalSavers Target Retirement Fund 2035 |
| 1/1/1973 – 12/31/1977 | 2038 | - | 2042 | CalSavers Target Retirement Fund 2040 |
| 1/1/1978 – 12/31/1982 | 2043 | - | 2047 | CalSavers Target Retirement Fund 2045 |
| 1/1/1983 – 12/31/1987 | 2048 | - | 2052 | CalSavers Target Retirement Fund 2050 |
| 1/1/1988 – 12/31/1992 | 2053 | - | 2057 | CalSavers Target Retirement Fund 2055 |
| 1/1/1993 – 12/31/1997 | 2058 | - | 2062 | CalSavers Target Retirement Fund 2060 |
| 1/1/1998 – 12/31/2002 | 2063 | - | 2067 | CalSavers Target Retirement Fund 2065 |
| 1/1/2003 – 12/31/2007 | 2068 | - | 2072 | CalSavers Target Retirement Fund 2070 |
| 1/1/2008 or Later | 2073 | or | later | <i>Funds to be added at a later date</i> |

| | | | | |
|-----------------------|------|----|------|-----------------------|
| 12/31/1957 | | | | 基金 2020 |
| 1/1/1958 – 12/31/1962 | 2023 | - | 2027 | CalSavers 目标退休基金 2025 |
| 1/1/1963 – 12/31/1967 | 2028 | - | 2032 | CalSavers 目标退休基金 2030 |
| 1/1/1968 – 12/31/1972 | 2033 | - | 2037 | CalSavers 目标退休基金 2035 |
| 1/1/1973 – 12/31/1977 | 2038 | - | 2042 | CalSavers 目标退休基金 2040 |
| 1/1/1978 – 12/31/1982 | 2043 | - | 2047 | CalSavers 目标退休基金 2045 |
| 1/1/1983 – 12/31/1987 | 2048 | - | 2052 | CalSavers 目标退休基金 2050 |
| 1/1/1988 – 12/31/1992 | 2053 | - | 2057 | CalSavers 目标退休基金 2055 |
| 1/1/1993 – 12/31/1997 | 2058 | - | 2062 | CalSavers 目标退休基金 2060 |
| 1/1/1998 – 12/31/2002 | 2063 | - | 2067 | CalSavers 目标退休基金 2065 |
| 1/1/2003 – 12/31/2007 | 2068 | - | 2072 | CalSavers 目标退休基金 2070 |
| 1/1/2008 或更高版本 | 2073 | 或者 | 之后 | 以后要增加的资金 |

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Self-Enrollment

What do I need to enroll?

To enroll as an individual (not through an employer), you must:

- have [earned income](#)
- be at least age eighteen
- have a bank account from which you will make contributions, and
- provide some personal information, including full legal name; Social Security number or Individual Taxpayer Identification Number; date of birth; physical U.S. street address; designated email address; and any other information reasonably required by the Program for purposes of administering the Program.
- either make an initial contribution of at least \$10 from your bank account or establish a recurring contribution or payroll direct deposit for a minimum of \$10 per quarter.

You can join the program today on the [Saver website](#).

Before your CalSavers account is established, you will be asked to acknowledge that:

- you understand the eligibility requirements for the Roth IRA contribution you are making, and you qualify to make the contribution;
- you have received a copy of the Program Disclosure Booklet, the Custodial Account Agreement, Disclosure Statement, and Financial Disclosure;
- you understand that the terms and conditions that apply to a Roth IRA are contained in the Custodial Account Agreement and you agree to be bound by those terms and conditions; and
- you understand that you may revoke your Roth IRA without penalty within seven days from the date you receive the Disclosure Statement by mailing or delivering a written notice to the Program administrator.


How much can I contribute?

You can contribute up to the annual contribution limit set by the IRS or up to the amount of earned income you have for the year (whichever is less). For 2021 the limit is \$6,000 if you're under 50 and \$7,000 if you're age 50 or older. Note that this limit applies to all of your IRA accounts in aggregate. If you have IRA accounts in addition to your CalSavers account, you will need to ensure that in combination, you are not contributing more than federal limits allow.

Eligibility to participate in a Roth IRA is limited to certain annual income levels. To determine if you are eligible to contribute to a Roth IRA, please visit the [IRS website](#).

Recurring contributions—scheduled at least once every three months—must be at least \$10. One-time lump sum contributions must be at least \$10.

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自我报名

我需要注册什么?

要以个人身份注册（不通过雇主注册），您必须：

- [赚了钱](#)
- 至少年满十八岁
- 有一个您要用来缴款的银行帐户，以及
- 提供一些个人信息，包括完整的法定姓名；社会保险号或个人纳税人识别号；出生日期；美国实际街道地址；指定的电子邮件地址；以及本计划为管理本计划而合理需要的任何其他信息。
- 从您的银行帐户中至少进行\$ 10的初始缴款，或者建立经常性缴款或工资直接存款，每季度至少\$ 10。

您可以立即在 [Saver 网站](#)上加入该计划。

在建立您的 CalSavers 帐户之前，将要求您确认：

- 您了解您所做出的 Roth IRA 缴款的资格要求，并且您有资格进行缴款；
- 您已收到《计划披露手册》，《客户账户协议》，《披露声明》和《财务披露》的副本；
- 您了解适用于 Roth IRA 的条款和条件已包含在“托管帐户协议”中，并且您同意受这些条款和条件的约束；和
- 您了解，您可以在收到披露声明之日起七天内，通过邮寄或向计划管理员发送书面通知，撤销 Roth IRA，而不会受到任何处罚。

我可以贡献多少?

您最多可以缴纳国税局设定的年度缴费限额，也可以缴纳当年的收入总额（以较少者为准）。如果您未满 50 岁，则 2021 年的最高限额为\$ 6,000；如果您年满 50 岁或以上，则最高限额为\$ 7,000。请注意，此限制总计适用于您的所有 IRA 帐户。如果您除了 CalSavers 帐户之外还拥有 IRA 帐户，则需要确保您所缴纳的费用合计不超过联邦限额所允许的范围。

参加 Roth IRA 的资格仅限于某些年收入水平。要确定您是否有资格向 Roth IRA 缴款，请访问 [IRS 网站](#)。

定期缴款（至少每三个月安排一次）必须至少为 10 美元。一次性总缴款额必须至少为 10 美元。

当您连接银行帐户时，您将需要提供您的银行路由号码，帐

When you connect your bank account, you will need to provide your bank routing number, account number, and bank name.

号和银行名称。

Contributions

会费

How do I contribute?

You may contribute to your CalSavers account either through your employer that facilitates the Program or through one of the following methods: check, payroll direct deposit and/or bank account (as a one-time or recurring contribution). When you connect your bank account, you will need to provide your bank routing number, account number, and bank name.

我该如何贡献?

您可以通过促进计划的雇主或通过以下一种方式向 CalSavers 帐户缴款：支票，工资单直接存款和/或银行帐户（一次性或经常性缴款）。当您连接银行帐户时，您将需要提供您的银行路由号码，帐号和银行名称。

We will not accept contributions made by cash, money order, travelers checks, checks drawn on banks located outside the U.S., checks not in U.S. dollars, checks dated over 180 days, checks post-dated more than seven (7) days in advance, checks with unclear instructions, starter or counter checks, credit card or bank courtesy checks, third-party personal checks over \$10,000, instant loan checks, or any other checks we deem unacceptable. No stocks, securities or other non-cash assets will be accepted as contributions.

我们将不接受现金，汇票，旅行支票，在美国境外银行提取的支票，非美元支票，180天以上的支票，逾期七（7）天以上的过往支票，说明不明确的支票，开户或柜台支票，信用卡或银行礼节性支票，10,000美元以上的第三方个人支票，即时贷款支票或我们认为不可接受的任何其他支票。不接受任何股票，证券或其他非现金资产作为出资。

Is the contribution rate based on gross or net income?

Contribution rates are based on your gross income.

缴费率是基于总收入还是净收入?

缴费率基于您的总收入。

Can I contribute a flat dollar amount instead of a percentage of pay?

If you are enrolled through your employer you may only contribute as a percentage of your paycheck. The ability to contribute a flat dollar amount may be added in the future.

我可以按固定的美元金额而不是按一定百分比支付吗?

如果您是通過雇主注册的，則只能按工資的一定比例繳納費用。將來可能會增加提供固定美元金額的功能。

If you self-enroll into CalSavers independent of an employer and make contributions from your bank account, you may only contribute in flat dollar amounts.

如果您獨立於雇主獨立註冊 CalSavers 並從您的銀行帳戶中進行繳款，則您只能以固定美元金額繳款。

Can I have my contribution automatically increase each year?

Yes, with the default elections in the Program, your contributions will start at 5% of your gross salary and increase 1% on or about January 1 of each year up to a maximum of 8%. You may opt-out of the automatic increase feature or customize it as you wish.

我可以每年自動增加繳款嗎?

是的，在該計劃的默認選舉中，您的繳款將從您總薪金的5%開始，並在每年1月1日或前後增加1%，最多增加8%。您可以選擇退出自動增加功能，也可以根據需要對其進行自定義。

If I have automatic increases, when does the savings rate increase?

Automatic increases take effect on or about January 1 of each year. The first automatic increase on your account will not take place until you've been in the Program for at least six months and are contributing less than 8% of your salary.

如果我有自動存款，儲蓄率何時增加?

自動增加會在每年的1月1日左右生效。在您加入該計劃至少六個月並且繳納的薪金少於工資的8%之前，不會自動進行帳戶自動增加。

有疑问或需要帮助?



855-650-6918



clientservices@calsavers.com



Mon – Fri 8 a.m. – 8 p.m. PT

Can I make pre-tax contributions?

As a default, CalSavers accounts are after-tax Roth IRAs.

CalSavers offers an option to savers who would like to recharacterize their contributions to a Traditional IRA. You can use this [form](#) or contact [Client Services](#) to get the process started.

If you are contributing to a Traditional IRA, your contributions may be deductible on your tax return. Please consult with a tax advisor for more information.

How will I know if I'm getting close to the contribution limits?

The Program will monitor your contribution amounts and notify you and your employer when you are approaching the standard annual IRS contribution limit. For 2021, the limit is \$6,000 if you're under 50 and \$7,000 if you're 50 or older. Note that this limit applies to all of your IRA accounts in aggregate. If you have IRA accounts in addition to your CalSavers account, you will need to ensure that in combination, you are not contributing more than federal limits allow.

Eligibility to participate in a Roth IRA is limited to certain annual income levels. To determine if you are eligible to contribute to a Roth IRA, please visit the [IRS website](#).

How are contributions made through an employer that facilitates the Program?

On each payroll date following your enrollment into the Program, your employer will deduct and transfer an amount based on your current contribution elections from your compensation, to your CalSavers account.

Deducted amounts will not exceed the portion of your compensation that remains after other lawfully required payroll deductions with higher precedent than Program contributions are withheld by your employer. Program contribution amounts withheld by your employer will be transmitted to the Program administrator within seven (7) business days after the end of the payroll period during which the amounts were withheld.

The Program will credit any funds contributed to your CalSavers account on the same business day they are received by the Program administrator from your employer, if the contribution is received in good order and prior to the close of business. If received after the close of business, contributions will be credited on the next succeeding business day.

我可以进行税前缴款吗？

默认情况下，CalSavers 帐户为税后 Roth IRA。

CalSavers 为想要重新表征其对传统 IRA 贡献的储户提供了一个选项。您可以使用此[表单](#)或联系[客户服务](#)来开始该过程。

如果您向传统 IRA 缴款，则您的缴款可在纳税申报表中扣除。请咨询税务顾问以获取更多信息。

我怎么知道我是否接近缴款限额？

该计划将监控您的缴款额，并在您接近标准的 IRS 年度缴款上限时通知您和您的雇主。对于 2021 年，如果您的年龄在 50 岁以下，则限额为 \$ 6,000；如果您的年龄在 50 岁或以上，则限额为 \$ 7,000。请注意，此限制总计适用于您的所有 IRA 帐户。如果您除了 CalSavers 帐户之外还拥有 IRA 帐户，则需要确保您所缴纳的费用合计不超过联邦限额所允许的范围。

参加 Roth IRA 的资格仅限于某些年收入水平。要确定您是否有资格向 Roth IRA 缴款，请访问 [IRS 网站](#)。


如何通过促进计划的雇主缴款？

在您加入该计划后的每个工资发放日，您的雇主都会根据您的当前的缴款选择从您的薪酬中扣除并转入您的 CalSavers 帐户。

扣除的金额将不超过您的雇主在扣留其他法律要求的比雇主扣留的项目缴款更高优先级的薪金扣除之后剩余的部分。您的雇主扣留的计划缴款金额将在薪金支付期结束后的七（7）个工作日内发送给计划管理员。

如果计划管理员从您的雇主那里收到资金，并且计划在营业时间结束前收到，则计划将在该工作日向您的 CalSavers 帐户中存入的任何资金记入贷方。如果在营业时间结束后收到，则缴款将在下一个工作日记入贷方。

有疑问或需要帮助？

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How do I contribute through an employer who does not facilitate the Program?


You may be eligible to make automatic, periodic contributions to your CalSavers account by payroll direct deposit (if your employer offers such a service). The minimum payroll direct deposit contribution amount is \$10 per paycheck on at least a quarterly basis. Contributions by payroll will only be permitted from employers able to meet our operational and administrative requirements. You may sign up for payroll direct deposit by providing your payroll direct deposit instructions to the Program online. After you submit your payroll direct deposit instructions to the Program, you will receive a Payroll Deduction Confirmation Form, which you must sign and submit to your employer's payroll department. Automatic or periodic investing does not guarantee a profit or protect against a loss in a declining market.

How do I contribute through my bank account?

You may contribute to your CalSavers account from a checking or savings account at your bank if your bank is a member of the Automated Clearing House (ACH), subject to certain processing restrictions. Contributions from your bank account may be made as a one-time contribution or recurring contribution (see below for details). By establishing contributions through your bank account, you authorize the Program administrator to initiate credit/debit entries (and to initiate, if necessary, debit/credit entries and adjustments for credit/debit entries made in error) to your bank account. You must provide certain information about the bank account from which money will be withdrawn. Contributions from a money market mutual fund or cash management account are not permitted. If a contribution fails to go through because the bank account on which it is drawn lacks sufficient funds or banking instructions are incorrect or incomplete, we reserve the right to suspend processing of future contributions by ACH.

Recurring Contributions from Your Bank Account. You may contribute to your CalSavers account through periodic automatic debits from your bank account on a weekly, bi-weekly, semi-monthly, monthly or quarterly basis. The minimum recurring contribution amount is \$10 per quarter. You may establish or make changes to a recurring contribution for an existing CalSavers account at any time online. Recurring contribution debits from your bank account will occur on the day you indicate, provided the day is a regular business day. If the day you indicate falls on a weekend or a holiday, the recurring contribution debit will occur on the next business day. Your recurring contribution authorization will remain in effect until we have received notification of its termination from you and we have had a reasonable amount of time to act on it. A change to, or termination of, a recurring contribution must be received by us at least five (5) business days before the next recurring contribution debit is scheduled to be deducted from your bank account. Automatic or periodic investing does not guarantee a profit or protect against a loss in a declining

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我如何通过不参与该计划的雇主缴费?

您可能有资格通过工资直接存款（如果您的雇主提供了这样的服务）向您的 CalSavers 帐户自动进行定期缴款。最低薪资直接存款缴款额至少每季度为每张支票\$ 10。只有符合我们的运营和行政要求的雇主才能允许按工资单缴纳费用。您可以通过在线向计划提供工资直接存款说明来注册工资直接存款。向计划提交工资直接存入说明后，您将收到工资扣除确认表，您必须在该表上签名并提交给雇主的工资部门。在不断下降的市场中，自动或定期投资不能保证获利或遭受损失。

我如何通过我的银行账户缴款?

如果您的银行是自动清算所（ACH）的成员，则您可以从银行的支票或储蓄帐户向 CalSavers 帐户缴款，但要遵守某些处理限制。您银行账户中的缴款可以是一次性缴款，也可以是经常性缴款（有关详细信息，请参见下文）。通过您的银行账户建立缴款，您授权计划管理员向您的银行账户发起贷方/借方录入（并在必要时发起借方/贷方录入和对错误的贷方/借方录入进行调整）。您必须提供有关从中提取资金的银行账户的某些信息。不允许从货币市场共同基金或现金管理帐户中缴款。如果缴款因提取的银行账户资金不足或银行指令不正确或不完整而无法通过，我们保留暂停 ACH 处理未来缴款的权利。

来自您的银行账户的经常性缴款。您可以通过每周，每两周，每半月，每月或每季度定期从银行账户自动扣款来为 CalSavers 帐户缴款。最低经常性缴款金额为每季度\$ 10。您可以随时在线上为现有的 CalSavers 帐户建立或更改定期缴款。如果您指定的工作日为正常工作日，则会从您指定的日期开始从您的银行账户中扣除经常性缴款。如果您指定的日期是周末或节假日，则经常性借方将在下一个工作日发生。您的定期缴款授权将一直有效，直到我们收到您的终止通知，并且我们有合理的时间采取行动为止。我们必须至少在五（5）个工作日之前收到更改或终止经常性缴款的通知，然后才计划从您的银行账户中扣除下一个经常性缴款借项。在不断下降的市场中，自动或定期投资不能保证获利或遭受损失。

来自您的银行账户的一次性缴款。您可以通过从您的银行账户一次性借记来为 CalSavers 帐户缴款，每次缴款至少 10 美元。我们可能会限制您每天从银行账户中一次性支付的总金额。超过此限制的缴款将被拒绝。如果您打算一次性向您的 CalSavers 帐户缴款，则可能需要与本计划联系，以查询当前的限额，然后再进行缴款。

market.

One-Time Contributions from Your Bank Account. You may contribute to your CalSavers account through one-time debits from your bank account for a minimum of \$10 per contribution. We may place a limit on the total dollar amount per day you may contribute as a one-time contribution from your bank account. Contributions in excess of this limit will be rejected. If you plan to contribute a large dollar amount to your CalSavers account as a one-time contribution, you may want to contact the Program to inquire about the current limit prior to making your contribution.

How do I contribute by check?

After you have opened your CalSavers account, you may make contributions by check. **Note: Initial contributions to open a CalSavers account cannot be made by check.** Checks must be made payable to: CalSavers and mailed to CalSavers, P.O. Box 55759, Boston, MA 02205 and should specify the name of the account owner.

How will the funds be credited to my CalSavers account?

If contributing through any of the direct methods, the Program will credit any funds contributed to your CalSavers account on the same business day if the contribution is received in good order and prior to the close of the NYSE, normally 4:00 p.m., Eastern Standard Time. In this instance, your contribution will receive a contribution date of the same business day that your contribution is received. If received after the NYSE's close, contributions will be credited on the next business day that the NYSE is open. In this instance, your contribution will receive a contribution date of the next business day that your contribution is received.

For one-time contributions and recurring contributions from your bank account, your contribution date will be the date you select for the contribution to be debited from your bank account, except if you select the next business day as the debit date. In that case, if your request is received in good order by 4:00 p.m., Eastern Standard Time, it will be given a contribution date of the next business day after the date you request is received. If your request is received in good order after 4:00 p.m., Eastern Standard Time, it will be given a contribution date of the second business day after the date your request is received. Please note that this only applies to one-time contributions and the first occurrence of a recurring contribution if you select the next business day as a debit date.

Contributions sent by U.S. mail will be generally treated as having been made in a given year if checks are received by December 31 of the applicable year, and are subsequently paid. ACH contributions will generally be treated as received in the year you initiate them, provided the funds are successfully deducted from your checking or savings account. Please consult with your tax advisor on how to treat contributions for tax purposes.

我如何通过支票缴款?

打开您的 CalSavers 帐户后,您可以通过支票缴款。**笔记:** 开立 CalSavers 帐户的初始缴款不能通过支票进行。支票必须支付给: CalSavers, 并邮寄给 CalSavers, P.O. 邮箱 55759, 波士顿, 马萨诸塞州 02205, 并应指定帐户所有者的姓名。

资金如何记入我的 CalSavers 帐户?


如果通过任何直接方式缴款,则计划将在同一工作日(如果东部标准时间通常在下午 4:00 下午)在纽约证券交易所关闭之前以良好顺序收到缴款的情况下记入您的 CalSavers 帐户的所有资金。在这种情况下,您的缴款将收到与收到缴款相同工作日的缴款日期。如果在纽交所休市后收到,则缴款将在纽交所营业的下一个工作日记入贷方。在这种情况下,您的缴款将在收到您的缴款的下一个工作日收到一个缴款日期。

对于来自银行帐户的一次性缴款和经常性缴款,除非您选择下一个工作日作为借记日期,否则缴款日期将是您选择从银行帐户中扣除的缴款日期。在这种情况下,如果您在东部标准时间下午 4:00 之前妥善收到了您的请求,则会在收到您的请求后的下一个工作日为您提供一个缴款日期。如果您在东部标准时间下午 4:00 后以良好的顺序收到了您的请求,那么它将在收到您的请求后的第二个工作日作为一个缴款日期。请注意,如果您选择下一个工作日作为借记日,则这仅适用于一次性缴款和定期缴款的首次出现。

如果在适用年份的 12 月 31 日之前收到支票并随后付款,则通常将通过美国邮件发送的缴款视为给定年份。只要已成功从您的支票或储蓄帐户中扣除资金,ACH 缴款通常会在您发起缴款的当年视为已收到。请咨询您的税务顾问,以了解如何将缴款用于税收目的。

本计划可能因不可抗力(如计划披露手册中所述)而导致处理延迟,这可能会影响您的缴款日期。在这些情况下,您的实际缴款日期可能晚于您将要收到的缴款日期,这可能会对您的帐户价值产生负面影响。

有疑问或需要帮助?

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The Program may experience processing delays resulting from a Force Majeure (as defined in the Program Disclosure Booklet) event, which may affect your contribution date. In those instances, your actual contribution date may be after the contribution date you would have received, which may negatively affect the value of your Account.

Distributions and Withdrawals

Can I borrow money from my CalSavers account?

No, you cannot borrow funds from IRA accounts, including your CalSavers IRA. If you would like access to your funds, you would simply request a distribution.

How can I take my money out when I retire?

You can choose to take it out in one lump sum or periodic withdrawals.

You also may withdraw money before you retire.

Do I have to pay taxes on my money when I take it out when I retire (over 59 ½ years old)?

You may wish to consult a tax advisor for more information, but the following generally apply:

You do not have to pay taxes on your contributions to a Roth IRA at any age, because you paid taxes on the money before you made the contribution. Before age 59 ½ you may have to pay taxes on the earnings on your contributions, but this varies depending on how long your account has been open, and the purpose for which you are withdrawing the funds.

If you contributed to a Traditional IRA, that money may be tax deductible. When you withdraw money from that account, it will be taxed at your tax rate at the time of withdrawal.

How do I take money out and how long will it take to get my money?

Distributions from your CalSavers account may be requested online or by phone. Alternatively, you can mail us a completed distribution form. Once a completed request and any additional documentation required are received, the distribution will be processed.

Distribution requests received in good order before the close of business on any business day are processed that day based on the unit values of the investment options in your CalSavers account for that day. Requests received after the close of business are processed the next Business Day using the unit values on that day. Distributions may be payable by check or ACH.

Please allow up to ten (10) business days for the proceeds

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分配和取款

我可以从我的 CalSavers 帐户借钱吗?

不可以，您不能从 IRA 帐户（包括您的 CalSavers IRA）借钱。如果您想使用自己的资金，则只需请求分配即可。

退休时如何拿出我的钱?

您可以选择一次性支付或定期提取。

您还可以在退休前取款。

当我退休（超过 59½岁）时取出钱时，是否需要对自己的钱缴税?

您可能希望咨询税务顾问以获取更多信息，但通常适用以下条件：

您不必在任何年龄都对 Roth IRA 的缴款缴税，因为您在缴款之前就已经对这些钱缴了税。在 59½岁之前，您可能需要为自己的缴款收入缴税，但这取决于您开设账户的时间长短以及提取资金的目的。

如果您向传统 IRA 缴款，则该笔钱可以抵税。当您从该帐户提款时，将以提款时的税率征税。

我如何取出钱，要花多长时间?

您可以通过在线或电话要求从您的 CalSavers 帐户中进行分配。或者，您可以将完整的分发表格邮寄给我们。收到完整的请求和所需的任何其他文档后，将处理分发。

在当天的营业时间结束之前，将根据您当天 CalSavers 帐户中投资期权的单位价值来处理按顺序收到的良好分配请求。营业时间结束后收到的请求将在下一个工作日使用当天的单位值进行处理。分配可以通过支票或 ACH 支付。

请在最多十（10）个工作日内将收益发送给您。分配通常会在接受请求后的三（3）个工作日内处理。在市场波动期间和年底，分发请求可能需要多达五（5）个工作日才能处理。为了安全起见，当您的地址发生更改时，分配请求将被保留九（9）个工作日，而在您的银行信息发生更改后，分配请求将

to reach you. Distributions will generally be processed within three (3) business days of accepting the request. During periods of market volatility and at year-end, distribution requests may take up to five (5) business days to be processed. For security purposes, there will be a hold of nine (9) business days on distribution requests when there is a change to your address and a hold of fifteen (15) calendar days on distribution requests following a change to your banking information. Distributions of contribution amounts submitted by your employer will not be available for withdrawal for seven (7) business days. These preceding time periods are subject to change upon reasonable notice.

Is there a fee or penalty or restrictions for taking money out?

The Program assesses no fees or penalties to withdraw money from your account.

The IRS may charge taxes and/or penalties on distributions from your account before you reach the age of 59 ½, although there are several exceptions that may apply (such as if you are disabled). You should [consult the IRS](#) or your tax advisor before making any withdrawals in this circumstance. You may review IRS guidelines at the [IRS website](#).

You also may establish your own IRA outside of CalSavers and transfer your account to that IRA. Contact Client Services at [855-650-6918](tel:855-650-6918) or clientservices@calsavers.com for more information on how to transfer your account.

Investments

How do I find out more about my investment options?

Visit the [Investment page](#) on www.calsavers.com or contact Client Services at [855-650-6918](tel:855-650-6918) or clientservices@calsavers.com

Employment Related

I was enrolled through a facilitating employer, what happens to my account if I change employers?

Your CalSavers account belongs to you and is not tied to your employer. You can keep it throughout your career. If you change employers, your money remains in your account and you can contribute to it independent of an employer. If you work for a new employer that facilitates the CalSavers Program, you will receive enrollment notification and payroll deductions into your CalSavers account will begin at your new employer unless you choose to opt out.

被保留十五（15）个日历日。您的雇主提交的缴款额分配将在七（7）个工作日内无法提取。这些之前的时间段可能会在合理通知的情况下进行更改。

提取钱是否需要付费或罚金或限制？

该计划不评估从您的帐户中提款的任何费用或罚款。

IRS 可能会在您达到 59½ 岁之前，对您帐户中的分配收取税款和/或罚款，尽管可能有一些例外情况（例如，您被禁用）。在这种情况下进行提款之前，您应[咨询 IRS](#) 或您的税务顾问。您可以在 [IRS 网站](#) 上查看 IRS 指南。

您也可以在 CalSavers 之外建立自己的 IRA，并将您的帐户转移到该 IRA。请通过 [855-650-6918](tel:855-650-6918) 或 clientservices@calsavers.com 与客户服务联系，以获取有关如何转移帐户的更多信息。

投资项目

我如何找到有关我的投资选择的更多信息？

请访问 www.calsavers.com 上的[投资页面](#)，或通过 [855-650-6918](tel:855-650-6918) 或 clientservices@calsavers.com 与客户服务联系。

就业相关

我是通过促进雇主注册的，如果我更换雇主，我的帐户会怎样？

您的 CalSavers 帐户属于您，并且与您的雇主无关。您可以在整个职业生涯中保留它。如果您更换雇主，您的钱将保留在您的帐户中，并且您可以独立于雇主而向其缴款。如果您为实施 CalSavers 计划的新雇主工作，您将收到注册通知，并且薪金扣除将从您的新雇主开始，除非您选择退出，否则从您的 CalSavers 帐户开始扣除。

有疑问或需要帮助？



855-650-6918



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What if my new employer doesn't offer a private retirement plan or CalSavers?

State law mandates that all California employers with 5 or more employees facilitate employee contributions into the CalSavers Program if they don't offer an employer-sponsored retirement plan. If you believe your employer is in violation of this mandate, please contact us and we will research your inquiry.

What happens to my account if I move out of state?

Your CalSavers account belongs to you and stays with you even if you move out of state. You have a few options. You may continue to make deposits directly from your bank account if you would like, or you may simply leave your investments in your account and discontinue new contributions, or you may move your funds to another IRA. You will not be able to make payroll contributions through your employer if you are working outside of California unless your employer offers payroll direct deposit.

Can I participate if I'm a gig worker, self-employed or independent contractor?

Yes, you can sign up for an account directly on your own and make contributions through your bank account.

I hold multiple jobs with eligible employers, can I participate with each one?

Yes, as long as each employer is a CalSavers participating employer. Unless you opt-out or make a different election, each employer will automatically deduct contributions from your pay and send them to your CalSavers account.

Even if you have multiple employers, all your contributions will be held in a single account in your name.

My employer doesn't provide access to CalSavers. How can I participate?

You can [sign up](#) for an account on your own and make automatic payments from your bank account. After establishing your own account, you may ask your employer if they would be willing to make a payroll deduction for you, but the employer is not required to do this.

Before deciding to contribute to CalSavers, you should determine if your employer offers a retirement plan and consider whether you'd be better off contributing to your employer's plan rather than CalSavers.

When can my employer register for the Program?

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,

如果我的新雇主不提供私人退休计划或 CalSavers, 该怎么办?

州法律规定, 如果雇员不提供由雇主赞助的退休计划, 则所有拥有 5 名或 5 名以上雇员的加利福尼亚雇主都应促进雇员向 CalSavers 计划缴款。如果您认为您的雇主违反了此任务, 请与我们联系, 我们将调查您的询问。

如果我搬出这个州, 我的帐户会怎样?

您的 CalSavers 帐户属于您, 即使您退出状态, 也仍在您身边。您有几种选择。如果愿意, 您可以继续直接从您的银行帐户进行存款, 或者可以将投资留在帐户中并停止新的缴款, 或者可以将资金转移到另一个 IRA。如果您在加利福尼亚州以外的地方工作, 则您将无法通过您的雇主缴纳工资, 除非您的雇主提供了工资直接存款。

如果我是零工, 自雇或独立承包商, 我可以参加吗?

是的, 您可以自己直接注册一个帐户, 然后通过您的银行帐户缴款。

我在符合条件的雇主中担任多个工作, 我可以与每个雇主共同参加吗?

是的, 只要每个雇主都是参加 CalSavers 的雇主。除非您选择退出或进行其他选举, 否则每个雇主都会自动从您的工资中扣除缴款, 并将其发送到您的 CalSavers 帐户。

即使您有多个雇主, 您的所有缴款也将以您的名义保存在一个帐户中。

我的雇主不提供对 CalSavers 的访问权限。我该如何参加?

您可以自己[注册](#)一个帐户, 然后通过您的银行帐户自动付款。建立自己的帐户后, 您可以询问您的雇主是否愿意为您扣除工资, 但是雇主并不需要这样做。

在决定向 CalSavers 缴款之前, 您应该确定您的雇主是否提供退休计划, 并考虑您余雇主的计划相比, 参加 CalSavers 是否对您更好。

我的雇主什么时候可以注册该计划?

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。截止日期视业务规模而定:

- 对于拥有 100 名员工的合格雇主, 2020 年 9 月 30 日。

有疑问或需要帮助?



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- 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.

How will I know if my employer is sending my payroll contribution to my CalSavers account?

You can monitor your account [online](#) at any time. If you don't see your contribution, call Client Services at 855-650-6918.

Can my employer make matching contributions to my account?

No. Employers are not allowed to make contributions into an employee's account.

What if my employer submits an invalid Social Security number or ITIN?

If an employee's Social Security Number or ITIN appears to be invalid or cannot otherwise be confirmed then the employee will not be enrolled or have an account established. CalSavers will advise the employee's employer to not make payroll deductions, but we will not give a reason. CalSavers will not share any information with anyone, including your employer or government agencies, about whether an SSN or ITIN is invalid or cannot be confirmed.

I work for a non-profit: am I eligible to participate?

Non-profit employees are eligible to participate if they are at least age eighteen and meet the state definition of an employee. Specifically, if you have the status of an employee under Unemployment Insurance Code Sections 621 et seq, receive an Internal Revenue Service Form W-2 with California wages from a participating employer, or are 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.

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.

I work for a religious organization: am I eligible to participate?

Religious organization employees are eligible to participate as individuals if they are at least age eighteen and have earned income. Religious organizations are exempt from the state law establishing CalSavers.

- 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雇员的合格雇主，2022 年 6 月 30 日。

我怎么知道我的雇主是否将我的薪金缴款存入我的 CalSavers 帐户?

您可以随时 [在线](#) 监控您的帐户。如果看不到您的缴款，请致电 855-650-6918 与客户服务部联系。

我的雇主可以向我的帐户提供相匹配的缴款吗?

不。不允许雇主向雇员的帐户缴款。

如果我的雇主提交了无效的社会保险号或 ITIN，该怎么办?

如果员工的社会安全号码或 ITIN 无效或无法通过其他方式确认，则该员工将不会注册或建立帐户。CalSavers 会建议员工的雇主不要扣除工资，但我们不会给出理由。CalSavers 不会与任何人（包括您的雇主或政府机构）共享任何有关 SSN 或 ITIN 无效或无法确认的信息。

我为非营利组织工作：我有资格参加吗?

非营利雇员如果年满 18 岁且符合雇员的州定义，则有资格参加。具体来说，如果您具有失业保险法典第 621 条及以下各节规定的雇员身份，请从参与计划的雇主处收到一份带有加利福尼亚工资的美国国税局 W-2 表格，或者如果是合伙企业的独资或符合条件的雇主的合伙人，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。

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性雇主的雇员人数中。

我在一个宗教组织工作：我有资格参加吗?

宗教组织的雇员如果年满 18 岁且已获得收入，则有资格作为个人参加。宗教组织不受建立 CalSavers 的州法律的约束。

有疑问或需要帮助?



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Fees and Costs

Do I have to pay any fees for my account?

The only administrative charge for CalSavers is in the form of an asset-based fee of approximately 0.825% to 0.95%, depending on your investment choice. This means you will pay between \$0.83 and \$0.95 per year for every \$100 in your account. You will not get a bill. This cost is automatically taken out of your CalSavers balance on a regular basis to help pay for the administration of the program.

How often are the fees taken out?

Invested amounts are subject to annualized asset-based fees that are deducted at the investment option level evenly over the course of the year. The asset-based fees accrue daily and are factored into the price of an investment option. The fees cover the cost of the underlying investments and program administration.

Risk of Investment Funds

Is my money and rate of return guaranteed?

No. All investments have some form of risk. However, the program offers a range of investment types to help you build an investment option that balances different levels of risk for your individual circumstance.

General

Do you need my signature?

Most transactions can be completed through the CalSavers website or by contacting Client Services at [855-650-6918](tel:855-650-6918) or clientservices@calsavers.com. Certain transactions, like making someone other than your spouse (if married) the primary beneficiary to your account would require a signature. You will be given additional instructions when your signature is required to complete a transaction.

费用与成本

我需要为我的账户支付任何费用吗？

CalSavers 的唯一管理费用是大约 0.825% 至 0.95% 的基于资产的费用，具体取决于您的投资选择。这意味着您每年需要为帐户中的每 100 美元支付 0.83 至 0.95 美元。您将不会收到账单。这笔费用会定期自动从您的 CalSavers 余额中扣除，以帮助支付计划的管理费用。

费用多久收取一次？

投资金额需按年度计入资产费用，该费用在一年中平均按投资选择权水平扣除。基于资产的费用每天产生，并计入投资期权的价格。费用包括基础投资和计划管理的费用。

投资资金风险

我的钱和收益率得到保证吗？

不。所有投资都有某种形式的风险。但是，该计划提供了一系列投资类型，可帮助您建立一种可以针对您的具体情况平衡不同风险水平的投资选择。

一般的

需要我的签名吗？

大多数交易可以通过 CalSavers 网站或通过联系客户服务 [855-650-6918](tel:855-650-6918) 或 clientservices@calsavers.com 来完成。某些交易（例如使您的配偶（如果已婚）以外的人成为您帐户的主要受益人）将需要签名。当需要您的签名来完成交易时，将为您提供其他说明。

有疑问或需要帮助？



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What are the default elections?

If you enrolled in the Program through a participating employer and don't specify your settings, your contributions will start at 5% of your gross pay and will automatically increase 1% on or about January 1 of each year for three years up to a maximum of 8%. Your initial contributions will be allocated to the CalSavers Money Market Fund for 30 days and after the 30-day period has elapsed, all contributions and earnings in the CalSavers Money Market Fund at that time, and all subsequent contributions, will be automatically transferred to the CalSavers Target Retirement Fund as determined in the table below based on your age as reported in the Program records and assumed retirement at age 65. The 30-day period begins on the date of your first contribution into the CalSavers Money Market Fund.

| Investment Options for Default Elections Based on Age and Year of Retirement | | | | |
|--|-------------------------|----|---------|---------------------------------------|
| Date of Birth | Target Retirement Years | | | Investment Option |
| 12/31/1952 or Earlier | 2017 | or | earlier | CalSavers Target Retirement Fund |
| 1/1/1953 – 12/31/1957 | 2018 | - | 2022 | CalSavers Target Retirement Fund 2020 |
| 1/1/1958 – 12/31/1962 | 2023 | - | 2027 | CalSavers Target Retirement Fund 2025 |
| 1/1/1963 – 12/31/1967 | 2028 | - | 2032 | CalSavers Target Retirement Fund 2030 |
| 1/1/1968 – 12/31/1972 | 2033 | - | 2037 | CalSavers Target Retirement Fund 2035 |
| 1/1/1973 – 12/31/1977 | 2038 | - | 2042 | CalSavers Target Retirement Fund 2040 |
| 1/1/1978 – 12/31/1982 | 2043 | - | 2047 | CalSavers Target Retirement Fund 2045 |
| 1/1/1983 – 12/31/1987 | 2048 | - | 2052 | CalSavers Target Retirement Fund 2050 |
| 1/1/1988 – 12/31/1992 | 2053 | - | 2057 | CalSavers Target Retirement Fund 2055 |
| 1/1/1993 – 12/31/1997 | 2058 | - | 2062 | CalSavers Target Retirement Fund |

什么是默认选择?

如果您是通过参与计划的雇主参加该计划的, 但未指定您的设置, 则您的缴款将从总工资的 5% 开始, 并在每年的 1 月 1 日左右 (大约每年) 自动增加 1%, 为期三年, 最高 8%。您的初始缴款将在 30 天之内分配给 CalSavers 货币市场基金, 在 30 天的期限过后, 那时 CalSavers 货币市场基金中的所有缴款和收益以及所有随后的缴款将自动转移到下表根据计划记录中报告的您的年龄确定的 CalSavers 目标退休基金, 并假设退休年龄为 65 岁。30 天期限从您首次向 CalSavers 货币市场基金缴款之日开始。

| 基于退休年龄和退休年份的默认选举的投资选项 | | | | |
|-----------------------|--------|---|------|-----------------------|
| 出生日期 | 目标退休年龄 | | | 投资选择 |
| 12/31/1952 或更早版本 | 2017 | 或 | 较早 | CalSavers 目标退休基金 |
| 1/1/1953 – 12/31/1957 | 2018 | - | 2022 | CalSavers 目标退休基金 2020 |
| 1/1/1958 – 12/31/1962 | 2023 | - | 2027 | CalSavers 目标退休基金 2025 |
| 1/1/1963 – 12/31/1967 | 2028 | - | 2032 | CalSavers 目标退休基金 2030 |
| 1/1/1968 – 12/31/1972 | 2033 | - | 2037 | CalSavers 目标退休基金 2035 |
| 1/1/1973 – 12/31/1977 | 2038 | - | 2042 | CalSavers 目标退休基金 2040 |
| 1/1/1978 – 12/31/1982 | 2043 | - | 2047 | CalSavers 目标退休基金 2045 |
| 1/1/1983 – 12/31/1987 | 2048 | - | 2052 | CalSavers 目标退休基金 2050 |
| 1/1/1988 – 12/31/1992 | 2053 | - | 2057 | CalSavers 目标退休基金 2055 |
| 1/1/1993 – 12/31/1997 | 2058 | - | 2062 | CalSavers 目标退休基金 2060 |
| 1/1/1998 – 12/31/2002 | 2063 | - | 2067 | CalSavers 目标退休基金 2065 |
| 1/1/2003 – 12/31/2007 | 2068 | - | 2072 | CalSavers 目标退休基金 2070 |

有疑问或需要帮助?

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| | | | | |
|-----------------------|------|----|-------|---------------------------------------|
| | | | | 2060 |
| 1/1/1998 – 12/31/2002 | 2063 | - | 2067 | CalSavers Target Retirement Fund 2065 |
| 1/1/2003 – 12/31/2007 | 2068 | - | 2072 | CalSavers Target Retirement Fund 2070 |
| 1/1/2008 or Later | 2073 | or | later | Funds to be added at a later date |

| | | | | |
|----------------|------|----|----|----------|
| 1/1/2008 或更高版本 | 2073 | 或者 | 之后 | 以后要增加的资金 |
|----------------|------|----|----|----------|

与计划中的其他投资选择相比，CalSavers 货币市场基金对增长的关注较少。CalSavers 目标退休基金会根据您的年龄自动调整股票和债券的余额（即，当您年轻时，您的投资会更加激进，随着年龄的增长，它们会变得更加保守）。您可以随时更改这些设置。有关投资的更多信息，请访问 CalSavers 网站上的[投资网页](#)。

The CalSavers Money Market Fund has less of a focus on growth than the other investment options in the Program. The CalSavers Target Retirement Funds have a balance of stocks and bonds based on your age that automatically adjusts over time (i.e., when you're young, your investments will be more aggressive and as you age, they will be more conservative). You may change these settings at any time. For more information on investments visit the [Investment webpage](#) on the CalSavers website.

What is the difference between a Roth IRA and a Traditional IRA?

With a Roth IRA you make contributions to your account that are not tax deductible, but all the money you contribute can be withdrawn at any time without incurring any tax or penalties if you need it. The earnings on your contributions may also be withdrawn on a tax-free basis if certain qualifications are met. In a Traditional IRA, you are generally contributing on a pre-tax basis, depending on your income. When you withdraw money from a Traditional IRA, you generally pay taxes on money withdrawn. This is a simplified summary. Please consult a financial advisor for information specific to your own circumstances.

Can I save through a Traditional IRA instead of a Roth IRA?

CalSavers currently offers an option to savers who would like to recharacterize their contributions to a Traditional IRA. You can complete this action [online](#), use this [form](#), or contact [Client Services](#) to get the process started.

How do I know if Roth or Traditional IRA is right for me?

There are many factors that go into this decision. If you are uncertain as to which is right for you, please contact a financial advisor. One important consideration is the income limit on Roth IRAs; please see the [IRS website](#) for more information on income limits.

Roth 个人退休帐户与传统个人退休帐户有何区别？

使用 Roth IRA，您向帐户中的缴款不能免税，但是您可以随时提取所有缴款，而无需支付任何税款或罚款。如果满足某些条件，您的缴款收入也可以免税的方式提取。在传统的 IRA 中，您通常根据收入选择税前缴款。当您从传统 IRA 提款时，通常要对提款支付税款。这是一个简化的摘要。请咨询财务顾问以获取特定于您自己情况的信息。


我可以通过传统 IRA 而非 Roth IRA 进行储蓄吗？

目前，CalSavers 为希望重新表征其对传统 IRA 贡献的储户提供一个选项。您可以在[在线](#)完成此操作，使用此[表单](#)或联系[客户服务](#)以开始该过程。

我怎么知道 Roth 或传统 IRA 是否适合我？

这个决定有很多因素。如果您不确定哪个适合您，请联系财务顾问。一个重要的考虑因素是 Roth IRA 的收入限制；请访问 [IRS 网站](#) 以获取有关收入限制的更多信息。

有疑问或需要帮助？

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If I have a CalSavers IRA, can I have another IRA or retirement plan at the same time?

Yes, but please note annual contribution limits apply across the accounts. The CalSavers Program will not have information on any other IRAs you may contribute to or whether you also participate in an employer retirement plan. It is your responsibility to ensure that across all of your IRAs, you are contributing within the IRS' annual limits, which can be found [here](#). Please consult a tax expert or financial advisor to discuss your specific circumstances.

Is CalSavers information available in other languages?

All program information is available in English and Spanish. The Program website (www.calsavers.com) is currently available in English, Spanish, simple Chinese, Vietnamese, Korean, and Filipino. Over time, communication materials and the website will be translated into additional languages. In addition, Client Services phone support is available in nearly all languages by calling 855-650-6918.

Can the state take my money?

No. The money in the account is your money and the state has no access to it.

How long can my money stay in my account?

Please consult your tax advisor for more information, but the following generally apply:

- For a Roth IRA (the standard CalSavers account type), it can stay in as long as you like until you pass away.
- If you contribute to a Traditional IRA when it becomes available, the IRS has Required Minimum Distributions (RMD's) that you must begin taking withdrawals the year that you turn age 72.

How much will I be able to save for retirement?

Check out the [Retirement Calculator](#) on the CalSavers website to see how much you can save.

Does saving through this program impact my eligibility for other programs like SNAP or TANF?

In general, federal benefits programs do not count retirement assets against a person's eligibility. For more information, check with your benefits office.

Does saving through this program impact my eligibility for financial aid for college?

In general, qualified retirement accounts are not counted for federal financial aid; however, you should carefully review your own circumstances with a tax expert or financial advisor. Withdrawals from IRAs can also jeopardize financial aid for the year following the withdrawal. For more information, check with your financial aid office.

如果我有 CalSavers IRA, 可以同时拥有另一个 IRA 或退休计划吗?

是的, 但请注意, 年度缴款限额适用于各个帐户。CalSavers 计划将不会提供您可能会贡献的任何其他 IRA 的信息, 也不会提供您是否也参加雇主退休计划的信息。您有责任确保在您的所有 IRA 中都在 IRS 的年度限额内缴纳费用, 可在[此处](#)找到。请咨询税务专家或财务顾问, 以讨论您的具体情况。

是否有其他语言的 CalSavers 信息可用?

所有计划信息均以英语和西班牙语提供。该计划的网站 (www.calsavers.com) 当前以英语, 西班牙语, 简体中文, 越南语, 韩语和菲律宾语提供。随着时间的流逝, 通讯材料和网站将被翻译成其他语言。此外, 可以通过拨打 855-650-6918 来获得几乎所有语言的客户服务电话支持。

国家可以拿走我的钱吗?

不。帐户中的钱就是您的钱, 国家无法使用。

我的钱可以在我的帐户中保留多长时间?

请咨询您的税务顾问以获取更多信息, 但是以下通常适用:

- 对于 Roth IRA (标准的 CalSavers 帐户类型), 它可以一直停留到您想要的时间, 直到您去世。
- 如果您在传统 IRA 可用时缴款, 则 IRS 具有规定的最低分红 (RMD's), 您必须在年满 72 岁的那一年开始取款。

我可以为退休储蓄多少钱?

在 CalSavers 网站上查看[退休计算器](#), 以了解您可以节省多少。

通过该计划进行的储蓄是否会影响我加入 SNAP 或 TANF 等其他计划的资格?

通常, 联邦福利计划不会将退休资产计入某人的资格。有关更多信息, 请与您的福利办公室联系。

通过该计划进行的储蓄是否会影响我获得大学财务资助的资格?

通常, 合格的退休帐户不计入联邦财政援助; 但是, 您应该与税务专家或财务顾问仔细检查自己的情况。从 IRAs 中取款也可能损害取款后一年的财务援助。有关更多信息, 请与您的经济援助办公室联系。

有疑问或需要帮助?



855-650-6918



clientservices@calsavers.com



Mon – Fri 8 a.m. – 8 p.m. PT

How do I access my CalSavers account?

You can access your CalSavers account at any time online at saver.calsavers.com or by calling the Program administrator at **855.650.6918** from Monday through Friday, 8:00 a.m. to 8:00 p.m. Pacific Standard Time. You are encouraged to register online for easy access where you will be able to:

- update your contact information;
- check your CalSavers account balance;
- adjust your contribution elections;
- designate or change beneficiary information;
- change investment allocations; and
- request a distribution.

Can I roll over my money from another retirement savings account into my CalSavers account?

Yes, you can roll over money from another retirement savings account into your CalSavers account. Participants should consult with a tax expert or financial advisor before making any changes to better understand any steps to take and restrictions that may apply. For rollovers from pre-tax retirement plans like 401(k)s and 403(b)s, money will be taxed to convert it from pre-tax to post-tax status for inclusion in a Roth IRA. You can initiate a rollover in CalSavers by mailing an [IRA Contribution Form](#) to the Program. For more information, see **CUSTODIAL ACCOUNT AGREEMENT – Article IX – 9.13 Transfers or Rollovers from Other Plans** and **DISCLOSURE STATEMENT -- Income Tax Consequences of Establishing a Roth IRA – J. Rollovers and Conversions**.

When will I receive statements and confirmations?

You will receive quarterly statements detailing the transactions in your CalSavers account for the previous quarter. You will receive a confirmation for each transaction in your CalSavers account, except for payroll contributions through your employer. You can choose to receive statements, transaction confirmations, and other personal correspondence via electronic delivery or in paper format.

Your statement is not a tax document and should not be submitted with your tax forms. However, your statement(s) may be helpful to determine how much you withdrew or contributed during the previous tax year. Some tax documents you should expect to receive from CalSavers includes the IRS Form 5498 (showing your contributions to your account) and the IRS Form 1099-R (if you take a distribution from your account).

See **CUSTODIAL ACCOUNT AGREEMENT – Article IX – 9.03 Representations and Responsibilities** for additional important information regarding statements, confirmations and correspondence.

如何访问我的 CalSavers 帐户?

您可以随时通过 saver.calsavers.com 在线访问您的 CalSavers 帐户，或者在周一至周五的上午 8:00 至下午 8:00 致电 **855.650.6918** 与计划管理员联系。太平洋标准时间。我们鼓励您在线注册以便于访问，您可以：

- 更新你的联系方式;
- 检查您的 CalSavers 帐户余额;
- 调整您的缴款选举;
- 指定或更改受益人信息;
- 改变投资分配; 和
- 要求分配。

我可以将我的钱从另一个退休储蓄帐户转入我的 CalSavers 帐户吗?

是的，您可以将钱从另一个退休储蓄帐户转入您的 CalSavers 帐户。进行任何更改之前，与会人员应咨询税务专家或财务顾问，以更好地理解所采取的任何步骤以及可能适用的限制。对于 401 (k) 和 403 (b) 等税前退休计划的结余，将需要征税，以将其从税前状态转换为税后状态，以包括在 Roth IRA 中。您可以通过向计划发送 [IRA 贡献表](#) 来在 CalSavers 中启动过渡。有关更多信息，请参见 [商业帐户协议 – 第 IX – 9.13 条从其他计划进行的转移或结转](#) 以及 [披露声明 – 建立 Roth IRA 的所得税后果 – J. 结转和转换](#)。


我什么时候会收到声明和确认?

您将收到季度报表，详细说明您上一季度的 CalSavers 帐户中的交易。您将在 CalSavers 帐户中收到每笔交易的确认，但通过您的雇主支付的工资除外。您可以选择通过电子交付或纸质形式接收对账单，交易确认书和其他个人信件。

您的对账单不是税务文件，因此不应与税务表格一起提交。但是，您的对账单可能有助于确定上一个纳税年度中您撤回或缴款的金额。您应该期望从 CalSavers 收到的一些税务文件包括 IRS 表格 5498（显示您对帐户的缴款）和 IRS 表格 1099-R（如果从帐户中进行分配）。

有关声明，确认和信函的其他重要信息，请参见 [客户账户协议-第 IX 篇 – 9.03 条 代表和责任](#)。

有疑问或需要帮助?

 855-650-6918

 clientservices@calsavers.com

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How long will it take for the Program to make changes that I request to my account?

Unless you are notified otherwise, notices, changes, Investment options selections, and other elections relating to your CalSavers account will take effect or be entered into the payroll system within a reasonable period of time after the Program administrator or your employer has received the appropriate documentation in good order, but no later than (i) 30 days from the Program administrator's receipt of your notice of change or (ii) the length of time prescribed under the Program Rules. The Program, CalSavers Retirement Savings Board, the state and the Program administrator are not responsible for the accuracy of the documentation you submit to us to make changes to your CalSavers account, whether submitted online or in paper form.

本计划需要多长时间进行我请求对我的帐户进行的更改？

除非另行通知，否则与 CalSavers 帐户有关的通知，更改，投资选择选择和其他选择将在计划管理员或您的雇主收到适当的文件后的合理时间内生效或输入到薪资系统中状况良好，但不得迟于（i）计划管理员收到您的变更通知后 30 天，或（ii）计划规则规定的时间长度。本计划，CalSavers 退休储蓄委员会，州和计划管理员对您提交给我们以更改您的 CalSavers 帐户的文件的准确性（在线或书面形式）概不负责。

What documentation does the Program need from me to process my requested transactions?

To process any transaction in the Program, all necessary documents must be in good order, which means executed when required and properly, fully, and accurately completed.

本计划需要我提供哪些文件来处理我所请求的交易？

要处理本计划中的任何交易，所有必要的文件必须井井有条，这意味着在需要时执行并正确，完整和准确地完成。

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，也不应视为是通过 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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