**Communication to Your Employees (Chinese)**

**与您的员工沟通（中文）**

You may use this template communication to inform your employees that your company is facilitating CalSavers.

您可以使用此模板通知您的员工，您的公司正在为 CalSavers 提供便利。

Add your company name in the text highlighted in yellow.

For reference, the English version is on Page 2.

关注组：

你可能听说过，加利福尼亚州制定了一个项目来帮助员工为退休储蓄：CalSavers退休储蓄计划。通过这个计划，你可以将你工资的一部分存入个人退休账户(IRA)。按照要求，[公司名称]现已在[CalSavers](http://www.calsavers.com)注册。

很快，您将收到一封通知，告知您有机会开始参与 CalSavers。信件将从一家名为 Ascensus（电子邮件：clientservices@calsavers.com）的公司发送到您在我们这里存档的电子邮件或邮寄地址，该公司正在与加利福尼亚州合作管理该计划。

该项目对您来说是完全自愿的，但设置为自动注册，因此，如果您选择不参加，您需要按照CalSavers提供的信息上的说明选择退出。如果您选择不退出，您将自动加入该计划，我们将从您的工资中扣除5%存入您的CalSavers账户(默认设置为Roth IRA)。一旦注册，您可以随时登录您的calsavers.com帐户，并更改您的供款金额，投资选项，或选择退出(您可以选择在任何时间返回)。Roth IRA的供款可以重新定义为传统的供款。

**如果你对这个项目有任何问题，请登录**[**www.calsavers.com**](http://www.calsavers.com)**，注册由CalSavers主办的免费教育性网络研讨会(参见calsavers.com/webinar) 日程安排，或周一至周五上午8点至晚上8点拨打855-650-6918。可提供多语言支持。**

**请注意：**[公司名称] 不赞助或维护 CalSavers。[公司名称] 对 CalSavers 的参与仅限于处理您对该计划的工资预扣缴款并将其汇给 CalSavers。我们不承诺您在 CalSavers 下的储蓄有任何特定的投资回报。根据联邦政府规定，[公司名称] 不为 CalSavers背书。如果您需要税务、投资或财务建议，您应该联系财务顾问。[公司名称] 无法提供财务建议。

Attention Team:

As you may have heard, the State of California has enacted a program to help employees save for retirement: the CalSavers Retirement Savings Program. Through this program, you will be able to contribute a portion of your salary into an Individual Retirement Account (IRA) that belongs to you. As we are required to do, [Company Name] is now registered with [CalSavers](http://www.calsavers.com/).

Shortly, you will receive a communication informing you of your opportunity to begin participating in CalSavers. The communication will be sent to the email or mailing address you have on file with us from a company called Ascensus (e-mail: clientservices@calsavers.com), which is working with the State of California to administer the program.

The program is completely voluntary for you but is set up as automatic enrollment, so if you choose to not participate, you need to follow the instructions on the information you will receive from CalSavers to opt-out. If you choose not to opt out, you will be enrolled into the program automatically and we will begin deducting 5% of your paycheck to deposit in to your CalSavers account (set up as a Roth IRA by default). Once enrolled, you can log into your account at any time at calsavers.com and change your contribution amount, investment options, or choose to opt out (you can opt back in at any time). Contributions to your Roth IRA can be recharacterized to traditional contributions.

**If you have any questions regarding the program, go to** [**www.calsavers.com**](http://www.calsavers.com)**, sign up for a free, educational webinar hosted by CalSavers (see the schedule at calsavers.com/webinar) or call 855-650-6918, 8am-8pm PT Monday-Friday. Multilingual support is available.**

**Please note**: [Company Name] does not sponsor or maintain CalSavers. [Company Name]’s involvement in CalSavers is limited to processing your payroll withholding contributions to the program and remitting them to CalSavers. We do not promise any particular investment return on your savings under CalSavers. In accordance with federal government regulations, [Company Name] does not endorse CalSavers. If you would like tax, investment, or financial advice, you should contact a financial advisor. [Company name] is not in a position to provide financial advice.