

invest in you

plan highlights



Now is the time



Invest in you and make the most of Savings Plus. With Savings Plus, you're both a saver and an investor. Every investor is different and so are the ways you can invest. It's important to consider your future and to understand what type of financial contributions you may make today to support your retirement.

Decide how much to contribute

The minimum monthly contribution amount is \$50 with a maximum annual contribution limit of \$18,000 in 2015. You may contribute up to the limit to the 401(k) Plan **and** to the 457 Plan on a before-tax and/or Roth basis. You may enroll in both, but you will be charged a monthly \$1.50 administration fee for each plan.

Some experts suggest saving between 10% and 15% of your pay for retirement. It's all right to start with smaller contributions and work toward this goal. Visit savingsplusnow.com and select **Tools and Calculators** and then **Impact on Paycheck** to see how much you can afford to save.

Compare contribution types

You can contribute on a before-tax and/or Roth (after-tax) basis to Savings Plus. **Before-tax contributions** come out of your pay before taxes are deducted, lowering your taxable take-home pay. Any earnings on your savings grow tax-deferred until withdrawn. **Roth contributions** come out of your pay after taxes are deducted, so your current tax bill won't be reduced but your contributions and related earnings may be withdrawn tax-free at retirement. This is provided you keep your money in Savings Plus for at least five years from your first Roth contribution and withdraw after age 59½ or later, or upon your disability or death. You must also be separated from state service to be eligible for tax-free withdrawals from your 457 Roth account. To determine which is right for you, visit savingsplusnow.com and select **Tools and Calculators** and then **Compare Roth Versus Before-Tax**.

Make your investment decisions

Savings Plus offers a diverse lineup of investment choices from which to build your portfolio. You can choose a single Target Date Fund that automatically becomes more conservative as you approach a specific date or build your own portfolio using the Savings Plus core investment funds.

Visit savingsplusnow.com for information about the investment choices and for online advice—available at no charge to you—to help you with retirement planning decisions.

Automatic investment rebalancing

If you decide to build your own portfolio from the Savings Plus core investment funds, you'll want to make sure to periodically review your account to stay on track with your objectives. Because no two investments gain or lose value at exactly the same rate, over time you may end up with higher balances in some areas than in others—potentially exposing you to more investment risk than you're comfortable with. The automatic investment rebalancing feature restores your investment mix to the level of risk you originally designated. The rebalance occurs the day you make your rebalancing election and every 90 days, 180 days, or annually thereafter, based on your selected frequency.

Combine your assets*

If you have money invested in a prior employer's retirement plan, consider transferring it to Savings Plus. This allows you to manage your assets in one place and to pay one competitive fee. Rollovers are easy to do. Visit savingsplusnow.com or call (855) 616-4SPN (4776).

Retirement planning tools and resources

If you're like many, you sometimes wonder if you're on track for a comfortable retirement. No matter what your retirement goals are, Savings Plus has the tools and resources to help you reach them.

Advice services

Whether you like to manage your retirement portfolio—or would rather leave it to the experts—choose the help that fits your style.



Online Advice

Manage your own account with online help

- ✓ You log in to build your plan and fine-tune your investing strategy.
- ✓ You get advice about which investments to choose.
- ✓ You check in regularly to ensure you're on track.

Go online to get started

Visit the Savings Plus website at savingsplusnow.com and log in to your account. Select **Investment Advice** from the **Savings Plus** menu.

Fee: No charge to you.

OR

Aon Hewitt Professional Management

Receive a personalized plan and ongoing management from Aon Hewitt Financial Advisors, LLC (AFA)

- ✓ AFA creates your retirement strategy for investing, saving, and preparing for retirement income.
- ✓ AFA puts your plan into action and helps keep you on track.
- ✓ AFA offers Investment Advisors who provide more help when you need it.

Two ways to get started

Visit the Savings Plus website at savingsplusnow.com and log in to your account. Select **Investment Advice** from the **Savings Plus** menu.

OR

Call Savings Plus at **(855) 616-4SPN (4776)** and select the option for **Investment Advice**.

Fee: Savings Plus has arranged for an annual fee of .45%, or \$3.75 per month for each \$10,000 in your account, with discounts for balances over \$250,000.

Example: A \$65,000 balance has a program fee of \$24.38/month.

More help is just a phone call away

We offer a wide range of services and resources. Call Savings Plus at **(855) 616-4SPN (4776)** and select the option for **Investment Advice** to speak with an Investment Advisor who will explain your options and help you find a solution that's right for you.



Retirement planning tools and resources **continued**

Managing your account

Full account access is at your fingertips through **savingsplusnow.com**:

- Monitor your account balance(s)
- View your personalized rate of return as of the close of last business day
- Make investment election changes
- Make fund transfers/fund reallocations
- Change your contribution amounts
- Access investment advice at no charge to you
- Choose automatic rebalancing to help keep your investments on track
- Compare your investment options using the Lipper Fund Fact Sheets

Account statements

Each quarter, you'll receive a statement that provides a summary of your account(s). We mail the statement to your mailing address on record, unless you elect to receive statements electronically. Your statement shows your balance as of the end of the quarter and a summary of transactions that occurred in your account during the quarter. You can also access this information online for a period that you select.

Security matters

Accessing your account(s) online or by phone is completely secure. You must provide information to confirm your identity as the sole person authorized to access your account.



Designate your beneficiary(ies)

It's important that you take time to designate your beneficiary(ies). In the event of your death, this designation instructs Savings Plus and our administrator who will receive your assets. If you don't complete a designation, we'll distribute your assets according to legal hierarchy (refer to our website for the hierarchy). Visit **savingsplusnow.com** or call **(855) 616-4SPN (4776)** to designate or update your beneficiary(ies).



Contact Information

savingsplusnow.com

(855) 616-4SPN (4776)

Relay Service: Dial 711

FAX (847) 554-1804

Service Center representatives are available
7:00 a.m. to 7:00 p.m. PT, Monday–Friday
for online chat or by phone

Walk-in Service Center
1810 16th Street, Room 108, Sacramento, CA 95811
Enter on 16th Street, between R and S streets

Walk-in Service Center is open 8:00 a.m. to 5:00 p.m. PT,
Monday–Friday, excluding state holidays

*Qualified retirement plans are all different, including fees and when you can access funds. Assets rolled over from another qualified plan may be subject to both surrender charges and a 10% penalty tax if withdrawn before age 59½.

The information provided is general and educational in nature, and should not be deemed tax or legal advice. Please consult an attorney or a tax professional regarding your specific tax situation.

Savings Plus hired Aon Hewitt Financial Advisors to provide investment advisory services to plan participants. Aon Hewitt Financial Advisors, LLC (AFA) hired Financial Engines Advisors L.L.C. (FEA) to provide sub-advisory services. AFA is a federally registered investment advisor and wholly owned subsidiary of Hewitt Associates LLC. FEA is a federally registered investment advisor and wholly owned subsidiary of Financial Engines, Inc. Neither AFA nor FEA guarantee future results.

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