



Plan: California Savings Plus

401(k) pre-tax and Roth

457(b) pre-tax and Roth

Participants: 262,110

Assets: \$27.1B

Administrator: Nationwide

Investment Consultant: Callan

Initiative: Transforming Retirement Security through Employer Bargained Auto Enrollment

EXECUTIVE SUMMARY

In 2023, the State of California confronted a critical but largely unaddressed reality: tens of thousands of correctional officers were advancing through their careers without a clear or consistent path to long-term financial security. Closing this gap required more than incremental plan enhancements, it demanded a fundamental rethinking of how retirement participation begins.

For Bargaining Unit 6 (BU6) employees, covering the California State Correctional Peace Officers and related personnel, the challenge was especially acute. Structural constraints limit their ability to build retirement income through traditional sources, as the safety employment is not social security covered, combined with physically demanding roles that often result in shorter career tenures, compressing the time available to save while increasing reliance on supplemental defined contribution plans. At the same time, California's high cost of living compounds financial pressure, making it difficult for employees to prioritize voluntary contributions early in their careers, when they matter most.

In response, the California Savings Plus Program partnered with BU6, the state's second largest bargaining unit, to architect and deliver a first-of-its-kind solution: an automatic enrollment framework powered by employer-funded contributions. This innovative design tackled two persistent barriers simultaneously. It navigated longstanding legal and structural limitations that prevent traditional auto-enrollment, creating the requirement that auto enrollment must be initiated through collectively bargaining agreements, while also removing the need for employees to self-fund their entry into the system. By introducing automatic employer contributions at the moment of employment, the program created an immediate, tangible financial benefit, shifting participation from a deferred decision to an embedded advantage and ensuring employees begin building retirement assets from day one.

Execution required unprecedented coordination, spanning union negotiations, multi-agency alignment, new administrative infrastructure, and large-scale participant outreach. The result was a seamless, statewide launch in November 2024.

By 2025, the impact is both measurable and meaningful:

- **\$41.3M** in employer contributions delivered
- **29,386** participant accounts funded
- **18,306** participants actively contributing their own salary deferrals
 - o **\$147** average increase amount
 - o **\$290** average starting deferral amount
- **\$2.1M** in incoming rollovers
- Nearly **29,000** employees automatically enrolled at launch

Beyond scale, the initiative catalyzed lasting behavioral change. Thousands of participants who had never previously engaged in retirement savings began contributing, increasing deferral rates, and consolidating assets, setting a stronger foundation for long-term financial security.

This initiative did more than implement a new feature, it redefined how retirement readiness is delivered to a critical workforce. It also established a scalable, repeatable model now expanding across additional bargaining units.

This was not simply a plan enhancement. It was a systemic reinvention of how participation begins, and how financial futures are secured.

BACKGROUND

Public safety employees in the State of California covered under the California Public Employees' Pension Reform Act (PEPRA) are navigating a retirement landscape that is increasingly complex and demanding. With full retirement ages pushed higher and many employees planning to retire between ages 55 and 60, traditional pension benefits alone may no longer provide the level of security that earlier generations relied upon. This shift has made defined contribution savings an essential pillar of long-term financial well-being. As a result, today's PEPRA employees must not only adapt to evolving benefit structures but also take a more proactive role in building supplemental savings—requiring greater financial awareness, disciplined planning, and long-term adaptability.

At the same time, California's high cost of living amplifies the financial pressure on this workforce, making early and consistent retirement savings not just beneficial, but essential to long-term security.

Yet historically, participation in supplemental retirement programs depended entirely on individual action. Employees were required to opt in, set contribution rates, and make investment decisions on their own. For Bargaining Unit 6 members, whose roles are extremely stressful, demanding, time-intensive, and often unpredictable, the barrier was rarely a lack of intent. It was a combination of limited time, system complexity, and limited access at the moments that matter most.

Layered onto this challenge was another critical factor: absence of an employer-funded entry point. Without an immediate, tangible benefit, many employees deprioritized enrollment in favor of more immediate financial needs. Behavioral research consistently shows that individuals are far more likely to engage when there is a visible employer commitment, especially one that creates an immediate financial impact.

The absence of both automatic enrollment and employer contributions created a compounding effect: delayed participation, lower account balances, and missed years of compounded growth for a workforce that could least afford it.

The result was a structural gap: a population with an elevated need for supplemental savings, but a system that placed both the burden of initiation and the initial financial sacrifice squarely on the employee.

When retirement systems rely on individuals to take the first step—and fund that step themselves, participation gaps persist, and those with the greatest constraints fall furthest behind.

This reality prompted a fundamental shift in approach. Rather than asking employees to navigate into the system, the system itself would evolve to meet them. By pairing automatic enrollment with employer-funded contributions, the program removed the two largest barriers simultaneously: the friction of getting started and the financial hesitation to begin. Participation was no longer a decision delayed—it became a benefit delivered.

GOALS

The initiative was designed with a dual mandate: to deliver immediate impact while fundamentally reshaping long-term retirement behavior for BU6 employees.

- **Dramatically increase participation** by removing traditional enrollment barriers and embedding automatic entry into the system
- **Establish employer-funded contributions as the foundation for retirement savings**, ensuring every participant begins building assets from day one, regardless of their ability to contribute, and compensating for structural gaps such as limited Social Security benefits and shorter career horizons
- **Trigger early and sustained engagement** by using employer contributions as a catalyst for voluntary behavior, including increased salary deferrals, active investment decisions, and asset consolidation
- **Eliminate the “all-or-nothing” participation hurdle**, where employees historically had to commit their own pay to get started, by replacing it with an immediate, tangible financial benefit that reinforces the value of participation
- **Deliver a seamless, large-scale implementation** across complex state, union, and administrative systems without disrupting employee experience
- **Create a scalable, repeatable model** that can be extended across additional bargaining units and populations facing similar structural challenges

Importantly, the objective extended beyond driving initial enrollment. The true measure of success was sustained behavioral change, transforming passive participants into active savers and embedding retirement readiness as a continuous, system-driven experience rather than a one-time decision.

TIMELINE

2023 – Foundation & Negotiation

The initiative began with a critical alignment phase, engaging BU6 leadership, CalHR, and key state partners to address a long-standing gap in retirement readiness. Early discussions quickly revealed that traditional auto-enrollment models would not be viable within existing legal and structural constraints. In response, the team pivoted toward a new approach, one that would integrate employer-funded contributions as the cornerstone of participation. Throughout 2023, stakeholders worked in tandem to design this framework, ensuring it not only overcame regulatory barriers but also directly addressed the financial realities facing BU6 employees. This phase culminated in broad cross-agency alignment around a model that embedded both access and immediate value into the retirement experience.

Early–Mid 2024 – Design & Build

With the framework established, the focus shifted to translating vision into infrastructure. The employer-funded contribution was formally codified within the BU6 agreement, establishing it as a guaranteed benefit and foundational entry point into the program. Significant effort was dedicated to building the operational backbone required to support this new model, including eligibility tracking, payroll integration, contribution processing, and reporting capabilities. Close coordination with the State Controller’s Office and internal teams ensured accuracy and scalability. At the same time, a comprehensive communication and education strategy was developed to help participants understand not just *how* the program worked, but *why* the employer contribution represented a meaningful financial advantage from day one.

July–October 2024 – Testing & Readiness

In the months leading up to launch, the program underwent rigorous validation to ensure seamless execution at scale. Multi-scenario system testing was conducted across agencies to confirm the accurate and timely

delivery of employer contributions alongside participant enrollment. More than 300 HR and payroll professionals were trained to support implementation, ensuring consistency and readiness across the state. Concurrently, a robust outreach campaign, including workshops, digital education, and targeted communications, prepared employees for what would be a fundamentally different enrollment experience: one where participation began automatically and was immediately reinforced by employer-funded savings.

November 2024 – Implementation

The program was successfully launched statewide, automatically enrolling nearly 29,000 participants in a single, coordinated event. At the point of entry, employer-funded contributions were deployed, instantly transforming enrollment from a passive administrative action into a meaningful financial milestone. This moment marked a decisive shift, from a system requiring employee initiation to one that proactively delivered value and established early momentum in retirement savings.

2025 – Expansion & Engagement

Following implementation, the focus turned to deepening engagement and measuring impact. Employer contributions continued to serve as a catalyst for participant behavior, driving increased voluntary deferrals, higher savings rates, and asset consolidation. Ongoing analysis confirmed that the model was not only increasing participation but sustaining long-term behavioral change. With proven success, discussions began to expand this employer-funded, auto-enrollment framework to additional bargaining units, positioning it as a scalable solution for broader workforce retirement readiness.

INITIATIVE DESCRIPTION

At a surface level, this initiative resembles auto-enrollment. In practice, it required fundamentally redefining how auto-enrollment could function within the State of California.

Traditional auto-enrollment models depend on automatic payroll deductions, an approach that, within California, faces significant legal, regulatory, and cultural barriers. Longstanding policies and sensitivities surrounding wage garnishment make default salary deferrals difficult to implement without legislative action, effectively limiting the applicability of conventional solutions.

Rather than allowing these constraints to stall progress, Savings Plus reimaged the model entirely.

The result was a first-of-its-kind design: participants are automatically enrolled, but instead of requiring immediate payroll deductions, the program begins with **employer-funded contributions**. This shift transformed the entry point into retirement savings, from one that asked employees to give something up, to one that immediately delivers value.

When traditional auto-enrollment wasn't possible, the strategy was not to pause, but to redesign.

This approach fundamentally changed the participation dynamic:

- It **eliminated legal and operational barriers** tied to automatic wage deductions
- It **replaced friction with immediate benefit**, giving participants a tangible financial asset from day one
- It **leveraged employer contributions as a behavioral catalyst**, encouraging participants to transition from passive enrollment to active saving through voluntary deferrals

Just as importantly, the employer-funded structure addressed the unique realities of the BU6 workforce. By removing the need for an upfront employee contribution, the model ensured that even those facing financial

constraints, or operating within compressed career timelines, could begin building retirement assets immediately, capturing critical early years of growth that would otherwise be lost.

Delivering this model required building entirely new capabilities across the state's retirement infrastructure. Key components included:

- Development of new eligibility frameworks and contribution structures to support employer-funded entry
- Integration across multiple systems, including payroll, HR, and plan administration
- Creation of robust reporting and monitoring processes to ensure accuracy, transparency, and accountability
- Extensive multi-scenario testing to validate performance and scalability across agencies

Equally critical to success was participant engagement. Savings Plus executed a comprehensive outreach strategy, delivering more than 130 workshops alongside multi-channel communications to ensure participants not only understood the benefit, but recognized the immediate value of the employer contribution and how to build upon it. This ensured the program was not experienced as automatic in name only, but as meaningful in impact.

The initiative intentionally launched with BU6, the state's largest bargaining unit and one actively engaged in negotiations, not as a pilot, but as proof. Rather than starting small, the program launched at scale, demonstrating that even the most complex workforce environments can successfully transition to a new model of retirement participation.

Today, that proof point has become a platform. The success of the employer-funded auto-enrollment model has established a scalable, repeatable framework, one now being actively expanded across additional bargaining units and positioned to redefine retirement readiness for a broader population.

RESULTS

This initiative did not simply increase participation, it fundamentally changed how a workforce engages with retirement saving, delivering immediate scale, measurable financial impact, and sustained behavioral transformation.

Implementation Results (2024):

- Nearly **29,000** participants automatically enrolled in a single, coordinated launch
- **\$13.2 million** in employer contributions deployed immediately ensuring every participant began with a funded account, not just an enrollment status

Ongoing Results (2025):

- Over **\$28.0 million** in total employer contributions delivered
- **29,386** participant accounts actively receiving contributions
- **18,306** participants contributing their own salary deferrals
- More than **\$2.1 million** in incoming rollovers, signaling increasing participant trust and consolidation of retirement assets

Behavioral Impact:

What sets this initiative apart is not just how many participants entered the system, but how they responded once inside it.

- Participants didn't remain passive, they **acted**. Among those who engaged, the average starting deferral was **\$290**, representing a meaningful and intentional financial commitment from the outset.

- That commitment didn't stall, it **accelerated**, with an average **increase of \$147** in contribution amounts, signaling sustained engagement beyond initial enrollment.
- When paired with the average employer-funded contribution (approximately **\$1,400 per participant** based on total distributions), participants are effectively starting their savings journey with nearly **\$4,900 in combined annual contributions**, a powerful foundation for long-term growth.
- At an assumed **8% annual growth rate**, this equates to over **\$5,200 in value after just the first year alone**, and more than **\$15,500 over 15 years from a single year's combined contributions**. When sustained annually, this behavior compounds dramatically: participants maintaining similar contribution levels can generate **over \$130,000–\$150,000 in additional retirement assets over a 25-year horizon**, underscoring why establishing participation early, paired with employer funding—fundamentally changes lifetime financial outcomes by capturing years of growth that would otherwise be permanently lost.
- Thousands of employees who had never previously participated in retirement savings began contributing, effectively closing long-standing participation gaps.
- Participants actively **consolidated external assets**, reinforcing long-term intent and deeper financial engagement.

Perhaps most importantly, the program created a **pipeline of future savers**. Today, more than **11,000 participants** are receiving employer contributions but have not yet begun contributing themselves. In a traditional model, these individuals might never have entered the system. Here, they are already accumulating assets, positioned to convert at any time, without needing to overcome the initial barrier to entry.

This is the defining breakthrough: by removing the requirement for employees to fund their own starting point, the program didn't just increase participation, it **expanded the population capable of participating at all** and accelerated their path to meaningful savings behavior.

The results prove that when you combine automatic access with immediate financial value, participation doesn't just begin, it compounds.

The true measure of success was never enrollment alone; it was the sustained actions that followed. And in this case, those actions are reshaping financial outcomes.

FEASIBILITY

This initiative demonstrates not only success, but repeatability at scale, establishing a new, practical model for public sector retirement systems navigating similar structural constraints.

Its success was not incidental; it was built on a disciplined and transferable set of design and execution principles:

- **Early and sustained union partnership**, ensuring the solution was co-developed, negotiated, and supported from the outset
- **Deep cross-agency coordination**, aligning policy, payroll, HR, and administrative systems around a shared outcome
- **A willingness to challenge and redesign traditional models**, adapting auto-enrollment to function within regulatory realities rather than waiting for those constraints to change
- **Strategic use of employer-funded contributions** to overcome behavioral and financial barriers, making participation both immediate and accessible

- **Continued robust participant engagement**, combining education, communication, and clear value messaging to convert enrollment into action
- **Operational precision at scale**, including extensive testing, validation, and infrastructure development to ensure seamless delivery across a complex statewide system

By designing around structural limitations rather than being constrained by them, Savings Plus proved that meaningful innovation in the public sector is not only possible, but also scalable. The model is intentionally adaptable, capable of being implemented across other bargaining units, employee populations, and even jurisdictions facing similar legal or behavioral barriers.

Importantly, this is not a theoretical framework, it is already in motion. Expansion is actively underway, with additional bargaining units exploring adoption, validating both the model's flexibility and its broad applicability.

This initiative didn't just demonstrate feasibility, it redefined it. It shifted the conversation from what couldn't be done to what can now be implemented, at scale, to drive measurable financial outcomes for public employees.

CONCLUSION

This initiative stands apart because it did not simply improve the existing system, it redefined what was possible within it. Faced with structural, legal, and behavioral barriers that had limited progress for decades, the California Savings Plus Program didn't accept constraints designed around them. By pairing automatic enrollment with employer-funded contributions, it transformed participation from a voluntary, often-delayed decision into an immediate, tangible benefit delivered at scale.

The results speak for themselves: tens of thousands of employees reached millions of dollars deployed, and, most importantly, a measurable shift in human behavior. Participants didn't just enroll, they engaged, contributed, and began building lasting financial security. And critically, the model ensured that even those who could not act immediately were not left behind, they were brought into the system and positioned for future growth.

What makes this initiative truly exceptional is its ripple effect. It closes long-standing equity gaps for a workforce with limited access to traditional retirement benefits. It captures valuable early years of compounding that would otherwise be lost. And it establishes a scalable blueprint that can be extended far beyond a single bargaining unit, potentially transforming retirement readiness across the entire public sector.

This is not just a successful program; it is a breakthrough model. One that proves when you combine innovative design with unwavering execution, you don't just drive participation, you change financial futures.

MESSAGES FROM THE PLAN

"This initiative represents a fundamental shift in how we deliver retirement readiness to public employees. By pairing automatic enrollment with employer-funded contributions, we removed the traditional barriers that prevented early participation and replaced them with immediate, tangible value. The result is not just higher participation; it's a measurable change in behavior and long-term financial outcomes. We are now reaching employees earlier, engaging them more effectively, and setting a new standard for what retirement programs can achieve." – **Sandy Blair, Plan Administrator**

"On the job, you're thinking about your team and making it through the day, retirement can wait, until it doesn't. I kept putting it off. Then I saw that contribution hit my account, and it changed things. It felt like someone finally had MY back on the long term. That was enough to get me started, and now I actually believe I can retire." – **Dylan Rice, Corrections, Plan Participant**

Launch Webpage



- **November 15th:** if you do not set up a California Savings Plus 403(b) account, one will be established for you.
- **November 24th:** *per pay period*, the State shall make a one time contribution in the amount of \$4% to a Savings Plus 403(b) plan, pre-tax, on behalf of all permanent full-time employees in Bargaining Unit 6 who are active as of November 1, 2024. This contribution will show in your Savings Plus account in early December.
- **January 2025:** *per pay period*, the State shall make a monthly contribution equivalent to one percent (1%) of the employee's monthly base salary to the Savings Plus 403(b) plan, pre-tax, on behalf of all permanent full-time employees in Bargaining Unit 6. This contribution will begin to show in your Savings Plus account in early February, and at the beginning of each month thereafter.

Why it's happening

What you should do right now



- Designate your beneficiaries
- Increase your contribution amount
- Bookmark this web page

On-demand webinar



▶ How do I know whether I'm eligible for this program?

If you are a member of Bargaining Unit G (including Excluded and Exempt positions tied to Bargaining Unit G) and are in a full-time, permanent position, then you are eligible to receive this benefit. Employees must be in status or on leave, including Leave of Absence or Disability, to be considered eligible.

- Do I need to contribute to be eligible?
- What is an employer contribution?
- Is this a match? Can I increase my employer contribution by increasing my own contribution?
- Can I opt out of this benefit?
- How much is the employer contribution?
- When and how will I see the money in my account?
- How will the employer contribution be invested?
- Is there a vesting schedule to be eligible for the employer contribution after separation?
- When can I withdraw this money?
- Are there fees associated with this account?

This benefit was recently negotiated by the California Confidential Peace Officers Association (CCPOA) Bargaining Unit 6 and the State. You do not have to do anything to begin receiving it. But you may want to prepare.

- In December 2024**, you will be auto-enrolled in a California Savings Plus 401(k) plan and receive a one-time employer contribution of \$475. If you already have a Savings Plus 401(k) account, your employer contribution will be automatically deposited in it.
- Beginning with the January 2025 pay**, your Savings Plus 401(k) account will receive a monthly employer contribution equivalent to 1% of your monthly base pay.

 To learn more about this new benefit, scan the QR code or go to bit.ly/4df00Ww

Register for our webinar.
Our webinar will explain this added benefit more fully and will help answer your questions about it.

savingsplus
GOVERNMENT OF CALIFORNIA

Congratulations!
You're getting
a new benefit.

Let us help you learn more to
better understand your options.

Your retirement savings will soon get a boost.



- 1 December 2024:** Your Savings Plus account will receive a one-time employer contribution of \$475.
- 2 January 2025:** Your Savings Plus account will begin receiving monthly employer contributions equal to 1% of your monthly base pay.
- 3** Contributions will be deposited and invested according to the strategy you already have in place.

You do not have to do anything to begin receiving employer contributions in your Savings Plus account. However, you may want to update your account now so that you can be fully prepared when contributions begin.

Visit our webpage

- 1 December 2024:** You will be auto-enrolled in a Savings Plus 401(k) plan.
- 2 January 2025:** Your Savings Plus account will begin receiving monthly employer contributions equal to 1% of your monthly base pay.
- 3** Contributions will be deposited and invested according to the strategy you already have in place.

You do not have to do anything to begin receiving employer contributions in your Savings Plus account. However, you may want to update your account now so that you can be fully prepared when contributions begin.

en contributions b

Auto and Cont

Identify Your Investment Style

- 1
- 2
- 3

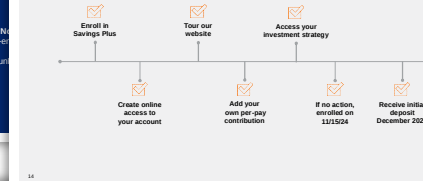
You've Earned a

Save in Savings Plus

Visit our website

You've Earned a New Benefit

What to Expect





savingsplus
by Fidelity Investments



Get to know Savings Plus

Who we are

Savings Plus is a voluntary retirement program that allows you to supplement your retirement savings through our new Savings Plus contributions and take this new money for your retirement. It is a separate plan from your employer's retirement and is a voluntary choice benefit offered by the California Department of Public Employees (CDPE).

You can use it to help optimize how you build your retirement, either by having more savings, earning an extra benefit or supplement, or even making your own head-to-head investment.

Why do we need a supplemental retirement plan?

You may need it. We'll do a personal review to see if you need to maximize your retirement, or there could be a good reason you want and still get your future income secure (or not).

Go to www.savingsplus.com/about to read the facts, attend a Savings Plus seminar, learn more about the benefits of www.savingsplus.com/retirement or

CDPE and CDPE can allow you to contribute.
 100% there you have access to more money for retirement. Review and

as for withdrawal before 59½ - There are
 for withdrawal before age 59½.

4 potential sources of funds

- from your current pay
- from both retirement contributions
- in both plans
- from outside money (not subject to taxes, you have access to 100%)

Inclusion to either of the CDPE plans, which choice you make will be

1 Employee Retirement Program

• **2 Savings Plus**

3 CDPE

4 CDPE

5 CDPE

6 CDPE

7 CDPE

8 CDPE

9 CDPE

10 CDPE

11 CDPE

12 CDPE

13 CDPE

14 CDPE

15 CDPE

16 CDPE

17 CDPE

18 CDPE

19 CDPE

20 CDPE

21 CDPE

22 CDPE

23 CDPE

24 CDPE

25 CDPE

26 CDPE

27 CDPE

28 CDPE

29 CDPE

30 CDPE

31 CDPE

32 CDPE

33 CDPE

34 CDPE

35 CDPE

36 CDPE

37 CDPE

38 CDPE

39 CDPE

40 CDPE

41 CDPE

42 CDPE

43 CDPE

44 CDPE

45 CDPE

46 CDPE

47 CDPE

48 CDPE

49 CDPE

50 CDPE

51 CDPE

52 CDPE

53 CDPE

54 CDPE

55 CDPE

56 CDPE

57 CDPE

58 CDPE

59 CDPE

60 CDPE

61 CDPE

62 CDPE

63 CDPE

64 CDPE

65 CDPE

66 CDPE

67 CDPE

68 CDPE

Visit [your account](#) to view our [Frequently Asked Questions \(FAQ\)](#) for detailed answers and support.
Please view the State Controller's Office [Payroll Administration](#) page for additional FAQs and Resources.

Who

beginning Unit II employees who are active or on leave in a full-time, permanent position

- This includes class type I and II and excluded employees who are in part-time Unit II
- This population will hereafter be referred to as "Unit II employees."

The timing related to this program has two parts:

If an eligible employee on or before December 31, 2025, will receive a new-employee contribution of \$475 in their Thrift Savings Plan account, this one-time contribution will be applied in the November 2026 pay period. [Access your Thrift Savings Plan \(TSP\) account](#) for the details.

Employees who, starting January 1, 2026, pay period, will receive a new-employee contribution equivalent to one percent (1%) of the employee's monthly basic salary (excluding the Thrift Savings Plan (TSP) plan as part of their monthly pay. Contribution rate will be reflected in the monthly earnings statement and will be posted to the Thrift Savings Plan (TSP) account as a grossed employer contribution.

Eligible employees should be able to see the contribution in their Thrift Savings Plan account within three business days of receiving their monthly earnings statement.

I left that by walking through the monthly process and what your employees will experience.

[illegible]

Importance of timely keying of employment history (EH)

Timely and accurate keying of an employee's data into the SCD system is essential to ensure employee pay is issued correctly. This will allow credit businesses to be awarded interest and will reduce the need for payroll corrections and associated costs. Storing this will not prevent employee contributions for listed accounts because of delayed posting. Therefore, it is critical that employees provide information to be used for timely and accurate keying.

SCD will run a monthly program to stop prior to cutoff to determine the contribution amount for eligible employee. The transactions that impact employee eligibility or changes in base pay should be prioritized and input prior to the day before monthly cutoff. This will ensure contributions are in charge as possible.

- **Importance of accurate employee data**
Accurate entry of employee data is critical – not just for Savings Plus, but for other employee benefits. For example, Savings Plus relies on SGO data exclusively for employee name, date of birth, SSN, and address while the employee is actively employed. Any information that is input incorrectly can impact the employee's ability to access their benefits/accounts, hinder their ability to verify their identity, or, in the case of Savings Plus, delay the posting of contributions to the employee's account.

The state should be represented by two characters which align with USPS standards. For example, CA is the correct entry for California.

Please note that any change to the information entered into GOC must go through the employer's HR office and be approved in the GOC system while the employee is actively employed. This information is then transmitted to Georgia Plus and updated monthly. Georgia Plus cannot update employee's demographic data (including name, date of birth, address, etc.)

- **retroactivity and 900**
900 will have a monthly feedback process to capture retroactivity, however, if it is identified prior to the quarterly run that an adjustment is needed, it must be requested by the department via a SLD 6/A. Adjustments beyond the current quarter will need to be requested by the department for review and processing. This would typically occur when agreements/legislative changes occur.

From an HR perspective, there is no action required from you or your employee to set up a Savings Plan account. For the "How it works" section, Savings Plan will create a shell account for eligible employees based on SCD data.

- Providing contact information, including email and phone number, can be added to the account to allow Google Plus to engage with the employee as needed and to share changes to the plan that impact participants.

- Setting up an account with a third-party service provider is a relatively straightforward process. Here are some steps to follow:
1. **Identify the service provider:** Determine which third-party service provider you want to use for your business. Research different providers and compare their features, pricing, and reputation.
 2. **Sign up for an account:** Visit the provider's website and click on the "Sign Up" or "Get Started" button. Fill out the required information, such as your name, email address, and phone number.
 3. **Verify your email address:** Check your email inbox for a verification email from the provider. Click on the link provided in the email to verify your account.
 4. **Set up your profile:** Complete your profile information, including your business name, address, and contact details. Upload a profile picture if applicable.
 5. **Link your bank account:** If the provider requires payment information, link your business bank account. This is typically done by providing your bank's routing and account numbers.
 6. **Review terms and conditions:** Read and understand the provider's terms of service, privacy policy, and any other relevant documents. Agree to the terms if you accept them.
 7. **Complete the setup:** Follow any additional steps or prompts provided by the provider to complete the account setup process.
- Once you have successfully set up your account, you can start using the third-party service provider's features and services. Remember to keep your account information secure and update it as needed.
- ### Frequently asked questions
- QUESTION: How do I set up a third-party service provider account?

ANSWER: To set up a third-party service provider account, you typically need to visit the provider's website, sign up with your email and password, verify your email address, and complete your profile information. Some providers may also require you to link your bank account or provide additional verification. It's important to read the provider's terms and conditions before completing the setup process.
- QUESTION: What information do I need to provide when setting up a third-party service provider account?

ANSWER: The information required for setting up a third-party service provider account varies by provider. Common requirements include a valid email address, a phone number, and a business name. Some providers may also ask for your business address, tax identification number (TIN), and bank account information for payment processing.
- QUESTION: How long does it take to set up a third-party service provider account?

ANSWER: The time it takes to set up a third-party service provider account can vary depending on the provider and the complexity of the setup process. Some providers offer instant account creation, while others may require additional verification steps that could take a few days to complete.
- QUESTION: Can I set up a third-party service provider account for my business?

ANSWER: Yes, many third-party service providers offer options for businesses to set up accounts. This allows you to manage your business transactions, payments, and other services separately from your personal account. Look for a "Business" or "Company" option during the sign-up process.
- QUESTION: What are the benefits of using a third-party service provider account?

ANSWER: Using a third-party service provider account offers several benefits for businesses. It can streamline your financial management, provide secure payment processing, and offer access to various business tools and services. Additionally, it helps keep your business transactions organized and easy to track.
- QUESTION: How do I troubleshoot issues with my third-party service provider account?

ANSWER: If you encounter any issues with your third-party service provider account, such as login problems or payment errors, first check the provider's help center or support page for common troubleshooting steps. If the issue persists, contact the provider's customer support team for assistance. Provide them with details about the problem and any error messages you've received.
- QUESTION: Can I delete or deactivate my third-party service provider account?

ANSWER: Yes, most third-party service providers allow you to delete or deactivate your account. This process is usually found in the account settings or privacy section of the provider's website. Be aware that deleting your account may result in the loss of certain data or services, so it's important to back up any necessary information before proceeding.
- QUESTION: Are there any fees associated with using a third-party service provider account?

ANSWER: Some third-party service providers charge fees for certain services or features, while others offer free basic accounts. Common fees include transaction fees for payments, subscription fees for premium features, and fees for additional services like customer support or analytics. Review the provider's pricing page for more details.
- QUESTION: How do I ensure the security of my third-party service provider account?

ANSWER: To ensure the security of your third-party service provider account, use a strong, unique password and enable two-factor authentication if available. Avoid sharing your account credentials with anyone and be cautious of phishing attempts. Regularly update your account information and review the provider's security policies.
- QUESTION: Can I integrate my third-party service provider account with other business tools?

ANSWER: Many third-party service providers offer integration options with popular business tools and software. This can include accounting software, CRM systems, and e-commerce platforms. Check the provider's website for a list of supported integrations and follow the instructions to connect your accounts.
- QUESTION: What should I do if I lose access to my third-party service provider account?

ANSWER: If you lose access to your third-party service provider account, such as forgetting your password or losing access to your email, contact the provider's support team immediately. They can guide you through the process of recovering your account or creating a new one. Have your business information ready to expedite the process.
- QUESTION: How do I manage my third-party service provider account settings?

ANSWER: You can manage your third-party service provider account settings by logging into your account and navigating to the "Settings" or "Account" section. Here, you can update your profile information, change your password, manage your privacy settings, and adjust other account preferences.
- QUESTION: Can I use a third-party service provider account for multiple businesses?

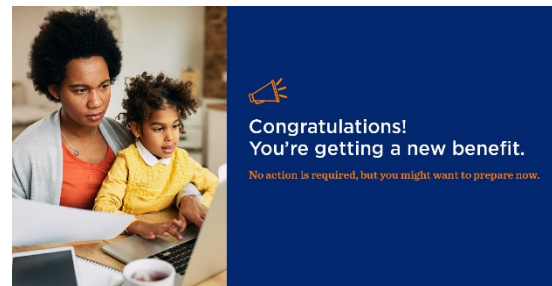
ANSWER: Some third-party service providers allow you to create multiple accounts for different businesses. This is useful for managing separate business operations. Check the provider's terms of service to see if this feature is available and how to set up additional accounts.
- QUESTION: How do I cancel my third-party service provider account?

ANSWER: To cancel your third-party service provider account, log into your account and go to the "Settings" or "Account" section. Look for an option to "Close Account" or "Cancel Subscription." Follow the prompts to confirm the cancellation. Some providers may require you to provide a reason for cancellation.
- QUESTION: What are the best practices for using a third-party service provider account?

ANSWER: Best practices for using a third-party service provider account include keeping your account information up-to-date, using secure payment methods, and regularly reviewing your account activity. It's also important to read the provider's terms and conditions and to use the account in compliance with applicable laws and regulations.

- Are employees opt out of this benefit? (this is not relevant or necessary for the workplace)
- Is this a Nondiscrimination test? (employees cannot be exempted from receiving the welfare contribution)
- Can employees exclude, reduce, suspend or increase their welfare contribution to less than 40% from 40% up to 50% of their WGA income, either employer contribution?
- What if the employees are exempted from the payment of WGA? (not covered by an exemption plan)
- What if the employees received less than half amount of pay in last year, maximum benefit, disability, etc? (WGA is to impact the employee contribution amount)
- Is the contribution to the KBOG (Social Security) less than 10%?
- What happens if a young KBOG member is laid off and stays in the disability process in the next 6 months?
- Is the total over 100 percent (the 10% will be the member's additional Social Security)?
- Is the total employee pay, before a 100%?
- What are the tax issues with the employer contribution? (are there any?)
- What if they have a KBOG account?
- Is the total impact the employee's welfare contribution?
- What is the impact to the KBOG contribution?
- What does the employer have to do? (employer contribution only, they are in the employer's benefit plan account?)
- How will it impact on funding the employer contribution only, they are in the employer's benefit?
- What will the amounts have to be paid to the employee? (are they 100%?)
- What if an employee is laid off? (but employee contribution is not covered?)

(LinkedIn, X, Instagram, Facebook)



Post Launch Webpage



InvestingTools & calculatorsLearn about retirementPlans & resources

Search

Log in

Sign up for your plan

Explore how your Unit 6 retirement benefit is already working for you

Savings Plus is designed to supplement your pension and future income.

[Log in and review your account](#)

Employer contributions are automatically added to your Savings Plus account. Now it's your turn to make the most of it.

What is the Unit 6 auto-enrollment benefit?

The Unit 6 Auto-Enroll ment Benefit provides employer contributions to your Savings Plus 401(k) automatically, helping you to build retirement savings without taking action to enroll. With it you'll receive an ongoing contribution equal to 1% of your monthly base salary.

How it works

1. You are identified as an eligible Unit 6 employee.
2. A Savings Plus account is created for you (if needed).
3. Employer contributions are deposited automatically.
4. Your contributions are invested in a target date fund based on your age.
5. You can update your investment choices at any time.

This benefit helps you:

- Build retirement savings automatically
- Take advantage of employer contributions
- Grow your money over time through investments

Take control of your account

- Log in to your Savings Plus account
- Review your balance and contributions
- Confirm or change your investment selections
- Add your own contributions to maximize your savings

[Access your account now](#)

Important to know

- Contributions are based on salary only (not overtime)
- Funds are initially invested in a target date fund
- You can change investments or add contributions anytime

New vs. current employees

New to Unit 6 or Savings Plus?

Your account may already be set up for you and contributions are being made on your behalf.

[Log in and choose your investments](#)

Already receiving contributions?

Your employer contributions continue automatically and you can update your investments anytime.

[Review your allocations](#)

[Need help choosing investments or understanding your account?](#) [Schedule a consultation](#)

Online Activation



Online activation available

Set up your online access to help protect your retirement savings

Your account: More secure, more convenient, more powerful

Setting up your online access helps protect your retirement account from fraud, gives you faster access to key documents and communications, and unlocks digital tools that can make planning for retirement easier and more personalized.

- MORE SECURE**
Security controls = Peace of mind
Cybercriminals can use information they find elsewhere to try to establish an account in your name.
 - When you set up your online access first, you add an extra wall of security around your retirement savings so you can rest easier.
 - Access important plan documents and notifications in one secure place instead of relying only on paper mail.
- MORE CONVENIENT**
Managing digitally saves time
Once your account is set up online, you can manage key tasks quickly and on your own schedule. Key plan documents, notifications and communications are available in one place, including quarterly statements and newsletters.
- MORE POWERFUL**
Unlock access to planning tools
Creating your online account gives you access to tools and information that can help you feel more confident about your retirement strategy.
 - My Income & Retirement Planner helps you create a personalized savings road map and gives you a Retirement Readiness Report, personalized with your goals and opportunities.
 - My Investment Planner helps identify investment options that may be right for you.
 - On-demand learning is available whenever it fits your schedule.

NEO Flyer



Online activation available

You're already enrolled

Make the most of your retirement benefit

As a Bargaining Unit 6 member, your employer automatically contributes to your Savings Plus 401(k). You don't need to take action to receive the money, but there are additional steps you can take to help plan for retirement.

What you're getting

As a Unit 6 employee, you automatically receive:

- 1% of your monthly base salary going forward
- A Savings Plus 401(k) account
- Ongoing access to Retirement Specialists

What you should do next

It's quick and easy to get started:

1. Log in to your account.
2. Review your investments.
3. Make updates if needed.

What to do more?

- Change your investments anytime
- Add or increase your own contributions
- Build even more for retirement

Get started

Log in to your account at [savingsplussnow.com](#) to take control of your savings today.

Important

If you don't make changes, your money will stay in a target date fund based on your age.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional. Investment involves market risks, including possible loss of principal. No investment strategy or product can guarantee a return or protect against market downturns. Target date funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the target date fund, an investor indirectly pays a proportionate share of the applicable fees and expenses of the underlying funds. Savings Plus representatives are registered representatives of Nationwide Investment Services Corporation, Member FINRA, Columbus, Ohio. Neither Nationwide nor its Savings Plus representative can offer investment, tax or legal advice. Consult your own investment advisor. NWS 2360C-CA (06/23)

Account Review Flyer



Online activation available

Your retirement deserves a regular check-in

Make sure your retirement keeps up with your life

Every new chapter in life is a chance to make sure your retirement is still on track. As you move through your career and life, it's important to revisit your retirement account to make sure your investment strategy is still aligned with your goals and circumstances.

Why a retirement account review matters

An account review each year — or anytime you experience a major life change — can help you make small, meaningful adjustments that add up over time. A regular review helps you:

- Adjust your strategy after life changes (marriage, new child, job change, major purchase)
- Stay current on plan and market updates (new investments, IRS limits, shifts in your allocation)
- Keep your investing approach aligned with your time horizon, goals and comfort with risk

What your review can help you do

An account review can be simple. It's designed to bring clarity, not complexity, so you can:

Know where you are	Understand your options	Adjust if needed
☐ Review your current balance and recent activity	☐ Talk through your plan's investment options, tools and calculators that can support your decisions	☐ Rebalance your investments if market changes have shifted your portfolio away from your intended mix
☐ Confirm your contribution rate	☐ Discuss different investing approaches	☐ Consider whether increasing your contributions could help you stay on track for your retirement goals
☐ Check your investment mix (stocks, bonds and cash) against your goals, time horizon and comfort with risk	☐ Explore whether consolidating retirement assets from previous employers could help simplify your overall picture and potentially reduce fees	☐ Review and update practical details such as beneficiaries and contact information so your account reflects your current situation

There's no obligation and no pressure to make changes during your review. It's simply a chance to understand your options and decide what, if anything, you'd like to adjust.

Welcome Kit



Online activation available

Welcome to your retirement plan

Let's set a strong foundation

You're taking an important step toward your future. Savings Plus is a supplementary plan to your 401(k) plan. With the plan, you have access to easy digital tools that can help you grow your money.

The benefits of engaging with

- Digital access** gives you control. View your balance, track retirement progress and more.
- Small contribution increases** can add up to a big difference over time.
- Planning tools** help you stay on track. Resources such as My Income & Retirement Planner help you stay on track for your retirement goals.
- Access personalized support.** Our Retirement Specialists are here to help with any questions you have.

Make the most of online access

Digital access provides the most up-to-date information and retirement planning tools all in one place.

Access increased account security

Your online account gives you secure access to retirement savings before — such as Nationwide. Visit [savingsplussnow.com](#) and select **Sign up for your account**.

Complete or review your beneficiary

By logging in to your account, you are protecting your estate.

Optimize contributions to Savings Plus

Consistently increasing contributions takes advantage of the power of compounding. This helps ensure that you have the most money for retirement.

Take advantage of webinars

Ongoing financial education can help you stay on top of the latest retirement news and strategies. Register for an upcoming webinar.



Online activation available

Small steps today can help shape your tomorrow

Don't miss out on extra savings your future self deserves

Saving for retirement isn't just about getting started. It's also about making sure you don't miss the additional growth that could potentially come from participating in the plan and increasing your contribution over time. Even small, regular increases, such as raising your contribution by just 1% each year, could add up to substantially more money in the long run. These steady steps allow compounding to work harder for you and may help you capture savings you might otherwise leave on the table.

What is compounding?

Compounding happens when your contributions earn returns — and then those returns earn returns. Over time, this creates growth on top of growth that can help magnify the impact of the extra dollars you add each year through small percentage increases.

Why small, consistent contributions matter

You don't need a large lump sum to make progress. Even small increases can build on themselves over time. As shown in the example below, gradually raising your contribution by just 1% each year can lead to substantially more savings compared with keeping your contribution rate the same. A steady increase in contributions combined with compounding can significantly increase the amount you'll have available in retirement.

Effect of auto-increase on account balance at retirement

Years	Flat 1% default	With 1% auto-increase
1	\$10,000.00	\$10,000.00
5	\$50,000.00	\$50,000.00
10	\$100,000.00	\$100,000.00
15	\$150,000.00	\$150,000.00
20	\$200,000.00	\$200,000.00
25	\$250,000.00	\$250,000.00
30	\$300,000.00	\$300,000.00
35	\$350,000.00	\$350,000.00
40	\$400,000.00	\$400,000.00
45	\$450,000.00	\$450,000.00
50	\$500,000.00	\$500,000.00
55	\$550,000.00	\$550,000.00
60	\$600,000.00	\$600,000.00
65	\$650,000.00	\$650,000.00
70	\$700,000.00	\$700,000.00
75	\$750,000.00	\$750,000.00
80	\$800,000.00	\$800,000.00
85	\$850,000.00	\$850,000.00
90	\$900,000.00	\$900,000.00
95	\$950,000.00	\$950,000.00
100	\$1,000,000.00	\$1,000,000.00

Chart assumes an initial salary of \$50,000, with steady, monthly contributions, monthly compounding, and an 8% annual return over 30 years of working.

Small Increase Flyer



Online activation available

Small increases can make a big difference in the long-term investing

Don't:

- Take early withdrawals: Withdrawing money early incurs taxes, compounding and can significantly reduce your future balance.
- Chase short-term market changes: Market ups and downs are normal, and staying invested gives compounding time to work.
- Don't postpone increasing your contributions: Waiting too long can mean missing out on years of additional growth that small increases can create.

[Log in to savingsplussnow.com to increase your contribution amount today.](#)

3 ways to invest with Savings Plus

You have a wide range of investor styles available through Savings Plus. This gives you the ability to select an approach that fits your needs and comfort with investing.

1. Help me do it: target date funds (TDFs)

Select an investment option that aligns with your investing personality (conservative, moderate, aggressive) or the year closest to when you hope to retire. Consider asset allocation funds or target date funds. Be aware that:

- The fund aligns with the year you turn 62
- It becomes more conservative as it approaches the target date
- If no selections are made, your investments will default to the fund closest to the target date

First 30 days checklist

The actions you take now can help build momentum and make managing your retirement savings easier over time, especially when you take advantage of the digital tools available to you. Use our checklist over the next few weeks to help.

Use these tools to assist with your checklist

- ☐ Use My Income & Retirement Planner to help you envision how your balance today may translate into future income
- ☐ Access My Investment Planner to find an investment approach that matches your style
- ☐ Use the Paycheck Impact Calculator to see how pre-tax contributions may affect your take-home pay

Set up and secure your account

- ☐ Create your online account to unlock your full plan dashboard
- ☐ Confirm your contact information and select e-delivery preferences
- ☐ Turn on security tools, such as Account Lock and alerts
- ☐ Designate your beneficiaries

Log in and explore your plan dashboard

- ☐ Your total balance: Watch this number grow, especially with automatic contributions and the power of compounding
- ☐ Retirement readiness: Find out how your retirement readiness adds up and get ideas for how to potentially improve it
- ☐ Contributions: Check your current contribution amount or change it and set up automatic increases
- ☐ Investments: Review your current investments, research other options, change your investments and more

Manage and grow your savings

- ☐ Determine your risk tolerance and investment style: consider using My Investment Planner and review your options
- ☐ Direct how your future paycheck contributions are invested
- ☐ Take advantage of auto-increase to help growth happen without extra effort
- ☐ Combine your retirement assets if you have qualified assets invested in a prior employer's retirement plan and would like to roll them into your Savings Plus account