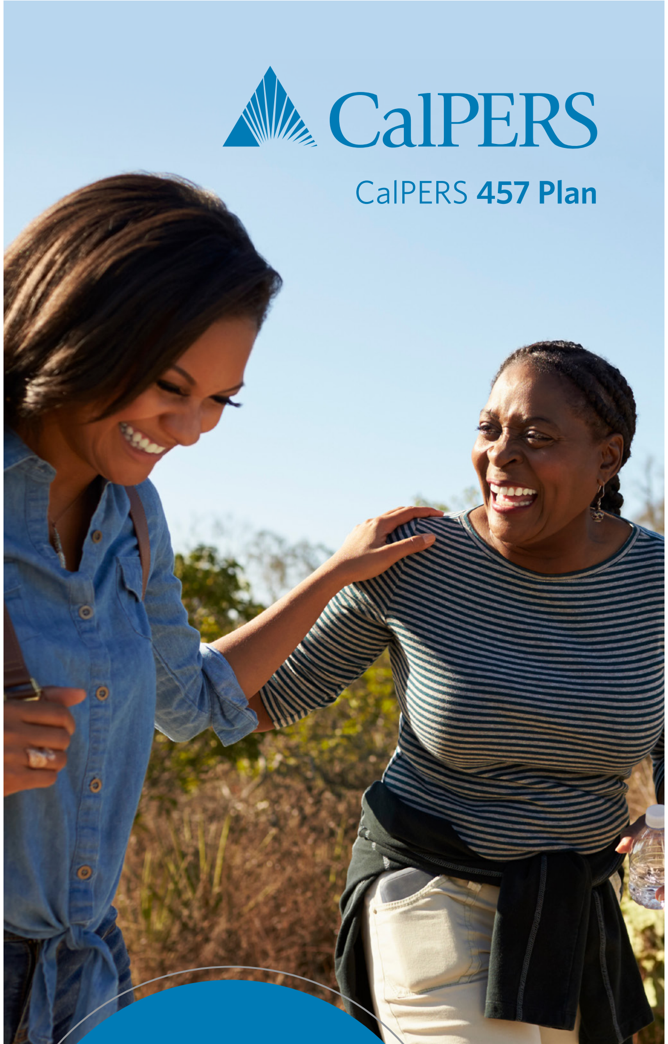

The CalPERS 457 Plan is a convenient way to save.

The CalPERS 457 Plan is a voluntary savings program that allows you to easily defer any amount, subject to annual limits, through payroll deduction of contributions. The CalPERS 457 Plan is designed with your retirement goals in mind and features a simplified fee structure that helps keep more of your invested dollars in your account. Participating in the CalPERS 457 Plan:

- Allows your pre-tax contributions and earnings to benefit from the power of tax-deferral.
- Offers a Roth after-tax contribution option (if the Roth plan feature has been adopted by your employer).
- Only taxes your pre-tax contributions and any earnings as ordinary income when distributions begin. Your Roth after-tax contributions and any earnings can even be withdrawn tax-free when you retire (qualifying factors apply).
- Provides you access to financial learning resources and experienced educators who can help you define your retirement goals and integrate them with the CalPERS 457 Plan.

Your dedicated team of Account Managers are able to meet with you at no additional cost. Take advantage of this unique service to help you get and stay on track for retirement, even if you are not currently participating in the CalPERS 457 Plan.

Meet **Debbie Orlauski**, your dedicated Account Manager.

Debbie has been a part of the field education team for 10 years and in the financial services industry for over 20 years. She is an Investment Advisor Representative and a Certified Retirement Counselor (CRC), holding FINRA Series 6, 65 and 66 registrations as well as a California insurance license (License #0B67294). Debbie is passionate about helping people learn more about the benefits of saving for retirement, enrolling in the CalPERS 457 Plan, and establishing their own retirement savings strategy. Your journey to retirement begins with you, and Debbie is here to help you along the way!

Deborah.Orlauski@voya.com

888-713-8244 ext. 4

Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC (VFA). Plan administration services provided by Voya Institutional Plan Services, LLC.

To schedule an appointment to review your retirement planning strategy, visit **calpers457.timetap.com** and choose the most convenient date and time for your schedule. You'll then receive a confirmation email and a reminder email one hour before your scheduled appointment. You can meet with your Account Manager virtually or by phone, so it couldn't be easier to spend some time now to prepare for your tomorrow.

For more information about the CalPERS 457 Plan, visit **calpers457.com** or call **888-713-8244** with any questions.