

## Avoid Penalties: Register Today

Deadlines have passed for most employers. It takes just a few minutes to get started. No employer fees, easy to facilitate. [Get started today.](#)



[Register](#)

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### Program Resources

#### Employer Overview

This printable reference outlines the program, benefits for employees, and registration timelines.

[Download](#)

#### Saver Overview Brochure

This brochure provides an overview about the program and the standard saving choices.

[Download](#)

#### Communication to Your Employees

Use this template communication to inform your employees that your company is facilitating CalSavers.

[Download](#)

#### Program Disclosure Booklet

The Program Disclosure Booklet describes the Program, including important information about the investments, fees, risks and features associated with the Program.

[Download](#)

#### Employee Information Packet

The Employee Information Packet (EIP) summarizes program information for participants.

[Download](#)

### Account Setup Resources

#### Eligibility and Registration

Eligible businesses must register their company with CalSavers by mandated deadlines.

[Learn More](#)

#### Adding Employee Information

Employee Information must be added within 30 days of registering your company and each time you add new employees to your organization.

[Learn More](#)

#### Set-up Deductions

Ensure that the payroll deduction line item is in your payroll system and review the contribution amount your employee has selected.

[Learn More](#)

#### Submitting Contributions

Send employee payroll deductions to CalSavers so that the amount can be applied to their retirement savings account. You will complete this step each pay period.

[Learn More](#)

#### Connecting Your Payroll Solution

Many employers rely on payroll vendors or payroll software to help them with their company activities.

[Learn More](#)

#### Adding an Administrator

Members of your operations team - such as an Office Manager, HR manager, Payroll Specialist or Bookkeeper- can be added to the Employer Portal to assist you with managing CalSavers.

[Learn More](#)

[Employer Assistance: \(855\) 650 - 6916](#)

[Employee Assistance: \(855\) 650 - 6918](#)

[clientservices@calsavers.com](mailto:clientservices@calsavers.com)

[treasurer.ca.gov/calsavers/](http://treasurer.ca.gov/calsavers/)



The CalSavers Retirement Savings Program ("CalSavers" or the "Program") is an automatic enrollment payroll deduction IRA overseen by the CalSavers Retirement Savings Board ("Board"). Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through CalSavers beneficially own and have control over their IRAs, as provided in the Program Disclosure Booklet available at [saver.calsavers.com](http://saver.calsavers.com). CalSavers is not sponsored by the employer, and therefore the employer is not responsible for the Program or liable as a Program sponsor. Employers are not permitted to endorse the Program or encourage or advise employees on whether to participate, how much (if any) to contribute or provide investment help.

CalSavers offers investment options selected by the Board. For more information on CalSavers' investment options go to [saver.calsavers.com](http://saver.calsavers.com). Account balances in CalSavers will vary with market conditions. Investments in CalSavers are not guaranteed or insured by the Board, the State of California, the Federal Deposit Insurance Corporation, or any other organization.

CalSavers is a completely voluntary retirement program. Savers may opt out at any time or reduce or increase the amount of payroll contributions. If a saver opts out they can later opt back into CalSavers.

Saving through an IRA may not be appropriate for all individuals. Employer facilitation of CalSavers should not be considered an endorsement or recommendation by a participating employer, IRAs, or the investment options offered through CalSavers. IRAs are not exclusive to CalSavers and can be obtained outside of the Program and contributed to outside of payroll deduction. Contributing to a CalSavers IRA through payroll deduction may offer some tax benefits and consequences. However, not everyone is eligible to contribute to a Roth IRA and savers should consult a tax or financial advisor if they have questions related to taxes or investments. Employers do not provide financial advice and employees should not contact an employer for financial advice. Employers should refer all questions about the Program to CalSavers. Employers are not liable for decisions employees make pursuant to Section 10034 of the California Government Code.