



SECOND QUARTER
2012

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Changes to your Plan coming later this year

CalPERS is committed to offering high-quality choices to help participants in the CalPERS Supplemental Income 457 Plan save for retirement.

After careful evaluation of the current program, CalPERS will make several enhancements that will take effect in the fourth quarter of 2012. CalPERS is in the process of finalizing the details.

Working with ING, the Plan record keeper, CalPERS is developing materials to provide you with more information about the upcoming enhancements. You will receive mail explaining the impact of the upcoming enhancements on your Plan account. Meetings will be held to help agencies and participants understand the enhancements to be made to the Plan.

New Account Summary Page

Now you can quickly see key account details in one place on the new Account Summary Page after you log into your Plan account at <https://calpers.ingplans.com>.

Without leaving the page, you will see your current account status, balance history, and investment allocations displayed in engaging graphics.

Watch for personalized messages that call your attention to areas of your account that could benefit from taking positive action!



Account access on your mobile device

A new mobile account application is now available for owners of iPhone®, iPod touch®, and Android™ devices. You may download the ING Retirement Plan Account mobile application at no charge onto your mobile device to view your Plan account, including:

- Current balances
- Balance history
- Balances by asset class and fund
- Personal rate of return
- Fund performance

To help you manage your account, the free mobile application also allows you to:

- Change your contributions
- Transfer money among funds
- Reallocate your account balance
- Change how future contributions will be invested



You must sign in to your online account at least once before you access the mobile app.

Use your mobile device to download the app directly from the App StoreSM or through the Android Market (keywords: **ING Retire**). For more information, visit mobile.ingplans.com.

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Guessing isn't good enough: set your retirement goals

Athletes understand the importance of setting goals. It helps them stay focused as they train and plan for the next competition. You should do the same when making projections about your retirement future.

Many people continue to be unaware of how much they need to save for retirement. According to the 2012 *Retirement Confidence Survey* by the Employee Benefit Research Institute, more than half of workers (56 percent) report they and/or their spouse have not tried to calculate how much money they will need to have saved by the time they retire so that they can live comfortably.

It's important to define your goals as specifically as possible. Vague goals like "a few hundred thousand dollars for retirement" probably won't help you much. Instead, come up with a meaningful, customized estimate.

As a CalPERS Supplemental Income 457 Plan participant, you have access to online self-help and personal assistance that take the guesswork out of planning for your retirement.

Online self-help

The Resource Center on the Plan website at <https://calpers.ingplans.com> offers a valuable online calculator for setting goals on your own. You can use **My Retirement Outlook** to calculate an estimate of your retirement income from all sources. It takes into account your CalPERS pension and Social Security benefits as well as your personal savings.

If your retirement income analysis shows a shortfall, the calculator will show you what you might need to save to potentially make up the difference. Running these "what-if" scenarios can help you see if you're saving enough to meet your retirement goals.

Personal assistance

A CalPERS Plan Account Manager is available to meet with you one-on-one and review your account. It can be reassuring to talk about your goals and options with an experienced professional. Call the Plan Information Line at **(800) 260-0659** to schedule an appointment.



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quarterly calendar

Transactions made on this date when the New York Stock Exchange is closed will be processed the following business day.

- **Monday, September 3, 2012**

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