Find CalPERS Annual Financial Reports Online

You and your employees can easily access annual financial reports that detail the financial status of CalPERS pension plans and the plans of CalPERS contracting public agencies including cities, counties and special districts.

The 2013 Comprehensive Annual Financial Report (CAFR) features CalPERS key financial and investment programs including relevant actuarial and statistical data with the Fiscal Year ending June 30, 2013.

Key findings from the 2013 CAFR include:

The Public Employees' Retirement Fund (PERF) was funded at 69.6 percent, based on the actuarial value of assets as of June 30, 2012, the date of the most recent actuarial valuation. The PERF is the main pension trust fund in which CalPERS retirement benefits are paid.

The CalPERS PERF earned a net of 13.2 percent return for the 2012-13 Fiscal Year with strong results in the global equity markets and a rejuvenated real estate portfolio that contributed to the performance.

CalPERS negotiated nominal health care cost increases from 2.7 to 5.3 percent in 2012 that resulted in a savings of more than $104 million including $50 million in savings for the State General and Special Funds.

While the CAFR sets the foundation of the multifaceted Pension Fund, specific information relating to each CalPERS contracting public agency is listed in the Public Agency Valuation Reports. These reports detail the financial status of more than 2,000 contracting public agency pension plans and establish employer contribution rates for the 2014-15 Fiscal Year.

Copies of these reports can be found in the Forms & Publications Center of the CalPERS website at www.calpers.ca.gov.
Chief Investment Officer Joseph Dear Passes

With great sadness, we announce the passing of Joseph A. Dear, our Chief Investment Officer.

Joe succumbed to prostate cancer this past February after taking leave from running the CalPERS Investment Office. Words cannot express the loss that the CalPERS family feels at this time. Joe was an invaluable member of the CalPERS Executive Team, an incredible leader of our Investment Office, and a good friend to all those who knew and worked closely with him. We will miss Joe, his passion for excellence in performance and his sharp wit and humor. Joe is survived by his wife, Anne Sheehan, and his children, Annie and Ben.

Joe was born in 1951 in Washington, D.C. and studied at The Evergreen State College in Olympia, WA. It was there he cultivated his passion for both the Cascade Mountains and for making government work better through innovative public policy and sheer force of will.

Joe was hired by the CalPERS Board of Administration in 2009 when the financial industry was suffering from the global meltdown that led to the Great Recession and a loss of one fourth of CalPERS portfolio assets. Joe guided the largest public pension fund portfolio in the nation to recoup all financial losses and reach new heights of more than $283 billion in assets.

Ted Eliopoulos, our Senior Investment Officer for Real Estate, will continue as the Interim Chief Investment Officer until the CalPERS Board of Administration announces the search for a new Chief Investment Officer.
The CalPERS pension fund earned a 16.2 percent return for the 2013 calendar year. This return was led by strong gains in our global stock, private equity and real estate portfolios.

Global equity, made up of U.S. and foreign stocks, led with a 25.6 percent gain. Private equity, investments in private companies not listed on a stock exchange, returned 19.1 percent. Real assets, including real estate holdings such as apartment and office buildings, turned in an 11.1 percent return.

Even with these strong numbers, keep in mind that CalPERS is a long-term investor. That means that any one-year positive—or negative—investment return alone does not give an accurate snapshot of the long-term health of the Pension Fund.

To get a useful snapshot of investment performance, you must look at returns for longer time periods. CalPERS investments have grown by 10.9 percent during the past five calendar years and by 7.9 percent during the last 20 years. Our experts predict that we need a yearly return of 7.5 percent for the Pension Fund to be healthy. Clearly, 2013 was another step in the right direction.

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Keep Your Employees’ Addresses Current

We have contacted all active CalPERS members to ask if their mailing addresses on file with their employers are up-to-date. As a result, some of your employees may be contacting your human resources department to check their addresses on file.

Take a few minutes to update your employee mailing addresses to ensure that important CalPERS correspondence reaches them in a timely manner.

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Welcome New CalPERS CERBT Fund Agencies

The Upper San Gabriel Valley Municipal Water District became the 400th local government employer to contract with CalPERS to prefund health care obligations to public employee retirees.

CalPERS welcomes the following employers who signed new contracts for the CalPERS Retirement Program and California Employers’ Retiree Benefit Trust (CERBT) Fund during 2013-14 Fiscal Year.

CERBT has established contractual relationships with:
- City of Sacramento
- Menlo Park City School District
- Sausalito-Marin City Sanitary District

Visit [www.calpers.ca.gov](http://www.calpers.ca.gov) for more information on the CERBT Fund and CalPERS Retirement Programs.

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Returns by Asset Class 2013 Calendar Year

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Return (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth</td>
<td>24.4%</td>
</tr>
<tr>
<td>Global Equity</td>
<td>25.6%</td>
</tr>
<tr>
<td>Private Equity</td>
<td>19.1%</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>(4.0)%</td>
</tr>
<tr>
<td>Real Assets</td>
<td>11.08%</td>
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<tr>
<td>Real Estate</td>
<td>11.7%</td>
</tr>
<tr>
<td>Liquidity</td>
<td>(1.5)%</td>
</tr>
<tr>
<td>Inflation-Linked Securities</td>
<td>(4.8)%</td>
</tr>
<tr>
<td>Hedge Funds</td>
<td>9.2%</td>
</tr>
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</table>
Spring Events Help Members Plan for Retirement

Know… about your benefits.

CalPERS hits the road this spring, hosting Benefits Education Events to inform members about programs and benefits available to them. Open to all active CalPERS members, including public agency, school and State employees, the events are designed for members who want to know about their benefits, learn what steps they need to take for the next phase of their career and ask questions.

Whether your employee is a relative newcomer to CalPERS or retirement is just around the corner, these events will offer a wealth of information regarding benefits, and will cover the subjects of retirement, health, supplemental savings plans, college savings, long-term care, and more. Representatives from CalPERS Regional Offices will also be on hand to answer questions.

The events will feature breakout sessions on topics such as retirement benefits, health benefits and deferred compensation, which are all newly designed for both early career members and those approaching retirement. The Deferred Compensation session will be sponsored by CalHR’s Savings Plus Program. Also offered will be the ever-popular session on Social Security.

Members are encouraged to pre-register for their preferred event date to expedite registration check-in and aid CalPERS in planning for staffing and materials, but registration is not required and walk-ins are welcome. For more details and registration information, go to www.calpers.ca.gov.

Sacramento May 9–10
8:30 a.m. to 4:00 p.m.
Sacramento Convention Center
1400 J St., Sacramento, CA 95814

Visalia May 30–31
8:30 a.m. to 4:00 p.m.
Visalia Convention Center
303 E. Acequia Ave., Visalia, CA 93291

Ontario June 6–7
8:30 a.m. to 4:00 p.m.
Ontario Convention Center
2000 E. Convention Center Way
Ontario, CA 91764

New Security for myCalPERS

When your employees log in to their myCalPERS self-service account, they will notice a new security agreement that requires some decision-making on their part. The new security agreement modifies some of the security practices in place on myCalPERS. To access their account, users will need to take the following actions:

1. Agree to the security agreement by selecting I Accept or I Decline.
2. Choose a new security image, message and questions; several options will be provided from which to choose.
3. Verify their contact information. They will be asked to verify their email address on their account, and if they choose, they can also provide a mobile phone number to assist with resetting their password.

All of these decisions must be made during their first log in, or they will not be able to proceed into their account. If they have any questions about their myCalPERS account, they can call 888 CalPERS (or 888-225-7377).
Dependent Eligibility Verification Phases

In our fall 2013 edition, we outlined what to expect during the verification phase of the Dependent Eligibility Verification (DEV) project. On January 8, 2014, Circular Letter 650-001-14 introduced you to the new re-enrollment reason code (Dependent Eligibility Verification Re-Enrollment). With verification well underway, we would like to remind you of the upcoming schedule, and when to use the DEV Project Health Event Reason codes.

If you have not received an email notification from us, your agency’s cycle has not started. Prior to your agency’s verification cycle, we will contact employers to guide them through the verification process. The process begins with a detailed webinar prior to the start of your agency’s cycle, and continues with customer support service and communications throughout your cycle. HMS Employer Solutions (HMS) will also host an end-of-cycle webinar to discuss next steps relative to identifying and disenrolling ineligible dependents.

Here are some helpful reminders about the DEV Project Health Event Reason codes:

**New:** Dependent Eligibility Verification Re-Enrollment — Use this “Health Event Reason” when a subscriber submits appropriate documentation to verify a dependent’s eligibility for health benefits after your cycle has concluded.

**Effective date:** The first of the following month. Please ensure subscribers have submitted appropriate documentation to verify dependent eligibility prior to re-enrolling dependents under this reason code. **Note: Do not use this code if your cycle has not started or is still in progress.**

**Dependent Eligibility Verification:** Use this “Health Event Reason” to disenroll dependents identified on the HMS Ineligible Dependent Report at the conclusion of your agency’s verification cycle.

**Effective date:** The first of the following month.

**COBRA Dependent Eligibility Verification:** Use this “Health Event Reason” for members who request COBRA coverage for dependents who are disenrolled during the verification period.

For more information about the DEV project, please visit the DEV FAQs - For Employers page of our website at [www.calpers.ca.gov](http://www.calpers.ca.gov).

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### Upcoming Verification Cycle Dates:

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<th>Category</th>
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<td>Jun 2, 2014</td>
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<tr>
<td></td>
<td>Cycle 7</td>
<td>Aug 1, 2014</td>
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<tr>
<td>Public Agency Retirees</td>
<td>Cycle 8</td>
<td>Oct 1, 2014</td>
</tr>
<tr>
<td>School District Employees &amp; Retirees</td>
<td>Cycle 9</td>
<td>Dec 1, 2014</td>
</tr>
</tbody>
</table>

**Note:** This timeline may be subject to slight changes.

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2014 State, School, and Public Agency Board Member Elections

The CalPERS Board of Administration is conducting 2014 State, School and Public Agency Board Member Elections for eligible active State, School and Public Agency members. Eligible active State, School and Public Agency members can participate as candidates or elect a representative in their respective member group. The current term of office for these positions ends January 15, 2015. The new term of office will begin January 16, 2015 and run through January 15, 2019.

A Notice of Election was mailed in March to CalPERS employers, and ballots will be mailed to eligible CalPERS members in early September 2014. For additional information on becoming a candidate or to learn more about the Board election process refer to the Board Member Election section of the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov).
Our Employer Response Team Can Help

We’re dedicated to constant customer service improvement. Your feedback in a recent employer survey indicated the need at times for a single point of contact to assist you with time-critical issues. In response to your feedback, the Customer Account Services Division has developed a dedicated team to assist employers in addressing these needs. This team, the Employer Response Team, was created to assist you with your most critical, complex or time-sensitive issues.

This new service is not intended to replace the CalPERS Contact Center, whose representatives are trained to address your general questions and daily operational inquiries. Approximately 85 percent of all employer contacts coming through our Contact Center (888 CalPERS or 888-225-7377) are closed by Contact Center representatives during that initial call. The remaining contacts are typically more complex and are routed to our business areas to resolve. Our business areas strive to resolve most of these inquiries within five days. However, we understand at times employers may need to address a critical situation more quickly.

Our Employer Response Team, comprised of program experts throughout the organization, will work behind the scenes with the business areas to resolve your specific, critical or time-sensitive issues quickly. We are excited to be able to provide this additional employer service. By using the appropriate service (CalPERS Contact Center or Employer Response Team), we can ensure that the Employer Response Team will be available to focus on your issues promptly. We appreciate your help in maintaining this equitable balance in the use of the services.

When should you contact the Employer Response Team?

- For critical, time-sensitive requests, such as when documents are needed for labor negotiations or board meetings.
- For issues that may be sensitive due to media coverage, subject matter or your agency’s position.
- If you have contacted us several times for the same issue and we have not been able to resolve it promptly, or you have received conflicting information.

How to contact the Employer Response Team

- By telephone at 800-253-4594
- By email at Kellye.Smith.Employer.Response.Team@calpers.ca.gov
Board Re-Elects Feckner President; Mathur Elected Vice President

The CalPERS Board of Administration re-elected Rob Feckner as Board president and elected Priya Mathur as vice president. Feckner is serving his 10th term as president, and Mathur will serve her first vice presidential term.

Feckner was first elected to the Board in 1998 to represent CalPERS school members. The Board president oversees the Board’s business, sets meeting schedules and agendas, makes appointments to Board committees and represents CalPERS to outside parties. Feckner also currently chairs the Board Governance Committee and is a member of the Investment, Pension & Health Benefits, and Risk & Audit committees. Feckner has worked for the Napa Valley Unified School District for the past 37 years, is the past president of the California School Employees Association, and is past executive vice president of the California Labor Federation.

Mathur, who was elected by public agency members, was first elected to the CalPERS Board in 2003. In addition to serving as Board vice president, she chairs the Pension & Health Benefits Committee and vice-chairs the Board Governance and Performance, Compensation & Talent Management committees. She is also a member of the Investment and Risk & Audit committees. Mathur is a principal financial analyst for the Bay Area Rapid Transit District and she also serves on the Advisory Council of the United Nations-backed Principles for Responsible Investment Initiative, an international network of investors formed to advance sound environmental, social and governance practices.

New Demographic Assumptions, Asset Allocation Approved

In its February meeting, our Board of Administration approved new demographic assumptions for the Fund. They also approved a new asset allocation mix that lowers our investment risk while maintaining our current 7.5 percent assumed rate of return. These actions will help to stabilize employer pension costs over time and put us on a path to meet the pension obligations promised to current and future public employees.

The new demographic assumptions take longer life expectancy of public employees into account, based on a recent study of CalPERS membership. The findings show that on average men are expected to live two more years and women a year and a half longer than when last surveyed. The study also showed higher rates of retirement for certain member groups, including police officers and firefighters. These new assumptions will raise employer pension costs in the future.

The Board approved additional costs for local public agencies and school districts in the 2016-17 Fiscal Year with the cost spread over 20 years, and the increases phased in over five years. The Board voted to approve implementing the increases for the State beginning in the 2014-15 Fiscal Year with the cost spread over 20 years and the increases phased in over three years.

The investment portfolio will have a target allocation of 47 percent to equities, 19 percent to fixed income, 6 percent to inflation-sensitive securities, 12 percent to private equity, 11 percent to real estate, 3 percent to infrastructure and forestland and 2 percent to liquidity.

For more information, refer to Circular Letter #2004-014-14 at www.calpers.ca.gov.
Prepare Your Employees for the Unexpected

We understand how important your employees are to your agency and that you want to help them plan for life’s emergencies. Ensuring their beneficiary information is up-to-date is one way for them to be prepared for unexpected events. To make this process easier, beneficiary information can now be updated through the my|CalPERS Member Self-Service website.

Even though most employees fill out a Beneficiary Designation form when they begin their new jobs with a CalPERS employer, this designation should be reviewed when they experience any life-changing event. The life-changing events that revoke any existing Beneficiary Designation are:

- Marriage
- Divorce
- Registration for or termination of a domestic partnership
- Death of a beneficiary
- Adoption or birth of a child
- Termination of CalPERS membership that results in a refund of contributions

When your employees experience any of these events, please remind them to log in to their my|CalPERS account and update their beneficiaries, even if the information will remain the same. The option to change beneficiaries can be found under the Retirement tab of their my|CalPERS account. In addition to updating their beneficiaries, your employees can view their Annual Member Statements, sign up for classes, estimate their retirement and even submit their retirement application online.

CalPERS Supplemental Income Plans

For your employees participating in a CalPERS Supplemental Income Plan, a separate Beneficiary Designation is required. There are three plans available to CalPERS members based on eligibility:

- CalPERS Supplemental Income 457 Plan (public agencies and schools)
- Peace Officers and Firefighters Supplemental Plan
- Supplemental Contributions Plan (State employees)

Eligible employees who participate in any of the CalPERS Supplemental Income Plans are required to submit a separate beneficiary designation than what is submitted for CalPERS retirement benefits. For all plans, it is the responsibility of the participant to keep their beneficiary designation up to date as a result of life events.

Special Power of Attorney

The CalPERS Special Power of Attorney form gives your employees the ability to select someone to ask questions, obtain answers and make decisions on their behalf during health and other personal emergencies.

This form is specifically designed for CalPERS retirement issues and allows your employees to designate a representative or agent, known as an attorney-in-fact, to conduct their retirement affairs. Encouraging your employees to complete a CalPERS Special Power of Attorney form ensures the person designated as their attorney-in-fact will be able to perform important duties concerning their CalPERS business should they become unable to act on their own behalf. Items they may need assistance with could include:

- Address changes
- Updates to federal or State tax withholding
- Obtaining a duplicate 1099-R
- Replacing lost or stolen retirement checks
- Endorsement of checks
- Making beneficiary designations or retirement benefit changes

Our CalPERS Special Power of Attorney publication provides more information and a form for your employees to fill out and send to us. You can obtain a copy from our Forms and Publications Center at www.calpers.ca.gov or by calling our Contact Center at 888 CalPERS (or 888-225-7377).

Helping your employees plan ahead can prevent anguish for them and their families during emergency situations. The key is to have the right documents and information in place before they’re needed. Encourage them to use their Member Self-Service account and the CalPERS website.
Save Time, Save Money…
Reconcile Your Health Premium Bill Monthly

It pays to reconcile your health premium bill monthly and ensure all enrollments are accurately reflected for your active employees and retirees. Reconciliation ensures you are accurately invoiced, and that only eligible members are receiving benefits, which ultimately provides CalPERS leverage to negotiate lower health care costs. Below are seven helpful reminders to save you time and money.

- Submit approved resolutions for contract changes promptly.
- Report health enrollment transactions accurately and promptly to ensure transactions will be reflected on the invoice (Health Benefit Plan Enrollment [HBD-12] and Declaration of Health Coverage [HBD-12A] forms on file for all employees).
- Confirm health enrollment changes by using the myCalPERS Employer Health Event Transaction Report.
- Reconcile invoices monthly to ensure coverage of only eligible members.
- Report the timely separation of members or deletion of dependents to receive the six months maximum reimbursement amount for health premiums (refer to Circular Letter #600-215-05 at www.calpers.ca.gov).
- Ensure that CalPERS receives payments by the 10th day of each month; allow two banking days from the debit date for Electronic Fund Transfer (EFT) payments to mbe received.
- Send a copy of the invoice with your monthly payment and pay as billed. Use either EFT or mail to avoid interest assessment and penalties.

CalPERS offers a large collection of publications to help you and your employees understand our retirement and health services, and we regularly update our publications to reflect program and legislative changes. You can access these publications through CalPERS On-Line at www.calpers.ca.gov.

CalPERS Member Publication Updates

The following publications have been recently revised:
- A Guide to Completing Your Service Retirement Election
- A Guide to Completing Your CalPERS Disability Retirement Election
- A Guide to Completing Your Nonmember Service Retirement Election Application

You and your employees can download all our publications to your computer to save or print. If you plan to save a publication, be sure to note the publication date. You should link your agency’s intranet or website directly to the publications within CalPERS On-Line instead of posting standalone PDF files. Linking to our website ensures that your employees access the latest versions of our publications.
## May – June 2014

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<thead>
<tr>
<th>May</th>
<th>Event</th>
<th>Location</th>
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<tbody>
<tr>
<td>1-2</td>
<td>myCalPERS Training</td>
<td>Glendale Regional Office</td>
</tr>
<tr>
<td></td>
<td></td>
<td>655 North Central Avenue, Suite 1400, Glendale</td>
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<td>6-7</td>
<td>Business Rules Training</td>
<td>Fresno Regional Office</td>
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<td>10 River Park Place East, Suite 230, Fresno</td>
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<td>myCalPERS Training</td>
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<td>myCalPERS Training</td>
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<td>400 Q Street, Room 1820, Lincoln Plaza East, Sacramento</td>
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<td>9-10</td>
<td>CalPERS Benefits Education Events</td>
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<td>13-14</td>
<td>Business Rules Training</td>
<td>Redding City Hall Community Room</td>
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<td>13-16</td>
<td>myCalPERS Training</td>
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<td>650 Hospitality Lane, Suite 330, San Bernardino</td>
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<td>15</td>
<td>Constituent Work Group Meeting</td>
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<td>19-21</td>
<td>Board of Administration Meetings</td>
<td>CalPERS Headquarters Auditorium</td>
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<td>CalPERS Disability Retirement Workshop</td>
<td>CalPERS Headquarters</td>
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<td>400 Q Street, Room 1140, Lincoln Plaza North, Sacramento</td>
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<td>26</td>
<td>Memorial Day Holiday</td>
<td>State Offices Closed</td>
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<td>30-31</td>
<td>CalPERS Benefits Education Events</td>
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<td>3-4</td>
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myCalPERS

CalPERS is dedicated to helping you use myCalPERS by providing you with up-to-date information and resources, including:

- myCalPERS User Information & Tips
- myCalPERS News for Employers
- myCalPERS Training
- And more!

Visit www.calpers.ca.gov and go to myCalPERS for Employers.

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California Public Employees’ Retirement System
Office of Public Affairs
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Sacramento, CA 95812-1802