



CEO Marcie Frost Looks to the New Year

I hope this message finds you and your families safe and healthy. 2020 has been one of the most volatile and challenging years. The coronavirus pandemic and economic distress have tested all of us in many different ways. Despite this year's challenges, I'm proud that CalPERS stayed focused on our mission of service. Read on for a short summary of our work on your behalf, and some thoughts about how we can continue to support you in 2021. On behalf of the CalPERS team, happy holidays, and may you have a safe and healthy New Year!

[Read Marcie's full message](#)



How to Retire Online

Retiring online is easy and secure through myCalPERS.

[Watch the video](#)

Get Your Flu Shot This Month
[Find a location near you.](#)



8 Tips to Keep Your Credit Cards Safe for the Holidays

'Tis the season for credit card theft and hacking.

[Learn safety tips](#)



What's Driving Health Care Costs

Learn why health care costs more in the U.S., and how CalPERS is addressing it.

[Read the blog](#)

Webinar: **Retirement Income Sources**
CalPERS

Webinar
Plan your retirement income sources.

We Serve CA

We Serve CA
Monica Turner Edwards exemplifies compassionate public service.

November 2020: **Board Recap**
CalPERS

Board Recap
Key decisions from the November board meeting.

FAQ CORNER

CalPERS offers a defined benefit plan. What does that mean?

In a defined benefit plan, retirement benefits are based on a formula, rather than your contributions and earnings to a savings plan. Retirement benefits are calculated based on your years of service credit, age at retirement, and final compensation (average salary for a defined period of employment).

[More information](#)

