

**SL:** CalSavers makes it easy for your employees to save for retirement  
**Preheader:** If you have 1-4 employees in California, it's time to register.

## A BIG BENEFIT FOR SMALL BUSINESSES



### Simple administration, no employer fees or matching, no fiduciary responsibility

CalSavers was created by state law to ensure all California workers have an opportunity to save through their workplace. **If you are a business owner with 1-4 employees\* in California**, you're required to register if you do not offer a qualified retirement plan for your employees.

**50,000+**  
EMPLOYERS

ALREADY FACILITATING  
CALSAVERS



[Learn more](#)

### Don't wait—register today.

The deadline for eligible employers to register and start facilitating CalSavers is December 31, 2025. Now's the time to ask questions and attend webinars to learn more. The sooner you register, the more time your employees will have to save and the more support that is available to you during the registration process.

[Register now](#)

All you need is **15 minutes** and your:

- Federal Employee Identification Number (FEIN) or Tax Identification Number (TIN)
- California payroll tax ID number from the Employment Development Department (EDD)
- CalSavers access code that you received in an email or other mailing from CalSavers

If you don't have it, you can [request your access code here](#). After you register, your only ongoing responsibilities are to provide employee information and submit contributions for participating employees to CalSavers.

Contact CalSavers Client Services or register for a webinar to learn how to join, review program deadlines and requirements, and get helpful resources.



**Employer assistance: 855-650-6916**



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



[Register for a webinar](#)

Please have the Federal Employer Identification Number (FEIN) or Tax Identification Number (TIN) for your business ready when you contact Client Services.

\*Employer eligibility and mandate status is based on an employer's average number of employees from the previous year. This number is calculated by averaging the number of employees reported to EDD on an employer's four DE9/DE9C filings from the prior calendar year.

The CalSavers Retirement Savings Program ("CalSavers" or the "Program") is an automatic enrollment payroll deduction IRA overseen by the CalSavers Retirement Savings Board. 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 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.

CalSavers is not sponsored by the employer, and therefore the employer is not responsible for the Program or liable for the decisions employees make with respect to the Program. 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. 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 100034 of the California Government Code.