

CALSAVER TRAINING (IN ENGLISH)

Presented by:
Acumen Training
and
Development

Welcome to Acumen!
Thank you for joining the Acumen Family!



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Helping create a positive, long-lasting
impact on people's lives.

Agenda



What is CalSavers?



CalSavers Enrollment Deadlines



Acumen's Role



Employer Role & Responsibilities



Employee Role & Responsibilities



Troubleshooting



Payroll Schedule + Resources

What is CalSavers?

What is CalSavers?



- CalSavers is a new requirement in California!
- A state-mandated retirement savings program for workers in California whose employers do not offer a qualified retirement plan (such as a 401(k) or SEP). The program is administered by the California Secure Choice Retirement Savings Investment Board and the State Treasurer's Office.
- CalSavers will take effect in California starting **January 2026**.
- This is a benefit that employers are required to offer if they are not currently providing retirement benefits to their employees.
- Employers must register on the CalSavers website and add Employees by **12/31/25**.
- Employees must opt in or opt out within 30 days.



CalSavers Enrollment



Overview

- Employers will need to self-register and add their eligible employees via www.CalSavers.com by **December 31st, 2025**.
 - Employers who have been in “Business” for less than full year are *exempt* from this deadline
- Employees will have 30 days to **enroll** or **opt out**.
 - Employees that do not respond within 30 days are automatically enrolled by CalSavers with a 5% contribution rate.
 - For Employees who opt in, contributions will not impact the client’s budget.

Missed deadlines may result in financial penalties to the employer.

Acumen's Role



What Acumen Does

- Acts as your Fiscal/Employer Agent in a limited capacity.
- Receives the **CalSavers Participation Notice** form from employees.
- Processes payroll and required tax filings under your employer account.
- Facilitates CalSavers retirement contributions each payroll period.

What Acumen Does *Not* Do

- Does **not** register employers with CalSavers.
- Does **not** add eligible employees to the Employers CalSavers account.

How Acumen Can Help

- Can provide Employer's with EIN/CA payroll Tax ID needed for registration.
- Assists with the technical setup for payroll contributions **after**:
 - Your CalSavers registration is active, and Employees have elected to contribute or have been auto-enrolled.

Please Note: The Employer of Record—**not Acumen**—is legally responsible for meeting this requirement.

Employer's Role

Employer's Part



Register as an employer here: www.CalSavers.com

You will need:

- Federal Employer Identification Number (EIN) & CA payroll tax number
 - Contact Acumen to request your EIN and/or CA Payroll tax number if needed.
- Your unique **CalSavers Access Code**
 - CalSavers sent this directly to employers. You can also request it through CalSavers over the phone at **855-650-6916** if needed.
 - Acumen does not know your Access Code.
- Business address and contact information
- Payroll schedule
 - Available on Acumen's website if needed:
<https://www.acumenfiscalagent.com/state/california/>

Employer's Part



Add Acumen Payroll as an Administrator so Acumen can aid with tax withholding & sending employee contributions to CalSavers.

You will need:

- Acumen Payroll contact details:
 - Payroll-ca@acumen2.net
 - Joseph Miller
 - 5416 Baseline Rd # 200
Mesa, AZ 85206
- Grant access to view payrolls for the **Entire Company**
- Provide **Administrator** authorization

This can be completed during registration or after adding employees.

Employer's Part



Add your eligible employees to your Employer Account at www.CalSavers.com

You will need:

- SSN/ITIN
- Name fields (first & last)
- Birthdate
- Physical Address (no P.O. Boxes)
 - P.O. boxes can be added separately as a mailing address
- Primary Phone
- Email address
 - While the email is optional, CalSavers strongly recommends you include the employee's email address.

For assistance adding employees contact CalSavers Client Services at **(855) 650-6918** or clientservices@calsavers.com

Employer's Part



Employers should clearly communicate the process to employees.

- An employee communication template directly from the CalSavers FAQ's is provided to assist Employers with this.
- Employee's must:
 - Opt-in or Opt-out per the instructions from CalSavers
 - No response will result in automatic enrollment at 5% contribution rate.
 - Complete and submit the **CalSavers Participation Notice** form to Acumen's Enrollment Team.
 - Submit the form by the **last business day before the end of their 30-day enrollment period.**

Employer's Part



Provide each eligible employee with a copy of the **CalSavers Participation Notice to Acumen form**.

You will need:

- The CalSavers Participation Notice to Acumen Form
 - Sent in an email on Tuesday, December 23rd, 2025 at 01:52 PM MT.
 - Subject Line: **IMMEDIATE ATTENTION REQUIRED: CALSAVERS/ATENCIÓN INMEDIATA REQUERIDA: CALSAVERS**

After making elections with CalSavers over the phone or on the website, employee's will need to submit a copy of this form to enrollment-ca@acumen2.net to notify Acumen of the election to opt-in or opt out with CalSavers.

Employee's Role

Employee's Part



Each employee will receive a letter or email from Ascensus or clientservices@calsavers.com informing them of their opportunity to begin participating in CalSavers.

The program is completely voluntary but is set up for automatic enrollment, so if employees choose not to participate they must follow instructions on the information received from CalSavers to opt-out.

Employee's **must**:

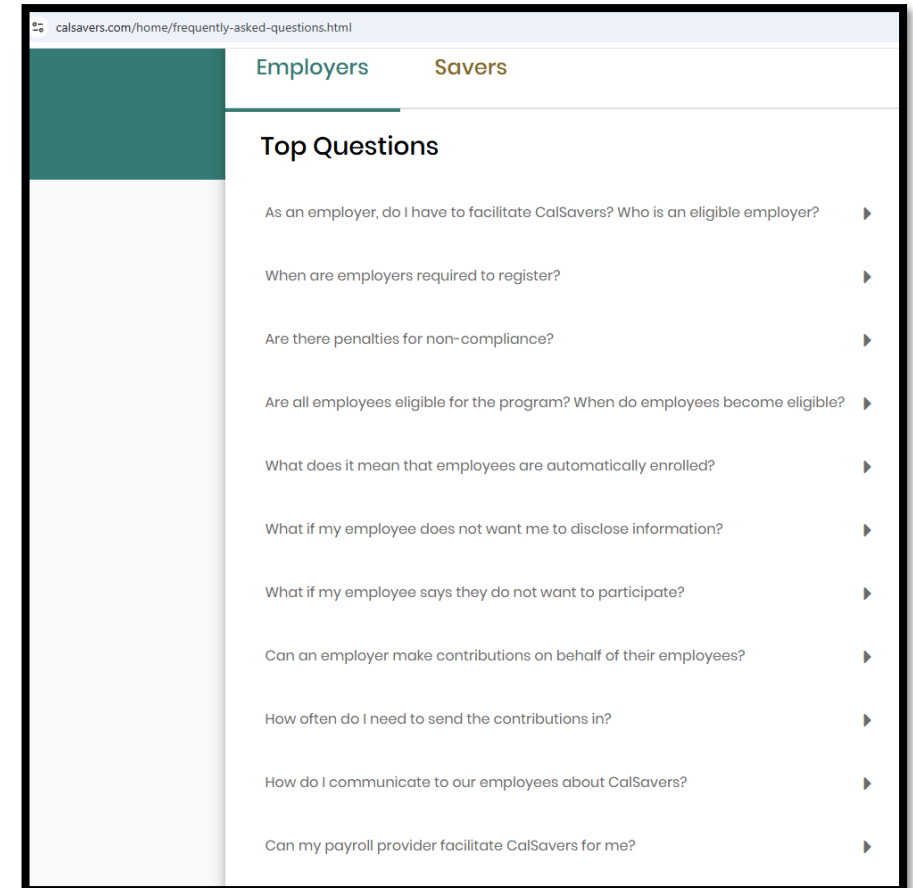
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- Submit the form by the **last business day before the end of their 30-day enrollment period.**

Questions or Help Needed?

Need Help?



- If you need your EIN or your CA Taxpayer ID number, please contact the CA enrollment team: enrollment-ca@acumen2.net and include **“Cal Savers EIN/Taxpayer ID Information”** on the email subject line.
- For questions about how CalSavers savings deductions are processed through Acumen, please contact: tax-ca@acumen2.net
- **For all other questions regarding exemption, registration, adding employees, removing employees, contributions,** visit the CalSavers website: <https://www.calsavers.com> or contact CalSavers Client Services at **(855) 650-6918** or clientservices@calsavers.com.





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