



Build Acquire Retain

FIRST RESPONDERS (CALIFORNIA):

YOUR CALPERS PENSION IS THE BASE.

YOUR 457(b) IS YOUR FREEDOM.

You spend your career running toward what everyone else runs from.
You've earned a strong retirement — but you need it set up right.

In California, most CHP, law enforcement, fire, and public safety retire with a **CalPERS pension**. That pension is a powerful foundation... but it's only **one** paycheck.

To retire on *your terms*, you want **two**.

THE REAL RETIREMENT SETUP

1) Guaranteed Paycheck

Your **CalPERS pension** is the base.
It's reliable lifetime income built from your service.
You don't "invest" it — you **plan around it**.

2) Freedom Paycheck

Your **457(b) / 401(k)** is *your personal retirement account*.
This is the money you control, and it's what gives you flexibility to:

- retire when you're ready — not when a calendar says so
- bridge the years before Social Security
- handle life curveballs without stress



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WHY YOUR 457(b) SHOULD COME FIRST (IF YOU HAVE IT)

If your agency offers a **governmental 457(b)**, it's usually the best first bucket to load.

Here's the advantage that matters for first responders:

- **When you separate or retire, you can access 457(b) money without the normal 10% early-withdrawal penalty** — even if you're not 59½ yet.
(Normal taxes still apply.)
- It's built for early-retirement careers like CHP, police, and fire.
- Same savings limits as a 401(k), so you're not giving up how much you can save.

Bottom line:

CalPERS pays the base. Your 457(b) buys the freedom.

WHAT MOST FIRST RESPONDERS ARE ACTUALLY DOING

No judgment — this is just what I see all the time:

- invested in whatever default funds got picked years ago
- no real strategy tied to early retirement timing
- fees they've never been shown clearly
- pension and supplemental plan running in separate lanes

Autopilot feels safe.

But autopilot doesn't win the mission.



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WHAT I DO FOR YOU

I use a secure platform called **Pontera** to manage your 457(b)/401(k) **inside your current plan** — no moving money, no changing custodians, no hassle.

That means:

- a real strategy built around your CalPERS pension base
- ongoing rebalancing and risk management
- clear targeting for your early-retirement timeline
- coordination across your whole household
(spouse plans, old plans, IRAs — one playbook)

SIMPLE GAME PLAN

1. **Know your CalPERS pension number** (your guaranteed base).
2. **Load the 457(b) first** to build your freedom paycheck.
3. Stack 401(k)/IRA if you want to push harder.
4. Invest with purpose — not guesses.

QUICK ANSWERS

“Do you manage my CalPERS pension?”

No. It's guaranteed and not investable.

But I **optimize around it** so your other money works smarter.



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“Do I have to move anything?”

No. We manage what you already have.

We only move money if it clearly improves your outcome.

If you want, I'll look at your current 457/401(k) and show you:

- what you're invested in
- what it's costing you
- how to line it up with your CalPERS pension and early-retirement goals

Disclosure: This material is for educational and informational purposes only and is not individualized investment, tax, or legal advice. Plan features, withdrawal rules, and available investment options vary by employer and may change. All investing involves risk, including possible loss of principal. Past performance does not guarantee future results.