



CalSavers Compliance Checklist for Small Businesses

If your California business has 1–4 employees and doesn't currently offer a qualified retirement plan, you **must** register for CalSavers or establish your own plan by **December 31, 2025**.

Use this checklist to stay compliant:

1. Confirm if your business is required to register:
 - ☐ You have at least one W-2 employee (not including owners).
 - ☐ You do not offer a qualified retirement plan (e.g., 401(k), SEP IRA, SIMPLE IRA).
 - ☐ Your business is active (not sold or closed).
2. If required, take the following steps:
 - ☐ Register your business at <https://www.calsavers.com/>
 - ☐ Enroll eligible employees (age 18+ and employed for 30+ days).
 - ☐ Set up payroll deductions for employees' Roth IRA contributions.

Stay up-to-date:

- Monitor your CalSavers account for compliance updates.
- Communicate with employees about their enrollment and options.

Need help choosing a retirement plan or understanding your options?

Contact Find Your Vision to connect with trusted advisors and make the best choice for your team.

This checklist is for informational purposes only and is not intended to serve as legal, tax, or financial advice. Please consult with a qualified financial advisor, benefits consultant, or attorney to determine the best course of action for your specific situation. Find Your Vision is not responsible for any actions taken or not taken based on this resource.