

# Enhance your Retirement Goals by Participating in the STARS Deferred Compensation Plan

[www.starsca.org](http://www.starsca.org)



California Public Agencies Self-Directed Tax-Advantaged Retirement System (STARS) are two trusts (401a & 457b) formed by California public agencies for the exclusive use of California public agencies and their employees.

## What makes the STARS program unique?

- ✓ Free, individual investment counseling from SageView Advisory Group
- ✓ Industry leading investment options
- ✓ Collective purchasing power & low overall fees
- ✓ Online retirement planning tools via the Empower website
- ✓ Fully transparent fee structure
- ✓ Operated by CA public agencies for the benefit of employees
- ✓ You're in control! You can change your contribution amount and/or investment selections at any time

## Need help getting started or choosing your investments?

### Company

### Contact Information

### Question Type

*Empower Retirement  
(Plan Recordkeeper)*

800-743-5274  
[www.retiresmart.com](http://www.retiresmart.com)

- Website access
- Deferral rate changes
- Distribution requests
- Online tools & calculators

*SageView Advisory Group  
(Investment Advisor)  
Edward Wagner*

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[ewagner@sageviewadvisory.com](mailto:ewagner@sageviewadvisory.com)

- Investment advice
- Retirement counseling
- General plan questions