

NEWSLETTER

APRIL 2024

help
Helping Employees Learn Prosperity

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The last few years have been challenging for most California public sector workers. First the pandemic, and more recently labor shortages, along with rapid advancements in technology, the ability to be always accessible, and an expectation to always be responsive, have undoubtedly led to greater burnout. The good news is that there has been a renewed emphasis on employee wellness in the last year or so, both from the occupational health community and from the broader medical profession. This month, we will look at burnout and what you can do to help improve employee wellness.

Top News

What to Do About Burnout and Employee Wellness

What Does Burnout Look Like? Burnout is not classified as a medical condition. It is an occupational phenomenon that can severely affect the mental and physical health of employees across all industries and roles. Burnout is defined as a syndrome resulting from chronic workplace stress that has not been successfully managed. It is often characterized by low energy or exhaustion, feelings of cynicism about one's job, and lower productivity.

What to Do About Burnout and Employee Wellness

This is different from having a stressful job, a bad week at work, or a difficult boss. Burnout is a consistent and prolonged state of being. According to the World Health Organization, burnout arises where the job-related stressors are not effectively managed by the normal rest found in work breaks, weekends, and time off. It often starts with moderate stress and discouragement and can gradually escalate to physiological stress symptoms that can have long-term, negative effects on an employee's health.

For example, workplace burnout can impair short-term memory, attention, and other cognitive processes essential for daily work activities. It can also increase the risk of several medical conditions, including depression, Type 2 diabetes, and hypertension. Once an employee reaches burnout, they are likely to require medical care and not simply preventative support. The earlier burnout is diagnosed, the easier it is to resolve.

When unaddressed, the costs of burnout are significant, both for employers and workers. The financial burden of work-related stress and burnout in the U.S. is estimated to cause approximately \$190 billion a year in additional health care expenses. If you add the cost of absenteeism, turnover, diminished productivity, and legal and insurance costs, the total is likely closer to \$500 billion. Workers suffering from burnout are 63% more likely to use sick time, 23% more likely to go to the emergency room, 13% less confident in their performance, and 2.6 times more likely to look for a different job.

What Causes Burnout? Some of the top causes of employee burnout include unfair treatment at work, unmanageable workloads, lack of role clarity, lack of communication and support from managers, and unreasonable time pressure.

A survey at the end of 2020 identified some startling statistics. About 45% of people surveyed who had shifted to remote work said they were working more than they were before the shift to remote work. Nearly 70% said they were now working weekends. The volume of work persists even as the pandemic has waned. As a result, many workers now find themselves working well beyond their scheduled hours. Furthermore, as agencies have struggled with labor shortages and training new staff, workloads have quickly piled up and become unmanageable. This is not simply a generational shift in the workforce. Even high-performing employees report feeling hopeless as workloads become increasingly demanding and unsustainable.

What to Do About Burnout and Employee Wellness

More and more workers report that they do not know what is expected of them at work. Employees struggle to figure out what success looks like when accountability and expectations are moving targets. Employees can feel unsupported and aimless as a result. A lack of measurable goals, targets, or recognizable accomplishments can contribute to a feeling of disengagement, career stagnation, and eventually a desire to switch employers, quit work altogether, or retire.

Employees who feel supported by their management are overwhelmingly less likely to experience burnout. The flipside is also true. A manager who does not communicate effectively, or is negligent or confrontational, leads to staff feeling uninformed, alone, and defensive. In many agencies, managers – including middle managers – can also suffer from burnout and unmanageable workloads. Burnout makes it difficult for mid-management to connect directly with their staff and help them feel supported and engaged. Human Resources – which should be a positive outlet for staff, especially for those who do not feel comfortable speaking directly to their manager – may also have unmanageable workloads. Over the years, the role of HR has shifted more towards risk management and away from workforce development and support. The pendulum may be swinging back towards a proactive human resources model as more agencies struggle with understaffing and burnout.

Workers who feel like they have enough time to get their work done during their regular work schedule are far less likely to suffer from burnout. When employees feel pressured to get more done than time allows for, the quality of their work can deteriorate. This can erode fulfillment for those who take pride in the quality of their work. Although most public sector workers are no stranger to deadlines, burnout is more likely when this responsibility is dependent on a single employee versus shared with the whole team.

How Do You Improve Employee Wellness? Focusing on wellness does not require the presence of a disorder, or an immediate need for psychological intervention. A lack of well-being is enough. Too often, wellness programs focus on treatment rather than prevention. Placing a priority on employee wellness can help reduce the causes of burnout and create an environment where workers can get the support they need when they need it most.

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What to Do About Burnout and Employee Wellness

There are many ways to improve employee wellness. In general, organizations that maintain an empathetic culture and adopt a proactive approach to addressing the needs of each individual employee are better positioned to succeed. Each employee is different, and each organization is different. Some employees may want more engagement from colleagues, while others want less social interaction and more focus time. For some employees, a mental health day off-work can make a world of difference, whereas others need a longer time away from work to decompress.

Proactive solutions focused on prevention include:

- Health risk assessments.
- Flexible work arrangements, which can reduce commute times.
- An employer taking an active role in promoting career growth for employees.
- An employee recognition program.
- An employee appreciation event.
- A stipend to help cover costs of preventative health programs like gym memberships or equipment, smoking cessation, weight loss, meditation, and other stress management therapies.

What is EAP? Most employers have an Employee Assistance Program (EAP), which can provide critical resources and assistance. Through the EAP, an employee can talk to a psychologist or licensed family counselor about their situation. The service is generally paid for by the employer (e.g. some free initial sessions), and low cost for extended services. Your HR will have the most current information, including contact numbers. An employee with a substance abuse problem, for example, might seek support and treatment options through the employer's EAP. Employees who are going through divorce or other outside non-work issues also might use EAP. In the case of burnout, if you are experiencing mood swings, anger, anxiety, depression, or other mental health issues, you should consider getting professional help such as seeing a therapist. If the psychological problems become severe or take on additional physical components (heart palpitations, insomnia, digestive problems, breathing problems, etc.) you should seek medical help. During the early phases, timely EAP support can help mitigate and alleviate burnout symptoms. Unless you are sent to EAP by your employer (for example, in cases of substance abuse, or workplace violence, usually to get help as an alternative to more serious discipline), your visits remain confidential. If you need more serious help, the EAP counselor can make valuable referrals.

What to Do About Burnout and Employee Wellness

Mental health issues often show up first in the workplace, where people spend most of their waking hours. Mental health issues are not rare, and support is available. An EAP can be a great place to start. Through EAP, an employee can learn more about the conditions that trigger stress at work, strategies to help cope, and proactive measures to reduce it. Consider reaching out to your EAP if you have any wellness, mental health, substance abuse, or workplace burnout concerns.

What About Medical Leave? The pandemic helped focus more attention on the fact that mental and emotional health is critical to overall wellness. Workers dealing with chronic stress, anxiety, depression, or other mental health issues often need leave from work to help manage their condition. In the early stages of burnout, extended medical leave may not be needed. Simply using accrued sick leave, or taking a long-overdue vacation, can help manage the conditions that cause burnout, particularly when combined with EAP or therapy. If a longer leave of absence is needed, medical leave can help protect your job while you get help. This may be in the form of block leave, or a leave of absence stretching over weeks or months. It may be in the form of intermittent leave, such as a day or partial day absence on a regularly recurring basis for therapy or other treatment options.

Workers can take medical leave for mental health conditions under the Federal Family and Medical Leave Act (FMLA) and the State California Family Rights Act (CFRA). Mental health issues qualify as a serious health condition. Workers can take up to 12 work weeks of job-protected unpaid leave in a 12-month period. Employees may be able to take leave on an intermittent or reduced schedule basis. That means an employee may take leave in separate blocks of time or by reducing the time worked each day or week for a single qualifying reason. Intermittent leave is often needed when managing mental health conditions. When leave is needed for planned medical treatment, the employee must make a reasonable effort to schedule treatment so as not to unduly disrupt the employer's operations. An employee must request leave 30 days in advance. If the need for leave is unforeseeable, an employee must request leave as soon as practicable.

Mental health may qualify as a serious medical condition if it requires (1) inpatient care or (2) continuing treatment by a health care provider. Inpatient care includes an overnight stay in a hospital or other medical care facility. Continuing treatment includes conditions that incapacitate an individual for more than three consecutive days and require ongoing medical treatment, either multiple appointments with a health care provider (such as a psychiatrist or clinical psychologist), or a single appointment and follow-up care (such as prescription medication, outpatient rehabilitation counseling, or behavioral therapy). Chronic conditions such as anxiety, depression, or dissociative disorders that cause occasional incapacitated periods and require treatment at least twice a year also qualify.

What to Do About Burnout and Employee Wellness

Conclusion – Hopefully, the days of promoting a work-until-you-drop mindset, and a lack of work-life balance, are on the way out. The pandemic reshuffled the priorities and expectations of workers on a global scale. Local public agencies in California are not immune from this shift. Employers must adapt or risk losing out on a productive workforce now and in the future. Your employee organization can play a role. If your employee organization is bargaining for a new MOU this year, consider advancing proposals that are designed to improve employee wellness. If you are suffering from burnout and need advice, contact your employee organization leaders or professional staff for help.



DID YOU KNOW?



The California Public Employees Retirement System (**CalPERS**) has a special power of attorney form that you can file now, in order to protect your retirement benefits later, if you die or become incapacitated prior to your retirement. It is called the CalPERS Special Power of Attorney form and it allows you to designate a representative to conduct your retirement business if you are unable to do so.

If you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as address changes, federal or state tax withholding elections, and retirement benefit elections, including beneficiary designations.

Remember, not all power of attorney forms are the same – the CalPERS Special Power of Attorney form is specifically designed for CalPERS retirement. You may already have a power of attorney from another source (e.g. your will or estate plan), but it may not address your CalPERS retirement benefits specifically.

If you do not complete and submit the CalPERS form, you run the risk that, if you die or become incapacitated prior to retirement, CalPERS may find it necessary to withhold your retirement allowance until a court appoints a conservator to handle your affairs. This can be both expensive and time-consuming.

Completing and submitting the form ensures you get to decide who makes these decisions, in the unfortunate situation that you cannot. You can contact CalPERS toll free at (888) CalPERS (or 888-225-7377). You can also learn more, and download the form, at:

<https://www.calpers.ca.gov/powerofattorney>

Not all public employees in California are in CalPERS. Some are in local County retirement systems. This includes counties with retirement systems under the County Employees' Retirement Law of 1937. Many of these systems have reciprocity agreements with CalPERS, and many look to CalPERS as the leader in managing pension systems. You should contact your county retirement system if you are a member and inquire about whether they have a form similar to the CalPERS Special Power of Attorney form.

News Release - CPI Data!



The U.S. Department of Labor, Bureau of Labor Statistics, publishes monthly consumer price index figures that look back over a rolling 12-month period to measure inflation

3.2% - CPI for All Urban Consumers (CPI-U) Nationally

3.2% - CPI-U for the West Region

3.4% - CPI-U for the Los Angeles Area

2.4% - CPI-U for San Francisco Bay Area (from October)

2.9% - CPI-U for the Riverside Area

3.8% - CPI-U for San Diego Area

You've got questions? We have answers!

Questions & Answers about Your Job

Each month we receive dozens of questions about your rights on the job. The following are some GENERAL answers. If you have a specific problem, talk to your professional staff.

Question: What is Human Resources' responsibility to allow me to view my personnel employment records? What is the timeframe that they are required to follow? I have twice reached out to HR, and they are not being responsive.

Answer: Under Labor Code §1198.5, current employees are entitled to access and inspect their personnel files. Employers must make the files available to current employees for review within a reasonable time (within 30 days) upon request. If you have reached out twice without a response, your employer may be in violation if more than 30 days has passed since your initial request. Upon a written request from a current or former employee, or his or her representative, the employer shall also provide a copy of the personnel records, at a charge not to exceed the actual cost of reproduction, not later than 30 calendar days from the date the employer receives the request.

Your employer is only required to maintain copies of your records for up to three years after the separation of your employment. If you make this request from your former employer, and you make the request within the three-year window, you have the same rights as current employees to inspect and copy your records. Employees should be aware of a few limitations with respect to their right to access their personnel files. Your employer does not need to provide access outside of regular business hours or outside of regular business offices. The names of current or former non-supervisory colleagues referenced in your files may be redacted. If the files are not available at your regular jobsite, employees are entitled (during regular business hours), to review and copy the records at the available site without loss of compensation. Check your MOU, too. Some labor contracts have provisions governing inspection and copying of records from your personnel file.

You've got questions? We have answers!

The employer must comply with any negotiated language. If your employer is not responsive to your request, contact your employee association representative for help.

Question: My supervisor told me that I'm not allowed to leave the City facilities during my lunch break. This was never a problem before. I was told I'm completely relieved of duties during the break, but I must stay on site. Do they have to pay me for lunch periods if I'm not permitted to leave? Is there any way I can challenge this restriction?

Answer: Your employer can require you to remain at your jobsite during your lunch break. Regulations under the Federal Fair Labor Standards Act ("FLSA") say, "[i]t is not necessary that an employee be permitted to leave the premises if he is otherwise completely freed from duties during the meal period." (29 CFR §785.19(b)). However, if the employee "is required to perform any duties, whether active or inactive, while eating," the meal period must be paid. If it is true that you are completely relieved of duties, under the FLSA, the employer can require you to be on-site and not pay you for the lunch break.

However, state bargaining law – the Meyers Milias Brown Act (Gov't Code §3500) – requires the employer to negotiate with the employee organization over changes to terms and conditions of employment. In most agencies, there is a negotiated meal and rest break policy.

This may be in the MOU, the Personnel Rules, or a separate policy. If those rules do not require an employee to remain on site during lunch periods, your supervisor may be committing an unfair labor practice by acting unilaterally in changing the terms and conditions governing lunch breaks.

Contact your employee organization leaders, who can contact Human Resources and request to negotiate over the new rule. At the very least, the employee organization can get an answer as to who this applies to, for how long, and what is the employer's justification for making the change.

Although it might not violate the FLSA, it seems unreasonably restrictive if employees have had no issues with leaving the job site during lunch break and returning in a timely manner. If you are not completely relieved of duties, and you are not paid for the lunch period, contact your professional staff for help.

Question: Does my official reason for separation from my employer need to be "retirement" to get my retiree medical benefits? Or is it sufficient that I'm "retired" from that employer for pension purposes? I was told for the pension system I have up until 120 days from my separation date to officially retire. But I do not know if doing so after my separation date from my employer will jeopardize any employer-specific retirement benefits I am entitled to .Can you clarify?

You've got questions? We have answers!

Answer: It is generally best to officially retire from the agency as of the separation date if you want to be sure you secure all the benefits that the agency offers to those who retire from the agency. Some employer-specific retirement benefits, such as sick leave cash-out or conversion, need to be secured before your final payout. For retiree medical benefits, if your retirement date is within 120 days of your separation date from your agency, you should be entitled to any retiree medical benefits you qualify for provided you meet the required reporting deadlines and eligibility requirements. Check your MOU or agency policies to see what the specific language says.

For example, if you are in CalPERS, you can file for retirement after your separation date. If your separation date and retirement date are more than 30 days apart, you will need to request to enroll into retiree health benefits within 60 days of the retirement date. If you wish to enroll in a CalPERS retiree medical plan, you must: (1) retire within 120 days from the date of separation from employment; (2) receive a monthly retirement allowance; (3) be eligible for health enrollment on the date of separation; and (4) retire from an agency that currently contracts with CalPERS for health benefits for your bargaining unit. If you have specific questions, reach out to your HR and pension system well in advance of your planned retirement date to ensure you do not miss any important deadlines.

Keep in mind, if you later un-retire (work full-time for another public agency in the same pension system or one that has reciprocity), you may lose retiree health benefits earned at your prior agency.

Question: Can my director put new vacation blackout dates on the vacation calendar without negotiating over those dates with the employee organization? I've been here 21 years, and this has never happened before. We have always requested and been considered for days we choose, with no restrictions. Some of the blackout dates are days I want to take off. Please advise.

Answer: Your employer cannot unilaterally change work conditions of bargaining unit employees without first notifying the employee organization and providing a reasonable opportunity to meet and confer prior to making the change. Contact your employee organization to see if this was something they were notified of or agreed to. Also check the MOU to see what it says. If the vacation article specifically allows for this, then the employer does not have to re-negotiate over it. Also check the management's rights clause of the MOU to see if it sets forth specific language on the employer's right to set the terms for vacation usage.

You've got questions? We have answers!

If you have a separate vacation policy or language in your personnel rules that are more specific than what the MOU provides for, that language will likely control. Policies typically allow for management discretion in approving or denying vacation requests. But in your situation, it sounds as though the director is establishing a new policy that any request for the blackout dates by any employee will be denied. This is not merely exercising discretion; it is changing the terms for how a negotiated benefit may be used.

Assuming the right to implement "blackout dates" on the vacation calendar is not already established in the MOU, Personnel Rules, or Policy, it is unlikely the employer can legally set this new policy unilaterally. The proposed change in working conditions triggers your employee organization's right to negotiate over the proposed change. Contact your employee organization. They can reach out to Human Resources to negotiate over this change in more detail, or file a grievance or unfair labor practice charge over any violation.

Question: Do you get service credit as an intern? I was part-time for 7 years and became full-time in 2014 after the pension reform law. Am I under the classic formula since I was already employed as a part-time employee? Do part time years of service count toward CalPERS if I worked over 1,000 hours?

Answer: If you were truly an intern, and not an employee, you would not accrue service credit. However, your years as a part-time employee may count for service credit. This depends on whether your agency has an exemption for part-time employees. If so, you would not accrue service credit as a part-time employee, regardless of whether you met the 1,000-hour in a year threshold. If your agency does not have an exemption (many do not), then you should be enrolled into CalPERS in the year that you exceed 1,000 hours in a year. If that occurred before January 1, 2013, and you did not have a gap in service greater than 6-months, you would be considered a classic member. Once you cross 1,000 hours in a year, and you are enrolled into CalPERS, you continue to earn service credit that is pro-rated based on the number of hours worked, even if you do not reach 1,000 hours in any subsequent year. But the 1,000 hours is not cumulative over your employment; you must work 1,000 hours in a year before there is an obligation for the employer to enroll you in CalPERS.

SCHOLARSHIP



Delores Autry West Award

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HELP is dedicated to assisting and promoting our youth and members in our community to reach their highest level of potential. Higher education enables individuals to expand their knowledge and skills and improve one's quality of life. To assist and promote our youth and members reach their full potential, HELP has created our annual Delores Autry West Scholarship. The HELP Scholarship is only available to registered HELP members & their children.

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529 savings payroll deduction

Program highlights



Saving for education just got easier

Business owners of all sizes who are seeking an easy way to help employees save for education expenses can offer a 529 education savings plan for a lifetime of learning

✓ **Easy setup and maintenance** so you can focus on your business

✓ **Inexpensive program** to enhance your benefits package at no cost to the business

✓ **Quality investments** to help employees build a diversified portfolio

✓ **Convenient features for employees** to help them pursue education goals

Easy setup and maintenance

Your financial advisor can help you establish a payroll-deduction 529 program. It's a tax-advantaged investment vehicle that can help attract, motivate and retain employees. Once it's set up, there's little required of you. You don't even have to be concerned with the following:

- Contributions automatically deducted from employee paychecks.
- No IRS reports to complete.
- Employees manage their accounts directly with Capital Group, home of American Funds.

No costs for your business

A 529 education savings plan with payroll deductions is an easy way for many business owners to initiate a benefits program at their company, or augment an existing one. In other words, business owners would not have to deal with the following costs:

- No cost for setup and maintenance, unless your payroll provider charges to establish a payroll bridge.
- Funded directly from employee paychecks.
- No employer contributions required.

Quality investments

- American Funds College Target Date Series[®]
- American Funds Portfolio Series.
- Several American Funds available in CollegeAmerica[®] for those seeking to build customized portfolios.

Convenient features for employees

- Employees have the ability to determine how much and how often to invest.
- Convenient automated contributions through payroll deduction.
- Employees don't incur up-front costs because they invest in an employer-sponsored plan only offered by their employer.
- No rollover required after a job change, and account owner can continue to make contributions.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus, summary prospectus and CollegeAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing. CollegeAmerica is distributed by American Funds Distributors, Inc. and sold through unaffiliated intermediaries.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through CollegeAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.

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How CollegeAmerica can help your employees

Tax advantages

- Employees won't pay federal taxes or, in almost every case, state taxes on withdrawals if they're used for qualified expenses such as room and board, required books and supplies, and tuition for higher education and K-12. If withdrawals are used for purposes other than qualified education expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax. States take different approaches to the income tax treatment of withdrawals. For example, withdrawals for K-12 expenses may not be exempt from state tax in certain states.
- Many states allow a deduction from or credit against state taxes for all or part of the contributions. Such deductions may be disallowed in the event of non-qualified withdrawals. State tax treatment varies.

Flexibility

- Employees can open an account for any beneficiary, no matter how much they earn.
- The account can be used to cover items including but not limited to 1) tuition and related fees for college, trade and vocational schools and community colleges 2) certain apprenticeship program expenses¹ 3) certain student loan expenses (up to a \$10,000 lifetime maximum)¹ and 4) K-12 tuition (up to \$10,000 incurred during the taxable year per beneficiary).¹
- They can continue investing until an account's value reaches \$550,000 – for each beneficiary.

Our 529 plan has been among Morningstar's highly rated advisor-sold 529 college savings plans since 2004, the year they began issuing ratings.²

- Employees can open an account for as little as \$25 using an employer-sponsored 529 plan.

Low fees and solid track record

- CollegeAmerica's fees are among the lowest for advisor-sold 529 college saving plans.³
- Equity-focused American Funds have beaten their Lipper peer indexes in 80% of 10-year periods and 94% of 20-year periods.⁴ Relative to their peers, our fixed income funds have helped investors achieve better diversification through attention to correlation between bonds and equities.⁵ Fund management fees have been among the lowest in the industry.⁶

Control

- A CollegeAmerica account stays in the employee's name, and the employee can control the timing and amount of withdrawals.
- They can change the account beneficiary as often as they like without worrying about taxes or penalties, as long as all beneficiaries are in the same family.

The advantages of a CollegeAmerica Plan

	CollegeAmerica Account	Coverdell Education Savings Account	UGMA/UTMA Account	Taxable Investment Account
People of all income levels can contribute.	✓		✓	✓
Withdrawals for qualified expenses are free from federal taxes.	✓	✓		
State tax deductions/credits for residents of some states. Tax deductions may be disallowed in the event of non-qualified withdrawals.	✓			
Account owner always controls the account.	✓			✓
Beneficiary changes permitted.	✓	✓		n/a

¹ Withdrawals may not be exempt from state tax in certain states.

² Source: Morningstar, as of November 2, 2022. Ratings are based on the following criteria: process, people, parent and price. Prior to 2020, the ratings' criteria were process, people, parent, price and performance.

³ 529 College Savings Quarterly Fee Analysis, Fourth Quarter 2022 from IS5 Market Intelligence. CollegeAmerica's fees were in the lowest fee quartile of the 31 national advisor-sold 529 plans and in the second lowest-fee quartile of the 29 national fee-based, advisor-sold 529 plans, based on the average annual asset-based fees that included CollegeAmerica's Class 529-A and 529-F-3 shares, respectively. The 0.518% average annual asset-based fee for CollegeAmerica's Class 529-F-2 shares was significantly lower than the 0.65% average annual asset-based fee for national fee-based, advisor-sold 529 plans.

⁴ Based on Class 529-E share results for rolling monthly 10- and 20-year periods starting with the first 10- or 20-year period after each mutual fund's inception through December 31, 2022. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Class 529-E shares were first offered on February 15, 2002. Class 529-E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after February 15, 2002, also include hypothetical returns because those funds' Class 529-E shares sold after the funds' date of first offering. Refer to [collegeamerica.com](https://www.collegeamerica.com) for more information on specific expense adjustments and the actual dates of first sale. Past results are not predictive of results in future periods.

⁵ Based on Class 529-E share results as of December 31, 2022. Ten of the 12 taxable fixed income American Funds that have been in existence for the three-year period showed a three-year correlation lower than their respective Morningstar peer group averages. S&P 500 Index was used as an equity market proxy. Correlation based on monthly total returns. Correlation is a statistical measure of how two securities move in relation to each other. A correlation ranges from -1 to 1. A positive correlation close to 1 implies that as one security moves, either up or down, the other security will move in "lockstep," in the same direction. A negative correlation close to -1 indicates that the securities have moved in the opposite direction.

⁶ On average, our management fees were in the lowest quintile 62% of the time, based on the 20-year period ended December 31, 2022, versus comparable Lipper categories, excluding funds of funds.

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CollegeAmerica*
529 education savings plan


CAPITAL GROUP* | **AMERICAN FUNDS***



**Your employer's
education
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here to help**

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CollegeAmerica is a nationwide plan sponsored by **Virginia529™**

Save for a lifetime of learning

An education is one of the most significant investments you and your family will make. Whether you're saving for a child's K-12, a teenager's college education, your own continuing education or a career in retirement, your CollegeAmerica® plan at work can help you succeed.

Open an account for anyone

CollegeAmerica is not just for college-bound children. Open an account for nieces, nephews, friends – or even yourself.

Let tax savings add up over time

Earnings in your CollegeAmerica account are free from federal and, in many cases, state taxes, provided they're used to pay a broad range of qualified educational expenses. This can help you accumulate more over the long term.

Simply choose an amount you can comfortably contribute

CollegeAmerica at work lets you open an account for as little as \$25. As your circumstances change, you can adjust your contribution to grow your savings even faster and reach your education savings goals sooner.

If withdrawals from 529 plans are used for purposes other than qualified education expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax. States take different approaches to the income tax treatment of withdrawals. For example, withdrawals for K-12 expenses may not be exempt from state tax in certain states. Tax-advantaged treatment applies to savings used for qualified education expenses. State tax treatment varies. Tax deductions may be disallowed in the event of non-qualified withdrawals.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

PAYROLL DEDUCTED

Invest in a bright future

Why CollegeAmerica at work?



Convenience of automatic investing

You can easily invest on a regular basis through deductions from your personal bank account or payroll deductions (if available).



No up-front sales charge

Because you invest in Class 529-E shares offered only through an employer-sponsored plan, you don't have to pay an up-front sales charge. That way, more of your money goes toward pursuing your goals.



American Funds' superior outcomes

Equity funds have beaten their Lipper peer indexes in 80% of 10-year periods and 94% of 20-year periods. Fixed income funds have helped investors achieve diversification through attention to correlation between bonds and equities.*

Common concerns about college savings plans

Your beneficiary doesn't need the money.

Transfer the account to another beneficiary. Eligible beneficiaries include the beneficiary's sibling, cousin, grandparent, in-law or even yourself.

You're concerned about a young adult handling the account.

Rest assured that you, as the account owner, maintain control of the account.

A four-year college isn't in your beneficiary's plan.

Pay for tuition and related fees for trade and vocational schools, community colleges, theological seminaries, study abroad programs run through U.S. eligible schools and tuition for an elementary or secondary private or religious school (kindergarten through 12th grade) up to a maximum of \$10,000 incurred during the taxable year per beneficiary. Also use a 529 to pay for fees, books, supplies and equipment required for certain apprenticeship programs.

*Results are based on Class 529-E shares. Equity fund results based on Class 529-E share results for rolling calendar-year periods through 12/31/21. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Seven of 11 American Funds fixed income funds that have been in existence for the three-year period showed a three-year correlation below 0.3. S&P 500 Index was used as an equity market proxy. Correlation based on monthly total returns. Correlation is a statistical measure of how two securities move in relation to each other. A correlation ranges from -1 to 1. A positive correlation close to 1 implies that as one security moves, either up or down, the other security will move in "lockstep," in the same direction. A negative correlation close to -1 indicates that the securities have moved in the opposite direction. Class 529-E shares were first offered on 2/15/02. Class 529-E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after 2/15/02, also include hypothetical returns because those funds' Class 529-E shares sold after the funds' date of first offering. Please see [capitalgroup.com](https://www.capitalgroup.com) for more information on specific expense adjustments and the actual dates of first sale.

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Get started today

It's easy to get started. The sooner you do, the longer your tax-advantaged savings can grow.

Just three steps, and you're on your way.

1

Ask your employer about getting a CollegeAmerica application and program description.

2

Fill out the application and select your investments. Visit our website or talk to your financial planner to determine the investments that are right for you.

3

Complete the application and return it to your employer. Check whether automatic payroll deductions are available.

For more information about CollegeAmerica, visit www.capitalgroup.com/529.


Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and CollegeAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through CollegeAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor. CollegeAmerica is distributed by American Funds Distributors, Inc. and sold through unaffiliated intermediaries.

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Welcome to Your Discount Program!

What is the HELP Discount Program?

Your HELP Discount Program is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

Innovative New Product Line Launched

How to Navigate Your Discount Program



Local Offers

Located in the Quick Links section, Local Offers allow you to use your location to see all of the discounts near you, wherever you are! Discounts can be filtered by category and distance.



Interests

Let us know what you're interested in so we can ensure you're seeing the perks you'll most enjoy, front and center on your Discount Program Home Page.



Brands

Looking for something specific? The Brands tab, found in the Quick Links section, is an easy and quick way to search for all the discounts available to you.



Suggest a Business

Don't see what you're looking for? Head to the Suggest a Business page, found in the upper right-hand corner of your Home Page, to suggest your favorite brands and local spots be added to your Discount Program.



Need Some Help? Reach Out To Us!

PerkSpot's customer service team works tirelessly to help you access your Discount Program and redeem deals easily. Below are some important details regarding customer service availability.



Hours

Monday - Friday
9am - 6pm



Welcome onboard, John!

866-606-6057



Email

cs@perkspot.com



Support*

support.perkspot.com

**If you've still got some questions, visit support.perkspot.com to submit a request. Our bilingual Customer Service team will reach out and can answer any questions in both English and Spanish.*











Ready to save? Head to helplac.perkspot.com to get started!

Save with these incredible **HELP Membership Perks**

Your HELP membership is simply amazing. And in addition to the benefits that are already yours, we have added these HELP Perks with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. HELP members have the opportunity to save, on average, over \$2,000 per year. HELP Perks can save you enough to pay for your membership for years to come.

RECEIVE EXCLUSIVE DISCOUNTS

Access your members-only discounts in categories such as:

-  **Apparel**
-  **Automotive**
-  **Books, Movies, Music**
-  **Cell Phones**
-  **Electronics**
-  **Finance**
-  **Insurance & Protection**
-  **Office & Business**
-  **Real Estate & Moving**
-  **Sports & Recreation**
-  **Tickets & Entertainment**
-  **Travel**

**What Members
Are Saying:
New Product**

"HELP Perks pays for my membership!"
-Linda S.

"I received 8% off my Verizon bill!"
-Michael W.

I saved 30% on movie tickets on date night with my husband. -
Janet P.

Enjoy preferred member pricing on some of your favorite brands and services.



AND MANY MORE!

To sign up, simply login at helplac.org, scroll down, and click **Membership Discounts Icon**. If you don't already have an account, follow the simple signup instructions on the screen.

These benefits are for HELP members. All offers or promotions are subject to change without notice.



We protect and empower.

Who We Are

LegalShield has been a pioneer in providing legal plans for more than 48 years, and our mission has been a straightforward, practical approach. In a perfect world, you'd never need a lawyer, but in an unpredictable world it helps to have a team of lawyers on your side. LegalShield has made smart legal coverage simple - in the form of accessible, affordable, full-service coverage.

A Team Of Lawyers

LegalShield has a network of dedicated law firms in 50 states and all Canadian provinces and territories made up of seasoned lawyers with an average of 22 years' experience. Our Provider Law Firms provide legal protection to over a million members, even in covered emergency situations, 24/7/365 days a year.

Why LegalShield

People need legal coverage without the complexity because life can be unpredictable and the law can be complicated. LegalShield created a model for legal coverage in which you know exactly what you're getting and precisely how much you're paying for it. Once you sign up, you can sit back, relax, and know you're covered by an entire law firm.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation



What Your Legal Plan Covers

Advice, Consultation & Representation

Landlord not treating you fairly or maybe getting the run-around on an insurance claim? Your team of lawyers can help with these services:

Advice
Phone consultations with your law firm for any personal legal matter, even pre-existing matters.

Letters and Phone Calls on Your Behalf
Available at the discretion of your provider lawyer

Contract and Document Review
Contract/document review up to 15 pages each

Representation
Representation from law firm of lawyers if you or your spouse are named defendant/respondent in a covered civil action is just another way your legal plan protects you.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

24/7 Emergency Assistance
Legal Emergency? Yes, your legal team even services you 24/7/365 days a year in the following emergency situations:

- Arrested or detained
- Seriously injured in an auto accident
- Served with a criminal warrant
- State attempts to take your child(ren)

Family Matters

Relationships can be complicated so let your team of lawyers work out the details.

Uncontested Name Change Assistance*
Preparation and if required, representation at the initial hearing by your provider law firm for uncontested name change.

Uncontested Adoption Representation*
Representation by your provider law firm for uncontested adoption proceedings

Uncontested Separation/Divorce Representation*
Representation by your provider law firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

Document Preparation

Let your law firm assist with getting your legal paperwork in order before a problem arises. Your membership provides document preparation from a lawyer for:

- Standard Will Preparation**
- Will preparation/annual reviews and updates
 - Living Will
 - Health Care Power of Attorney
 - Financial Power of Attorney

Residential Loan Document Assistance
Mortgage documents (as required of the borrower by the lending institution) prepared by your provider law firm for the purchase of your primary residence

Traffic

Accidents happen. So do speed traps. Your LegalShield Membership provides lawyer assistance when you are faced with the following situations:

- Moving Traffic Assistance**
- Non-criminal moving traffic violation assistance
 - Motor vehicle-related criminal charge assistance for manslaughter, involuntary manslaughter, negligent homicide or vehicular homicide.
 - 2.5 hours to help with driver's license reinstatement
 - 2.5 hours to help with property damage collection assistance of \$5,000 or less per claims
 - Available for members with a valid driver's license and driving a non-commercial motor vehicle

IRS

IRS and taxes don't have to be frightening with a team of lawyers on your side.

IRS Audit Assistance

- 1 hour of advice, consultation and assistance when notified of an audit
- 2.5 hours of additional assistance if a settlement is not achieved in the first thirty days
- 46.5 hours of assistance if your case goes to court
- Coverage for this service begins with the tax return due April 15th of the year you enroll

Additional Benefits

Additional legal coverage needed? Don't worry, your legal membership has that too!

25% Preferred Member Discount

- 25% preferred member discount is provided off the provider's standard hourly rate. You can live more and worry less knowing you may continue to use your provider law firm for legal situations that extend beyond what is already outlined. Your law firm will let you know when the 25% discount applies, so you are never surprised with an unexpected bill.

*These services are available 90 consecutive days from the effective date of your membership. This plan provides personal legal assistance; however plans providing business services are also available.

LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. See a plan contract for specific state of residence for complete terms, coverage, amounts and conditions.

Legal Plan Covers:

- The member
- The member's spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never married, dependent children who are full-time college students up to age 26
- Physically or mentally disabled children living at home

Access LegalShield on the go!

With our smartphone app, members have answers to their questions and access to their plan benefits at the touch of a button. You can even send information to your law firm with features like submit a traffic ticket or start a legal document. The LegalShield app makes it easy to access legal guidance you can trust.

Download the free app from the App Store or Google Play.

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**FOR MORE INFORMATION,
CONTACT YOUR
INDEPENDENT ASSOCIATE:**

Name
Phone
Email
URL

IN NEED OF LEGAL ADVICE?



Special H E L P Member Discount
LegalShield + ID Theft \$28.90

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