



SAVING FOR THE FUTURE

NOW THE EASIEST PART OF YOUR DAY

YOU WORK HARD. *myRA*® HELPS MAKE SAVING FOR RETIREMENT EASY.

Saving for retirement doesn't have to be hard. If you don't have access to a retirement savings plan at work, or if worries about fees and complex investment options have kept you from saving, *myRA* may be a great way to start. *myRA* is a retirement savings account developed by the U.S. Department of the Treasury. It's a simple, safe, and affordable way to start saving.

Open your *myRA* account today, build up savings, and when you're ready, move on to other investments.

HOW DOES IT WORK?

myRA is a Roth IRA – a popular retirement savings tool which has certain tax advantages.¹

- Your savings are invested in a U.S. Treasury security that safely earns interest²
- You decide how much to save – as little as a few dollars a month up to \$5,500 per year¹
- You can access the money you put in any time
- You can transfer or rollover your *myRA* to a private sector Roth IRA at any time to continue growing your savings

WHO IS IT FOR?

myRA might be a great fit for you if:

- You don't have access to a retirement savings plan at work
- You want to save but haven't found an easy way to get started
- You earn an annual income below \$131,000 if single, or \$193,000 if married filing jointly¹

Start saving with *myRA* today

Sign up at [myRA.gov](https://myra.gov) or call 855-406-6972.



WHY START SAVING WITH *myRA*?

myRA is simple, safe, and affordable. It costs nothing to open, there are no fees, and the money you put in to your account is there if you need it.



SIMPLE

- Set up automatic contributions
- If you change jobs, the account stays with you
- Withdraw the money you put into your account at any time without tax and penalty²



SAFE

- No risk of losing money
- The investment is backed by the U.S. Treasury
- Your account safely earns interest²



AFFORDABLE

- No cost to open and no fees
- You choose how much to save (\$2, \$20, \$200 – whatever fits your budget!)¹
- Enjoy the tax advantages this type of investment brings¹

WAYS TO FUND YOUR ACCOUNT

There are several ways to fund your *myRA* account:

- **From your paycheck.** Set up automatic direct deposit to your *myRA* with your employer.
- **From your checking or savings account.** Set up recurring or one-time contributions from your checking, savings, or other type of personal account.
- **From your federal tax refund.** At tax time, direct all or part of your federal tax refund to your *myRA*.

BECOME A SAVER TODAY

You can open your *myRA* account today in just three simple steps:

1. Open your account at **myRA.gov**
2. Fund your account from your paycheck, checking or savings account, or federal tax refund
3. Access your account online and watch your savings grow

Here's what you'll need to sign up:

- Social Security number³
- Driver's license, state ID, U.S. passport, or military ID
- Name and birth date of at least one beneficiary (the person you choose to inherit your account)

Make sure your hard work pays off. Sign up for *myRA* and start saving for your future today.

Visit **myRA.gov** to learn more, or call **855-406-6972** to speak with a *myRA* representative.

¹Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of interest. Limits listed are for 2015 and may be adjusted annually for cost-of-living increases. To learn about key features of a Roth IRA and for other requirements and details, visit myRA.gov/roth-ira.

²Withdraw interest earned without tax and penalty five years after your first contribution if you are over age 59 1/2 or meet certain other conditions, such as using the funds for the purchase of your first home. Accounts earn interest at the same rate as investments in the Government Securities Fund, which had an average annual return of 3.19% over the ten-year period ending December 2014.

³You can also open an account using an ITIN (Individual Tax Identification Number), but only by contacting *myRA* customer support at **855-406-6972** or **TTY/TDD 855-408-6972** or International **1-414-365-9616**.