

[vignette simple]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).



"I love how simple myRA is."

"I just went to the myRA website, typed my information, and in just a few minutes, my account was opened. Then I went to my bank's website to transfer funds to the myRA account – I even arranged for automatic transfers.

With myRA, I know money is growing without me having to think about it. And I don't have to worry about any fees for withdrawing my savings if something happens and I need it right away."

– **Danny**, of Columbia, MO

[vignette safe]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).



"I need to know that my savings are going to be there."

"I'm not someone who likes to take big risks.

I like how this program is backed by the U.S. Treasury and guaranteed not to lose value.

I also like that the account is secure. You can never be too safe these days."

– Danny, of Columbia, MO

[vignette affordable]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).



"Now I can actually afford to start saving for retirement."

"I'm still paying off my student loans, so I really didn't think I could save, even though I knew that was important.

There was no cost to start an account, and there are no monthly fees.

I set it up so only \$25 a month comes out of my paychecks. That little bit adds up to a lot."

– **Danny**, of Columbia, MO

[vignette all 3]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).



– **Danny**, of Columbia, MO

"I need to know that my savings are going to be there."

"I'm not someone who likes to take big risks.

I like how this program is backed by the U.S. Treasury and guaranteed not to lose value.

I also like that the account is secure. You can never be too safe these days."

"I love how simple myRA is."

"I just went to the myRA website, typed my information, and in just a few minutes, my account was opened. Then I went to my bank's website to transfer funds to the myRA account – I even arranged for automatic transfers.

With myRA, I know money is growing without me having to think about it. And I don't have to worry about any fees for withdrawing my savings if something happens and I need it right away."

"Now I can actually afford to start saving for retirement."

"I'm still paying off my student loans, so I really didn't think I could save, even though I knew that was important.

There was no cost to start an account, and there are no monthly fees.

I set it up so only \$25 a month comes out of my paychecks. That little bit adds up to a lot."

[informational simple]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).

Why is myRA a good option?

Saving now is easier than ever. Whether you can regularly save \$7, \$25, \$50, or \$100 a month, myRA is a simple and reliable way to kick-start saving for your future.

Simple

- Contribute automatically every payday
- If you change jobs, the account stays with you
- Withdraw the money you put into your account at any time without paying tax and penalty
- Withdraw interest you earn without paying tax and penalty under certain conditions

[informational safe]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).

Why is myRA a good option?

Saving now is easier than ever. Whether you can regularly save \$7, \$25, \$50, or \$100 a month, myRA is a simple and reliable way to kick-start saving for your future.

Safe

- myRA will not go down in value
- The investment is backed by the United States Treasury
- Your information is private and secure

[informational affordable]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).

Why is myRA a good option?

Saving now is easier than ever. Whether you can regularly save \$7, \$25, \$50, or \$100 a month, myRA is a simple and reliable way to kick-start saving for your future.

Affordable

- It costs you nothing to open an account
- You pay no fees for maintenance of the account
- You contribute as much as you choose every payday (\$2, \$20, \$200 – whatever fits your budget!)
- Enjoy the tax advantages this type of investment brings

[informational all 3]

myRA is a new retirement savings program that helps you take control over your future

Is myRA right for me?

You should set up a myRA if ...

- ✓ You want to start saving for retirement.
- ✓ You're employed with no access to a retirement plan at work.
- ✓ You earn less than \$129,000 per year
(less than \$191,000 per year for married couples).

Why is myRA a good option?

Saving now is easier than ever. Whether you can regularly save \$7, \$25, \$50, or \$100 a month, myRA is a simple and reliable way to kick-start saving for your future.

Simple

- Contribute automatically every payday
- If you change jobs, the account stays with you
- Withdraw the money you put into your account at any time without paying tax and penalty
- Withdraw interest you earn without paying tax and penalty under certain conditions

Safe

- myRA will not go down in value
- The investment is backed by the United States Treasury
- Your information is private and secure

Affordable

- It costs you nothing to open an account
- You pay no fees for maintenance of the account
- You contribute as much as you choose every payday (\$2, \$20, \$200 – whatever fits your budget!)
- Enjoy the tax advantages this type of investment brings