

[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).



– **Danny**, of Columbia, MO

“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.”

[vignette safe]

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“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.”

[vignette affordable]

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**“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.”

[vignette all 3]

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## 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]

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## 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]

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- 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]

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