*my*RA® makes saving for retirement easy

If you don't have access to a retirement savings plan at work or haven't found an easy way to save, *my*RA may be a good option for you. *my*RA is a retirement savings account that was developed by the U.S. Department of the Treasury to help people start saving for the future in a simple, safe, and affordable way.

Why choose *my*RA?

Simple

- Set up automatic contributions
- No complicated investment options
- If you change jobs, or work multiple jobs, the account stays with you
- Withdraw the money you put in without tax and penalty – Withdraw interest without tax and penalty under certain conditions[1]

Safe

- No risk of losing money
- The investment is backed by the U.S. Treasury
- Your account safely earns interest[1]

Affordable

- No cost to open and no fees
- No minimum account balance and contributions
- You choose how much to save ($2, $20, $200 – whatever fits your budget)[2]
- Enjoy the tax advantages this type of investment brings[2]

Is *my*RA for me? It could be a good fit 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 below $193,000 if married filing jointly[2]

How do I get started?

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 need to sign up:

- Social Security number [3]
- Driver's license, state ID, U.S. passport, or military ID
- Name and birth date of your beneficiary (the person you choose to inherit your account)

Start saving with *my*RA today

Sign up at **myRA.gov** or call **855-406-6972.**

[1]Withdraw 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.

[2]Annual 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.**

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

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