



Start Saving for Retirement with *myRA*®



Saving for retirement can be challenging

Many barriers can get in the way:

- ✓ No access to a retirement savings plan at work
- ✓ Cost of opening and maintaining a retirement savings account
- ✓ Difficulty deciding among many and complex investment options
- ✓ Concerns about losing money
- ✓ Not having access to funds for unexpected expenses or emergencies

myRA helps make saving easy

myRA (*my* Retirement Account) was developed by the U.S. Department of the Treasury to make saving for the future easy.

It can help you take a step toward a more secure retirement in a way that's **simple, safe, and affordable.**

myRA could be a good option 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 \$132,000 if single, or below \$194,000 if married filing jointly*

**Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of interest. Limits listed are for 2016 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, see [myRA.gov/roth-ira](https://myra.gov/roth-ira).*

myRA is simple – you're in control

- ✓ 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*

**Withdraw interest earned without tax and penalty five years after your first contribution if you are over age 59 ½ or meet certain other conditions, such as using the funds for the purchase of your first home.*

myRA is safe – no need to worry about your investment

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

*Accounts earn interest at the same rate as investments in the Government Securities Fund, which earned 2.04 percent in 2015 and had an average annual return of 2.94 percent over the ten-year period ending December 2015.

myRA is affordable – it fits your budget

- ✓ 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)*
- ✓ Enjoy the tax advantages this type of investment brings*

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There are several ways to fund your 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 your federal tax refund to your *myRA*.

More details about *myRA*

- ✓ *myRA* is a Roth IRA – a popular investment tool which has certain tax advantages.¹
- ✓ You're investing in a new U.S. Treasury savings bond that earns interest at the same rate as investments in the Government Securities Fund available to federal employees.²
- ✓ You can save as little as a few dollars a month up to \$5,500 a year.¹
- ✓ You can save up to \$15,000, or a lower balance for up to 30 years. When either of those limits is reached, savings will be transferred into a private-sector Roth IRA.
- ✓ You can choose to transfer or roll over your *myRA* into a private-sector Roth IRA at any time to continue to grow your savings.

¹ Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of interest. Limits listed are for 2016 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, see myRA.gov/roth-ira.

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Hear what others are saying



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Become a saver today

There are 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 need

To sign up, you will need your:

- ✓ Social Security number*
- ✓ 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)

**You 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.*

Get ready to start saving

For more information,
visit **myRA.gov**

or call *myRA* customer support at
855-406-6972 or **TTY/TDD 855-408-6972** or
International **1-414-365-9616**