

Work hard. Save easy.



You don't need to do anything to enroll once your employer starts facilitating OregonSaves.



You will automatically start saving **5%** of your paycheck in your **own personal Roth IRA** (individual retirement arrangement) that will stay with you from job to job.



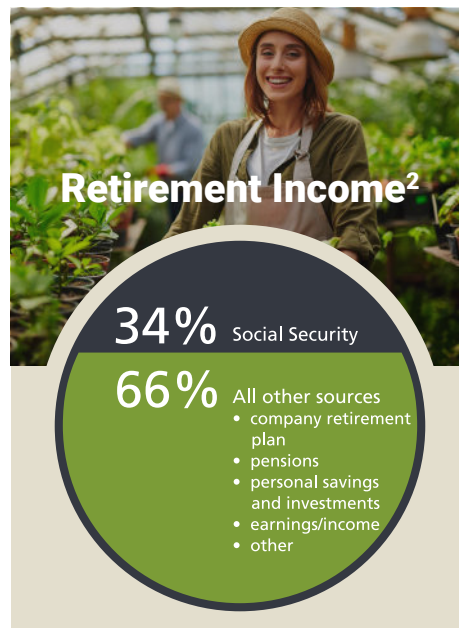
You can choose to save more or less. You work hard for **your** money, and it's time your money went to work for you.

It's time to be prepared for retirement.

Based on saving \$250/month starting at age 24, you could possibly have over half a million dollars saved at age 65.¹

For many of us, Social Security payments won't be enough when it comes time to retire.


Saving even a little now can potentially make a big difference later. Saving money for the future can also save you money now—the IRS offers a tax credit called the **Saver's Credit** to those who save.




You control your account.


- You can choose to **save at less than, or more than, 5%**.
- You can select from a menu of investment options.
- You can withdraw your contributions without penalty.
- You can opt out at any time.

Standard savings choices: _____





 **5% of your gross pay (wages before taxes and other deductions) will be contributed to your Roth IRA**, with an **automatic annual 1% increase** until it reaches a maximum of 10%.

 Your first \$1,000 will be invested in the OregonSaves Capital Preservation Fund; **savings over \$1,000 will be invested in an OregonSaves Target Retirement Fund based on your age.**

 **Your account will be a Roth IRA.** Contributions into a Roth IRA are made after-tax and not taxable when you remove them from your account. Any earnings on those contributions could be tax free if you meet certain IRS criteria.

 **The only administrative charge for OregonSaves** is in the form of an annual asset-based fee of approximately 1%, which means **you will pay approximately \$1 per year for every \$100 in your account.** You will not get a bill. This cost is automatically taken out of your OregonSaves balance on a regular basis to help pay for the administration of the program.

Learn more from OregonSaves at saver.oregonsaves.com: _____

 The benefits of saving for retirement	 Roth IRA eligibility and contribution guidelines
 Financial wellness resources	 Your eligibility for the Saver's Credit offered by the IRS

OregonSaves will be rolling out statewide in 2018. Ask your employer or contact our client service team to find out when or if it will be available to you.

1. This hypothetical example is for illustrative purposes only –your individual results will vary. The example assumes an annual investment return of 6%.

2. Social Security Administration, *Fast Facts & Figures about Social Security*, 2015.

OregonSaves is overseen by the Oregon Retirement Savings Board. Ascensus College Savings Recordkeeping Services, LLC ("ACRS") is the program administrator. ACRS and its affiliates are responsible for day-to-day program operations. Participants saving through OregonSaves beneficially own and have control over their Roth IRAs, as provided in the program offering set out at saver.oregonsaves.com.

OregonSaves' Portfolios offer investment options selected by the Oregon Retirement Savings Board. For more information on OregonSaves' Portfolios go to saver.oregonsaves.com. Account balances in OregonSaves will vary with market conditions and are not guaranteed or insured by the Oregon Retirement Savings Board, the State of Oregon, the Federal Deposit Insurance Corporation (FDIC) or any other organization.

OregonSaves is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of OregonSaves should not be considered an endorsement or recommendation by your employer of OregonSaves, Roth IRAs, or these investments. Roth IRAs are not exclusive to OregonSaves and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to an OregonSaves Roth IRA through payroll deduction offers some tax benefits and consequences. You should consult your tax or financial advisor if you have questions related to taxes or investments.

The OregonSaves mark and OregonSaves logo are trademarks of the Oregon Retirement Savings Board and may not be used without permission.

For more information  saver.oregonsaves.com  (844)661-6777  Mon - Fri 8 a.m. – 8 p.m. PT