



Build a more secure future.

We're making it easier to save for retirement with automatic contributions.

Nearly **70%** of Americans are concerned they **don't have enough money** for retirement.¹ **MyCT Savings** was created to meet this urgent need.

MyCT Savings is an exciting, new savings option created by the state of Connecticut's Retirement Security Authority.

It was designed to help the more than 600,000 private-sector employees in Connecticut who have no employer-sponsored retirement savings plan.

The program is **voluntary for employees** to participate in but is **mandatory for employers** to offer if they don't already provide a qualified retirement savings plan benefit.

Saving even a little now could make a big impact later.

If you're 25 now and **save \$150 a month**, by the time you retire you could have **over \$300,000**.²



Grow your retirement savings automatically with MyCT Savings.

- MyCT Savings makes it **easy to save** and **even easier to join**.
- You'll be **automatically enrolled** by your employer.
- You'll have **30 days** to decide to stay enrolled or opt out.
- Seamless **payroll contributions will grow** your individual Roth IRA.
- Free tools can help you keep your **retirement savings on track**.
- Your **account is portable** and **yours to keep**. Take it with you if you change jobs.



You can control your MyCT Savings account.

- You'll start at a **3% contribution** of total pay, before taxes and other deductions are taken – you can **increase or decrease** this rate at any time.
- **Choose how you'd like to save** with a variety of investment options, including target date funds aligned to your retirement goals.
- Only a small administrative fee is charged annually to cover program costs.

Want to learn more?

 Visit [MyCT Savings.com](https://www.myctsavings.com)



¹ "Mind Over Money." *Capital One*, 27 Jan. 2020, www.capitalone.com/about/newsroom/2020-capitalone-mindovermoneystudytips/.

² Hypothetical example is based on a monthly contribution of \$150 for 40 years, at a 6% projected annual rate of return, compounded daily. Note this is just an example based on a retirement age of 65, your actual savings may be more or less.

MyCT Savings is overseen by the Connecticut Retirement Security Authority ("CRSA"). Sumday Administration, LLC ("Sumday") is the program administrator. Sumday and its affiliates are responsible for day-to-day program operations. Participants' who use MyCT Savings beneficially own and have control over their Roth Individual Retirement Accounts ("IRA"), as provided in the program offering set out at [MyCT Savings.com](https://www.myctsavings.com).

MyCT Savings' Portfolios offer investment options selected by the CRSA. For more information on MyCT Savings' Portfolios, go to [MyCT Savings.com](https://www.myctsavings.com). Account balances in MyCT Savings will vary with market conditions and are not guaranteed or insured by the CRSA, the State of Connecticut, the Federal Deposit Insurance Corporation ("FDIC") or any other organization.

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

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