



# See yourself save for retirement— *myRA* makes it possible

*myRA*™ is a new retirement savings account from the U.S. Department of the Treasury that is designed to be:

## Why choose it?



### simple

- ✓ Contribute automatically every payday
- ✓ If you change 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<sup>1</sup>



### safe

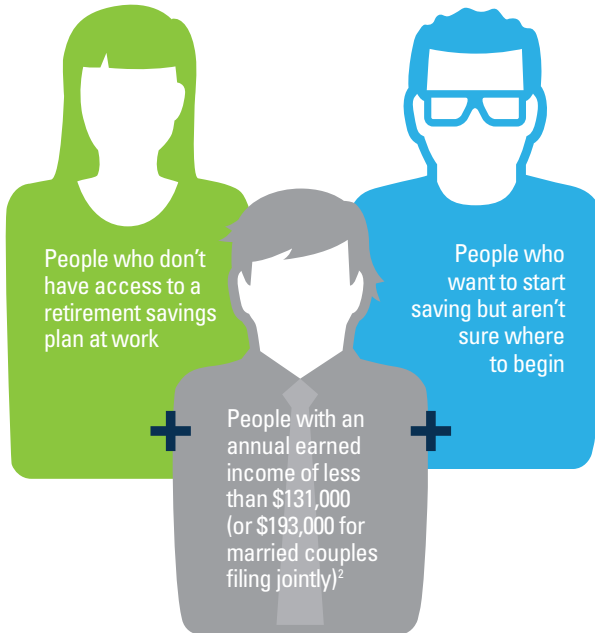
- ✓ *myRA* will not lose value
- ✓ The investment is backed by the U.S. Treasury
- ✓ Your information is private and secure



### affordable

- ✓ No cost or fees to open and maintain an account
- ✓ You contribute an amount you choose every payday (\$2, \$20, \$200 – whatever fits your budget!)<sup>2</sup>
- ✓ Enjoy the tax advantages this type of investment brings<sup>2</sup>

## Who is it for?



## How to get started?

1

Open your *myRA* account at [myRA.treasury.gov](http://myRA.treasury.gov)

2

Set up automatic direct deposit contributions with your employer

3

Access your account online and watch your savings grow



## Have the following available:

- Social Security number or ITIN (Individual Tax Identification Number)<sup>3</sup>
- Driver's license, state ID, passport or military ID
- Home address and email address<sup>3</sup>
- Name, birthday and address of your beneficiary (the person you choose to inherit your account)

Take more control of your financial future and start saving today with *myRA*. Learn more and sign up at [myRA.treasury.gov](http://myRA.treasury.gov) or call 855-406-6972.

<sup>1</sup> 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.

<sup>2</sup> 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, see [myRA.treasury.gov/roth-ira](http://myRA.treasury.gov/roth-ira).

<sup>3</sup> If you do not have a Social Security number or an email address, you can only open an account over the phone by contacting *myRA* customer support at 855-406-6972 or TTY/TDD 855-408-6972 or International 1-414-365-9616.