

Work hard. Save easy.

Sign up for OregonSaves today.



OregonSaves is **open to all**, whether you are self-employed or work for someone else. If OregonSaves isn't available through your job, **sign yourself up today**.



You can **save easily and automatically** through your bank account, by check, or through payroll deductions (if available through your employer).



Your savings go into **your own personal Roth IRA** (individual retirement arrangement) that stays with you throughout your career. 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 difference later. Saving money for the future can also save you money now—the IRS offers a tax credit called the **Saver's Credit**² to qualifying savers.




You control your account.

- You can choose to **save as little as \$5 per month**.
- You can select from a menu of investment options.
- You can withdraw your contributions without penalty.
- You can contribute in different ways throughout your career into a single account.

OregonSaves is open to all:


Most workers are eligible for OregonSaves. You can sign up today if:

 You are 18 or older


 You have earned income


 You are eligible for an IRA

Standard savings choices:





 **Set up automatic contributions through your bank account.** The minimum is just \$5 per month, or you can open an account with a minimum initial deposit. You can also contribute through check or payroll deductions, if available through your job.

 Invest in **an OregonSaves Target Retirement Fund based on your age** or choose different funds from a simple menu of investment options.

 **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. You can also choose a traditional IRA instead.

 **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

1. This hypothetical example is for illustrative purposes only –your individual results will vary. The example assumes an annual investment return of 6%.
2. The Savers Credits gives a special tax break to low-and moderate-income taxpayers who are saving for retirement. Please consult with your financial or tax advisor to determine whether you can take advantage of the Saver's Credit.
3. Social Security Administration, Fast Facts & Figures about Social Security, <http://bit.ly/SSA-fast-facts>, 2017.

OregonSaves is overseen by the Oregon Retirement Savings Board. Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR 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.

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