

## 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:



- 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\*



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



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

## Wage earners with an annual income of less than \$129,000 (or \$191,000 for married couples filing jointly) People who don't have access to a retirement savings plan at work

## low do I get started?

Open your *my*RA account at *my*RA.treasury.gov

Print and give your direct deposit authorization form to your employer

your contributions will be made automatically each payday



Who is it for?

## Have these ready:

- Social Security number
- · Driver's license or state ID
- Home address
- The name, birthday and address of your beneficiary (the person you want to inherit your account if you die)

Take more control of your future and start saving today with myRA. Learn more and sign up online at myRA.treasury.gov

<sup>\*</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>\*\*</sup>Annual and lifetime contribution limits and annual income limits apply, as do conditions on withdrawal of interest. To learn about key features of a Roth IRA and for other requirements and details, see myRA.treasury.gov.