

**See Yourself Save: New *my*RA Makes Saving for Retirement Easy**

You know you should be saving for retirement, or maybe you want to save more. But let’s face it, retirement can sometimes seem far away, and saving money isn’t always easy.

The good news is, [name of company] is among the first in the nation to help our employees save with *my*RASM — a new kind of retirement savings account developed by the U.S. Department of the Treasury that’s simple, safe and affordable. There are no hassles, no fees and no hidden costs. *my*RA could be a good option for you to consider.

**To learn more and sign up, go to** ***my*RA.treasury.gov**

*my*RA is the easy way to put your money to work – and a great way to take control of your future, whether you can save $2, $20 or $200 per paycheck. Every bit helps, and *my*RA lets you get into a savings habit that will grow with you. You’ll feel better today and be that much more secure when you retire.

Best of all, with *my*RA, saving is automatic. Once you sign up, decide how much money you want to contribute each pay period, and give your request to [name of department, job title or person], your part is done. Your money is deposited directly to your *my*RA account, which you can access online to manage and watch your savings grow.

**What makes *my*RA different?**

*my*RA is a Roth IRA\* that’s specifically designed by the U.S. Treasury to help people become savers or add to their retirement savings at whatever level works for them. *my*RA is:

**Simple**

* Contribute automatically every payday
* If you change jobs, the account stays with you
* Withdraw the money you put into your account at any time without paying tax and penalty
* Withdraw interest you earn without paying tax and penalty under certain conditions\*\*

**Safe**

* *my*RA will not go down in value
* The investment is backed by the U.S. Treasury
* Your information is private and secure

**Affordable**

* It costs you nothing to open an account
* You pay no fees for maintenance of the 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\*

Don’t wait to start taking more control of your future. Go to ***my*RA.treasury.gov** to learn more and sign up in just three simple steps.

**Questions?**

[Name/email/phone extension] in [department] can assist you with your questions and help set up your ongoing direct deposit contribution into your *my*RA account.

\*Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of interest. Limits listed are for 2014 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 ***my*RA.treasury.gov**.

\*\*Withdraw interest earned without tax and penalty five years after your first contribution if you are over age 59 ½ or meet certain other conditions, such as using the funds for the purchase of your first home.