

Why myRA?

Workers deserve a chance to save for retirement but millions of Americans are not saving. The U.S. Department of the Treasury designed myRA (my Retirement Account) to give people an easy way to get started.

Here's why it's needed

Americans aren't saving enough for retirement



Near-retirement households have a median retirement savings of only

\$12,000²



Many workers lack access to employer-sponsored retirement savings plans

42% of workers say it's difficult to save because they don't have a way to do it at their job.¹ Employees at some types of businesses are more likely not to have access to a retirement savings plan.³

PERCENT OF WORKERS IN PRIVATE INDUSTRY WITH NO ACCESS TO A PLAN³



Having access makes a big difference.

People with access to a retirement savings plan save more and have higher confidence.



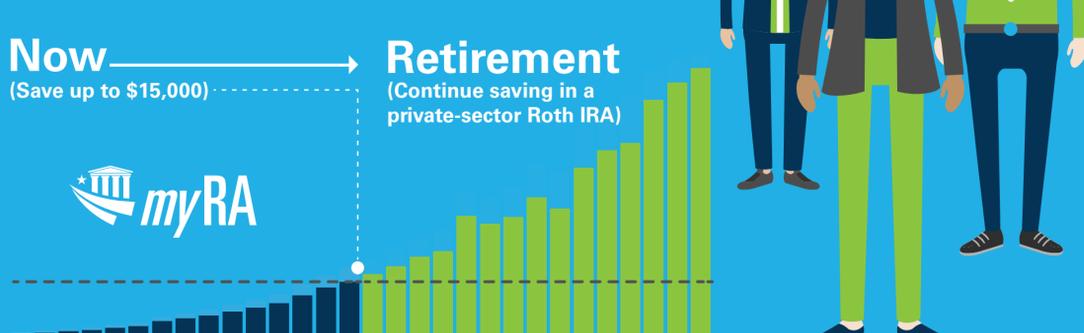
That's why there's myRA

myRA is a starter retirement savings account that addresses some of the most common barriers to saving and gives more workers access, even if they don't have access to an employer-sponsored plan. It's designed to be:

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| <p>Simple</p> <ul style="list-style-type: none"> ✓ Set up automatic contributions ✓ No complicated investment options ✓ If you change jobs, or work multiple jobs, the account stays with you ✓ Withdraw the money you put in without tax and penalty – Withdraw interest without tax and penalty under certain conditions¹ | <p>Safe</p> <ul style="list-style-type: none"> ✓ No risk of losing money ✓ The investment is backed by the U.S. Treasury ✓ Your account safely earns interest¹ | <p>Affordable</p> <ul style="list-style-type: none"> ✓ No cost to open and no fees ✓ No minimum account balance and contributions ✓ You choose how much to save (\$2, \$20, \$200 – whatever fits your budget)² ✓ Enjoy the tax advantages this type of investment brings² |
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It can be a way to start on a savings journey

Start saving with myRA, build momentum, move to another Roth IRA and then keep saving all the way to retirement



Learn more at myRA.gov



Sources:
 1. Federal Reserve Report on the Economic Well-Being of U.S. Households in 2014 (May 2015)
 2. National Institute on Retirement Security report "The Retirement Savings Crisis: Is It Worse Than We Think?" (June 2013). Nearretirement households are defined as those in which the head of household is 55-64. Working-age households are defined as those in which the head of household is 25-64.
 3. BLS Economic News Release, March 2015.
 4. EBRI 2015 Retirement Confidence Survey. Includes anyone with a work-sponsored plan, IRA or other retirement benefit, or anyone married to a person with such savings.

¹Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of earnings. Limits may be adjusted annually for cost-of-living increases. To learn about key features of a Roth IRA and for other requirements and details, go to myRA.gov/roth-ira.

²*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. The Government Securities Fund earned 2.04 percent in 2015 and had an average annual return of 2.94 percent over the ten-year period ending December 2015.