



Start building a more financially secure future today, with Colorado SecureSavings.

The Colorado SecureSavings Program is a simple and secure way to begin saving for your future.

For many Coloradans, easily setting money aside for retirement has been out of reach. Currently more than 40% of the workforce, nearly 940,000 employees in Colorado, do not have access to a retirement savings plan at work. Colorado SecureSavings is here to change that and to help Colorado workers have a more secure financial future.

Nearly 70% of Americans are concerned they don't have enough money for retirement.¹

The Colorado SecureSavings Program lets you contribute to your own Roth Individual Retirement Account (IRA) through automatic payroll deductions. And you're in charge. You can choose how much to save from each paycheck, select the investment options that are right for you, and best of all, you **keep your account even if you change jobs.**

Saving even a little now can potentially make a big difference later.

If you're 25 now and **save \$150 a month**, by the time you retire you could have **over \$300,000.**²



It's easy to get started.

Joining the Colorado SecureSavings Program happens either when you register yourself and create an account, or when you and your employer take a few simple steps.

- Your employer must register for Colorado SecureSavings.
- Once your employer enrolls you, you will receive a notification from Colorado SecureSavings.
- You'll have 30 days to decide to customize your account, opt out of the program, or be enrolled into the program's default savings option.
- Your automatic paycheck contributions will begin after this 30-day period.
- Participation is completely voluntary. You can opt out, or re-enroll, at any time.



Start building a stable financial future today.

For many of us, **Social Security payments won't be enough** when it comes time to retire. This is your opportunity to take an easy, small step to create a strong financial future for yourself and your family. And Colorado SecureSavings will be there with you every step of the way with tools to help you maximize your savings in retirement.

You're in charge.

The default contribution savings rate starts at 5%, but you can increase or decrease this rate at any time. Your contribution rate will then increase 1% annually until it reaches a maximum of 8%, unless you opt-out. Once you're set, just watch your contributions grow!

Learn more about the Colorado SecureSavings Program.

 Visit ColoradoSecureSavings.com

References

1. "Mind Over Money." *Capital One*, 27 Jan. 2020, www.capitalone.com/about/newsroom/2020-capitalone-mindovermoneystudytips/.
2. Hypothetical example is based on a monthly contribution of \$150 for 40 years, at a 6% projected annual rate of return, compounded daily. Note this is just an example based on a retirement age of 65, your actual savings may be more or less.

Colorado SecureSavings is governed by the Colorado Secure Savings Program Board ("CSSPB"), an instrumentality of the State of Colorado. Vestwell State Savings, LLC ("Vestwell"), dba Sumday Administration ("Sumday"), is the program administrator. Sumday and The Bank of New York Mellon are responsible for day-to-day program operations. Participants who use Colorado SecureSavings beneficially own and have control over their Individual Retirement Accounts ("IRA"), as provided in the program offering set out at ColoradoSecureSavings.com.

Colorado SecureSavings' investment options are selected by the CSSPB. For more information on Colorado SecureSavings' investment options, go to ColoradoSecureSavings.com. Account balances in Colorado SecureSavings will vary with market conditions and are not guaranteed or insured by the CSSPB, the State of Colorado, the Federal Deposit Insurance Corporation ("FDIC") or any other organization.

Colorado SecureSavings is a completely voluntary retirement program. Saving through an IRA will not be appropriate for all individuals. Employer facilitation of Colorado SecureSavings should not be considered an endorsement or recommendation by your employer of Colorado SecureSavings, IRAs, or the investment options in the program. IRAs are not exclusive to Colorado SecureSavings and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to a Colorado SecureSavings IRA through payroll deduction offers some tax benefits and consequences. You should consult appropriate professional advice or consultation if you have questions related to taxes or investments.

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