

Colorado SecureSavings is a simple, convenient, and voluntary way to save for retirement

Your employer has registered with the **Colorado SecureSavings Program**. You can set up your account or opt out at this time.

Save for retirement automatically through payroll deductions at work with the Colorado SecureSavings Program. Your account is in your control and goes with you from job to job. Every little bit you save now can potentially make a difference in retirement.

30 days to decide:

Start saving

- **Set up your online account**
Update your savings choices
- **Set up your account later**
Your savings will start automatically based on the the default savings choices

OR

Opt out

Opt out of Colorado SecureSavings to prevent contributing money from your paycheck.

Decide online at ColoradoSecureSavings.com, by phone at 1-844-711-5001, or by filling out this form.

Default savings choices

30 days after receiving the invitation, you will be enrolled in the program **automatically** and start saving part of each paycheck into your own Roth Individual Retirement Account (IRA) (unless you opt out within the 30 day window).

- **5 percent of your gross pay (wages before taxes and other deductions) will be contributed to your Roth IRA**, with an automatic annual 1 percent increase until it reaches a maximum of 8 percent.
- You will be invested in the Capital Preservation Option until 30 days after your first contribution; **after 30 days, you will be invested in a Target Retirement Date Option based on your age.**
- **Your account will be a Roth IRA.** Contributions into a Roth IRA are made after-tax and are 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 may withdraw your funds at any time.
- The only administrative charges for Colorado SecureSavings are in the form of an annual asset-based fee of approximately 0.32%. There is also a \$22 annual account fee (that is charged quarterly at \$5.50 each quarter). You will not get a bill. This cost is taken out of your Colorado SecureSavings balance automatically on a regular basis to help pay for the administration of the program.

Set up your account and take charge of your savings

- 1 **Verify your contact information.**
- 2 **Accept the account documents.**
- 3 **Add beneficiaries** (who will inherit your Roth IRA in the event of your death).
- 4 **Review your contribution rate:**
 - Minimum = 1%
 - Maximum = 100% up to IRS limits for Roth IRAs
- 5 **Review your investment choices.**

Available investment choices include:

- **Capital Preservation Option (GVMXX):**
100% invested in the State Street Institutional U.S. Government Money Market Fund.
- **Target Date Retirement Options (SSFOX, SSBOX, SSBSX, SSBYX, SSCKX, SSDEX, SSDLX, SSDQX, SSDYX, SSFKX):**
Choose your Option based on your target retirement date: 100% invested in the State Street Target Retirement Funds.
- **Fixed Income Option (SSFEX):**
100% invested in the State Street Aggregate Bond Index Fund.
- **International Equity Option (BDOKX):**
100% invested in the BlackRock iShares MSCI Total International Index Fund.

Learn more at ColoradoSecureSavings.com

- ✔ The benefits of saving for retirement
- ✔ Financial wellness resources
- ✔ Roth IRA eligibility and contribution guidelines
- ✔ Your eligibility for the Saver's Credit offered by the IRS

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.

The Colorado SecureSavings name and the Colorado SecureSavings logo are trademarks of the CSSPB and may not be used without permission.

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Colorado SecureSavings is a completely voluntary program. You can opt out at any time online, by phone, or by completing this form. If you do not opt out your employer will send payroll contributions to your Colorado SecureSavings account. Amounts you save in this account are always your money. Your account is in your control and goes with you from job to job in accordance with the Colorado SecureSavings Program terms. Every little bit you save now can potentially make a difference in retirement. To opt out of payroll contributions to Colorado SecureSavings for more than one employer you must submit a separate form for each employer.

Contact us:

8am to 5pm Mountain Time, M-F

Employer assistance:

1-844-692-1073

Employee assistance:

1-844-711-5001

Completed forms should be mailed to:Colorado SecureSavings
P.O. Box 534490
Pittsburgh, PA 15253- 4490**Overnight address:**Colorado SecureSavings
Attention: 534490
500 Ross Street, 154-0520
Pittsburgh, PA 15262**Fax:**

844-756-9505

ColoradoSecureSavings.com**1 Employee information** (All fields required)

To verify your information, please provide either the last four digits of your Social Security number/taxpayer identification number, or your Access Code and date of birth. The Access Code can be found in the email or letter you received from Colorado SecureSavings.

Legal name (First) (M.I.)_____
Legal name (Last)_____
Address_____
City State_____
ZIP code_____
Telephone number (In case we have a question)_____
Last four digits of the Social Security or
taxpayer identification number_____
Access Code Birth date (mm/dd/yyyy)

2 Opt-out reason

- | | |
|---|--|
| <input type="radio"/> I don't qualify for a Roth IRA due to my income | <input type="radio"/> I don't trust the financial markets |
| <input type="radio"/> I would prefer a Traditional IRA | <input type="radio"/> I'm not satisfied with the investment options |
| <input type="radio"/> I have my own retirement plan | <input type="radio"/> I'm not interested in contributing through this employer |
| <input type="radio"/> I can't afford to save at this time | <input type="radio"/> Other _____ |

3 Employer information

Employer name

4 Signature

I do not wish to participate in the Colorado SecureSavings Program at this time. I understand that I can change my mind at any time and begin participating in Colorado SecureSavings at a later date, subject to and in accordance with the terms of the Colorado SecureSavings Program. If I decide to opt back in I can contact Colorado SecureSavings.

Signature of employee

____-____-____-____-____-____
Date (mm/dd/yyyy)