



Invest in your future.  
[saver.ilsecurechoice.com](http://saver.ilsecurechoice.com)

## What is Illinois Secure Choice?

A convenient, and voluntary way for Illinois workers to save for retirement.

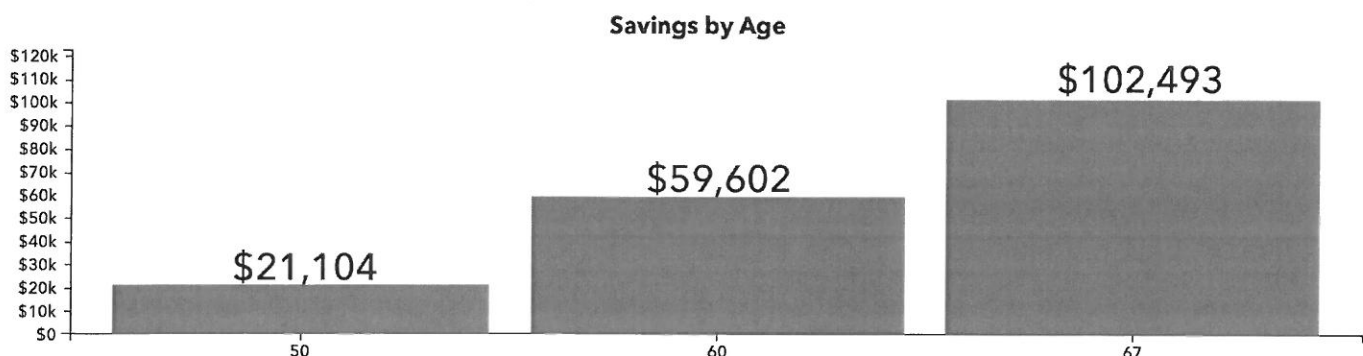
- You don't need to do anything to enroll once your employer starts facilitating the program
- You'll automatically start saving 5% of your paycheck in your own personal Roth IRA (individual retirement account) that will stay with you from job to job
- You can choose to change the amount that you save and withdraw your contributions without penalty<sup>1</sup>
- The only administrative charge is in the form of an annual asset-based fee of approximately .75% (\$0.75 for every \$100 in your account)<sup>2</sup>
- You can opt out at any time



## Saving for Retirement is Important

For many of us, Social Security payments won't be enough when it comes time to retire. The decisions you make today about saving for retirement can shape what your future looks like. The good news is that Illinois Secure Choice is a retirement program that can help you meet your long-term goals.

## Calculate Your Potential Savings



The amounts in the chart are projected or hypothetical. Please see the "How this works" section to learn more.

Visit [ilsecurechoice.com/calculate](http://ilsecurechoice.com/calculate) to see how different savings scenarios could impact your retirement income.

<sup>1</sup>Earnings may be taxable and have a penalty applied if you are under 59½ and the account has been open less than 5 years. Speak to a tax advisor to review and understand the 10% Early Distribution Penalty Tax Exceptions.

<sup>2</sup>You will not get a bill. This cost is automatically taken out of your Illinois Secure Choice balance on a regular basis to pay for the administration of the program.

## Investment Options

You can select from a menu of investment options\*

- Illinois Secure Choice Capital Preservation Fund  
State Street Institutional Liquid Reserves Fund  
(Ticker: SSHXX)
- Illinois Secure Choice Target Date Retirement Funds  
BlackRock LifePath Index Target Date Retirement Funds. Choose your fund based on your target retirement date
- Illinois Secure Choice Growth Fund  
Schwab S&P 500 Index Fund (Ticker: SWPPX)
- Illinois Secure Choice Conservative Fund  
Schwab U.S. Aggregate Bond Index Fund  
(Ticker: SWAGX)

\*The 90 Day Holding Vehicle is the default investment vehicle for participants in the program for the first 90 days after the initial contribution made to an account after enrollment. Participants can select a different fund option to begin saving in immediately.

Illinois Secure Choice is starting now. Ask your employer or contact our client service team to find out when or if it will be available to you.






**It's never too early or too late to start saving for retirement, and Illinois Secure Choice can help you get started. Visit [saver.ilsecurechoice.com](http://saver.ilsecurechoice.com) to learn more.**

*The Illinois Secure Choice Savings Program ("IL Secure Choice") is an automatic enrollment payroll deduction Roth IRA overseen by the Illinois Secure Choice Savings Board ("Board"). Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through IL Secure Choice beneficially own and have control over their Roth IRAs, as provided in the program offering set out at [saver.ilsecurechoice.com](http://saver.ilsecurechoice.com).*

*IL Secure Choice offers investment options selected by the Board. For more information on IL Secure Choice's investment options go to [saver.ilsecurechoice.com](http://saver.ilsecurechoice.com). Account balances in IL Secure Choice will vary with market conditions. Investments in Secure Choice are not guaranteed or insured by the Board, the State of Illinois, the Federal Deposit Insurance Corporation or any other organization.*

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

For more information  [clientservices@ilsecurechoice.com](mailto:clientservices@ilsecurechoice.com)  855-650-6913  Mon - Fri 8 a.m. - 8 p.m. CT

## Benefits:

**Illinois Secure Choice is a transparent, convenient, and voluntary way for Illinoisans to save for retirement.**

Your employer has registered with the Illinois Secure Choice program. You are invited to set up your account or opt out at this time.

Illinois Secure Choice is a program that allows you to automatically save for retirement through payroll deductions at work. Amounts you save in this account are always your money. 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:

### Option One:

#### Start saving

- Set up your account now
  - Establish online access and update your savings choices
- Set up your account later
  - Your savings will start automatically based on the standard savings choices

OR

### Option Two:


#### Opt out


- Opt out of participating to avoid saving through payroll deductions
  - You can opt back in
- Consider smaller contribution rates
  - A great alternative to opting out entirely


Decide ☐ online at [saver.ilsecurechoice.com](http://saver.ilsecurechoice.com), by ☐ phone at 855-650-6914, or by ☐ filling out a form.

## Standard Savings Choices:

30 days after receiving the invitation, **you will be automatically enrolled in the program** 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% of your gross pay** (wages before taxes and other deductions) will be contributed to your Roth IRA.

 **Your account will be a Roth IRA.** Contributions into a Roth IRA are made after-tax and not taxable when you remove them from your account. Any earnings on those contributions could be tax free if you meet certain IRS criteria.

 **The only administrative charge for Illinois Secure Choice** is in the form of an annual asset-based fee of approximately .75%, which means **you will pay approximately \$0.75 per year for every \$100 in your account.** You will not get a bill. This cost is automatically taken out of your Illinois Secure Choice balance on a regular basis to help pay for the administration of the program.



## Set Up Your Account:

- Verify your contact information
- Accept the account documents
- Add beneficiaries (who will inherit your Roth IRA in the event of your death)
- You can also:
  - Change your contribution rate
    - minimum = 1%, maximum = 100% up to IRS limits for Roth IRAs
  - Change your investment choices. Available options include:
    - Illinois Secure Choice Capital Preservation Fund: 100% invested in the State Street Institutional Liquid Reserves Fund (Ticker: SSHXX)
    - Illinois Secure Choice Target Date Retirement Funds: 100% invested in the BlackRock LifePath Index Target Date Retirement Funds. Choose your fund based on your target retirement date.
    - Illinois Secure Choice Growth Fund: 100% invested in the Schwab S&P 500 Index Fund (Ticker: SWPPX)
    - Illinois Secure Choice Conservative Fund: 100% invested in the Schwab U.S. Aggregate Bond Index Fund (Ticker: SWAGX)

\*The default investment is the Illinois Secure Choice Target Date Retirement Fund

**Learn more about Illinois Secure Choice at [saver.ilsecurechoice.com](http://saver.ilsecurechoice.com).**

*The Illinois Secure Choice Savings Program ("IL Secure Choice") is overseen by the Illinois Secure Choice Savings Board ("Board"). Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through IL Secure Choice beneficially own and have control over their Roth IRAs, as provided in the program offering set out at [saver.ilsecurechoice.com](http://saver.ilsecurechoice.com).*

*IL Secure Choice's Portfolios offer investment options selected by the Board. For more information on IL Secure Choice's Portfolios go to [saver.ilsecurechoice.com](http://saver.ilsecurechoice.com). Account balances in IL Secure Choice will vary with market conditions and are not guaranteed or insured by the Board, the State of Illinois, the Federal Deposit Insurance Corporation (FDIC) or any other organization.*

*IL Secure Choice is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of IL Secure Choice should not be considered an endorsement or recommendation by your employer of IL Secure Choice, Roth IRAs, or these investments. Roth IRAs are not exclusive to IL Secure Choice and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to an IL Secure Choice Roth IRA through payroll deduction offers some tax benefits and consequences. You should consult your tax or financial advisor if you have questions related to taxes or investments.*



[saver.ilsecurechoice.com](http://saver.ilsecurechoice.com)



855-650-6914



Mon - Fri 8 a.m. - 8 p.m. CT