



Invest in your future.

ilsecurechoice.com

What is Illinois Secure Choice?

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

- You don't need to do anything to enroll once your employer starts facilitating Illinois Secure Choice
- 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
- The only administrative charge is in the form of an annual asset-based fee of approximately .75% (\$0.75 per year for every \$100 in your account)¹
- 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.

Bonus: Saving money for the future can also save you money now—the IRS offers a tax credit called the Saver's Credit to those who are eligible.

SAVING
A LITTLE NOW CAN HAVE A
HUGE
IMPACT IN RETIREMENT.

¹You 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.

Standard Savings Choices

You can select from a menu of investment options

- 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 that matches your retirement date based on your age

Illinois Secure Choice will begin rolling out in fall 2018. Ask your employer or contact our client service team to find out when or if it will be available to you.



Take action. By starting to save now, you can give yourself more time to build a nest egg for retirement. To learn more, visit 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.

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. 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.

For more information ✉ clientservices@ilsecurechoice.com 📞 855-650-6913 🕒 Mon - Fri 8 a.m. - 8 p.m. CT