



## **RetireReady NJ is a simple way to help your employees save for the future.**

In New Jersey, many private-sector workers do not have access to a retirement savings plan through their employers. With RetireReady NJ, businesses can help their employees save for retirement in an Individual Retirement Account (IRA) through convenient payroll deductions.

RetireReady NJ is a new retirement savings program, governed by the New Jersey Secure Choice Savings Board. New Jersey businesses with 25 or more employees, who have been in business for two years or more, and do not currently offer a qualified retirement plan are required to register with the program.

### **RetireReady NJ can benefit your business.**

- No cost for employers
- Requires very little time and administration
- Easy integration into your payroll process
- It's a valuable benefit to attract and retain employees
- You have no fiduciary responsibility

### **An easy way to help your employees save.**

1. Register your company at [RetireReady.NJ.gov](https://RetireReady.NJ.gov)
2. Send your employees' payroll contributions
3. Continue to send payroll and maintain employee records



**Visit**  
**[RetireReady.NJ.gov](https://RetireReady.NJ.gov) today.**

**Scan to learn more** 



RetireReady NJ is governed by the Secure Choice Savings Board (“the Board”), an instrumentality of the State of New Jersey. Vestwell State Savings, LLC (“Vestwell”), dba Sundry Administration (“Sundry”), is the program administrator. Vestwell and The Bank of New York Mellon are responsible for day-to-day program operations. Participants who use RetireReady NJ beneficially own and have control over their Individual Retirement Accounts (“IRA”), as provided in the program offering set out at [RetireReady.NJ.gov](http://RetireReady.NJ.gov).

RetireReady NJ’s investment options are selected by the Board. For more information on RetireReady NJ’s investment options, go to [RetireReady.NJ.gov](http://RetireReady.NJ.gov). Account balances in RetireReady NJ will vary with market conditions and are not guaranteed or insured by the Board, the State of New Jersey, the Federal Deposit Insurance Corporation (“FDIC”) or any other organization.

RetireReady NJ is a completely voluntary retirement program. The selection of Roth or Traditional IRA savings can have different advantages or disadvantages for each saver based on their personal circumstances. RetireReady NJ defaults savers into a Roth deferral. Employer facilitation of RetireReady NJ should not be considered an endorsement or recommendation by your employer of RetireReady NJ, Roth IRAs, or the investment options in the program.

Vestwell does not provide legal, financial, tax, or investment advice. Program participants should consider obtaining their own appropriate professional advice if you have questions related to taxes or investments before making any decisions regarding their participation or investment in the program.

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