



Start building your financially secure future today, with RetireReady NJ.

Saving for retirement is a challenge for any worker, but even more if your employer does not offer a retirement plan. RetireReady NJ is here to change that.

RetireReady NJ can benefit you.

- It's easy to save
- Participation is voluntary
- You control your contributions
- It's portable even if you change jobs

There are two ways to participate

1. Save through your employer

If your employer participates in RetireReady NJ, you can choose to:

- Do nothing and save automatically,
- or
- Customize your account

2. Save on your own

If you're self-employed or don't work for an employer registered with RetireReady NJ, you can contribute directly to your own individual retirement account. It's easy and takes only a few minutes to get started.



Visit
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 Sumday Administration ("Sumday"), 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.

RetireReady NJ's investment options are selected by the Board. For more information on RetireReady NJ's investment options, go to 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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