



Get started with your new retirement plan

You can save for your future with MyCT Savings, a simple retirement savings option created by the Connecticut Office of the State Comptroller. You'll have your own Roth Individual Retirement Account (IRA), where you're in control of how much you save.



What is a Roth IRA?

A Roth IRA is a type of retirement account that you fund with your after-tax wages, a percentage of which are deposited into your Roth IRA. Your Roth IRA earns money based on your investment choices, and those earnings are automatically added to your contributions, helping you to build a more secure future.

Why should I contribute to a Roth IRA?

Automate Your Savings

Your contributions will be automatically deducted from your paycheck. You'll start at a 5% contribution of total pay — you can increase or decrease this rate at any time. You can also sign up as an individual and set up recurring contributions.

Your savings rate will increase automatically by 1 percent each year until it reaches 10 percent (to help you reach your savings goal), unless you choose otherwise.

Take Advantage of Tax Benefits

Contributions to your Roth IRA come from after-tax wages. This means you can withdraw your contributions (but not your earnings) at any time without additional tax penalties. After age 59½, you can begin withdrawing contributions and earnings tax-free.

Compound Your Savings

Over time, the money you contribute to your retirement plan earns more money. The extra money you earn just from saving is called compound earnings.

If you're 25 now and save \$150 a month, by the time you retire you could have over \$300,000.¹

There are two ways to participate:

1 Save through your employer

If your employer participates in MyCTSAvings, you'll be enrolled automatically and you'll have 30 days to decide to stay enrolled or opt-out. If you stay, you'll start saving a percentage of your paycheck automatically in your own Roth IRA.

2 Save on your own

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



You control your MyCTSAvings account.

- Choose how you'd like to save with a variety of investment options, including target date funds aligned to your retirement goals.
- It's your money — your account and funds go with you as your career changes
- Only a small administrative fee is charged annually to cover program costs.

2 Easy Steps to Save with MyCTSAvings

1 Set up your account

If you were added by your employer, use your access code to get started. If you're enrolling yourself, you'll just need your Social Security number, date of birth, and residential address.

Once enrolled, answer a few quick security questions so we can verify your identity and set up your password and 2-step verification.

2 Customize your account

You can choose to change your savings rate and investment choices to meet your unique goals, as well as designate beneficiaries.



CONGRATS, YOU'RE READY TO START SAVING!

SCAN TO GET STARTED →



1. Hypothetical example is based on a monthly contribution of \$150 for 40 years, at a 6% projected annual rate of return, compounded daily. Note this is just an example based on a retirement age of 65, your actual savings may be more or less.

MyCTSAvings is overseen by the Connecticut Office of the State Comptroller ("Comptroller"). Vestwell State Savings, LLC, is the program administrator. Vestwell and its affiliates are responsible for day-to-day program operations. Participants who use MyCTSAvings beneficially own and have control over their Roth Individual Retirement Accounts ("IRA"), as provided in the program offering set out at myctsavings.com.

MyCTSAvings Portfolios offer investment options selected by the Comptroller. For more information on MyCTSAvings Portfolios, go to MyCTSAvings.com. Account balances in MyCTSAvings will vary with market conditions and are not guaranteed or insured by the Comptroller, the State of Connecticut, the Federal Deposit Insurance Corporation ("FDIC") or any other organization.

MyCTSAvings is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of MyCTSAvings should not be considered an endorsement or recommendation by your employer of MyCTSAvings, Roth IRAs, or these investments. Roth IRAs are not exclusive to MyCTSAvings and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to a MyCTSAvings Roth IRA through payroll deduction offers some tax benefits and consequences.

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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