

# MyCT Savings

## Attention PCAs: Get started with your new retirement plan

In July 2026, Connecticut Personal Care Attendants paid through GTI will be enrolled in MyCT Savings, a simple retirement savings option offered through the Connecticut Office of the State Comptroller. You will start saving a portion of your paycheck in your own Roth Individual Retirement Account (IRA), and are in control of how much you save, or you can opt-out if you do not want to save for retirement right now.



### What is a Roth IRA?

A Roth IRA is a type of retirement account that you fund with your after-tax wages. Your Roth IRA earns money based on your investment portfolio, 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?



### Automatic Savings

Contributions are made automatically from your paycheck. You'll start at a 5% contribution of after-tax wages. You can increase or decrease this rate at any time.

Each year, your savings rate will increase automatically by 1% until it reaches 10% (to help you reach your savings goal), unless you opt out of automatic increases.



### 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 59 ½, you can begin withdrawing contributions and earnings tax-free.

# How to Participate:

## Save through your employer

You will be enrolled automatically by GTI and receive an access code for your account. We will set you up with the standard savings and investment options into a target date fund based on your year of birth. You have 30 days to decide if you want to opt-out before contributions begin.

## Set up your account

You can log in with the Access Code sent to you by MyCTSavings. You will be asked to answer a few quick security questions to verify your identity, and set up your password.

## Customize your account

At any time, you can choose to change your savings rate and investment choices to meet your unique goals, as well as designate beneficiaries.



SCAN or go to [myctsavings.com](https://myctsavings.com)  
to get started

## You control your MyCTSavings account.

- Choose how you'd like to save with a variety of investment portfolio 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.
- A small administrative fee is charged annually to pay for the operating expenses of the program.

## No Longer a PCA?

If you are no longer working as a PCA, you can switch your Roth IRA account to receive contributions directly from your personal bank account. If you go to work for another employer who offers MyCTSavings, your account goes with you.



MyCTSavings is overseen by the Connecticut Office of the State Comptroller ("Comptroller"). Vestwell Government 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](https://myctsavings.com).

MyCTSavings Portfolios offer investment options selected by the Comptroller. For more information on MyCTSavings Portfolios, go to [myctsavings.com](https://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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