

## FAQs for Connecticut Personal Care Attendants Paid through GTI

### **I received a notice that I am registered for the MyCT Savings Retirement Program. How did I get registered?**

MyCT Savings is a simple, secure retirement program offered through the state. Beginning on July 1, 2026, PCAs paid through GTI will be automatically enrolled in the MyCT Savings Retirement Program. MyCT Savings will set up a standard Roth Individual Retirement Account (IRA) in your name. After 30 days, you will automatically start saving 5% of your after-tax wages from each paycheck to your Roth IRA. You can always save another amount, or opt-out, by visiting [myctsavings.com](https://myctsavings.com).

### **Can I change the amount I am contributing to my account?**

Yes. Log in to your account to change your savings rate to as little as 1% of your total pay, or as much as 100%, up to IRS limits. You can make changes at any time and even personalize your savings by choosing from several investment portfolio options.

### **What happens to my account if I move out of state or change jobs?**

Your MyCT Savings IRA belongs to you. If a new employer doesn't offer MyCT Savings, you can make contributions directly from your personal bank account. You can also roll over or transfer your savings from your account to an IRA at another investment provider, if that IRA accepts rollovers or transfers.

**PCAs Paid through GTI! Get started with your new retirement program today.**





### **What if I don't want to save for retirement with MyCT Savings right now?**

Your MyCT Savings notice has a code to access your account on [myct savings.com](https://myct savings.com). Log in, check the opt-out box and follow the directions. If you change your mind in the future, you can opt-back in and begin saving.

### **Is there a fee for participating in MyCT Savings?**

There is an asset-based fee of approximately 0.23% of the account balance per year, withdrawn quarterly. That is \$0.23 for every \$100 saved, which includes the investment management fee for underlying funds. There is also a \$26 annual account fee (charged at \$6.50 each quarter). These fees pay for the operating expenses of the program.

### **What if MyCT Savings asks for additional information to open my account?**

If more information is requested from you to open your account, contact the Customer Care Center at 1-833-811-7436. They will ask you to verify your identity by providing a Driver's License, ID Card, U.S. Passport, Residency Permit Card, or Temporary Visa. The Customer Identification Program regulations issued under the USA PATRIOT ACT require financial institutions to obtain and verify certain identifying information for each person who opens an account. If we can't verify your identity, you will not be able to have an account with MyCT Savings.

**With MyCT Savings, you are always in control. It's your money, no matter what. Your account and funds stay with you wherever you go.**

**Visit [myct savings.com](https://myct savings.com) or scan the QR code to learn more**

