

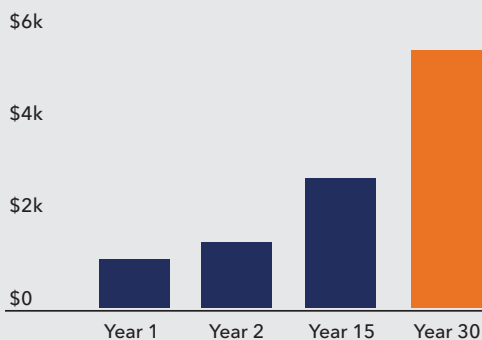
Wherever your career takes you, your Illinois Secure Choice account can follow.

You've worked hard to build savings with Illinois Secure Choice in your Individual Retirement Account (IRA). Did you know you can keep these savings—and keep them growing—even if you switch jobs?

Just because you've left your employer doesn't mean you have to withdraw your Illinois Secure Choice funds. Your money belongs to you, no matter where you go or what job you have. And the longer you keep those funds in your account, the more you could potentially build your savings. This is thanks to compounding interest, which can help your money earn returns over time.



Potential Compound Growth of \$1,000



An initial investment of \$1,000 can grow to almost \$6,000 in just 30 years.*

*Assumes 6% interest rate. The investment performance shown is for educational purposes only and does not represent the return of any particular investment or guarantee any future rate of return.

Take advantage of this compound growth.

When it comes to compound growth, the most important factor is time—the longer you keep funds in your account, the more potential they have to benefit you. Your Illinois Secure Choice account won't close just because you're in between or changing jobs, so the longer you keep your savings in your account, the more you could set yourself up for a more secure financial future.

If you change jobs and your next employer facilitates Illinois Secure Choice, you'll automatically start contributing to your existing account from your paycheck. If they offer a different type of retirement option, you can keep your existing account and funds can potentially continue to grow with compound interest. The same goes for taking time between jobs. No matter where you go next, keeping your savings in your Illinois Secure Choice account is a great way to help you be more prepared for retirement.

Although you can withdraw money from your Illinois Secure Choice account at any time, you may face a large tax penalty if you are under age 59 ½.

If you would like to move your funds, you can transfer your balance to an established Roth IRA at a different financial organization. Keep in mind that the IRS limits you to one rollover in any 12-month period.

Learn more at <https://saver.ilsecurechoice.com/home/savers/withdrawals.html>

Make the decision that's right for you.

No matter what you decide to do with your savings, the easiest way to manage your funds is to set up your account online and review your preferences. Get set up in just a few minutes by visiting saver.ilsecurechoice.com.

We're here to support you through this transition and beyond. Contact us if you need assistance navigating your options.

The Illinois Secure Choice Savings Program ("IL Secure Choice" or the "Program") is an automatic enrollment payroll deduction retirement savings program overseen by the Illinois Secure Choice Savings Board ("Board"). Ascensus College Savings Recordkeeping Services, LLC ("ACSR") is the program administrator. ACSR and its affiliates are responsible for day-to-day program operations. Participants saving through IL Secure Choice beneficially own and have control over their IRAs, as provided in the Program Description available at saver.ilsecurechoice.com. IL Secure Choice is not sponsored by the employer, and therefore the employer is not responsible for the Program or liable as a Program sponsor. Employers are not permitted to endorse the Program or encourage or advise employees on whether to participate, how much (if any) to contribute, or provide investment help.

IL Secure Choice offers investment options selected by the Board. For more information on IL Secure Choice's investment options go to saver.ilsecurechoice.com. Account balances in IL Secure Choice will vary with market conditions. Investments in IL Secure Choice are not guaranteed or insured by the Board, the State of Illinois, the Federal Deposit Insurance Corporation or any other organization.

IL Secure Choice is a completely voluntary retirement program. Participants may opt out at any time or reduce or increase the amount of payroll contributions. If a participant opts out, they can later opt back into IL Secure Choice.

Saving through an IRA will not be appropriate for all individuals. Employer facilitation of IL Secure Choice should not be considered an endorsement or recommendation by a participating employer of IL Secure Choice, IRAs, or the investment options offered through IL Secure Choice. IRAs are not exclusive to IL Secure Choice and can be obtained outside of the Program and contributed to outside of payroll deduction. Contributing to an IL Secure Choice IRA through payroll deduction offers some tax benefits and consequences. However, not everyone is eligible to contribute to a Roth IRA and a participant should consult their tax or financial advisor if they have questions related to taxes or investments. Employers do not provide financial advice and employees should not contact an employer for financial advice. Employers should refer all questions about the Program to IL Secure Choice.

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For more information



saver.ilsecurechoice.com



855-650-6914



Mon - Fri 8 a.m. - 8 p.m. CT