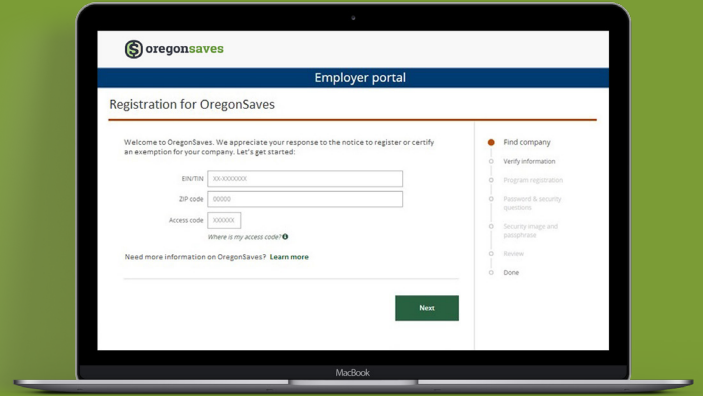


OregonSaves may impact your company

The State of Oregon is rolling out OregonSaves, its new retirement savings program, state-wide. Our goal is to help more Oregonians save for retirement by providing access to a retirement savings option at work. The State will notify your business directly with instructions and deadlines to register or certify that you are exempt from the program.



Whether your company is required to facilitate OregonSaves depends on whether you already offer an employer-sponsored retirement plan solution or not.

If your company...	Certify exemption in just minutes	Register to facilitate OregonSaves
Offers an employer-sponsored retirement plan to all of its employees	✓	
Offers an employer-sponsored retirement plan to some, but not to all of its employees	✓	
Doesn't offer an employer-sponsored retirement plan		✓

OregonSaves employer registration timeline



What does it mean to facilitate OregonSaves?

Your facilitation of the program includes the following simple tasks:

- Register and provide employee data
- Give program info to current and future employees
- Make payroll deductions for participants
- Keep track of participant contributions

Thank you for helping your employees save for retirement.

OregonSaves is overseen by the Oregon Retirement Savings Board. Ascensus College Savings Recordkeeping Services, LLC ("ACRS") is the program administrator. ACRS and its affiliates are responsible for day-to-day program operations. Participants saving through OregonSaves beneficially own and have control over their Roth IRAs, as provided in the program offering set out at saver.oregonsaves.com.

OregonSaves' Portfolios offer investment options selected by the Oregon Retirement Savings Board. For more information on OregonSaves' Portfolios go to saver.oregonsaves.com. Account balances in OregonSaves will vary with market conditions and are not guaranteed or insured by the Oregon Retirement Savings Board, the State of Oregon, the Federal Deposit Insurance Corporation (FDIC) or any other organization.

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

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844-661-1256



Mon - Fri 8 a.m. – 8 p.m. PT