From: Vermont Saves <no-reply@sumday.com>
Subject: Welcome to Vermont Saves! Start saving for your retirement today.
Reply-To: Vermont Saves <no-reply@sumday.com>

You're in! Your Vermont Saves account is ready to be set up.

It's your time to start saving! Your employer has added you to Vermont's state-sponsored retirement savings program, Vermont Saves, sponsored by the Office of the Vermont State Treasurer. The program puts you in control of your financial future by offering you a safe, secure, and simple way to save for your retirement with every paycheck.

With Vermont Saves, you'll have your own Roth Individual Retirement Account (IRA).

- **Save and plan for your future** by contributing directly from your paycheck.
- **You're in control** of how much you save each month.
- Your paycheck contributions **have the potential to grow** into big savings over time.
- **Your account stays with you** through career changes without complicated rollovers.
- **Participation is voluntary.** Stay enrolled or opt out and rejoin whenever you want.

Set up your account

Use Access Code: GSQWLL

What do you need to do?

You now have 30 days to make changes to your account. You can:

- **Do nothing.** We'll set you up with the default savings and investment options. 5% of your total pay (wages before taxes and other deductions) will be invested in a money market fund to start and then will eventually be moved to a target date retirement fund based on the expected year of your retirement at age 65.
- **Customize your savings choices and account.** You have the power to change your contribution levels, investment options, and beneficiaries.
- **Opt out.** Not ready to save just yet? Participation in Vermont Saves is completely voluntary, and you can opt out and back in at any time.

Use your unique Access Code **GSQWLL**, to log in or opt out today.

Why is it important to save now?

It is important to save early in a retirement savings program like Vermont Saves to help make ends meet and supplement any benefit payments you receive in retirement. Research shows that the average person receives approximately $22,000 per year from Social Security and saving as little as an additional $105 per month through Vermont Saves will help ensure you are financially secure and maintain your quality of life beyond your working years.

Get started today!

Have any questions? We've got answers.

Visit VTSaves.vermont.gov/ask for answers to commonly asked questions or go to VTSaves.vermont.gov/help for online resources.

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