



A Better Alternative to RetirePath Virginia

COMPARE YOUR RETIREMENT OPTIONS



RetirePath Basics

Type of plan

Automatic enrollment

Annual contribution limits

Employer contributions

Communication with employees

Remitting payroll information

Investment options

Tax benefits

Tax credits available

Payroll tax deduction

Tax benefits to employee

Pricing and fees

Cost to employee

Cost to employer

RetirePath Virginia

401GO

Roth IRA



401(k)

Mandatory



Optional

\$7000/yr



\$66,000/yr

Not allowed



Allowed

Employer responsibility



Automated delivery

Select payroll integration



Payroll integration

Selected by 3rd party investment manager



Self-directed, with guidance

None



100% of costs (up to \$5000)

No



Yes

Post-tax only



Pre-and post-tax options

Undisclosed fee



0% - 0.3% AUM

None, program is self-sustaining



\$9/user