



# Discover an alternative to Illinois SecureChoice

## COMPARE YOUR RETIREMENT OPTIONS

### Basics

Type of plan  
Automatic enrollment  
Annual contribution limits  
Employer contributions  
Communication with employees  
Remitting payroll information  
Investment options

### Illinois

### 401GO

Roth IRA	✓	✓	401(k)
Mandatory	✗	✓	Optional
\$7000/yr	✗	✓	\$23,500/yr ind.   \$70,000/yr total
Not allowed	✗	✓	Allowed
Employer responsibility	✗	✓	Automated delivery
Select payroll integration	✗	✓	Payroll integration
Selected by state board	✗	✓	Self-directed, with guidance

### Tax Benefits

Tax credits available  
Payroll tax deduction  
Tax benefits to employee

None	✗	✓	100% of costs (up to \$5k)
No	✗	✓	Yes
Post-tax only	✗	✓	Pre- and post-tax

### Pricing

Cost to employee  
Cost to employer  
Penalties for non-compliance

\$16/yr + ~0.32 - 0.45% AUM	✗	✓	0.3% AUM
Taxpayer funded	✓	✓	\$139/mo + \$7 per user
\$250 - \$500/yr	✗	✓	None