



A BETTER ALTERNATIVE TO COLORADO SECURESAVINGS

Colorado SecureSavings 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

Colorado SecureSavings

401GO

Roth IRA			401(k)
Mandatory			Optional
\$7000/yr			\$66,000/yr
Not allowed			Allowed
Employer responsibility			Automated delivery
Manually every pay period			Payroll integration
Selected by state board			Self-directed, with guidance

None			100% of costs (up to \$5000)
No			Yes
Post-tax only			Pre-and post-tax options

About 0.32% AUM + \$22/yr			0% - 0.3% AUM
Taxpayer funded			\$9/user