



Discover an alternative to OregonSaves

COMPARE YOUR RETIREMENT OPTIONS

Basics

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

Oregon

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 + ~0.5% AUM	✗	✓	0.3% AUM
Taxpayer funded	✓	✓	\$139/mo + \$7 per user
up to \$5000/employee	✗	✓	None