

# A BETTER ALTERNATIVE TO RETIREPATH VIRGINIA



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## 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