



A Better Alternative to Colorado SecureSavings

COMPARE YOUR RETIREMENT OPTIONS



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