



A Better Alternative to New York Secure Choice

COMPARE YOUR RETIREMENT OPTIONS



New York State Secure Choice

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

New York State Secure Choice

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 state board	✗ ✓	Self-directed, with guidance
None	✗ ✓	100% of costs (up to \$5000)
No	✗ ✓	Yes
Post-tax only	✗ ✓	Pre-and post-tax options
Unspecified	✗ ✓	0% - 0.3% AUM
Taxpayer funded	✓ ✓	\$9/user