

# A BETTER ALTERNATIVE TO MARYLAND SAVES



Aliesha,  
Client Success Manager

## MarylandSaves 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

## MarylandSaves

## 401GO

Roth IRA	✓	✓	401(k)
Mandatory	✗	✓	Optional
\$7000/yr	✗	✓	\$66,000/yr
Not allowed	✗	✓	Allowed
Employer responsibility	✗	✓	Automated delivery
Select payroll integration	✗	✓	Payroll integration (all providers)
Selected by Maryland Small Business Retirement Savings Program	✗	✓	Self-directed, with guidance

\$300 waiver for annual report	✗	✓	100% of costs (up to \$5000)
No	✗	✓	Yes
Post-tax only	✗	✓	Pre-and post-tax options

0.18% AUM + \$30/yr	✓	✓	0% - 0.3% AUM
Taxpayer funded	✓	✓	\$9/user + \$29 base fee