

A BETTER ALTERNATIVE TO NEW YORK STATE SECURE CHOICE



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Client Success Manager

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