



myRA®

Financial Literacy and Education Commission Public Meeting

NOVEMBER 18, 2015





Introduction and Agenda

Topics:

- About *myRA*
- What's new
- Saver and employer feedback
- How you can engage
- Support for you

Too many people aren't saving

Millions of Americans aren't saving – or aren't saving enough for retirement

- According to a [2015 Federal Reserve Report](#), 31 percent of non-retired individuals said they have no retirement savings or pension whatsoever.
- Among workers who do not participate in a 401(k) or other defined contribution plan, 42 percent say it's because their employer does not offer one.

***myRA* can help people start saving**

Saving with *myRA* is...



Simple

- ✓ Savers can set up automatic contributions
- ✓ If changing jobs, the account stays with the saver
- ✓ Savers can withdraw money they put in (contributions) without tax and penalty¹



Safe

- ✓ No risk of losing money
- ✓ The investment is backed by the U.S. Treasury
- ✓ The account safely earns interest¹



Affordable

- ✓ No cost to open and no fees
- ✓ Savers contribute an amount they choose (\$2, \$20, \$200 – whatever fits their budget!)²
- ✓ Savers can enjoy the tax advantages this type of investment brings²

¹Interest earned can be withdrawn without tax and penalty five years after your first contribution if you are over age 59 1/2 or meet certain other conditions, such as using the funds for the purchase of your first home. Accounts earn interest at the same rate as investments in the Government Securities Fund, which had an average annual return of 3.19% over the ten-year period ending December 2014.

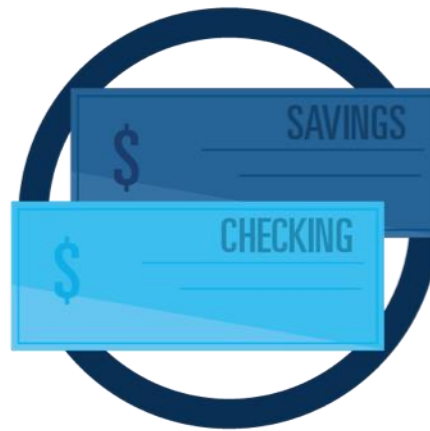
²Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of earnings. Limits listed are for 2015 and may be adjusted annually for cost-of-living increases. To learn about key features of a Roth IRA and for other requirements and details, go to myRA.gov/roth-ira.

What's new: expanded funding options for savers

Three ways to contribute to your *myRA* account



From your
paycheck



From your checking
or savings account



From your federal
tax refund



*"myRA has
definitely helped
me in terms of
saving and getting
used to saving."*

*Jada H.
Grady Wright & Associates*

Partner organizations are key to myRA's success



CAAB CAPITAL PARTNERS ASSET BUILDERS

INVESTING IN PEOPLE, STRENGTHENING COMMUNITIES

HOME WHO WE ARE PROGRAMS NEWS & UPDATES CALENDAR PARTNERS MAKE A DIFFERENCE

Donate > Volunteer >

Saving for Retirement with a myRA (my Retirement Account)

October 18 – 23 is National Save for Retirement Week and it's a perfect time to establish retirement goals and take the first step toward meeting them. If you're looking for a way to save but don't have access to a retirement savings plan through work – or haven't found the way to get started – you may want to consider myRA (my Retirement Account).



myRA MY RETIREMENT ACCOUNT U.S. DEPARTMENT OF THE TREASURY

Saving for Retirement with a myRA (my Retirement Account)

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What is myRA?

myRA is a retirement savings account developed by the U.S. Department of the Treasury that provides a simple, safe, and easy way to start saving for retirement. It costs nothing to open a myRA account and there are no fees. You can choose to save an amount that fits your budget, and the account carries no risk of losing money. In addition, you can transfer or roll over your savings to a private-sector Roth IRA at any time.

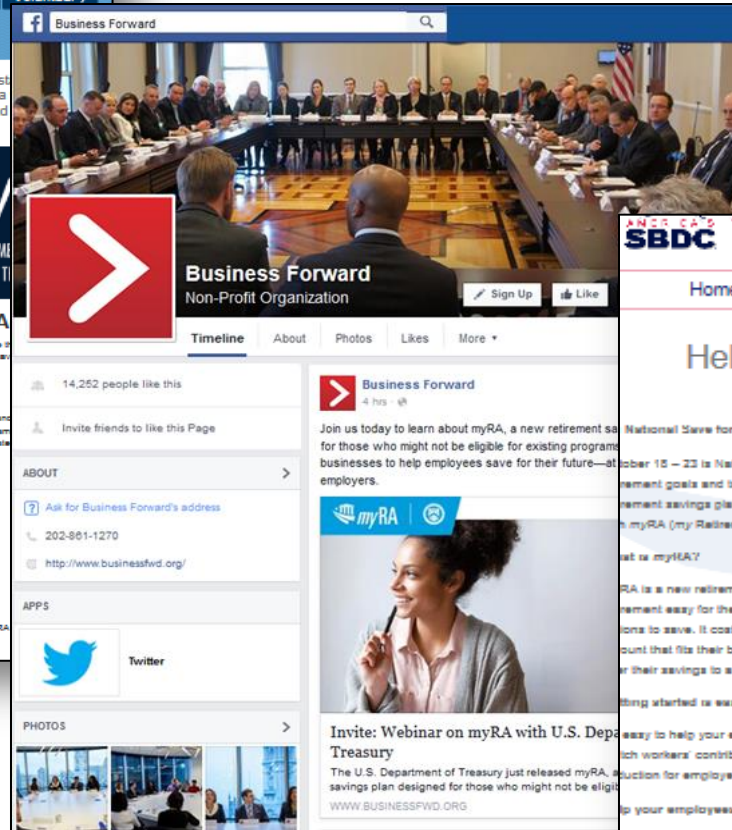
Become a saver today

You can start saving with your myRA account today in just three simple steps:

1. Open your account at myRA.gov
2. Set up automatic direct deposit contributions from your paycheck
3. Access your account online and watch your savings grow

Start saving with myRA

myRA is a way to start on your retirement savings journey during National Save for Retirement Week. Sign up for a myRA account at myRA.gov, or call 855-405-6972 to speak with a myRA representative.



Business Forward

Non-Profit Organization

Sign Up Like

Timeline About Photos Likes More

14,252 people like this

Invite friends to like this Page

ABOUT

Ask for Business Forward's address

202-861-1270

http://www.businessfwd.org/

APPS

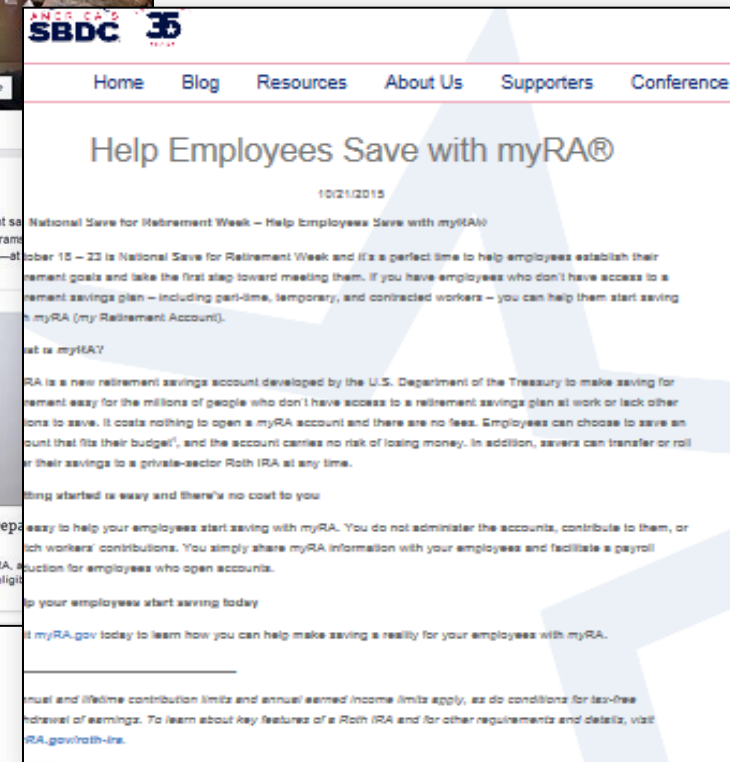
Twitter

PHOTOS

Invite: Webinar on myRA with U.S. Department of Treasury

The U.S. Department of Treasury just released myRA, a new retirement savings plan designed for those who might not be eligible for existing programs.

WWW.BUSINESSFWD.ORG



SBDC 35 YEARS

Home Blog Resources About Us Supporters Conference

Help Employees Save with myRA®

10/21/2015

National Save for Retirement Week – Help Employees Save with myRA®

October 18 – 23 is National Save for Retirement Week and it's a perfect time to help employees establish their retirement goals and take the first step toward meeting them. If you have employees who don't have access to a retirement savings plan – including part-time, temporary, and contracted workers – you can help them start saving with myRA (my Retirement Account).

What is myRA?

myRA is a new retirement savings account developed by the U.S. Department of the Treasury to make saving for retirement easy for the millions of people who don't have access to a retirement savings plan at work or lack other ways to save. It costs nothing to open a myRA account and there are no fees. Employees can choose to save an amount that fits their budget, and the account carries no risk of losing money. In addition, savers can transfer or roll over their savings to a private-sector Roth IRA at any time.

Getting started is easy and there's no cost to you

It's easy to help your employees start saving with myRA. You do not administer the accounts, contribute to them, or match workers' contributions. You simply share myRA information with your employees and facilitate a payroll deduction for employees who open accounts.

Help your employees start saving today

Visit myRA.gov today to learn how you can help make saving a reality for your employees with myRA.

Annual and lifetime contribution limits and annual earned income limits apply, as do conditions for tax-free withdrawal of earnings. To learn about key features of a Roth IRA and for other requirements and details, visit myRA.gov/roth-ira.

myRA messaging in partner communications



GET THE FACTS!

TEN REASONS TO SAY YES TO myRAs

A new type of retirement savings account is available through "My Retirement Account". These savings accounts are easy to open and maintain. Think of it as a starter retirement savings account that gives you access to traditional types of retirement plans or 401(k)-type plans.

MyRAs are a fresh idea worth promoting. Here are ten reasons why.

Reason 1: MyRAs give easy access to saving to millions of people who don't have type plans.

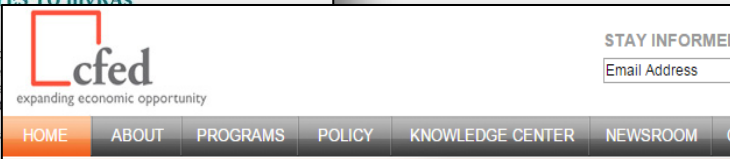
More than 70 million American workers have no access to a payroll deduction through their employers to a myRA can start saving that is currently out of reach. In addition, the myRA is not associated with the employer. Workers can keep their money in a myRA and use it for retirement savings.

Reason 2: Workers can start saving for retirement today.

Even though the vehicle for myRAs is a Roth IRA, there is no tax deduction for contributions. For example, a myRA allows a worker open a myRA and contribute \$5 per pay period contribution. Most IRAs typically require a larger contribution.

Reason 3: MyRAs are a good way to get people into retirement saving.

One of the most common reasons people say they don't save is that they don't have a way to get people into the habit of saving.



Resource Directory

You are here: [Home](#) / [Knowledge Center](#) / [Resource Directory](#)

Send This Print This Like Tweet

myRA Makes Saving for Retirement Easier

Published by U.S. Department of the Treasury

myRA is a retirement savings account developed by the U.S. Department of the Treasury that helps make saving easy. myRA could be a good option for you if you don't have access to a retirement savings plan at work and want to start saving for your future. It costs nothing to open, there are no fees, and you choose how much you want to save – whatever fits your budget. myRA is simple, safe, and affordable.



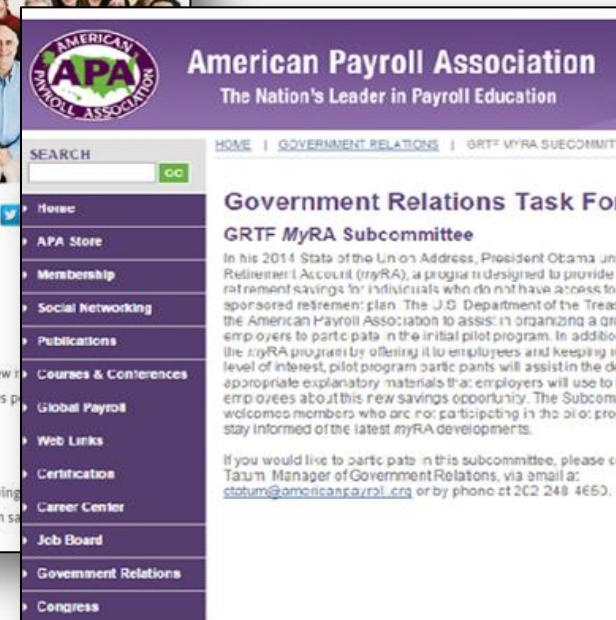
America Saves Supports myRA

RETIREMENT SAVINGS

America Saves is proud to support myRA (my Retirement Account), a new retirement savings option from the U.S. Department of the Treasury. myRA provides a simple, safe and affordable way to start saving for their future.

Who is myRA for?

myRA is designed for people who do not have access to a retirement savings plan at work. myRA was developed to remove common barriers that keep people from saving for retirement.



Original materials
for distribution

Resource page links

Blog posts to members

Engage and connect on *myRA* via social media

On October 12, **Young Invincibles** hosted a #MillennialMon Twitter chat with the **National Urban League** about financial security for millennials and *myRA*.



2.6 million impressions generated from 352 Twitter mentions by 54 users, including **Doorways to Dreams** and **CFED**.



Conferences and events

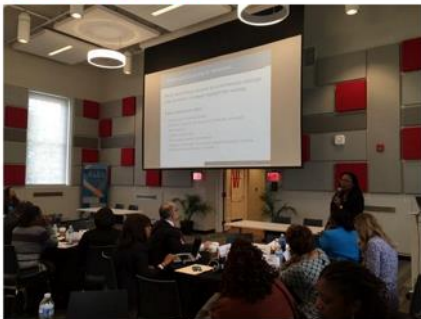
- *myRA* presentation, panel discussion or keynote
- Webinar
- PowerPoint slides and talking points
- Materials distribution support

Exhibit booth



Joseph Leitmann-SC
@JosephLLeitmann

.@USTreasury's Carol Lambert sharing on how #myRA can assist to deal w/Retirement challenges cc: @CAAB_GreaterDC



Social media posts

Other ideas to share *myRA*

- E-blast
- Teach *myRA* in your financial literacy curriculum
- Share e-newsletter content (social posts, newsletter articles and more with your members, affiliates, stakeholders and those you serve)

Original research and materials



Web button on home page




Refreshed website: myRA.gov

myra.staging.alexcom.com

U.S. DEPARTMENT of the TREASURY

Employers Partners News & Media Español My Account

Home How It Works Get Answers Sign Up




You work hard — myRA makes saving easy

Start saving with myRA, a new retirement savings account from the United States Department of the Treasury.

- No cost or fees
- No complicated investment options
- No risk of losing money


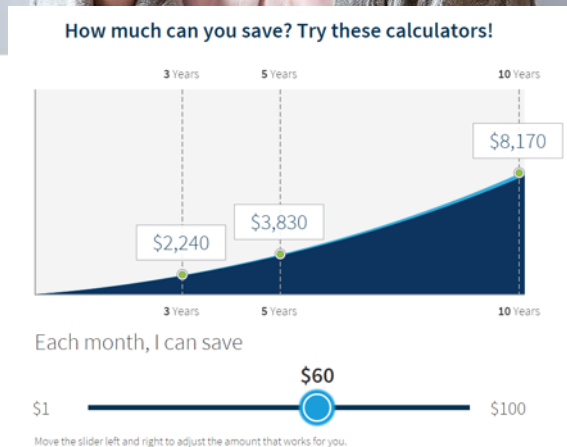
Sign up today

Learn how it works



Get started by signing up today

Get started



Help us build a nation of savers

myRA makes it easy for people to start saving for retirement. Pass it on.

See how myRA works

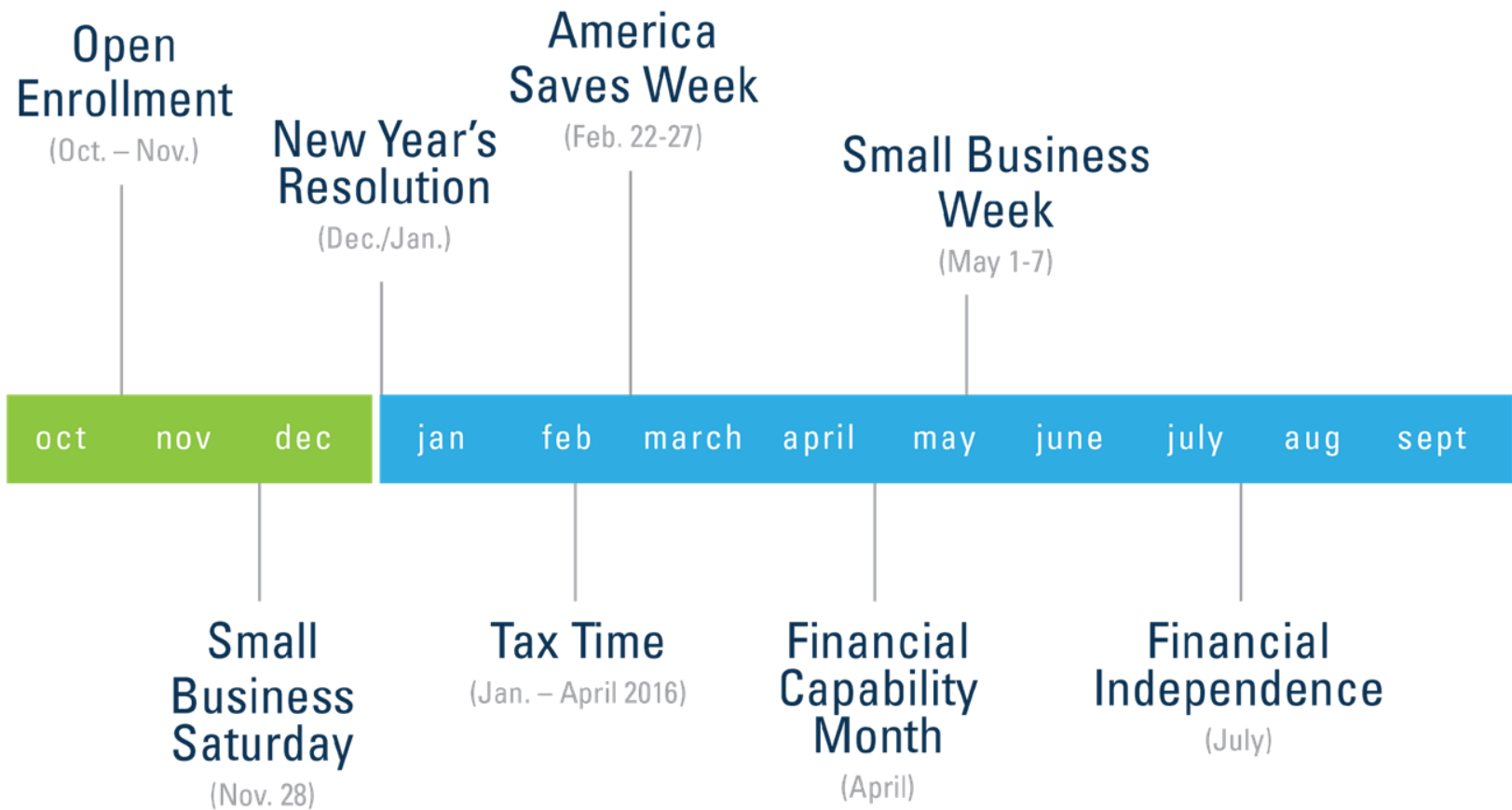
New look, new content

- Flyer
- Poster
- At-a-glance graphic
- Videos
- Newsletter articles
- Fact sheet
- Top questions
- Employee meeting toolkit:
 - Intranet content
 - Presentation to employees
 - Email templates
 - Key facts

Materials are available on **myRA.gov**



Key times to share *myRA* messages



A man with dark curly hair and a beard, wearing a green hard hat and a high-visibility yellow and orange safety vest over a blue shirt, is smiling and looking off to the side. He is holding a set of blueprints. The background is a construction site with brick walls and wooden framing. A semi-transparent blue banner is at the bottom of the image.

Thank you!

Please visit myRA.gov for more information or email us at myRA@treasury.gov.



Results from the *Financial Management Survey*

Leandro Carvalho, Arie Kapteyn & Htay-Wah Saw

*This project was funded by the Social Security Administration (SSA), Health and Human Services (HHS), and Society of Actuaries (SOA)



The Financial Management Survey

In 2012 the Federal Reserve Board conducted an online survey – the Older Adult Survey – to study the financial lives of older U.S. adults

The Older Adult Survey was originally fielded online using the RAND American Life Panel (ALP) with participants age 40 and older

Since December of 2012 the American economy has steadily recovered from the Great Recession

In April of 2015 we fielded the Financial Management Survey in the University of Southern California's (USC) Understanding America Study to investigate how the financial lives of Americans have changed with the recovery



The Understanding America Study (UAS)

USC's Understanding America Study (UAS) is an Internet panel with ~2,500 respondents 18 and over living in the U.S.

About twice a month respondents receive an email with a request to visit the UAS site and complete a questionnaire

Panel members are recruited through address-based sampling

Respondents without Internet access at the time of recruitment are provided tablets and Internet access

A lot of information on panel members: numeracy, financial literacy, personality traits, core HRS instrument, risk aversion, etc.



In the last 3 years, did you retire or did you do any planning for your retirement?

	18-39	40-49	50-59	60-69	70+	All
Yes	8%	16%	22%	40%	12%	17%
No	91%	84%	78%	60%	88%	87%
Number of respondents	447	264	326	219	128	1,384

Notes: Asked of all respondents. "In the last 3 years, did you retire or do planning for your retirement?"



In preparing for retirement, whom did you ask for advice?

	18-39	40-49	50-59	60-69	70+	All
Didn't ask for advice	30%	20%	10%	29%	41%	24%
Spouse/partner	38%	52%	38%	36%	19%	38%
Other family member	18%	45%	19%	13%	13%	20%
Caregiver who is not a family member	1%	3%	0%	0%	0%	1%
Employer	16%	9%	24%	18%	0%	16%
Banker	0%	3%	3%	3%	11%	3%
Financial advisor	37%	39%	43%	39%	32%	39%
Attorney	0%	2%	7%	7%	0%	5%
Friend	4%	26%	17%	18%	9%	15%
Community group/Counseling agency	1%	0%	3%	3%	0%	2%
Other	5%	0%	6%	8%	4%	6%
Number of respondents	44	42	84	103	19	292

Notes: Asked of all respondents who retired or planned to retire in the past 3 years.



Does your retirement planning consider the following?

	18-39	40-49	50-59	60-69	70+	Total
Ability to pay your bills in the longer term	72%	73%	73%	70%	79%	72%
How inflation will increase your expenses	56%	72%	55%	65%	61%	62%
Support for your spouse after your death	39%	45%	31%	42%	32%	39%
How you can cope with a major illness	44%	44%	50%	55%	67%	51%
How you can cope with a long stay in a nursing home	28%	32%	27%	40%	53%	35%
None of the above	19%	15%	15%	14%	21%	16%
Number of respondents	39	40	83	101	17	280

Notes: Asked of all respondents who retired or planned for retirement in the past 3 years. "Does your retirement plan consider?"

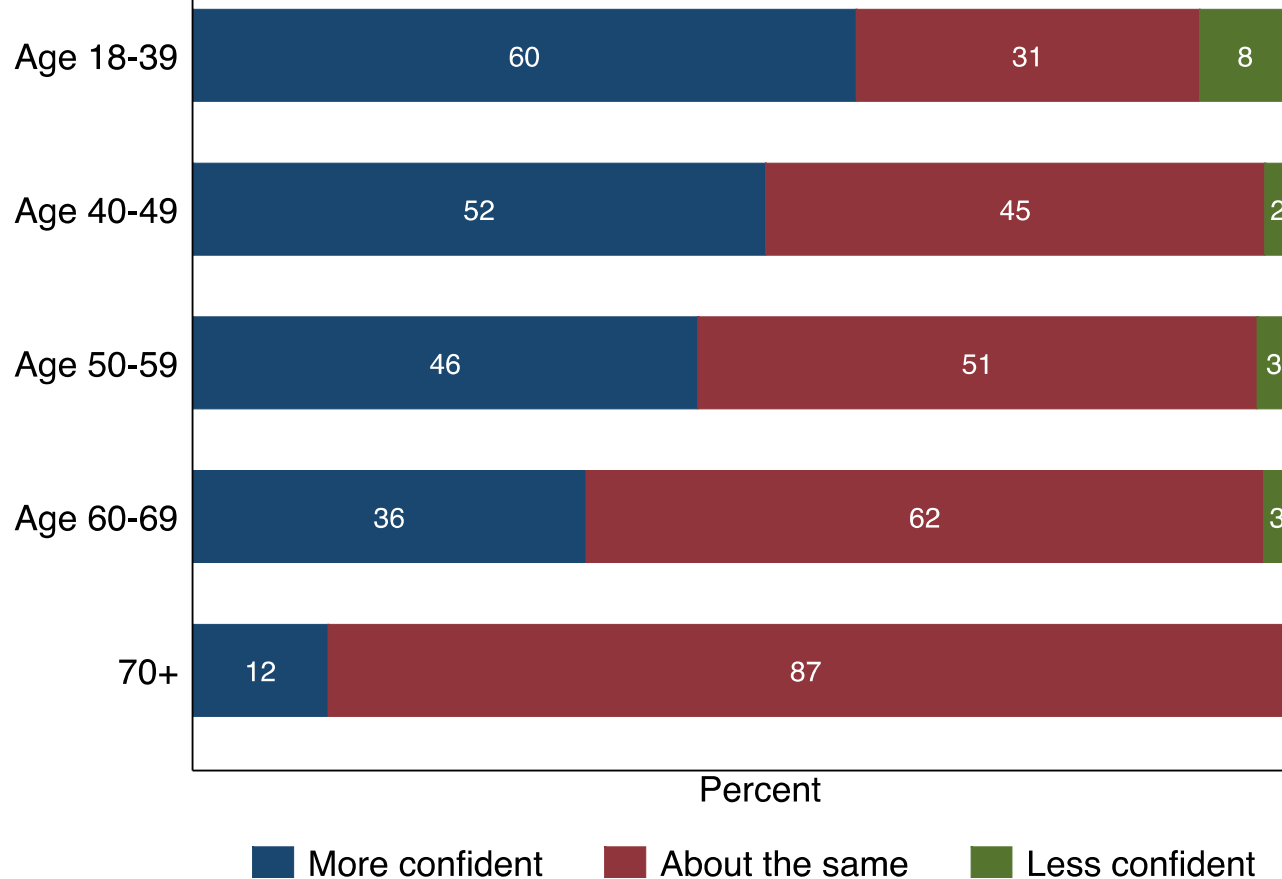


Who managed your investments last year?

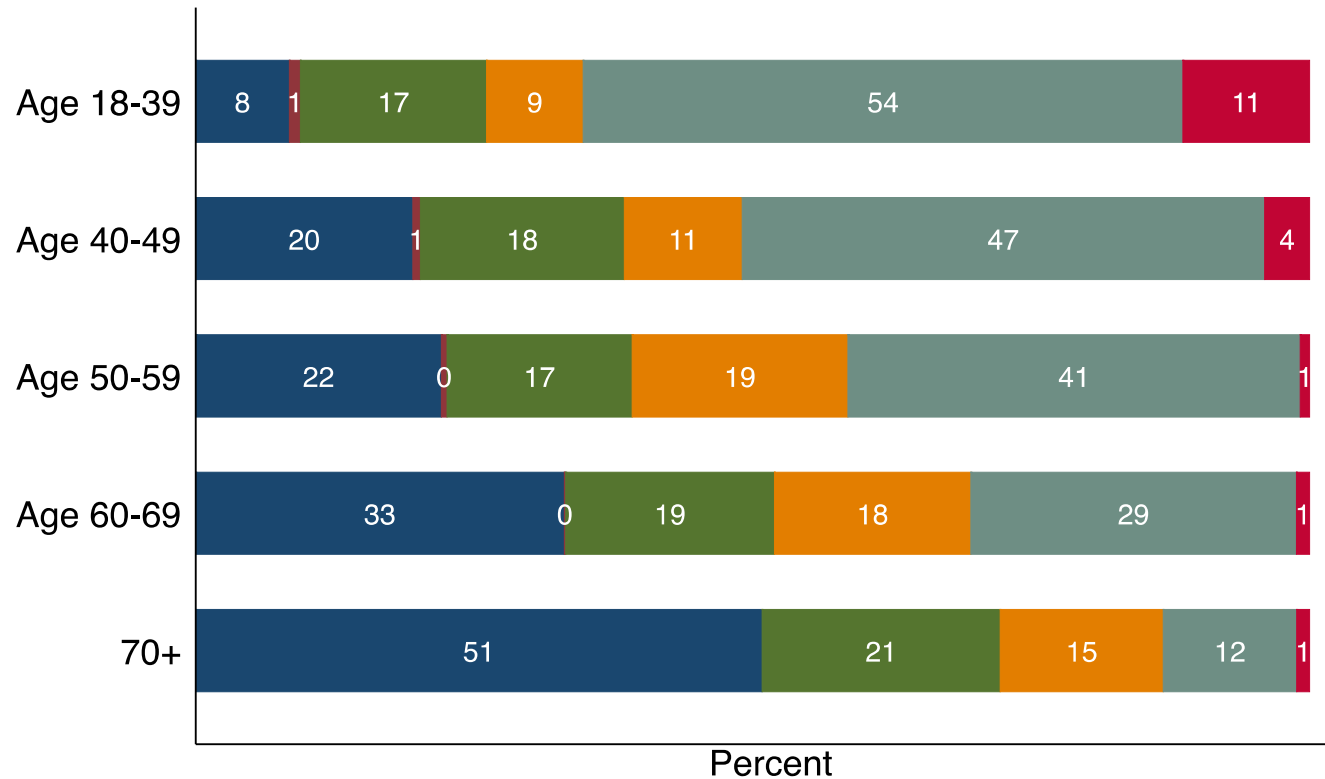
	18-39	40-49	50-59	60-69	70+	All
I don't have any investments	63%	46%	42%	46%	35%	50%
I managed my investments myself	23%	32%	28%	22%	38%	27%
Friend(s)/family member(s)	4%	2%	3%	2%	0%	3%
Professional(s)	12%	22%	26%	31%	34%	21%
Caregiver who is not a family member (specify)	1%	0%	0%	0%	0%	0%
Number of respondents	447	265	326	219	129	1,386

Notes: Asked of all respondents. "If you have any investments, please tell us who managed your investments in the last year."

Compared to 5 Years Ago, How Confident Do You Feel in Your Ability to Make Fin. Decisions?



Named Someone to Make Fin. Decisions for You?



- Power of Attorney (PoA) assigned
- Cancelled assigned PoA
- Informal plans but no written PoA
- Considered PoA but no concrete steps
- Never planned PoA
- Do not understand what this is about



Named someone to decide on health care needs if unable to?

	18-39	40-49	50-59	60-69	70+	All
Yes	33%	57%	53%	68%	83%	51%
No	67%	43%	47%	32%	16%	49%
Number of respondents	448	265	326	219	129	1,387

Notes: Asked of all respondents. “Have you named someone to decide on your health care needs if you are unable to do it so yourself?”



Summary

A fifth of respondents in their 50s had planned for retirement in the past 3 years

In preparing for retirement, a quarter did not seek advice. 4 in 10 asked advice from a financial advisor

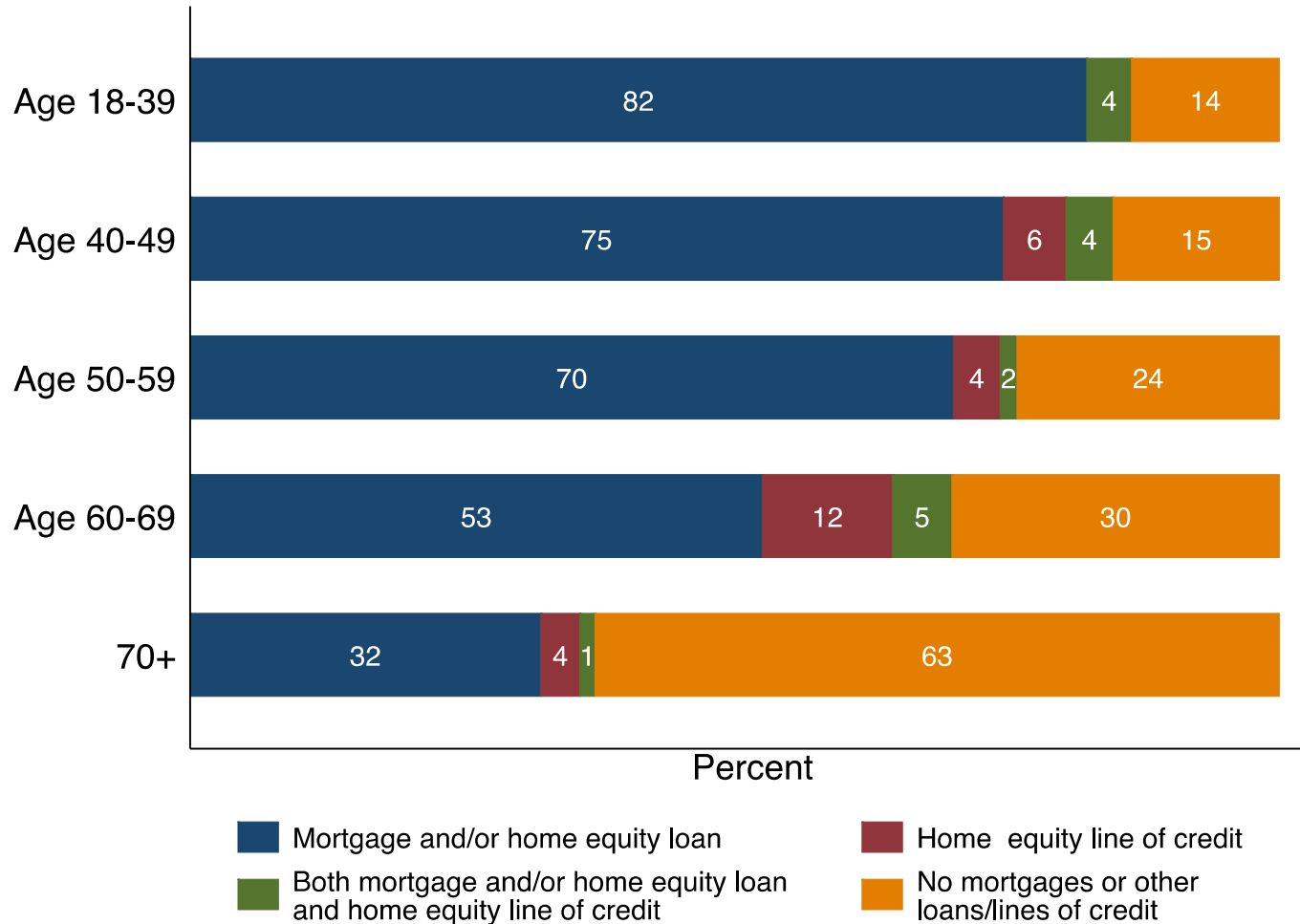
Among those with investments, half managed the investments themselves and 4 in 10 sought advice from a professional

The evidence *suggests* that respondents may be overconfident about their decision-making capabilities as they age

As a consequence, half of the 70+ group had assigned a PoA

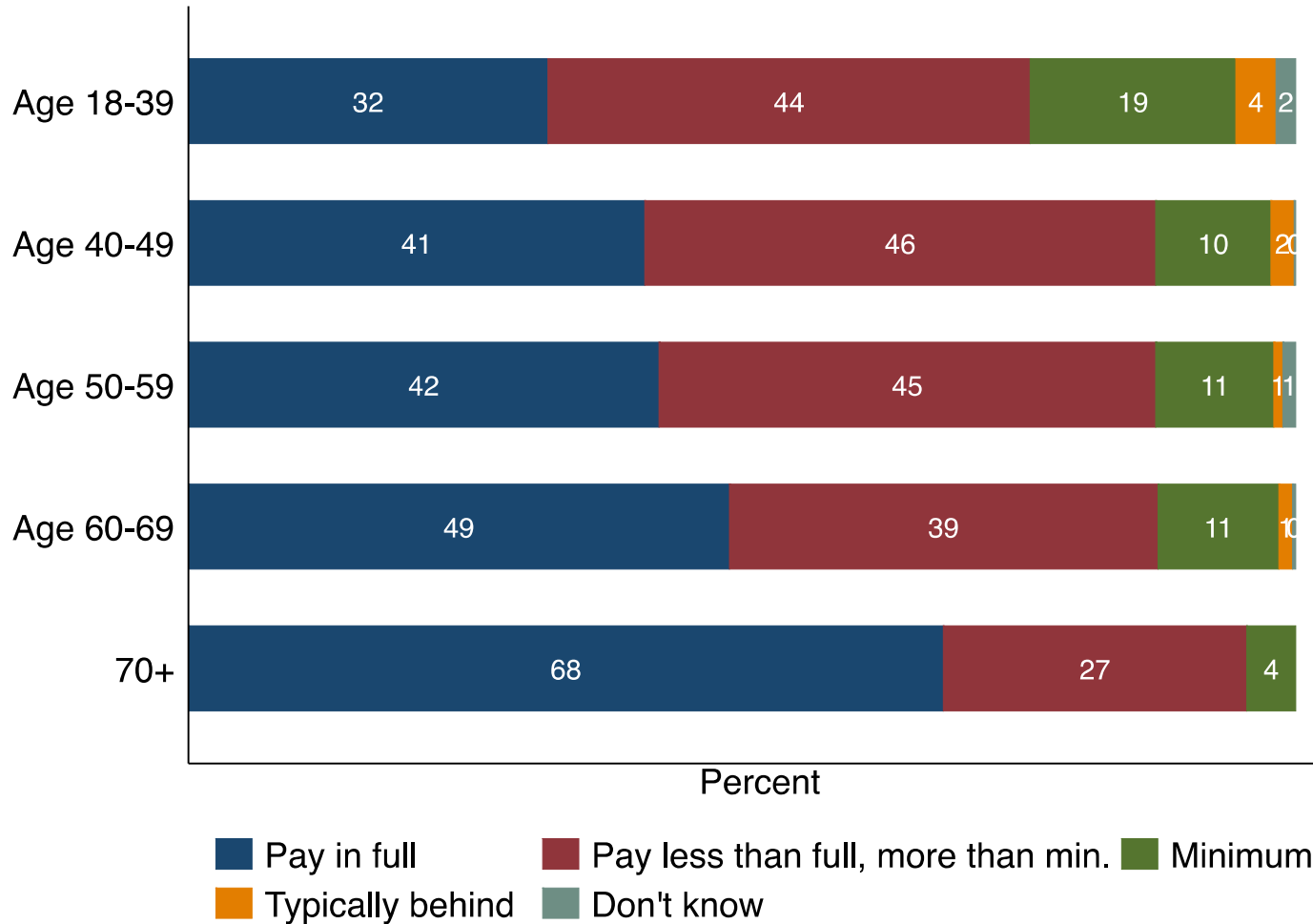


Home-Secured Debt





Credit Card Debt



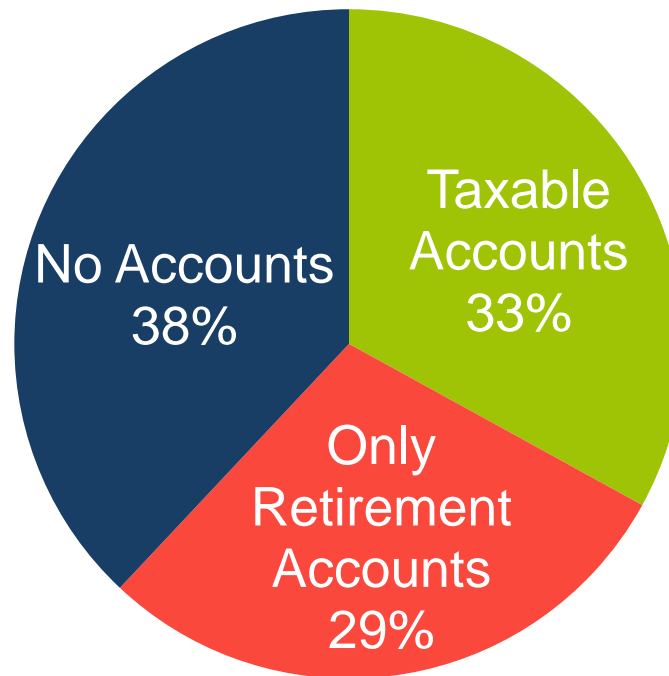
A Snapshot of Investor Households in America

FLEC Meeting
November 18, 2015
Gary Mottola, Ph.D.



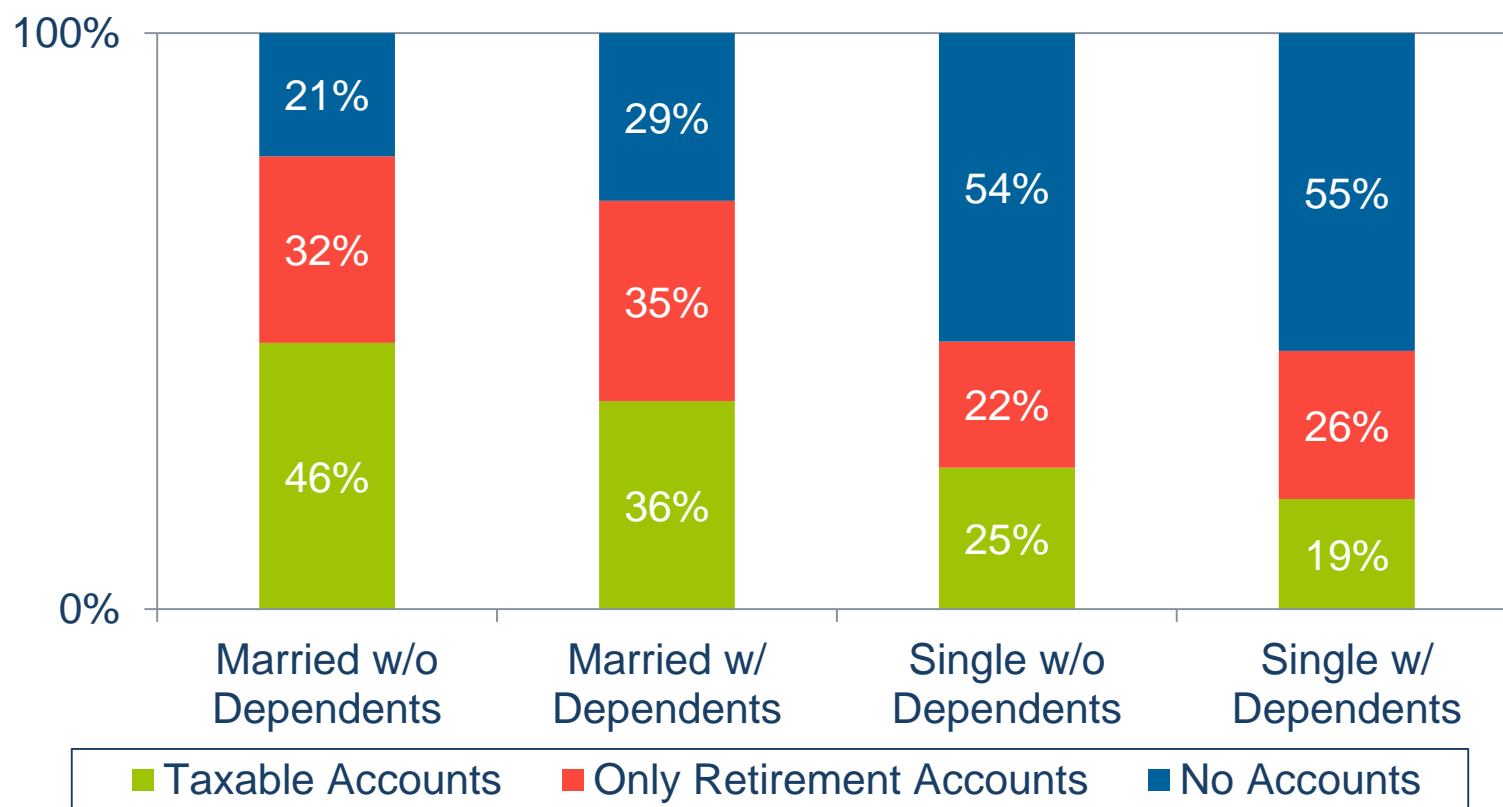
Investor Households in America

Nearly 4 in 10 households do not own an investment account



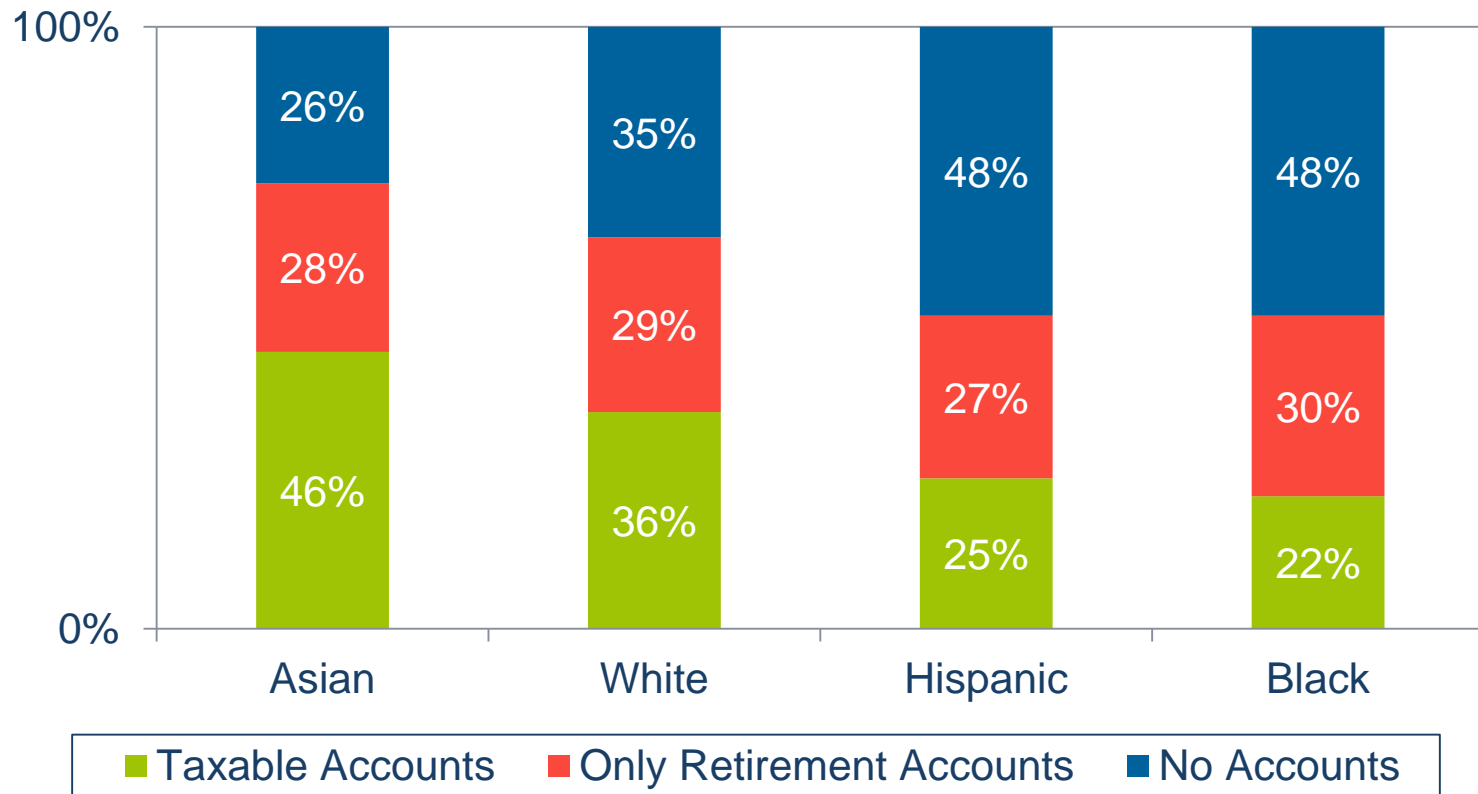
Investment Status by Household Composition

Married households are more likely to own taxable investments

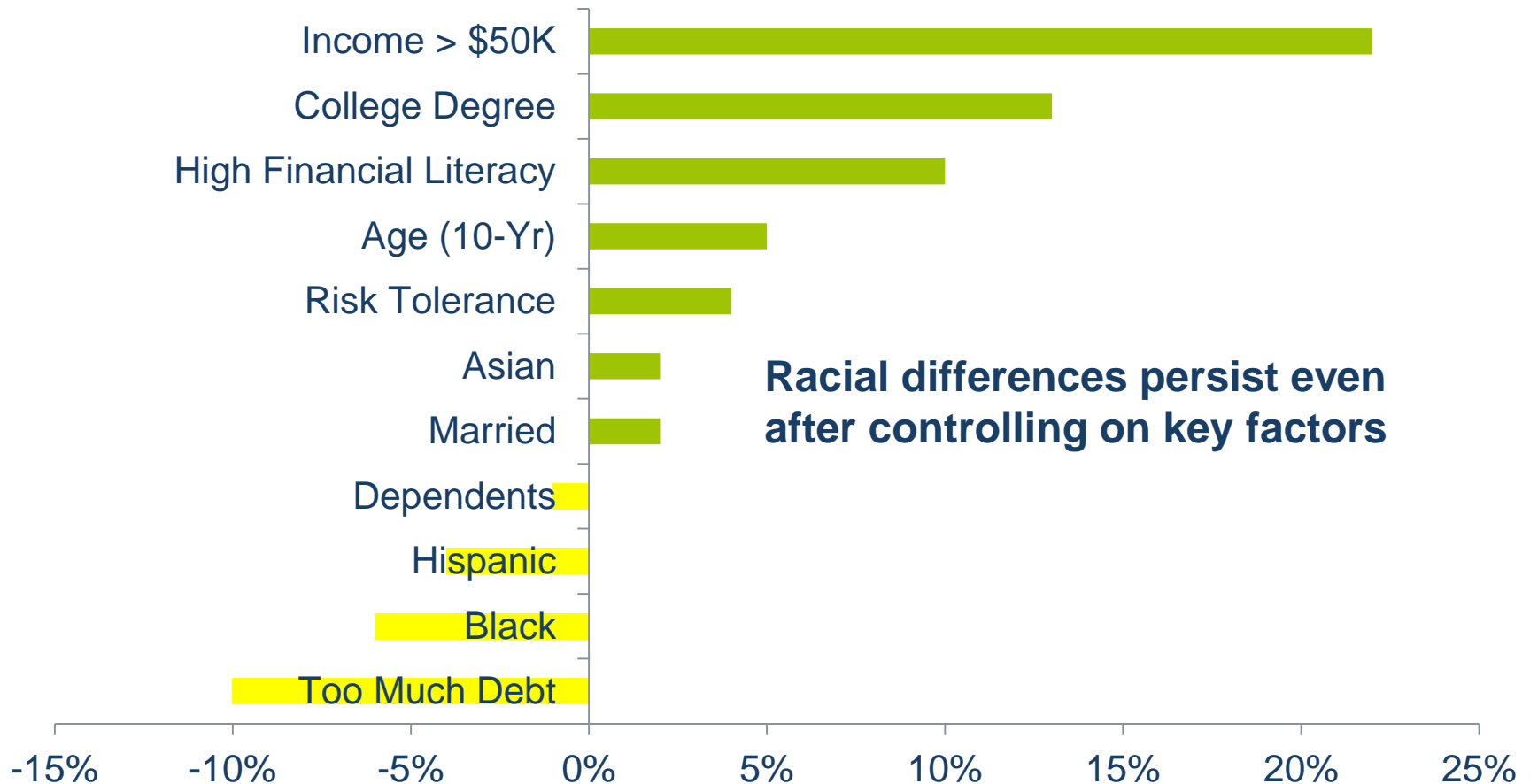


Investment Status by Race

Blacks and Hispanics trail Asians and whites in investment account ownership



Factors Related to Taxable Account Ownership



Key Takeaways

- A large segment of American households does not own any investment accounts
- Investment account ownership is associated with a number of demographic variables—even after controlling on important factors
- Financial literacy is positively associated with investment account ownership—but the nature of the relationship is not clear
- What about gender?
- What can be done to increase investment account ownership?

Supporting Federal Employee Investment: Department of Defense and Social and Behavioral Sciences Team TSP Pilots

*Will Tucker, Social and Behavioral Sciences
Team (SBST)*

11/18/2015



SBST: Who We Are

- Cross-agency group of applied behavioral scientists.
- **Mission:** translate findings and methods from the social and behavioral sciences into improvements in Federal policies and programs for the benefit of the American people.
- Chaired by the Office of Science and Technology Policy (OSTP);
includes representation from over a dozen agencies, as well as offices within the Executive Office of the President.

Military Investing in TSP: Motivation

- Civilian Thrift Savings Plan (TSP) Participation:
~87.5%
- Military Servicemember TSP Participation:
~42%
- Financial readiness of Servicemembers: key priority
of Department of Defense

Pilot One: Email Outreach

~808,000 Servicemembers not enrolled in TSP (~58% of active duty)

Randomly assigned to one of ten groups: a no-email control and nine email groups

GROUP A ROTH TSP: SMARTDOCS for January 2, 2015

Subject: Important! Your Action Needed in January to Continue Your Roth TSP Election

As a Roth TSP participant, your window to submit new contribution elections is here. You may submit your new Roth TSP elections based on percentages of basic pay, special pay, incentive pays and bonuses any time through Jan. 31, 2015, to avoid any interruption in your retirement investment plans.

Your elections may be submitted quickly and securely using myPay. You may also use the revised TSP-U-1 form available at www.tsp.gov. Forms must be submitted to your finance office to be applied to your military pay account.

We will send you reminders throughout January to make sure you have the information, worksheets and time to get your Roth TSP elections completed within the allotted time.

Election submissions received after Jan. 31, 2015, will result in a lapse in Roth TSP contributions.

For more information on the change to percentage-of-pay selections and how you can make sure your investment plans continue, visit www.dfas.mil/TSP_AC.html.

My POC for this effort is Matthew Seyler at matthew.seyler@dfas.mil

Bruce N. Keith
Director, ESS Military Pay

GROUP B ROTH TSP: SMARTDOCS for January 2, 2015

Subject: Roth TSP - You Must Take Action Now to Avoid Interrupting Your 2015 Retirement Investment Contribution

Dear Servicemember,

It's a New Year: Re-enroll in your Roth TSP by submitting your new contribution percentages today! Because of changes to the way contributions are now being calculated, you must re-enroll this January or your contributions will be stopped February 1.

Avoid interrupting contributions by taking these three simple steps:

- 1) Log in at mypay.dfas.mil
- 2) Click on the "Traditional TSP and Roth TSP" link.
- 3) Enter your Roth TSP contribution percentages of basic, special, incentive, and bonus pay.

For more information on the change to percentage-of-pay selections, visit www.dfas.mil/TSP_AC.html. If you prefer to use a paper form, complete the TSP-U-1 form available at tsp.gov and submit it to your finance office.

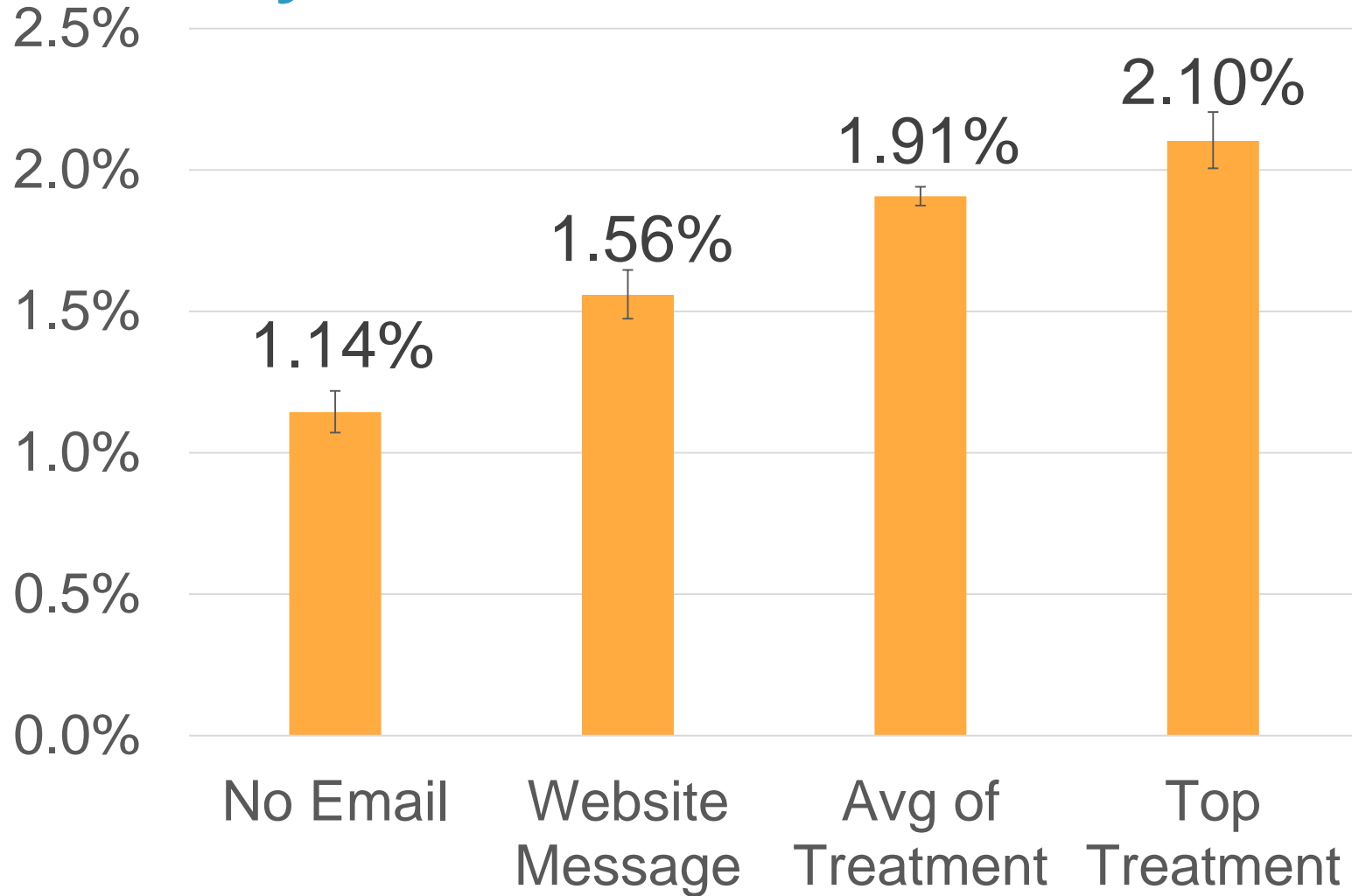
Matthew Seyler (matthew.seyler@dfas.mil) is the POC for this Roth TSP update.

Sincerely,

Bruce N. Keith
Director, ESS Military Pay

PS. Start 2015 off on the right foot - go to mypay.dfas.mil and take care of your future today. Make continuing your retirement investment plans an easy to do New Year's resolution.

Results: Percent of Servicemembers Newly Enrolled



Pilot One: Key Takeaways

1. **Impact:** As a result of pilot there are 5,000+ Servicemembers newly investing, more than \$1.3 mm in contributions in the first month alone
2. **Lessons:**
 - Top performing: long term benefits; clear action steps
 - Lowest performing: sending website information
 - Positive factors: clear action steps, simulating choice, long term benefits
 - No effect: intermediate term tax benefits
 - Small negative effect: fresh start (tax season)
3. **Scale-Up:** DOD will be sending out targeted messages to unenrolled Servicemembers informing of opportunities to invest in TSP going forward

Pilot Two: Prompting Choice



Prompted Choice

Take Action on your TSP Today

Make a fresh start at your next station - don't wait to decide!

If you'd started saving just \$25 a month in 1980*, it'd be worth over \$66,772 today.



What should you do now?

- (1) Decide whether you want to save after-tax (Roth TSP) or pre-tax (Traditional TSP)
- (2) Pick a contribution level - many start saving at 3% in a Roth TSP and increase savings as their pay increases - but the minimum is 1%
- (3) Sign and submit the form below, and make a fresh start today!

If you waited a year to start until 1981, it'd only be worth \$58,976 - almost \$8,000 less just for waiting 12 months to decide to start saving.

Don't wait on your future - decide whether to start saving in a Roth TSP or Traditional TSP fund today.

For more questions or to enroll online, check your myPay account at mypay.dla.mil

*Assumes \$25 monthly contribution in C-Plan (funded) on \$10,000 annuity from Jan 1980 - Dec 2014, using simple annuity formula.

Choose to Enroll: Three Easy Steps

ONE

Find the TSP-U-1 in your in-processing package and enter your information.

TWO

If you chose to contribute:

- Must contribute at least 1% of Basic Pay to Roth or Traditional
- Must contribute 3.5% of Basic Pay

See back of form for more info on:
- Roth (after-tax) vs. Traditional (pre-tax)
- Tax-Deferred Income Contributions

THREE

Sign, date, and submit to your in-processing representative.

After you turn in your form, TSP will send you info on your account and how to access it.

More info can be found on back of TSP-U-1 form

COMPLETE AND SUBMIT:
☐ YES - choose to enroll and save through TSP or make changes to my contribution. (Complete sections 1, 8, 9)
☐ NO - I choose NOT to enroll and save through TSP.
☐ I am already saving through TSP and do not want to make any changes.

Order: _____
 Mailing Status: ☐ Single ☐ Married

THRIFT SAVINGS PLAN ELECTION FORM
TSP-U-1

After you turn in this form, you will receive a copy of your contribution information. If you have any questions, please contact your in-processing representative. Return the completed form to the office of your service that is responsible for enrolling members in the TSP. For officers, submit a copy to you after receiving your assignment. For active duty members, submit a copy to the office of your service that is responsible for enrolling members in the TSP.

I. INFORMATION ABOUT YOU

1. Joe (Last Name) George (First Name) 1 (Mailing Address) 201 Duster Rd, Bldg 201 (City) Fort Myer (State) VA (Zip) 22211

2. 123 - 45 - 6789 (Social Security Number) 4 703 - 686 - 1199 (Office Phone) 1199 (Home Phone) 1199 (Cell Phone)

3. 07 / 04 / 1985 (Date of Birth) 6 Army 3rd U.S. Infantry Regiment (Branch/Unit)

II. CHOOSE THE AMOUNT OF YOUR CONTRIBUTIONS

Your choice will control all automatic elections.

Traditional (Pre-Tax) Contributions		Roth (After-Tax) Contributions	
All Services		All Services	
Basic Pay	7. <u>2%</u>	11. <u>3.0%</u>	
Incentive Pay	8. <u>2%</u>	12. <u>2%</u>	
Special Pay	9. <u>2%</u>	13. <u>2%</u>	
Bonus Pay	10. <u>0%</u>	14. <u>0%</u>	

Stop My Traditional Contributions: 15. ☐ From basic pay 16. ☐ From incentive pay 17. ☐ From special pay 18. ☐ From bonus pay

Stop My Roth Contributions: 19. ☐ From basic pay 20. ☐ From incentive pay 21. ☐ From special pay 22. ☐ From bonus pay

III. SIGNATURE

23. Joe (Signature) 07 / 04 / 2015 (Date)

24. Joe (Signature) 07 / 04 / 2015 (Date)

25. _____ (For Service Use Only) 26. _____ (For Service Use Only) 27. _____ (For Service Use Only)

PRIVACY ACT NOTICE: This form is used to collect and maintain information that an individual provides in connection with the Thrift Savings Plan. This information is used for the purpose of administering the Thrift Savings Plan. This information is not to be used for any other purpose. This information is not to be disclosed to any other person. This information is not to be used for any other purpose. This information is not to be disclosed to any other person. This information is not to be used for any other purpose. This information is not to be disclosed to any other person.

ORIGINAL TO PERSONNEL OFFICER
Provide a copy to the member and to the Payroll/Finance Office.

THRIFT SAVINGS PLAN ELECTION FORM

TSP-U-1

After you turn in this form, you will receive a copy of your contribution information. If you have any questions, please contact your in-processing representative. Return the completed form to the office of your service that is responsible for enrolling members in the TSP. For officers, submit a copy to you after receiving your assignment. For active duty members, submit a copy to the office of your service that is responsible for enrolling members in the TSP.

I. INFORMATION ABOUT YOU

1. Joe (Last Name) George (First Name) 1 (Mailing Address) 201 Duster Rd, Bldg 201 (City) Fort Myer (State) VA (Zip) 22211

2. 123 - 45 - 6789 (Social Security Number) 4 703 - 686 - 1199 (Office Phone) 1199 (Home Phone) 1199 (Cell Phone)

3. 07 / 04 / 1985 (Date of Birth) 6 Army 3rd U.S. Infantry Regiment (Branch/Unit)

II. CHOOSE THE AMOUNT OF YOUR CONTRIBUTIONS

Your choice will control all automatic elections.

Traditional (Pre-Tax) Contributions		Roth (After-Tax) Contributions	
All Services		All Services	
Basic Pay	7. <u>2%</u>	11. <u>3.0%</u>	
Incentive Pay	8. <u>2%</u>	12. <u>2%</u>	
Special Pay	9. <u>2%</u>	13. <u>2%</u>	
Bonus Pay	10. <u>0%</u>	14. <u>0%</u>	

Stop My Traditional Contributions: 15. ☐ From basic pay 16. ☐ From incentive pay 17. ☐ From special pay 18. ☐ From bonus pay

Stop My Roth Contributions: 19. ☐ From basic pay 20. ☐ From incentive pay 21. ☐ From special pay 22. ☐ From bonus pay

III. SIGNATURE

23. Joe (Signature) 07 / 04 / 2015 (Date)

24. Joe (Signature) 07 / 04 / 2015 (Date)

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Prompted Choice: Percent Newly Enrolled



Pilot Two: Key Takeaways

1. **Creating a Moment of Choice & Action:** Investing is easy to put off, or delay decisions and follow up.
2. **Make it Easy.**
3. **More to be Done:** 300,000+ Servicemembers undergo permanent change of duty station (PCS) each year.

sbst.gov

For more information:

william.tucker@gsa.gov

