



Add presenter's name here



[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



myRA is simple, safe, and affordable

- ✓ No cost to open and no fees
- ✓ No risk of losing money
- ✓ Savers choose the amount to contribute to their *myRA*¹
- ✓ The account safely earns interest²
- ✓ The investment is backed by the U.S. Treasury
- ✓ Savers can withdraw the money they put in without tax and penalty²

It's simple. You take control.

- Set up automatic contributions
- If you change jobs, the account stays with you
- Withdraw the money you put into your account at any time without paying tax and penalty

It's safe. No need to worry about your investment.

- The investment is backed by the United States Treasury
- Your account safely earns interest
 - Interest earned is at the same rate as investments in the Government Securities Fund, which earned 2.31% in 2014 and an average annual return of 3.19% over the ten-year period ending December 2014.

It's affordable. Fits your budget with no cost or fees.

- *myRA* costs nothing to open and has no fees.
- You contribute an amount you choose (\$2, \$20, \$200 — whatever fits your budget!)
- Enjoy the tax advantages this type of investment brings for low income savers

Watch your savings grow

- View your balance and manage your account online 24/7.
- Transfer or roll over your *myRA* to a private-sector [Roth IRA](#) at any time.
- Save up to \$15,000 in your *myRA* before transferring to a private-sector Roth IRA.

Sign up at myRA.gov

- Start with as little as \$2 per month
- One can save up to \$15,000 in this account, then transfer funds to a private sector fund
- Funds can stay in account 30 years