



# Save Today. Thrive Tomorrow.

Washington Saves gives you a new way to save for your future, even when your employer doesn't offer a retirement plan.

## **Saving Made Simple:**

Washington Saves helps you build financial security through automatic payroll contributions into your own Individual Retirement Account (IRA).

**Save Automatically:** Tax-advantaged savings directly from your paycheck—simple, easy, and designed for you

**Your Account, Your Journey:** Your IRA can stay with you across every job change and life event

**Beyond Social Security:** Personal retirement savings give you added freedom


**Thrive Tomorrow:** Small contributions today build financial gains over time


## **Start Your Journey in 2027:**


Washington Saves anticipates launching in July 2027.


**Stay Connected:** Visit [www.wasaves.com](http://www.wasaves.com) to learn more and prepare to enroll.


## **How Your Path to Retirement Works:**

 **Automatic Enrollment:** If you're 18+ and work for a participating employer, you'll be automatically enrolled. You control your participation—opt out or back in anytime.

 **Open to Everyone:** Self-employed or working for a non-participating employer? You can still join through individual enrollment.

 **Flexible and Portable:** Your account moves with you. No hassle, no complicated paperwork, just a simple menu of investment options that follows you wherever you work.

 **You Set Your Rate:** Choose your contribution amount or use the default savings rate. Adjust it anytime as your life changes.

 **Investment Access:** The same high-quality investment funds offered by large employers.

 **Washington  
Saves**  
RETIREMENT SAVINGS PROGRAM



# Frequently Asked Questions (FAQs)

## **Will I be notified if I am automatically enrolled?**

Yes. You'll receive multiple notices before and during enrollment at your workplace. We want you to have complete information to make the choice that's right for you. Washington Saves is designed to make saving easy and accessible for everyone.

## **Can I choose how much money to save?**

Yes. You control your savings rate and can adjust it anytime—before enrollment, or after. If you don't select a rate, you'll start at a default rate set by the Washington Saves Governing Board (between 3–7% of your pay as required by law). You can change it anytime. The IRS sets annual limits on IRA contributions.

## **How do I opt out of the program?**

Employee participation is completely voluntary. You can opt out anytime—before enrollment or after. You can also opt back in whenever you choose. Once your employer facilitates your enrollment in Washington Saves, contact the program online or by phone to adjust your participation.

## **Is there a vesting period (waiting period) before I can use the money in my IRA?**

No. You own and control your account. Your money is always yours, and you can access it at any time (IRS withdrawal rules apply).

## **If I opt out, can I access the money in my IRA?**

Yes. You own your account and can access your money at any time, whether you're participating in Washington Saves or not (IRS withdrawal rules apply).

## **Who owns the money in my IRA?**

You do. Your Individual Retirement Account is yours. You own it, control it, and keep it throughout your career—it stays with you from one job to the next.

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