

为退休储蓄的简单方法

您可以通过内华达州雇员储蓄信托 (NEST) 计划为您的未来储蓄，这是一项由内华达州财政部管理的简单退休储蓄方案。通过自动注册和工资扣除，您可以将资金存入您自己的罗斯个人退休账户 (IRA)，并掌控您的储蓄金额。



6 什么是罗斯个人退休账户 (Roth IRA)?

罗斯个人退休账户 (Roth IRA) 是一种特殊的退休账户，您可以使用税后收入进行投资，其中一定比例会存入您的账户。您的罗斯个人退休账户 (Roth IRA) 会根据您选择的投资表现赚取收益，这些收益会自动添加到您的供款中。您可以随时提取您的罗斯供款，无需缴税或缴纳罚金。

开始使用 NEST 进行储蓄

Ⓡ Automate Your Savings

您的供款将自动从您的工资中扣除。您的初始供款额为总工资的 5%，您可以随时增加或减少此比例。您也可以注册自己的账户，无需雇主，并设置定期供款。

选择您的供款额，并观察您的资金随着时间的推移而增长

@ Compound Your Savings

随着时间的推移，你存入退休计划的钱会赚取更多的收益。你仅靠储蓄就能赚取的额外收益被称为复合收益

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如果您现在 25 岁，每月存 150 美元，到退休时您就可以拥有超过 300,000 美元。

(3) 充分利用税收优惠

罗斯账户供款来自税后工资，这意味着您可以随时提取，无需缴税或支付罚金。如果您在59.5岁或之后退休，您可以免税提取供款和收入。

参与方式有两种：

1 通过您的雇主储蓄

如果您的雇主参与了 NEST，您将自动加入，并有 30 天的时间来决定是否继续加入或退出。

• 如果您继续加入，您将自动将一定比例的工资存入您自己的罗斯个人退休账户 (Roth IRA)

2 自行储蓄

如果您是自雇人士，或者没有为在 NEST 注册的雇主工作，您可以直接向自己的罗斯个人退休账户 (Roth IRA) 供款。操作简单，只需几分钟即可开始。

2 使用 NEST 轻松省钱

1 设置您的帐户

如果您是由雇主添加的，请使用访问码开始注册。如果您自行注册，只需提供您的社会安全号码、出生日期和居住地址即可。

如果您是由雇主添加的，请使用访问码开始注册。如果您自行注册，只需提供您的社会安全号码、出生日期和居住地址即可。

2 自定义您的帐户

您可以选择更改您的储蓄利率和投资选择以满足您的预算和独特目标，以及指定受益人。



恭喜，您已准备好开始省钱！
扫描即可开始



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