



NEST 帮助您员工建立财务安全

对美国工人来说，退休储蓄正日益成为一项日益严峻的难题。在内华达州，超过50万私营部门员工无法获得退休福利。

内华达州意识到全州许多工人面临的这一困境，并制定了一项名为“内华达州退休储蓄计划”（NEST）的强制性州级项目，以帮助员工获得更高的财务保障。NEST项目扩大了退休储蓄渠道，让您能够轻松且经济高效地帮助员工弥补退休储蓄缺口

NEST 是什么？

内华达州雇员储蓄信托 (NEST) 计划是一项新的退休储蓄计划，由内华达州财政部管理。拥有 6 名或以上员工的内华达州企业，如果尚未向任何员工提供符合税收条件的退休计划（例如 401(k)），则必须注册该计划。

好消息是，NEST 易于实施，雇主无需承担任何费用，并且对员工来说是一项额外的福利。它旨在帮助员工通过轻松、自动的工资向罗斯个人

您的企业将如何受益

退休账户 (Roth IRA) 缴款，建立财务安全的未来。

- 免费提供便利。
- 设置简便：无需复杂的管理，持续责任极少。
- 让您专注于业务发展，并轻松与薪资流程集成。
- 这是一项宝贵的福利，有助于吸引和留住员工。
- 您无需匹配供款。
- 您无需承担任何受托责任

审查资格要求和即将到来的计划截止日期

F@ Visit [NEST.nv.gov](https://www.nest.nv.gov)

您作为雇主的责任

1. 在 [NEST.nv.gov](https://nest.nv.gov) 注册您的公司。收到专属访问码后，即可开始注册。您只需提供有关员工、工资流程和银行信息的基本信息即可。
2. 支付员工的工资缴款。开始扣除工资，并为选择继续参与该计划的员工轻松提交缴款信息和资金。您甚至可以邀请一位工资代表来协助您完成此流程。
3. 继续发送工资单并维护员工记录。您需要在每个工资期上传或输入员工名单和工资单。自动变更通知将帮助您及时更新工资缴款。

在线查找有用的资源以及许多常见问题的答案 [NEST.nv.gov/help](https://nest.nv.gov/help).

正在与薪资服务提供商合作？

访问 [NEST.nv.gov/payroll](https://nest.nv.gov/payroll) 了解更多集成信息。

帮助员工节省开支的简单方法

- NEST 可自动将工资存入罗斯个人退休账户 (Roth IRA)，让您轻松储蓄。
- 默认储蓄率为总工资的 5%，您的员工可随时调整。
- 参与此计划纯属自愿。员工可以随时选择退出或重新加入。

NEST is administered by the Nevada Treasury ("Treasurer"). Vestwell State Savings, LLC ("Vestwell"), is the program administrator. Vestwell and The Bank of New York are responsible for day-to-day program operations. Participants who use NEST beneficially own and have control over their Roth Individual Retirement Accounts ("IRA"), as provided in the program offering set out at [NEST.nv.gov](https://nest.nv.gov).

For more information on NEST investment options, go to [NEST.nv.gov](https://nest.nv.gov). Account balances in NEST will vary with market conditions and are not guaranteed or insured by the Nevada Employee Savings Trust Board of Trustees, the Nevada Treasury, the State of Nevada, the Federal Deposit Insurance Corporation ("FDIC"), or any other organization.

NEST is a completely voluntary retirement program for employees. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of NEST should not be considered an endorsement or recommendation by your employer of NEST, Roth IRAs, or the investment options in the program. Roth IRAs are not exclusive to NEST and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to a NEST Roth IRA through payroll deduction offers some tax benefits and consequences. Vestwell does not provide legal, financial, tax, or investment advice. Program participants should consider obtaining their own appropriate professional advice if you have questions related to taxes or investments before making any decisions regarding their participation or investment in the program.

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