



# An easy way to save for retirement

You can save for your future with the Nevada Employee Savings Trust (NEST) Program, a simple retirement savings option administered by the Nevada Treasury. Through automatic enrollment and payroll deduction, save in your own Roth Individual Retirement Account (IRA) where you're in control of how much you save.



## What is a Roth IRA?

A Roth IRA is a specific type of retirement account that you fund with your after-tax earnings, a percentage of which are deposited into your account. Your Roth IRA earns money based on the performance of the investments you choose, and those earnings are automatically added to your contributions. You can withdraw your Roth contributions at anytime without tax or penalty.

## Start saving with NEST



### Automate Your Savings

Your contributions will be automatically deducted from your paycheck. You'll start at a 5% contribution of total pay — you can increase or decrease this rate at any time. You can also sign up for your own account without an employer and set up recurring contributions.

**Choose your contribution — and watch your money grow over time.**



### Compound Your Savings

Over time, the money you contribute to your retirement plan earns more money. The extra money you earn just from saving is called compound earnings.

**If you're 25 now and save \$150 a month, by the time you retire you could have over \$300,000.<sup>1</sup>**



### Take Advantage of Tax Benefits

Roth contributions are made from after-tax wages, meaning you can withdraw your contributions at anytime without tax or penalty. When you retire at age 59 1/2 or later, you can withdraw contributions and earnings tax-free.

# There are two ways to participate:

## 1 Save through your employer

If your employer participates in NEST, you'll be enrolled automatically and you'll have 30 days to decide to stay enrolled or opt out. If you stay, you'll start saving a percentage of your paycheck automatically in your own Roth IRA.

## 2 Save on your own

If you're self-employed or don't work for an employer registered with NEST, you can contribute directly to your own Roth IRA account. It's easy and takes only a few minutes to get started.



## You control your NEST account.

- Choose how you'd like to save with a variety of investment options, including target date funds aligned to your retirement goals.
- It's your money — your account and funds go with you as your career changes
- Only a small administrative fee is charged annually to cover program costs.

# 2 Easy Steps to Save with NEST

## 1 Set up your account

If you were added by your employer, use your access code to get started. If you're enrolling yourself, you'll just need your Social Security number, date of birth, and residential address.

Once enrolled, answer a few quick security questions so we can verify your identity and set up your password and 2-step verification.

## 2 Customize your account

You can choose to change your savings rate and investment choices to meet your budget and unique goals, as well as designate beneficiaries.



**CONGRATS, YOU'RE  
READY TO START SAVING!**

**SCAN TO GET STARTED →**



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://www.nest.nv.gov). For more information on NEST' investment options, go to [NEST.nv.gov](https://www.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. The NEST name and the NEST logo are trademarks of the Treasury and may not be used without permission.