



A win-win for you and your employees

What is OregonSaves?

OregonSaves is the state of Oregon's retirement savings program that provides workers with an easy and convenient way to save for the future.

Before OregonSaves, roughly half of Oregon's workforce – an estimated one million workers – lacked access to a workplace retirement savings option¹. OregonSaves was created by law to meet this need.

OregonSaves makes it easy to help your employees save for retirement. There are **no employer fees** and no fiduciary responsibility. Registration is fast, easy, and secure. Once you're signed up, submitting payroll contributions becomes a breeze—giving you more time to focus on your business.

With OregonSaves, everyone benefits.

OregonSaves has helped workers across the state save more than \$400 million for their future. In 2024, workers saved an average of \$203 per month; saving that amount consistently from age 25 could grow to over \$400,000 by retirement.² This means fewer Oregonians will face poverty in retirement – and individuals will have more dignity and choice as they age.

Prioritizing your workers' financial wellbeing can also boost your business. A 2019 study by Commonwealth found that simply offering a savings option at work reduced employee stress and improved productivity, retention, and loyalty!³



How your business will benefit

- No employer fees
- No fiduciary responsibility
- Works seamlessly with leading payroll providers
- Helps attract and retain employees

All Oregon businesses with one or more employees are required to administer OregonSaves if they do not offer a qualified workplace retirement savings plan.

Join more than 22,000 employers already helping their workers achieve financial wellness by administering OregonSaves!

Don't wait. Register today at [OregonSaves.com](https://oregonsaves.com).

Review eligibility requirements and upcoming program deadlines

 [OregonSaves.com](https://oregonsaves.com)

“

OregonSaves is an awesome program—set up so well—so user-friendly—two thumbs up ... I love it. It's easy to get in there and do the things I need to do to provide this benefit to my team.”

Belinda Russell
Chief Operating Officer, Provoking Hope

Start employees on a path to financial wellness

- **OregonSaves makes it easy for employees to save**, with automatic payroll contributions to a Roth Individual Retirement Account (IRA).
- **Employee participation is voluntary.** If no action is taken, they'll be auto enrolled. They can opt out or back into the program at any time.
- **The default savings rate is 5% of gross pay;** employees can change their rate at any time.
- **OregonSaves accounts are portable** and remain with the worker, even if they change jobs



Want to learn more?

Visit [OregonSaves.com](https://www.oregonsaves.com)

Call us Monday – Friday, 6AM - 5PM PT at 1-844-661-1256

Email us at employerservices@oregonsaves.com

¹ OregonSaves Rules, Regulations, and Guidelines for Small Business Owners." PAI.com. Accessed August 4, 2021. <https://www.pai.com/blog/oregonsaves-rules-for-small-businesses>.

² Hypothetical example is based on a monthly contribution of \$203 for 40 years, at a 6% projected annual rate of return, compounded daily. Note this is just an example based on a retirement age of 65, your actual savings may be more or less.

³ Commonwealth. Rise with the Raise: The Promise of Straightforward Employer Benefits for Building Lower-Wage Employee Financial Security. 2019, [buildcommonwealth.org](https://www.buildcommonwealth.org)

OregonSaves is overseen by the Oregon Retirement Savings Board. Vestwell State Savings, LLC, is the program administrator. Vestwell and its affiliates are responsible for day-to-day program operations. Participants saving through OregonSaves beneficially own and have control over their Roth IRAs, as provided in the program offering set out at www.oregonsaves.com.

OregonSaves' Portfolios offer investment options selected by the Oregon Retirement Savings Board. For more information on OregonSaves' Portfolios go to www.oregonsaves.com. Account balances in OregonSaves will vary with market conditions and are not guaranteed or insured by the Oregon Retirement Savings Board, the State of Oregon, the Federal Deposit Insurance Corporation ("FDIC") or any other organization. OregonSaves is a completely voluntary retirement program. Saving through a Roth IRA will not be appropriate for all individuals. Employer facilitation of OregonSaves should not be considered an endorsement or recommendation by your employer of OregonSaves, Roth IRAs, or these investments. Roth IRAs are not exclusive to OregonSaves and can be obtained outside of the program and contributed to outside of payroll deduction. Contributing to an OregonSaves 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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