Secure Choice Savings Program Policy

(for Employers that Do Not Offer Retirement Accounts)

this policy may be legally desirable

ABC Company does not currently provide a retirement savings plan for its employees. However, under the Secure Choice Savings Program, all ABC Company employees are automatically enrolled in the State plan, which makes automatic after-tax contributions into individual IRA accounts of 5% of gross wages. Should you wish to opt-out of this program, you may do so by visiting the Secure Choice Savings Program website at https://saver.ilsecurechoice.com.