



MAINE START

Saving Today to Afford Retirement Tomorrow

The Maine Public Employees Retirement System (MainePERS) is pleased to offer **MaineSTART**, our 403(b) Defined Contribution (DC) plan. **MaineSTART** focuses on the elements that we believe are most important to a defined contribution plan for your employees: simplicity, convenience, and high-quality, low-cost investment funds providing proper investment diversification.

Our shared mission with you is to educate employees in how to become successful savers, without having to be investment professionals, and to realize the value of the retirement programs you offer them.

Why MaineSTART?

Public employers in Maine have long relied on MainePERS for meeting the retirement needs of their employees. The defined benefit pension plans form the bedrock financial security for meeting the basic needs of many of Maine's public servants.

Most public employees will need to supplement their pension benefits with retirement savings, a goal best achieved through a systematic, tax-deferred plan like **MaineSTART**.

MaineSTART

- Makes it easy for you and your employees to meet the need for a tax-deferred retirement savings program
- A simple, no-nonsense alternative to complex investment programs that discourage employees from participating, or turn them from prudent savers into amateur traders
- Offers low-cost Vanguard® mutual funds that let more of the participants' savings keep working for them
- Is a high-quality, low-cost, prudent savings plan that employees will use and value.

For employers, there's comfort in knowing that your plan representative is right here, with contributions and reporting to the same place that you use for pension plan contributions and group life insurance premiums.

For more information, contact staff representative Gary Emery:

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