RetireReady NJ is a simple way to help your employees save for the future.

Many private-sector workers in New Jersey do not have access to a retirement savings plan through their employers. RetireReady NJ is a new state-administered retirement savings program that aims to make saving for retirement easy and attainable. With RetireReady NJ, businesses can help their employees save for retirement in an Individual Retirement Account (IRA) through convenient payroll deductions.

Our program launched on June 30, 2024. Now New Jersey businesses with 25 or more employees, who have been in business for two years or more, and do not currently offer a qualified retirement plan are required by New Jersey law to register with the program. The deadline for employers with 40 or more employees was September 15, 2024, and the deadline for employers with 25-39 employees is November 15, 2024. Employers who missed the deadline should take action as soon as possible.

Registering is simple. You will create an account at our website RetireReady.nj.gov and upload payroll and employer information. We will communicate directly with your employees to explain their options and allow them to customize their accounts. At the end of the 30-day period, you will begin submitting employee payroll deductions. You will also need to keep us up to date with your staff list as it changes.

Visit our website RetireReady.nj.gov for more information.