

IRAs: Secure Growth

Rescue retirement savings from market uncertainty with Ally Bank's Individual Retirement Account (IRA) products, including a range of IRA plans—Traditional, Roth and Simplified Employee Pension (SEP)—designed to provide secure growth for retirement. Like all Ally Bank products, IRA offerings feature **no minimum deposit, no maintenance fees, daily compounded interest** and **FDIC insurance**.

Compare IRAs

Consumers can visit allybank.com/ira/compare to view Ally Bank's IRA plan options and determine which best suits their needs, based on contribution eligibility, maximum contribution limits, tax advantages, tax deductions, distributions and annual deadlines for contributions.

By clicking the **Compare IRA products** link, consumers are able to view current Average Percentage Yields, top competitor rates, product highlights and additional details.

Retirement Facts

- In the past 10 years, the number of U.S. households with IRA accounts has increased by nearly 11 percent.
- Only 14 percent of Americans are very confident they will have enough money to live comfortably in retirement.
- In 1991, 11 percent of workers said they expected to retire after age 65. By 2012 that had grown to 37 percent.

Source: ICI, ebri.org

IRA High Yield CD

Available in three-month, six-month, nine-month, 12-month, 18-month, three-year and five-year terms

The High Yield CD offers a fixed CD rate for a fixed term.

IRA Raise Your Rate CD

Available in two-year and four-year terms

Ally Bank's IRA Raise Your Rate CDs offer the option of increasing the rate once (with two-year CD) or twice (with four-year CD) per term if Ally's rate on these CDs goes up.

IRA Online Savings Account

Earn a higher rate than with a traditional savings account.

