

Illinois Secure Choice: Expanding Retirement Savings Access for Illinois Workers

Per [State law](#), employers that have been in business for at least two years, that do not offer or contribute to a qualified retirement plan, and that had at least 5 Illinois employees in every quarter of the previous calendar year are required to register for and facilitate Illinois Secure Choice or start offering their own qualified plan.

Through [Illinois Secure Choice](#), Illinois workers can save for retirement through Individual Retirement Accounts (IRAs) funded by payroll deductions. The program is facilitated by the State of Illinois and administered by a professional financial services firm. Employers do not pay any fees, make contributions, or have any fiduciary responsibility – they simply facilitate employee payroll deductions and keep their employee rosters current.

In 2025, employers that had at least five Illinois employees in every quarter of 2024 and that have not previously been invited to join the program will need to register or request an exemption by November 1, 2025.

Businesses in this enrollment group will receive correspondence directly from Illinois Secure Choice via mailed letters, and in some cases, emails as well, starting in late July. Correspondence will outline next steps.

In the meantime, business owners can learn more about the program and access resources by:

- Visiting the program website ilsecurechoice.com or
- Watching a [recorded Employer Overview](#).