>> Good afternoon, everyone. Thank you for joining us for our webinar today on exploring myRA as a savings option. My name is Michael Roush and I am the director of the Real Economic Impact Network at the national disability Institute. Today, I will serve as our moderator for this webinar. I would like to give a special thank you to our sponsor Bank of America who has been a long time of our sponsor of the Real Economic Impact Network in our work at the National Disability Institute. This is to build a better economic future for individuals with disabilities. Before we get started, I would like to turn it over to my colleague, Nakia Matthews, will go over housekeeping tips.

Thank you and good afternoon everyone. The audio for today's webinar is being broadcast to your computer. Please make sure your speakers are turned on or you have headphones plugged in. You can control the audio by the audio broadcast panel which you see below here. If you accidentally close the panel, you can easily reopen the audio broadcast by going to the communicate menu at the top of your screen and choosing audio broadcast.

If you prefer to listen to the webinar by phone, you may do so by dialing the toll-free number you see here and entering the meeting code. Please note you don't need to enter an attendee ID. I will also post this number into the chat box shortly. Real-time captioning is of --available during the webinar and they can be found in the media viewer panel which appears in the lower right-hand portion of the webinar platform. If you don't to the captions, you may need to open the media viewer panel and you can do so by clicking the media viewer button in the upper right-hand corner of the webinar platform. If you want to make the media viewer panel larger, you can do so by closing some of the other panels like the Q&A or chat and also if you don't need to see the captions, you can go ahead and close down the media viewer panel. I will also paste into the chat box a link for the captions if you would prefer to view them in a web browser.

We will have some time for questions at the end of the webinar. Please use the Q&A box to send any questions that you have to us and we will direct those accordingly to our speakers. If you are listening iPhone only and not logged into the web portion cut you can submit your questions to Michael Roush directly by emailing him directly at mroush@ndi-inc.org . Please note that this webinar is being recorded and that the materials will be placed on our website within about a week. >> Finally, if you experience any technical difficulties , please use the chat box to send a message to me or you can email me directly at nmatthews@ndi-inc.org.

With that, I will turn it back over to Michael Roush Great . Thank you, Nakia. Before we get into the main presentation, for those of you who are new to the National Disability Institute, I would like to share a little information about our organization. The National Disability Institute is a national nonprofit organization where our mission is to drive social impact to build a better economic future for people with disabilities and their families. At the National Disability Institute, we have the real economic impact network. If you are not a member of the network, we hope you will join us. The Real Economic