

Delaware EARNNS Board Meeting

**DELAWARE
EARNNS** 



March 2, 2026

Vestwell

2026 Program Activity

2026 Annual Wave - June 30, 2026 deadline

- Working with Program staff to acquire new state data (targeting early March)
- Will identify all new employers & create records
- 3 pre- deadline communications, 2 post deadline beginning in May

Payroll Webinars & Employer Emails

- Continuing twice- monthly payroll webinars for employers
- Targeted emails to employers using integrated payroll providers
- Email to employers that selected “no provider”
- Employer reminder to add new employees (for those who haven’t added EEs in the last 90 days)

Employer Update

Comparing Q1, Q2, Q3, Q4 of 2025 and current numbers in 2026

	As of 03/31/2025	As of 6/30/2025	As of 9/30/2025	As of 12/31/2025	As of 02/20/2026
Total Employers	7,140	8,030	8,042	8,089	8,106
Registered Employers	1,627	1,791	1,828	1,946	1,947
Exempt Employers	3,253	3,674	3,877	4,135	4,194
Submitting Payroll	766	825	893	935	937

Employee Update

Comparing Q1, Q2, Q3, Q4 2025 and current 2026 numbers

*Steady saver growth

*Continued growth in average account balance, steady monthly contribution amount

*Ave Contribution Rate increased with auto-escalation in January

	As of 03/31/25	As of 6/30/2025	As of 9/30/2025	As of 12/31/2025	As of 02/20/2026
Funded Saver Accounts	5,470	6,607	7,638	8,553	8,946
Total Saver Assets	\$2.5M	\$4.5M	\$6.6M	\$8.4M	\$9.6M
Av. Account Balance	\$460	\$644	\$821	\$982	\$1,077
Av. Contribution Rate	5.03%	5.04%	5.05%	5.03%	5.56%
Av. Monthly Contribution Amount	\$158	\$152	\$132	\$145	\$170

Auto Escalation Update

3,954 Savers were auto-escalated in January (46% of funded accounts)

*Bulk of movement centered around the increase from 5% to 6%.

Old %	New %	Total Accounts
1%	2%	10
2%	3%	19
3%	4%	17
4%	5%	3
5%	6%	3,827
6%	7%	58
7%	8%	11
8%	9%	10

Additional Program Items

Payroll Integration Expansion

- Continue to build out and deepen integrations- on target to activate a 360 API with Paychex in early Q2 2026 (one of the larger payroll providers across states) & leverage existing relationships

Expanding Help Center Content

- Launched the first phase of new content for Savers to build out a Saver Help Center similar to the Employer Help Center. Continuing to develop and add new content to the Saver Help Center.
- Focusing content on operation questions (accessing accounts, withdrawals, account changes, etc.)

Savers Match

- Continue to work with Treasury and D.C. stakeholder groups to monitor for any news or guidance on Savers Match
- Engaging on new questions from IRS around process/ administration

Thank you

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