



P.O. Box 534441, Pittsburgh, PA 15253-4441

July 11, 2024

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01515 SH SLC18001



Access Code:

This is an official communication from the State of Delaware. Action is required.

We're pleased to announce that Delaware EARNNS is now open. This innovative state-sponsored retirement savings program gives employers* like you an easy, no-cost way to help employees save for the future, and it benefits you too. It is completely voluntary for employees — they can stay automatically enrolled or opt out and re-enroll later.

You must register or certify your exemption by your registration deadline: October 15, 2024

STEP 1: Visit EARNNSDelaware.com/register

STEP 2: Enter your company's EIN

STEP 3: Enter your unique Access Code (located above) and register

If you already offer a qualified retirement plan or have fewer than 5 employees, you must certify your company's exemption from the program using your unique Access Code at EARNNSDelaware.com/exempt.

Please do not share your unique Access Code with any other entity. This code is specific to your business.

Working with a payroll provider?

If you're using a payroll provider, they may be able to help. Review how to add them as a teammate or check to see if they are integrated with EARNNS by going to EARNNSDelaware.com/payroll.

How can EARNNS benefit you?

- It's **easy to set up**: No complex administration and minimal ongoing responsibilities.
- You have **no fiduciary responsibility**, meaning you are not responsible for the investment decisions or outcomes of any employee that participates in the program.
- You may **not match contributions**.

How can EARNNS benefit your employees?

- It's **easy**. Once your employee is added to the program, they'll be signed up automatically for payroll contributions, unless they choose to opt out.
- They are **in control**. Employees decide how much they'd like to save each month from their paycheck.
- It's **their money and account**. If they change or leave jobs, their money and account go with them.

Don't wait. Register today and help your employees start saving!



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EARNNSDelaware.com



Employer Verification

Verify your identity to begin

EIN *

This is the tax ID for your company.

XX-XXXXXXX

Access Code *

Your access code was sent to you by postal service or email.

Begin

Don't have your Access Code?