



# CalSavers Retirement Savings Program Participation & Funding Snapshot as of 4/30/2026

## Employer Registration Status Changes

Employer Status	4/30/2026	1/31/2026	Change	% Change
Registered	283,551	272,054	11,497	4.2%
Uploaded Roster	252,067	236,777	15,290	6.5%
Started Payroll Deductions	77,113	67,238	9,875	14.7%
Facilitated Deductions in last 90 days	52,450	44,726	7,724	17.3%
Exempt	254,246	231,162	23,084	10.0%

## Participant Savings and Enrollment Changes

Participant Account Status	4/30/2026	1/31/2026	Change	% Change
Funded Accounts	635,546	605,211	30,335	5.0%
Payroll Contributing Accounts	758,941	721,900	37,041	5.1%
Multiple Employer Accounts*	121,355	114,075	7,280	6.4%
Self-Enrolled Funded Accounts	3,398	3,270	128	3.9%
Effective Opt-Out Rate	35.09%	35.57%	-0.48%	-1.3%

## Status of Eligible Employers by Wave

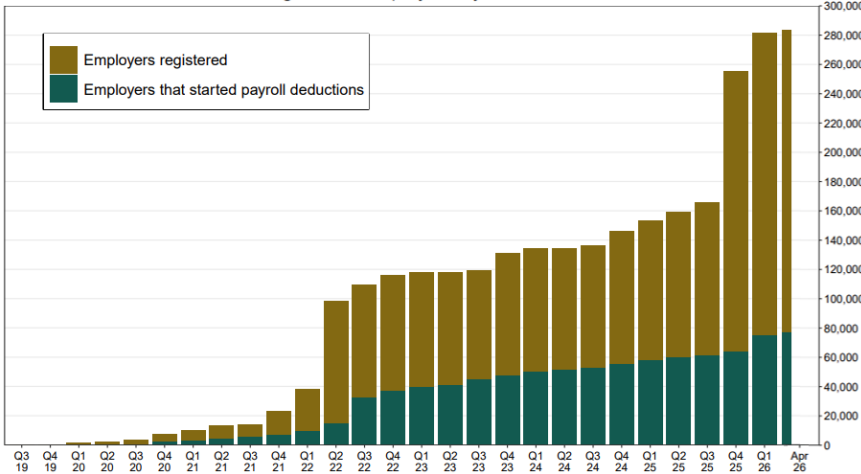
Wave (Deadline)	Employers Registered	Employers Exempted	Employers Responded	Employers Sent Payroll	Estimated Eligible Employers	Employer Response Rate
Prior Waves	141,814	95,636	237,450	58,063	262,575	90.43%
Wave 4 (12/31/2025)	134,384	150,988	285,372	17,289	597,313	47.78%
Wave 2025 (12/31/2025)	7,353	7,622	14,975	1,761	31,739	47.18%
<b>Total</b>	<b>283,551</b>	<b>254,246</b>	<b>537,797</b>	<b>77,113</b>	<b>891,627</b>	<b>60.32%</b>

## Funding Amounts and Withdrawals

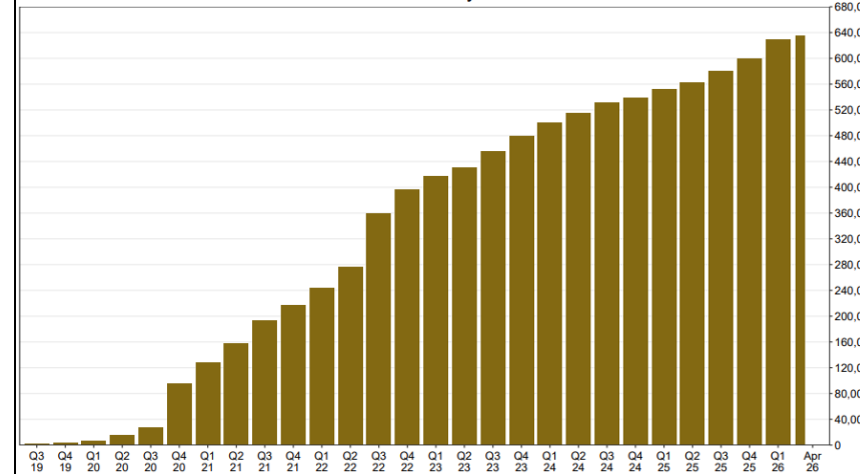
Funding Amounts	4/30/2026	1/31/2026	Change	% Change
Total Assets	\$1,766,146,236	\$1,643,775,197	\$122,371,039	7.4%
Average Funded Account Balance	\$2,779	\$2,716	\$63	2.3%
Median Funded Account Balance	\$659	\$663	-\$4	-0.6%
Total Contributions Amount	\$1,913,202,392	\$1,783,312,848	\$129,889,544	7.3%
Average Monthly Contribution Amount	\$214	\$204	\$10	4.9%
Median Monthly Contribution Amount	\$156	\$147	\$9	6.1%
Average Contribution Rate	5.25%	5.26%	-0.01%	-0.2%
Median Contribution Rate	5.00%	5.00%	0.00%	0.0%
Amount of Withdrawals	\$593,454,451	\$534,962,269	\$58,492,182	10.9%
Accounts with a Full Withdrawal	192,989	182,184	10,805	5.9%
Accounts with a Partial Withdrawal	37,990	35,339	2,651	7.5%
Withdrawal Rate**	25.43%	25.24%	0.19%	0.8%

\* This data point reflects the number of funded account holders associated with more than one registered employer  
 \*\* Withdrawal Rate is calculated as Accounts with a full withdrawal as a percent of Payroll Contributing Accounts

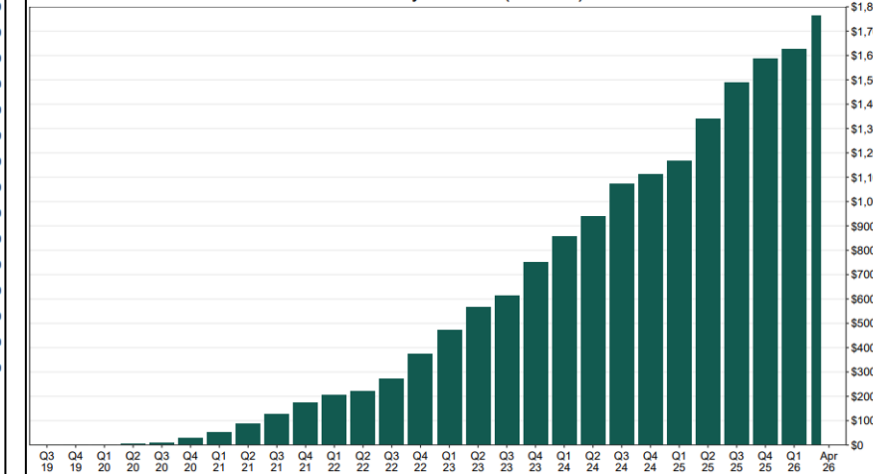
Registered Employers by Quarter



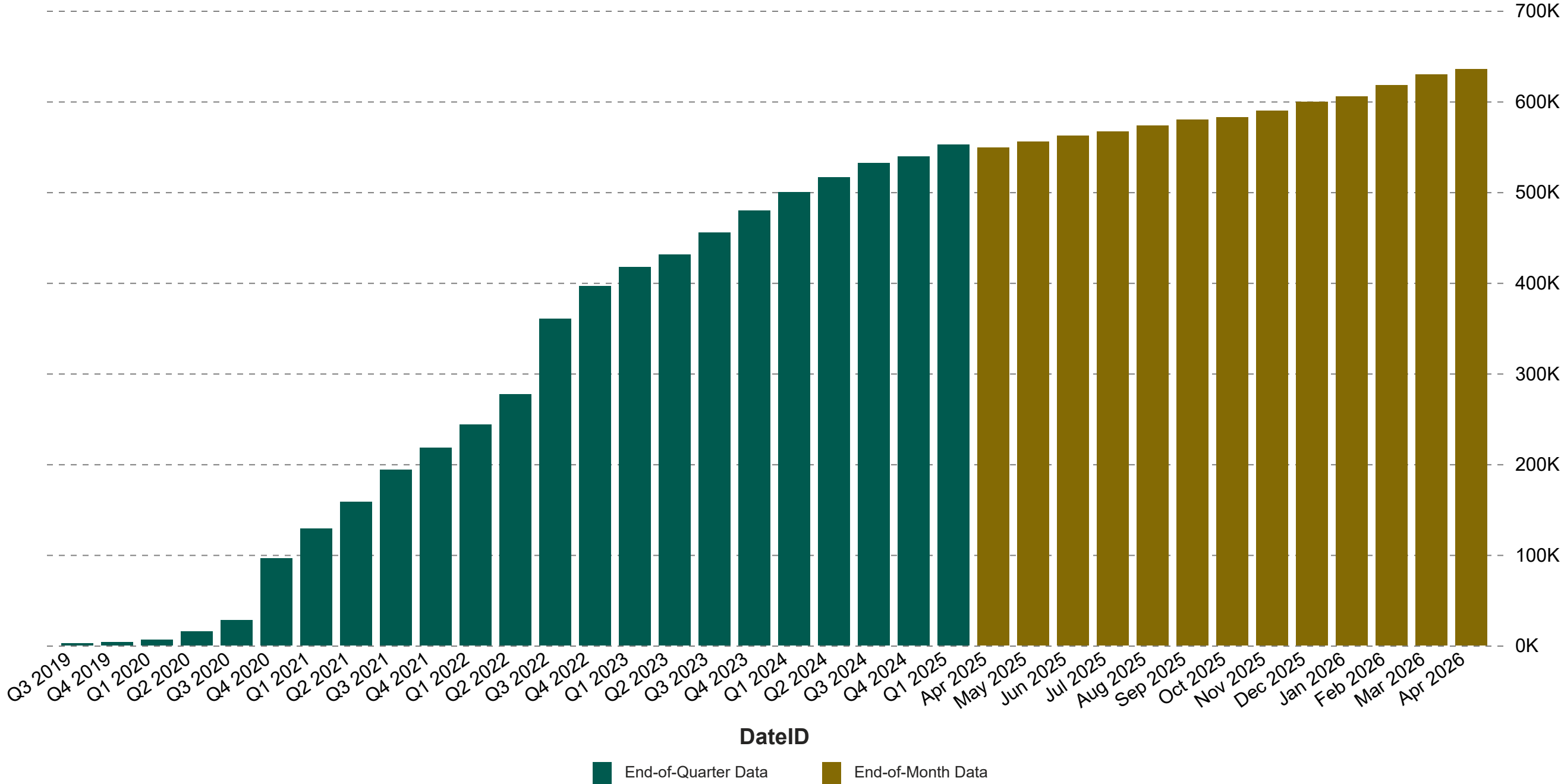
Funded Accounts by Quarter



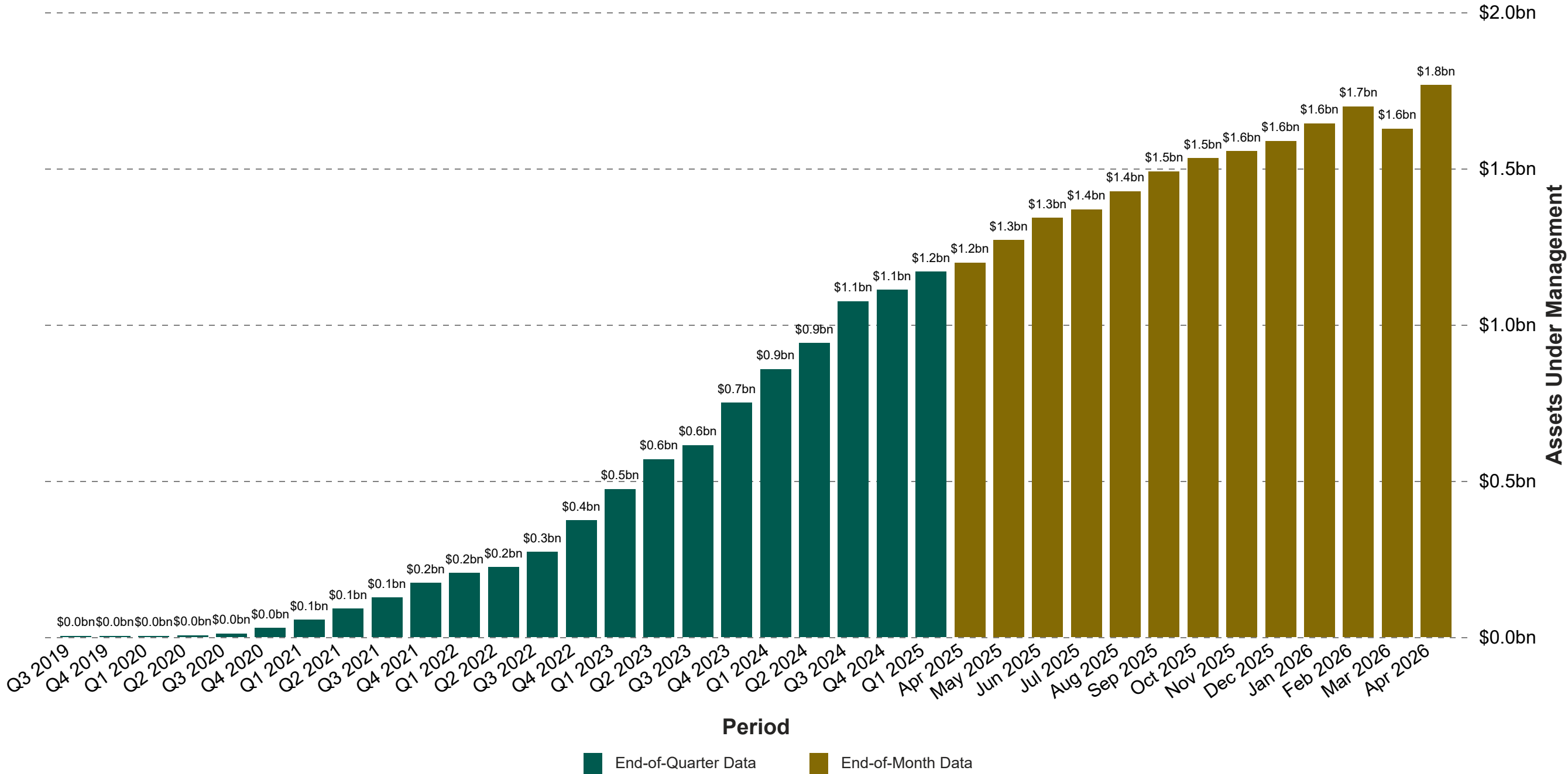
Total Assets by Quarter (millions)



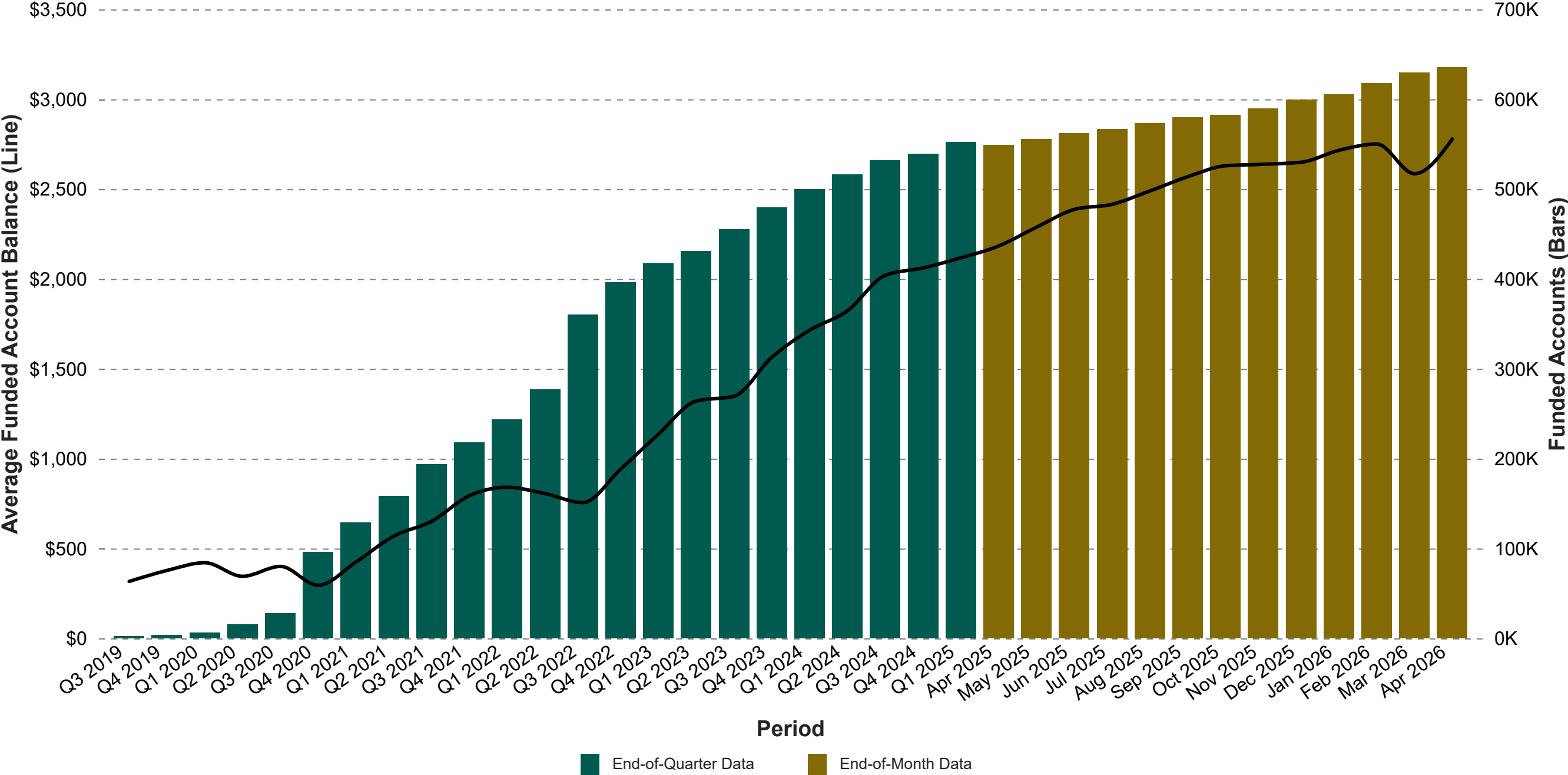
# Chart 1: Funded Accounts



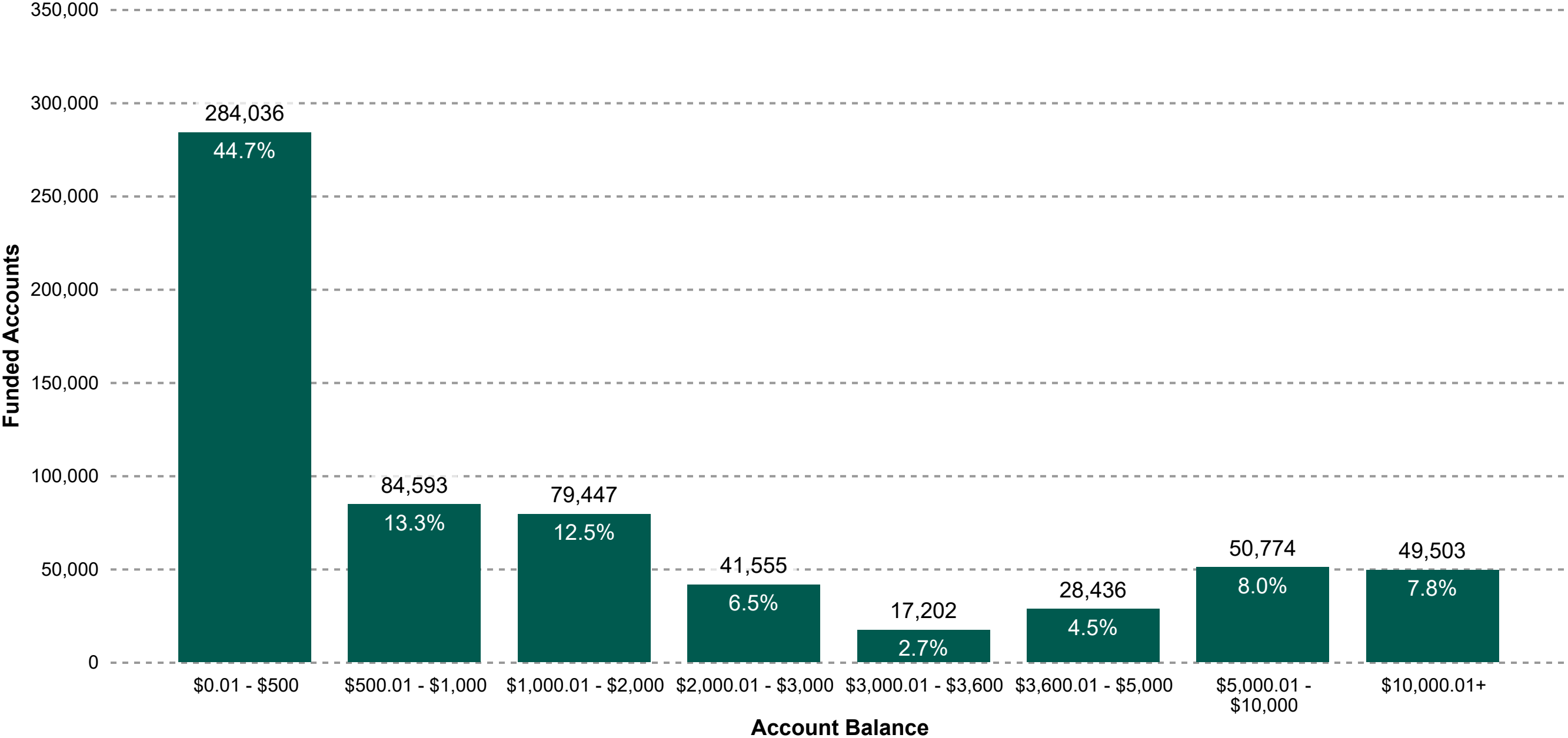
# Chart 2: Total Assets (billions)



# Chart 3: Average Funded Account Balance



# Chart 4: Distribution of Accounts by Balance

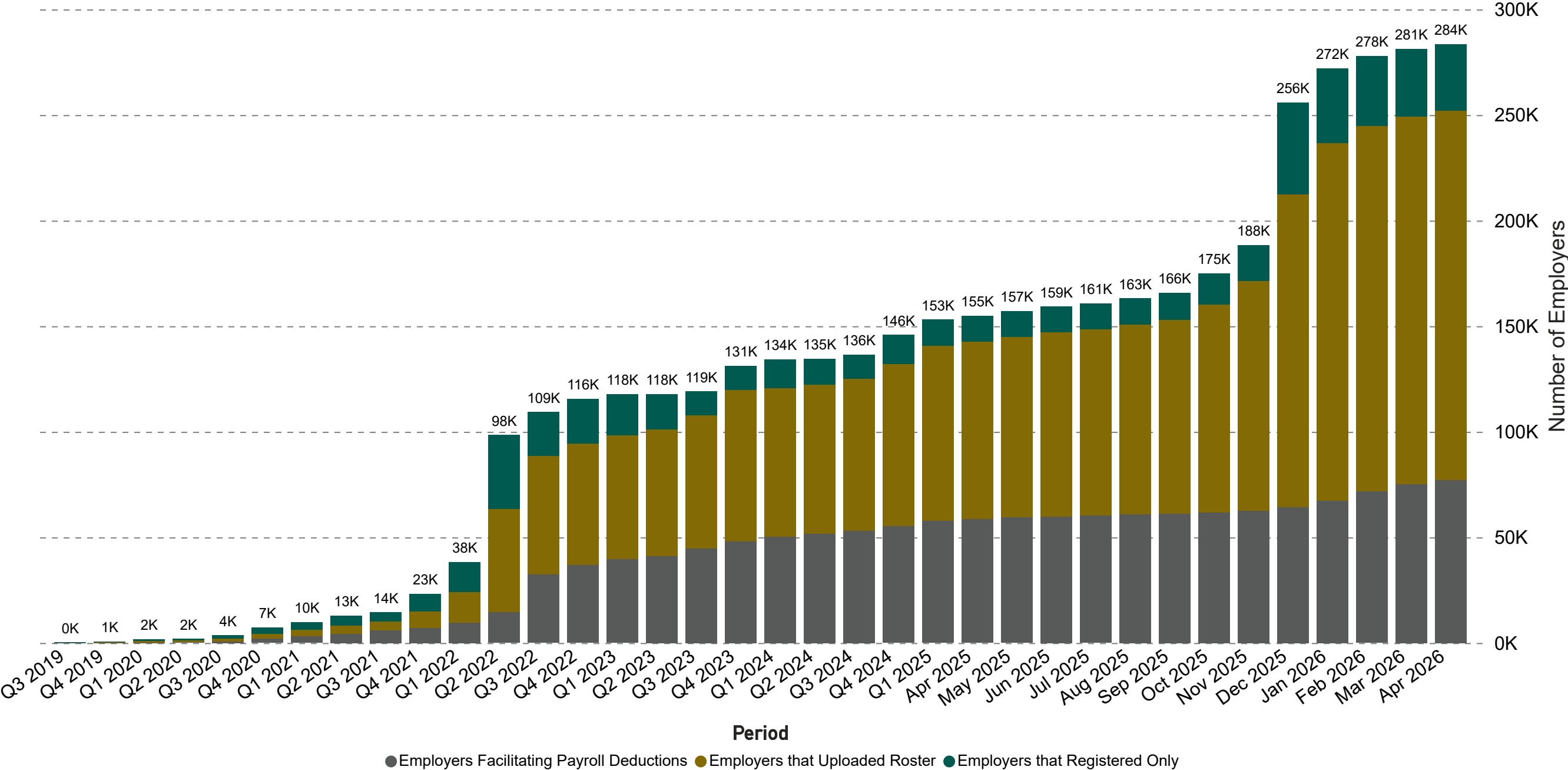


Number of funded accounts shown outside columns, percent of total funded accounts shown inside.

# Chart 5: Monthly Contributions Per Saver



# Chart 6: Status of Registered Employers

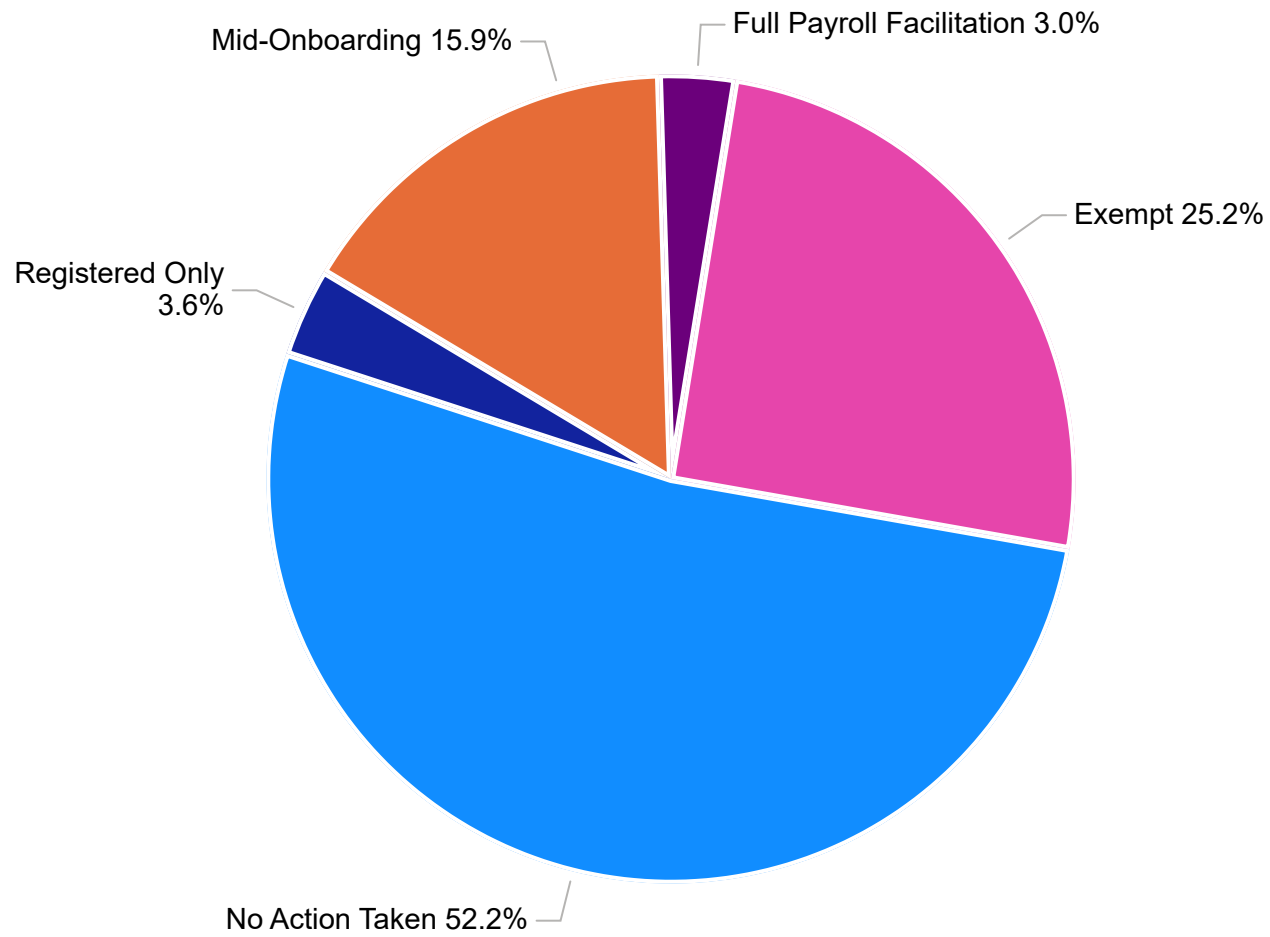


# Chart 7: Employer Status by Deadline



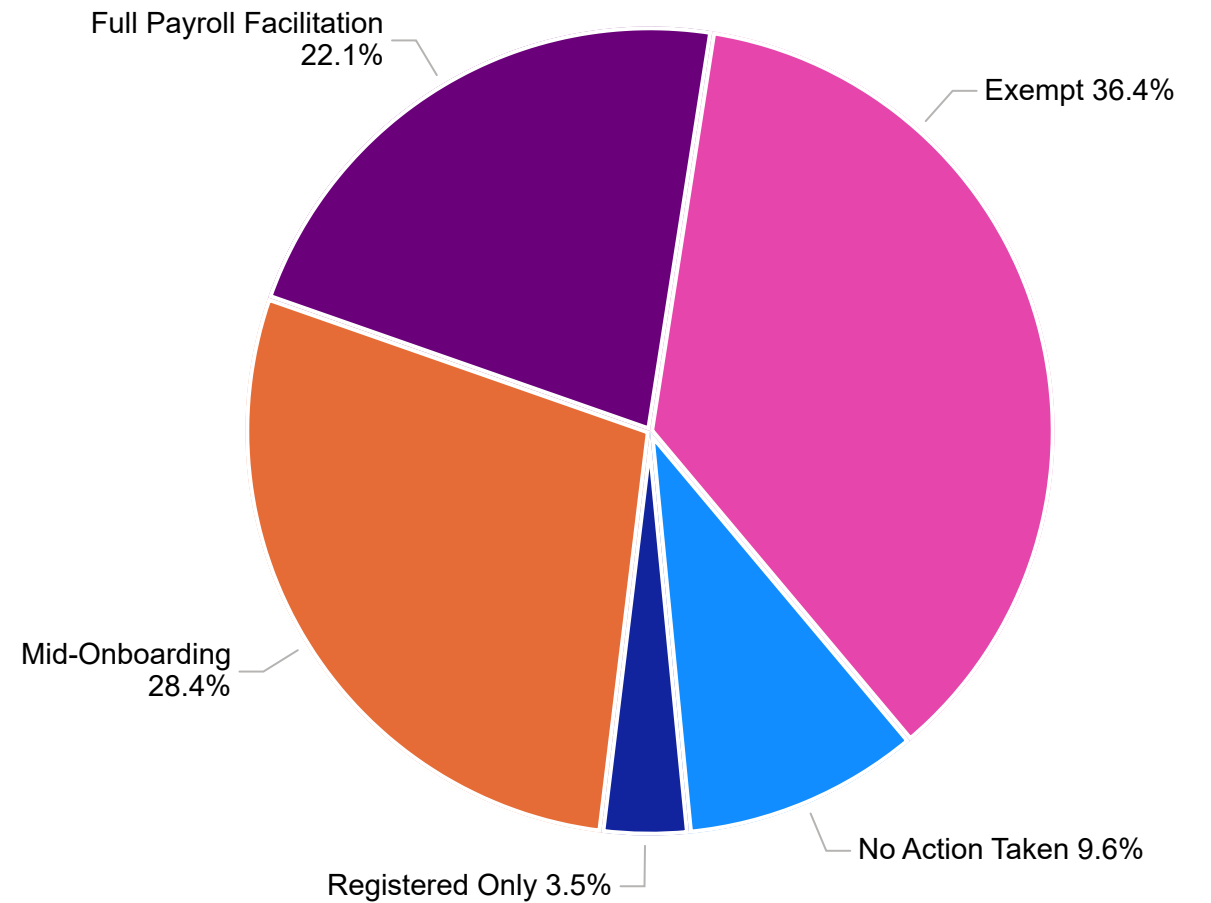
## Newly Mandated Employers

Wave 4 and Wave 2025 (Deadline 12/31/2025)



## Previously Mandated Employers

All Prior Waves (Deadline Before 2025)



# Chart 8: Withdrawal Rate of Funded Accounts

Accounts with a Full Withdrawal as Percent of Payroll Contributing Accounts

