CalSavers Retirement Savings Program
Participation & Funding Snapshot as of 10/31/2026

www.treasurer.ca.gov/calsavers/reports/2026

Employer Registration Status Changes

Employer Status	10/31/2026	7/31/2026	Change	% Change
Registered	286,237	282,197	4,040	1.4%
Uploaded Roster	256,796	253,397	3,399	1.3%
Started Payroll Deductions	80,058	79,488	570	0.7%
Facilitated Deductions in last 90 days	50,258	52,187	-1,929	-3.7%
Exempt	278,899	261,105	17,794	6.8%

Participant Savings and Enrollment Changes

Participant Account Status	10/31/2026	7/31/2026	Change	% Change
Funded Accounts	673,015	655,354	17,661	2.7%
Payroll Contributing Accounts	809,871	786,981	22,890	2.9%
Multiple Employer Accounts*	131,449	125,967	5,482	4.4%
Self-Enrolled Funded Accounts	3,559	3,517	42	1.2%
Effective Opt-Out Rate	34.16%	34.57%	-0.41%	-1.2%

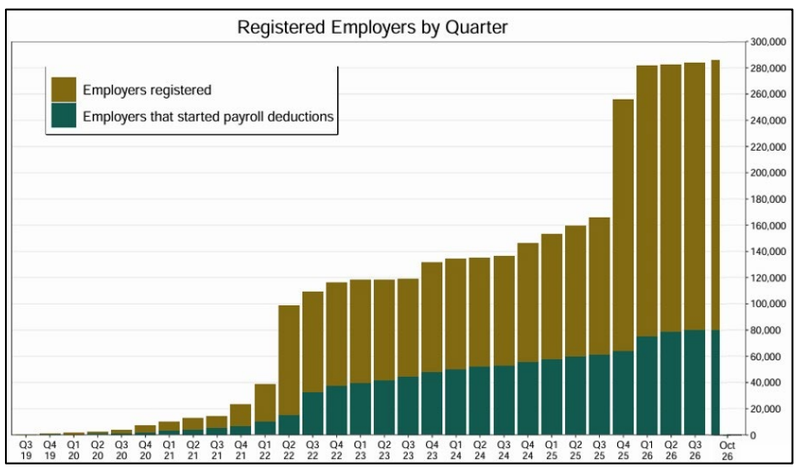
Status of Eligible Employers by Wave

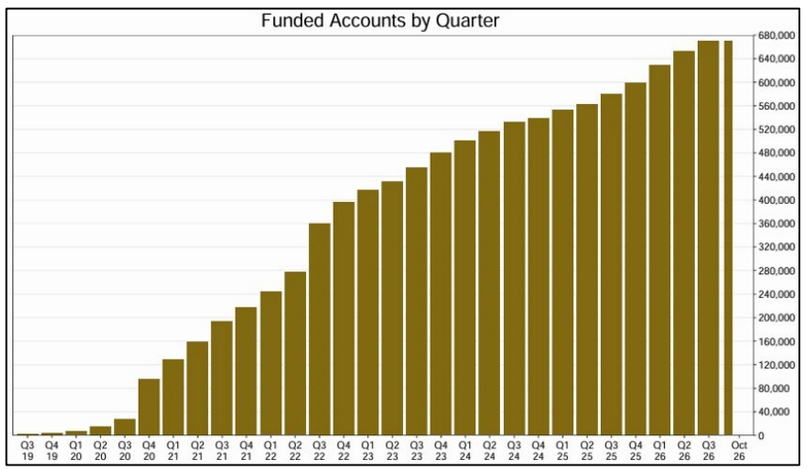
Wave (Deadline)	Employers Registered	Employers Exempted	Employers Responded	Employers Sent Payroll	Estimated Eligible Employers	Employer Response Rate
Prior Waves	148,263	113,613	261,876	60,425	299,010	87.58%
Wave 4 (12/31/2025)	132,159	159,147	291,306	19,534	585,664	49.74%
Wave 2026 (12/31/2026)	5,815	10,901	16,716	146	97,337	17.17%
Total	286,237	283,661	569,898	80,105	982,011	58.03%

Funding Amounts and Withdrawals

Funding Amounts	10/31/2026	7/31/2026	Change	% Change
Total Assets	$1,938,929,112	$1,885,374,318	$53,554,793	2.8%
Average Funded Account Balance	$2,881	$2,877	$4	0.1%
Median Funded Account Balance	$687	$689	-$2	-0.2%
Total Contributions Amount	$2,175,512,016	$2,049,386,560	$126,125,455	6.2%
Average Monthly Contribution Amount	$201	$213	-$12	-5.7%
Median Monthly Contribution Amount	$149	$156	-$7	-4.2%
Average Contribution Rate	5.23%	5.24%	-0.01%	-0.2%
Median Contribution Rate	5.00%	5.00%	0.00%	0.0%
Amount of Withdrawals	$714,622,428	$655,697,938	58,924,491	9.0%
Accounts with a Full Withdrawal	211,659	202,926	8,733	4.3%
Accounts with a Partial Withdrawal	43,707	40,922	2,785	6.8%
Withdrawal Rate**	26.13%	25.79%	0.35%	1.4%

* 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





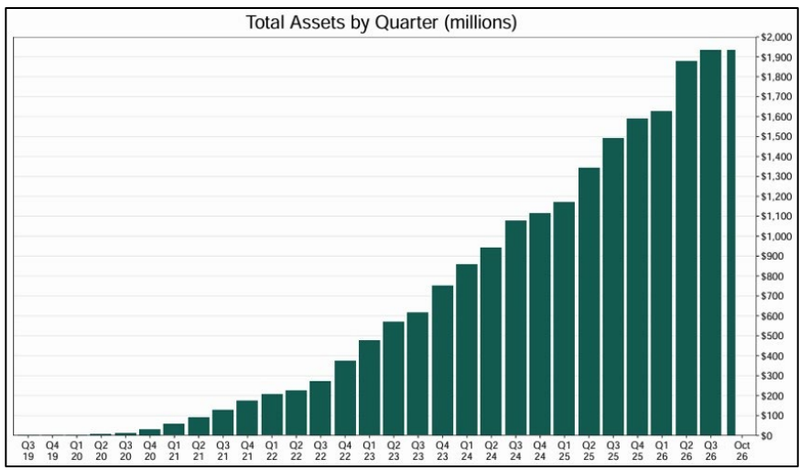


Chart 1: Funded Accounts

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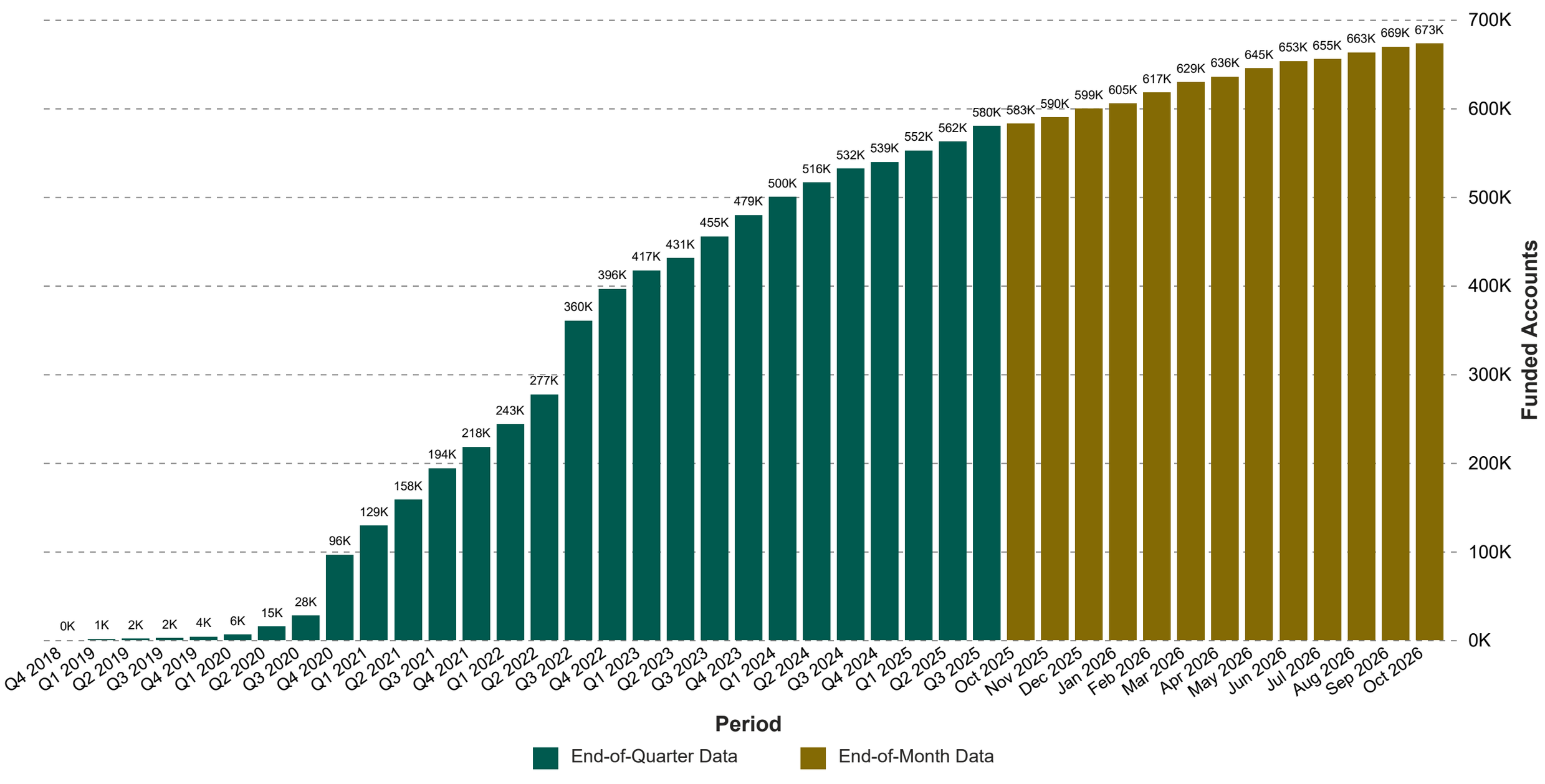


Chart 2: Total Assets (billions)

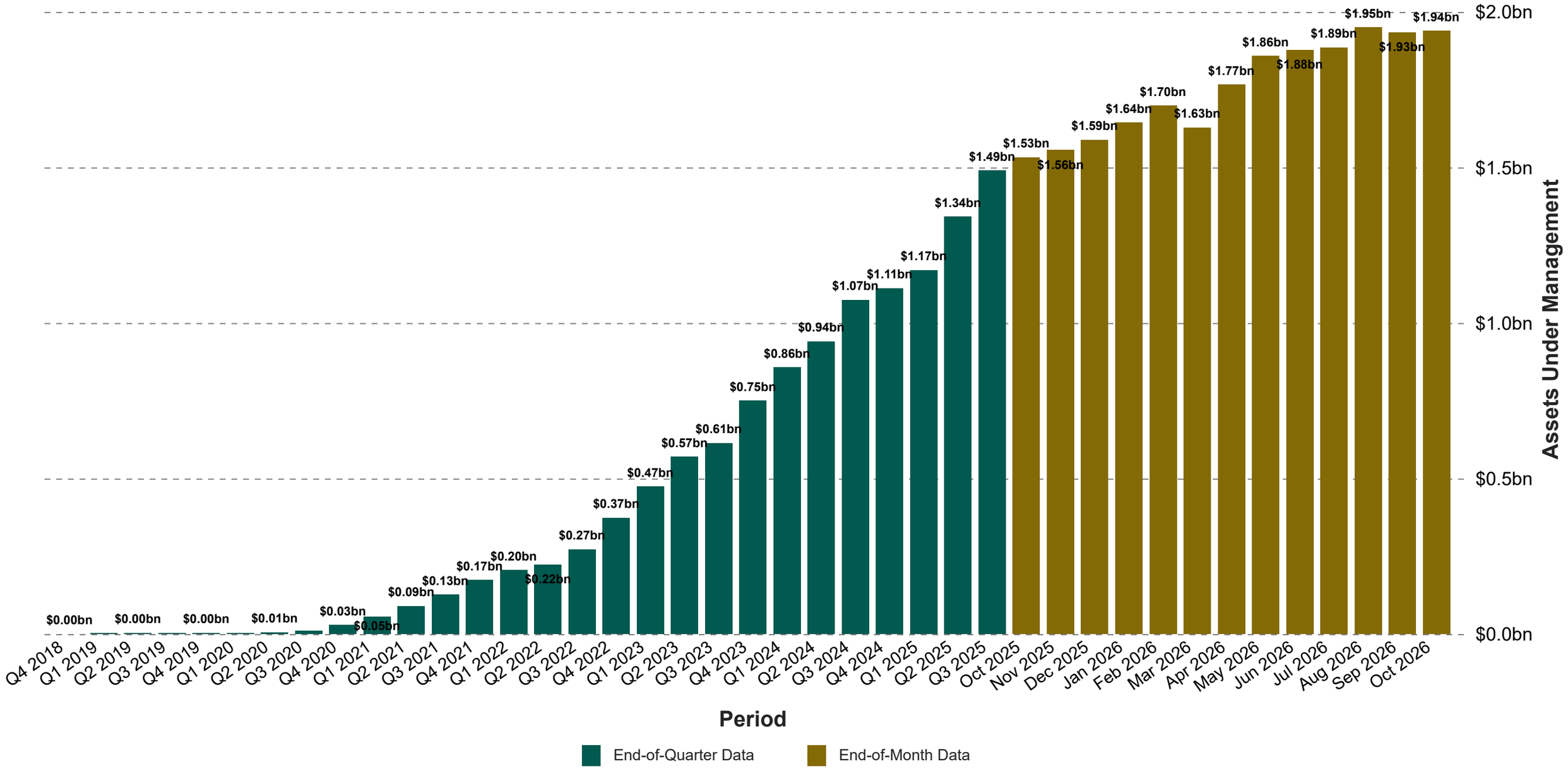


Chart 3: Average Funded Account Balance

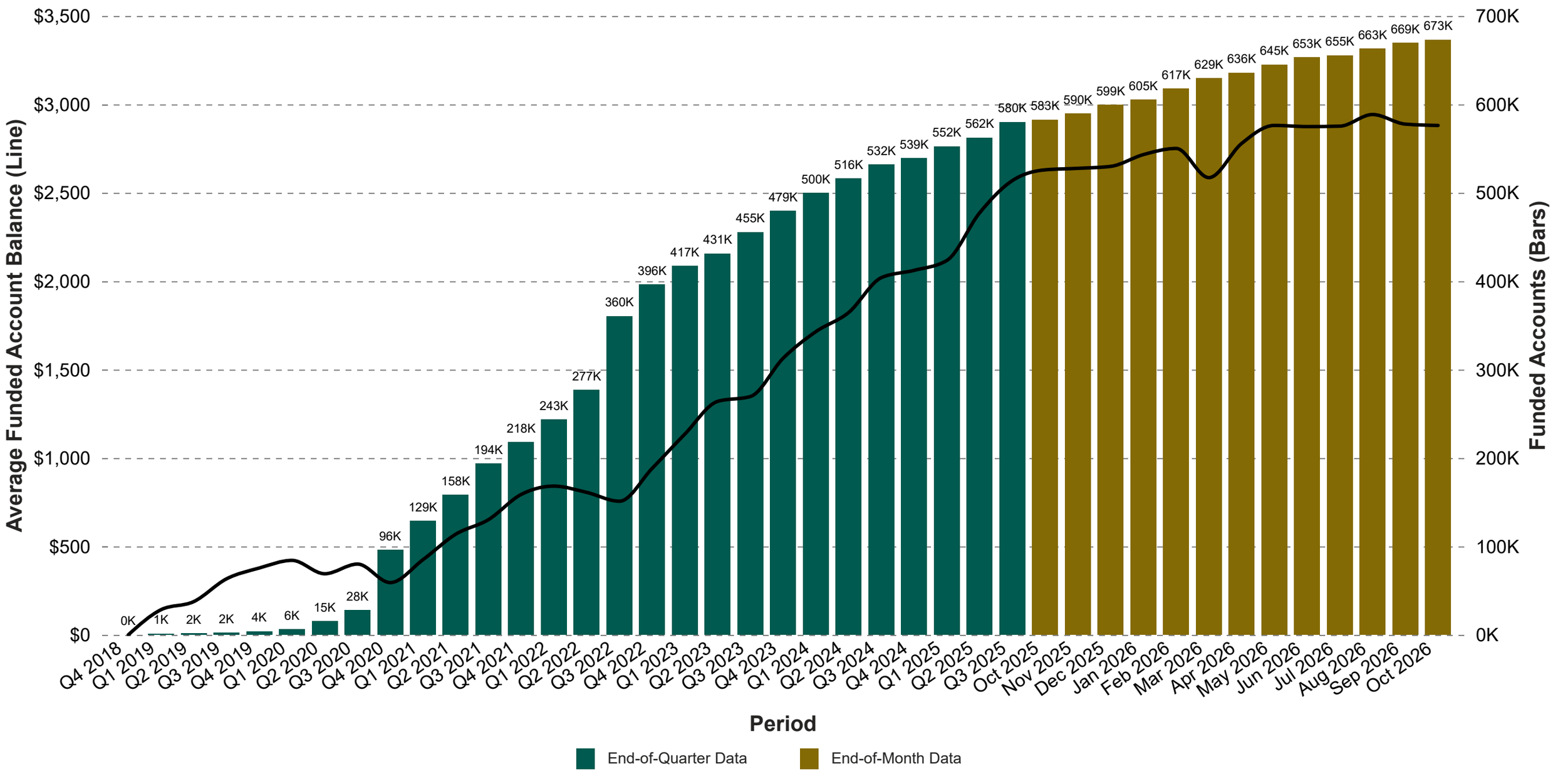
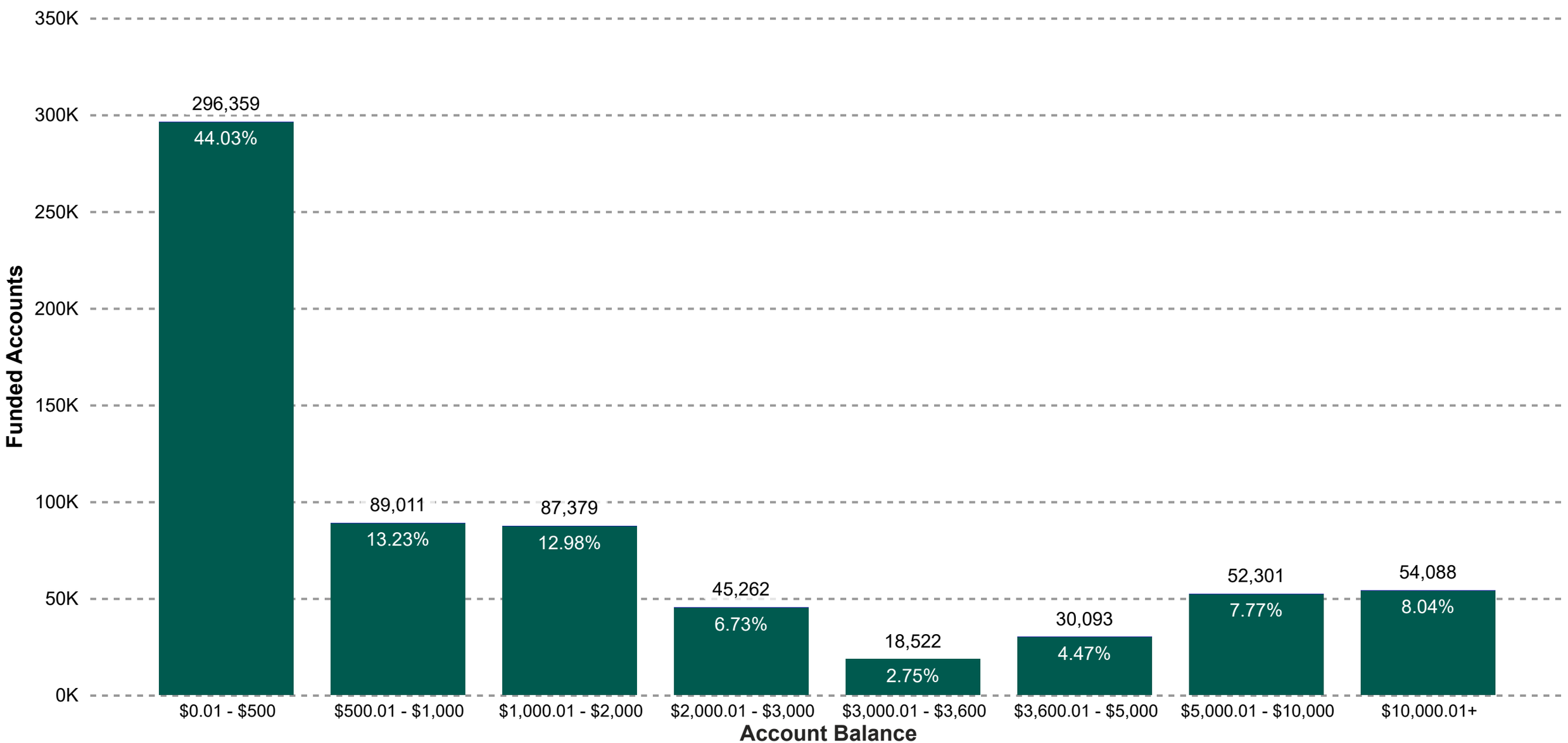


Chart 4: Distribution of Accounts by Balance



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

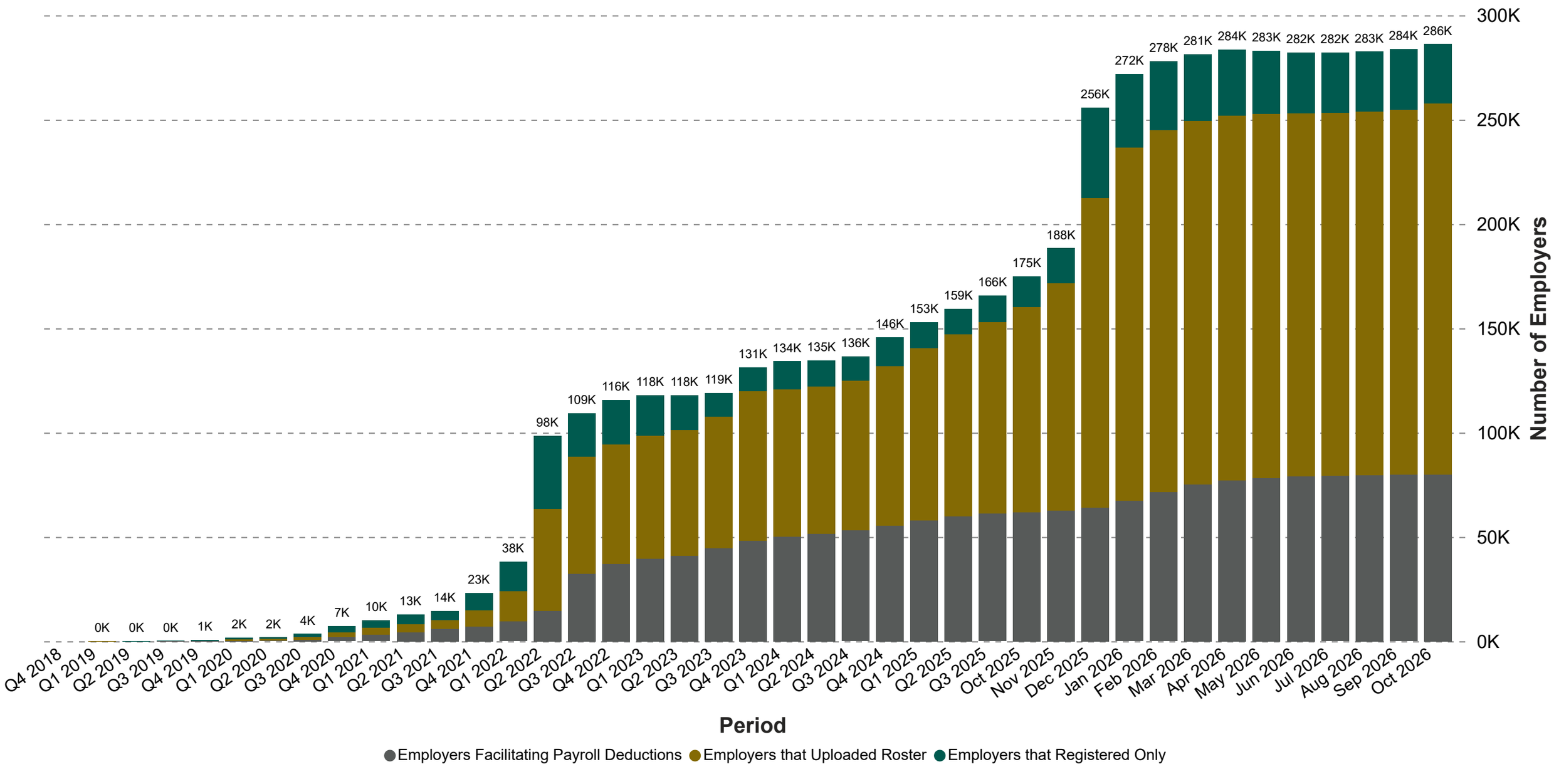
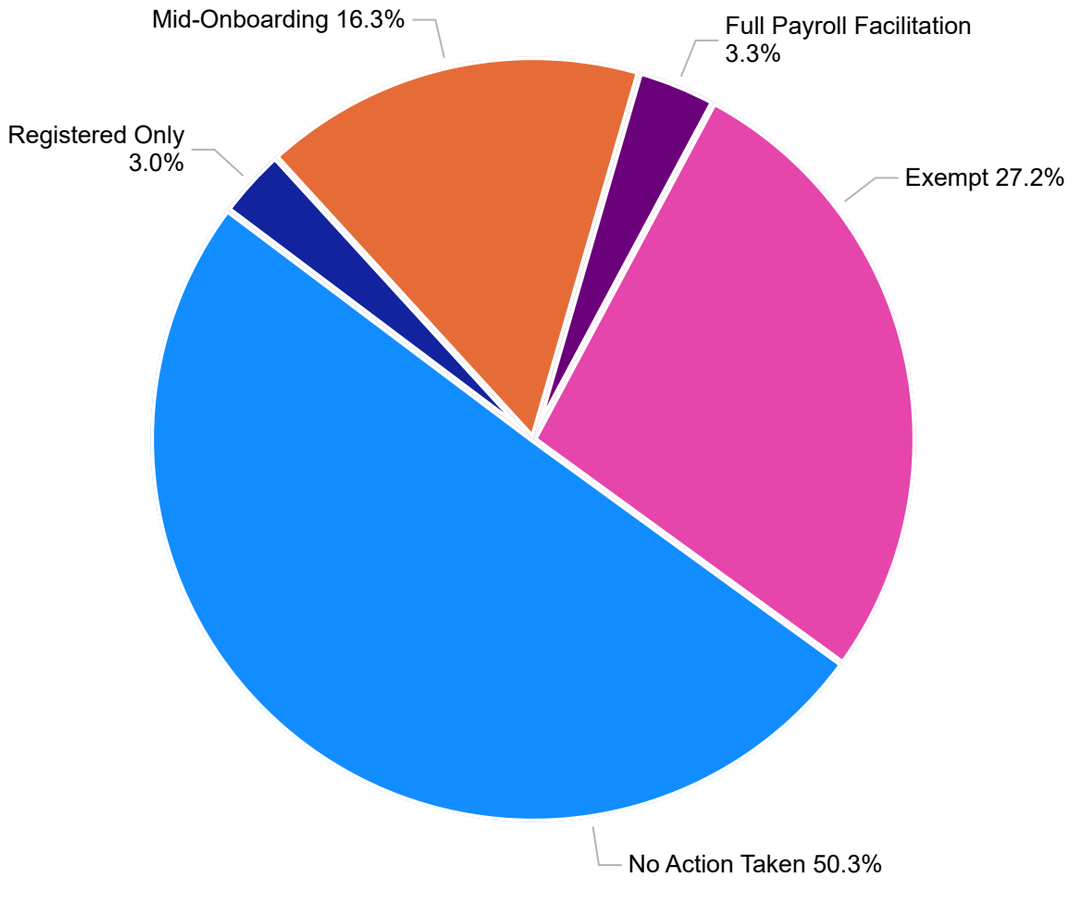


Chart 7: Status of Post-Deadline Employers

Wave 4



All Other Post-Deadline Waves

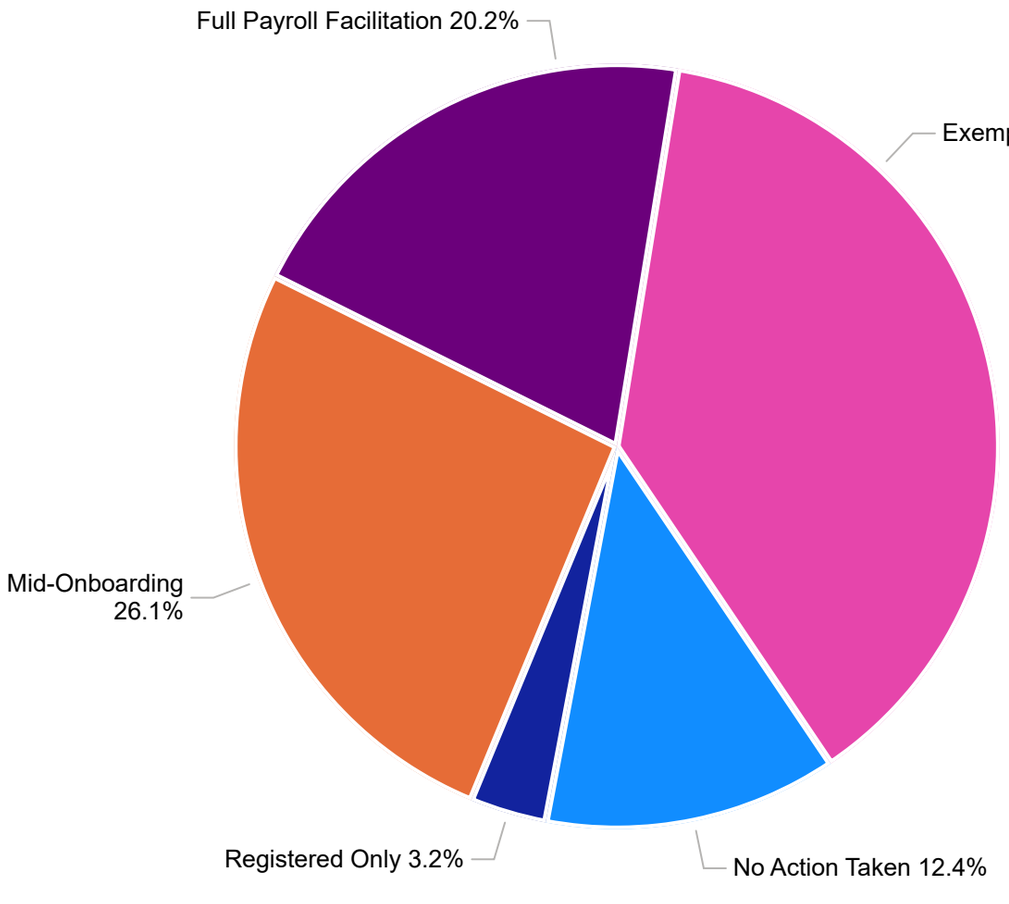


Chart 8: Withdrawal Rate of Funded Accounts

Accounts with a Full Withdrawal as Percent of Payroll Contributing Accounts

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