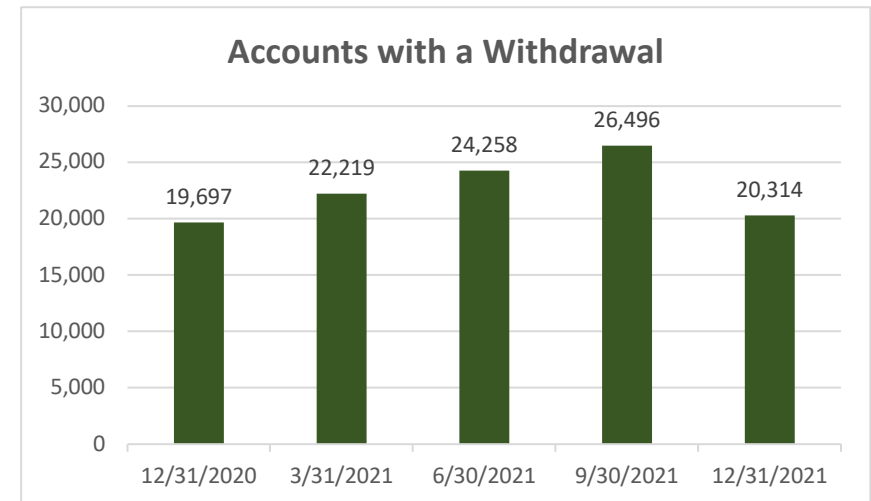
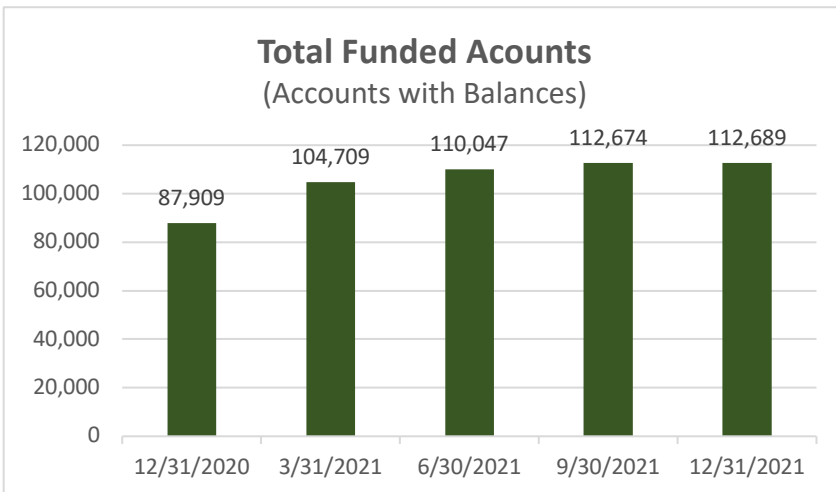
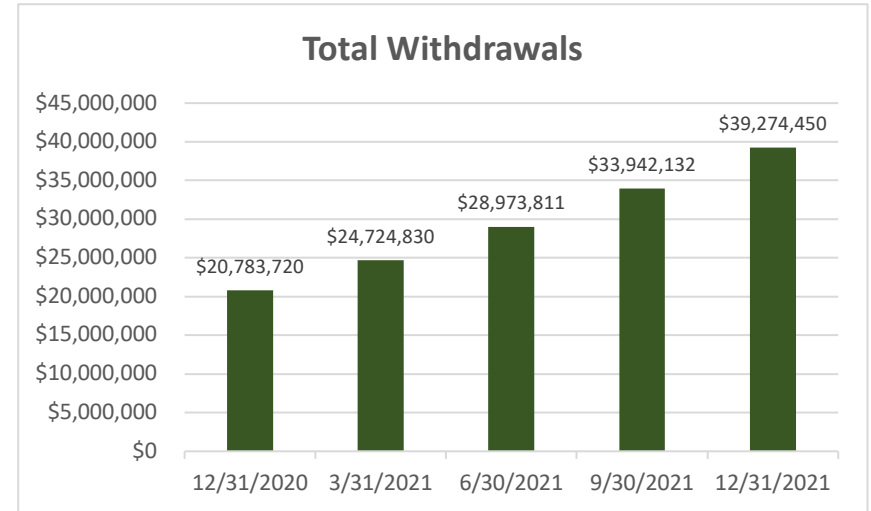
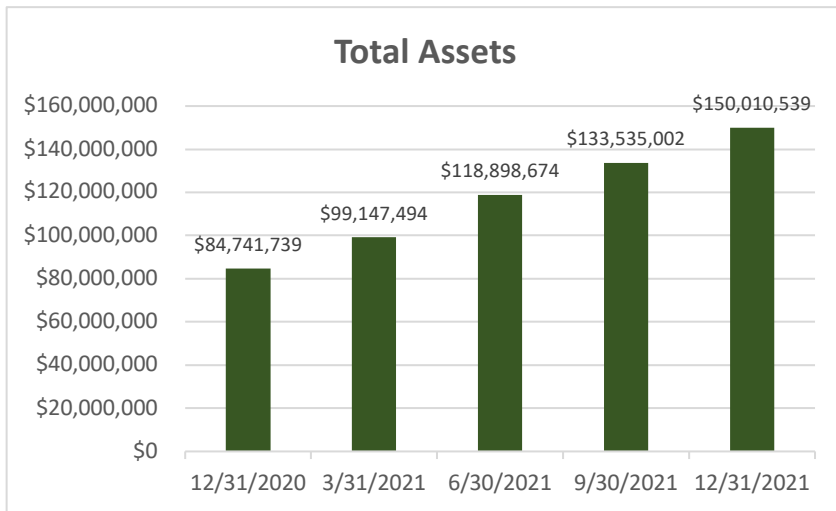


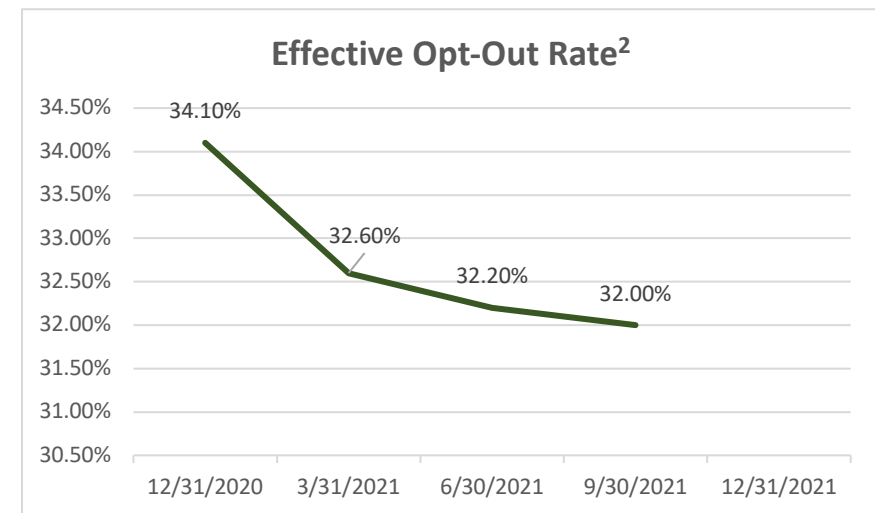
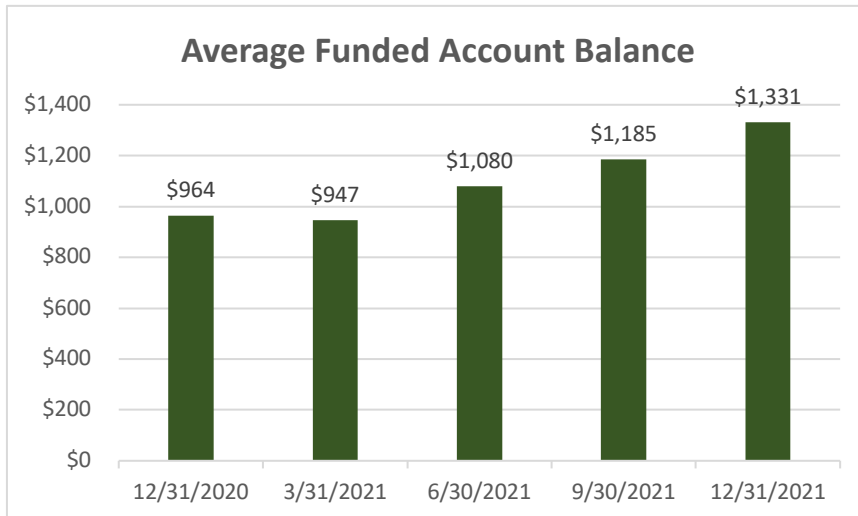
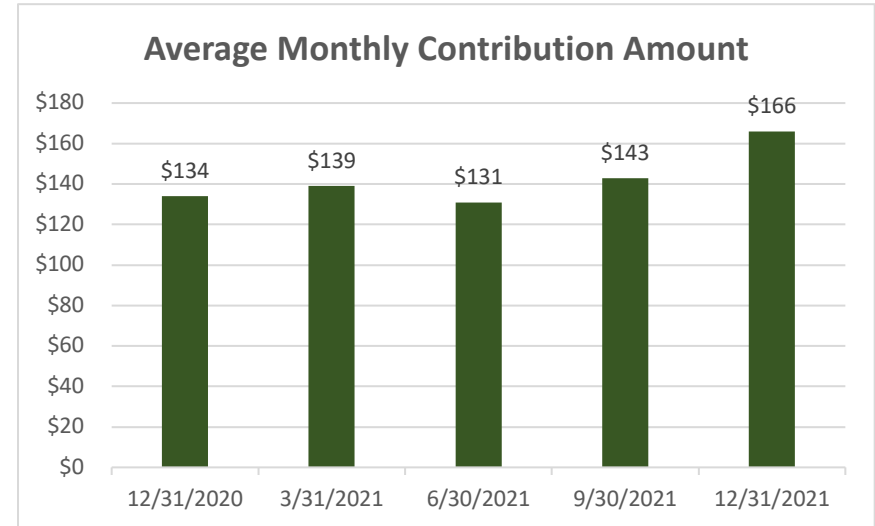
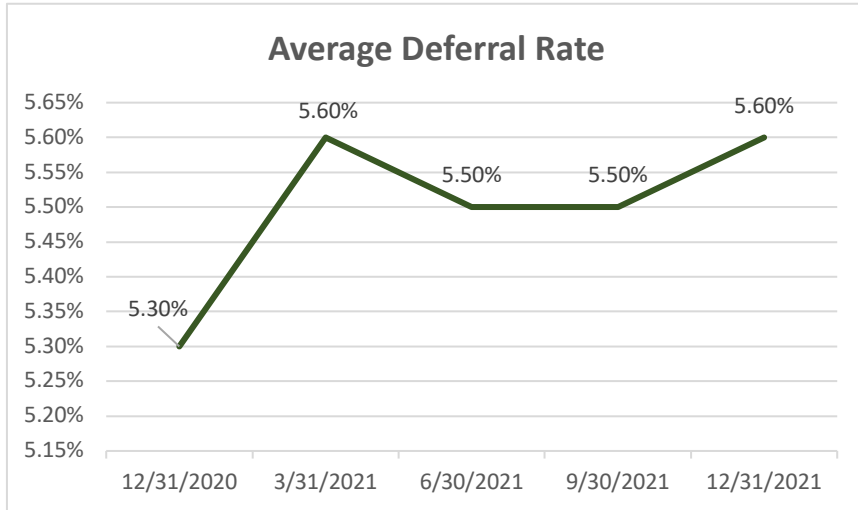
State Data Snapshot (2020-2021): [OregonSaves](#)¹

Overview: Employer Threshold: employers that currently do not offer qualified plans | Account Type: Roth IRA
 Default Contribution Rate: 5%, automatically increasing 1% annually until reaching 10% | Program Fees: not to exceed 1.05%



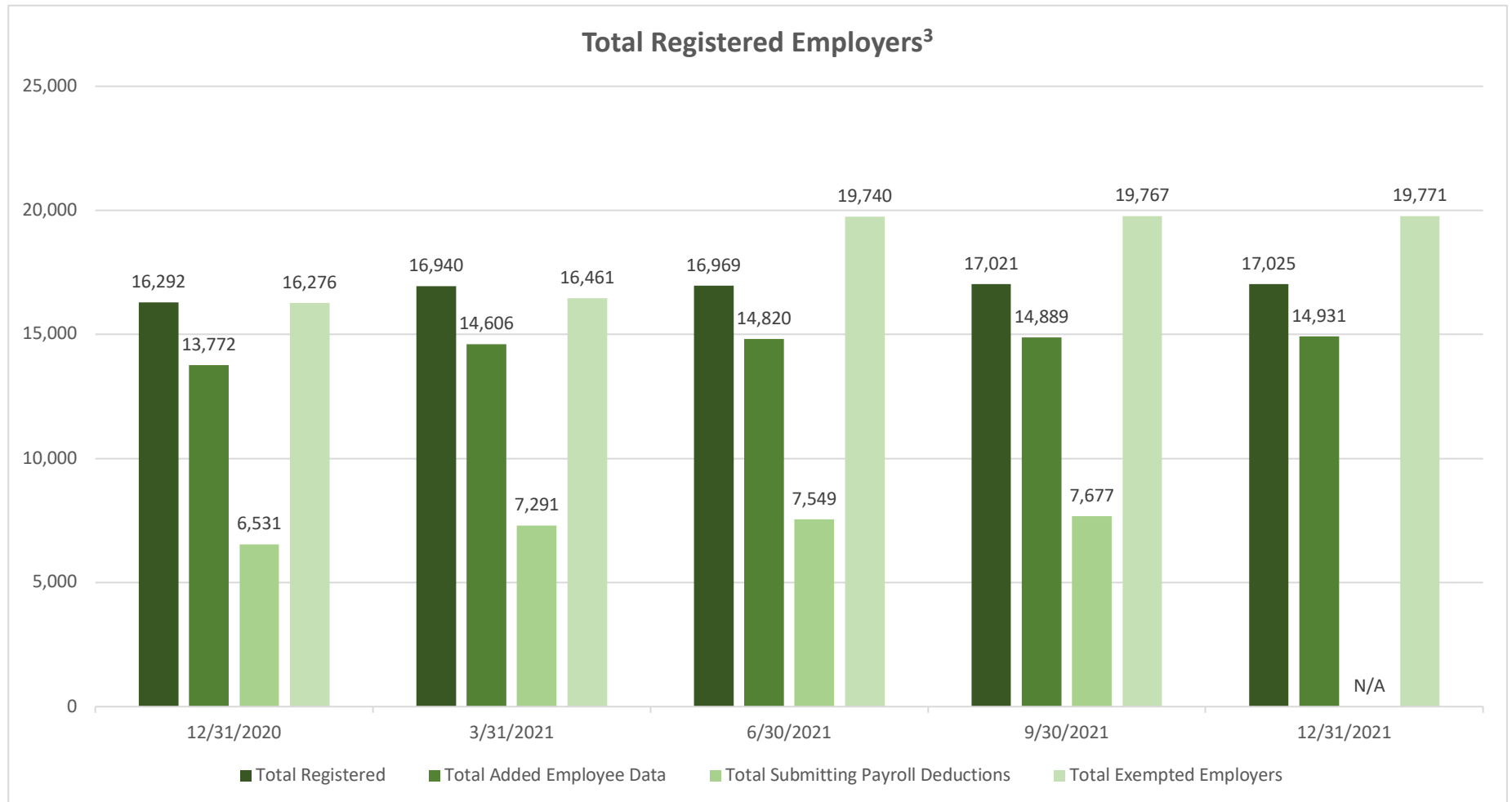
¹ Source: Calculations by the Georgetown University Center for Retirement Initiatives based on data from [OregonSaves](#). For more on program design see CRI's state guides: <https://cri.georgetown.edu/state-briefs/>.

Savers in OregonSaves



² The effective opt-out rate was last updated on October 31, 2021, and was replaced by opt-out action rate on April 30, 2022.

Employers in OregonSaves



³ The Total Submitting Payroll Deductions was last updated on October 31, 2021, and was replaced by Actively Submitting Payroll (Past 90 Days) on April 30, 2022.