Delaware EARNS—FY25 Marketing and Communications Recommendations

Background and Overview

AB&C is pleased to support the Office of the State Treasurer in continuing to implement marketing and communications strategies to raise awareness for the Delaware EARNS Retirement Savings Program. Delaware EARNS was introduced to help the state address the retirement savings crisis and provide Delaware's nearly 150,000 workers with an easy way to save for retirement.
The Delaware EARNS program was officially launched on July 1, 2024, requiring Delaware employers who do not offer their employees a retirement savings plan, such as a 401(k,) to either register for Delaware EARNS or certify for exemption by Oct. 15, 2024.

Objectives and Goals

In 2024, the main goal was to educate Delaware employers about the Delaware EARNS program as well as the next steps for registration or exemption. As of Jan. 1, 2025, over 1,500 Delaware employers have registered to offer their employees access to Delaware EARNS.
In 2025, AB&C will continue to support the Office of the State Treasurer in connecting with Delaware employers who have not yet registered with Delaware EARNS and encourage them to do so. Additionally, while 1,500 employers are enrolled, some have not begun submitting payroll. The communications will begin to shift to provide employers with messaging to share with their employees, to help them understand the program in more detail and encourage them to begin making contributions.

The goals highlighted by the Office of the State Treasurer for 2025 include:

- Increase participating employers (actively submitting payroll) from 650 to 1,700 by December 31, 2025.
- Grow individual funded accounts from 3,800 to 10,000 by December 31, 2025.
- Expand assets from $905,000 to $10 million by December 31, 2025.
- Conduct 24 virtual or in-person presentations to employers, employees, or associations.
- Increase the average number of funded accounts per employer (6.5 per employer to 10 per employer).

Target Audience

- Employers who are registered with EARNS but are not currently submitting payrolls
- Employers who are not yet registered with EARNS
- Employees who have not registered for contributions
- Underserved communities
- Chambers of commerce, business associations, payroll companies
- Delaware news media, specifically business media

Toolkit Development

AB&C will support Delaware EARNS in developing a communications toolkit to make it easier for employers to share information about Delaware EARNS with their employees. The toolkit materials will highlight the involvement of the State Treasurer and work done so far to make this program successful in offering retirement savings options to all. This toolkit will include:

- Posters and flyers to display in break rooms or common areas.
- Fact sheet/FAQ with in-depth information on Delaware EARNS and its benefits.
- Short animated video with an overview of Delaware EARNS, the benefits of contributing, and next steps for employees
- Newsletter/e-blast content for employers/HR departments to send to employees with the fact sheet/FAQ and link to the animated video.

Public Relations Recommendations

"Welcome to Delaware EARNS" Package

Timing: Distribute ASAP

To officially welcome the roughly 1,500 businesses to the Delaware EARNS program, AB&C recommends sending out a "Welcome to Delaware EARNS" package to each business enrolled in the program. This will include posters, flyers, window cling and a fact sheet/FAQ for employers to communicate information about the program to their employees.

The package will also include a "thank you" note from the Office of the State Treasurer, expressing gratitude to employers who promptly signed up and reiterating the benefits their employees and business will see. The letter will also offer the opportunity for employers to schedule an in-person or virtual presentation for their employees to learn more about Delaware EARNS. AB&C will help with the development of this letter in addition to the toolkit materials included in the package.

The goal of this outreach is to connect with the businesses enrolled and hopefully reach employers who are enrolled but have not begun submitting payroll. This will also help Delaware EARNS continue building relationships with the enrolled businesses.

A hard copy or digital version of the package can be sent out. We recommend targeting the employer groups who have not begun submitting payroll with the hard copy version, to push them to do so. Delaware EARNS will determine the existing relationships and contacts with employer groups they would like to reach out to directly with the package. AB&C will support Delaware EARNS with the rest.

To further highlight the State Treasurer's commitment to the program's success, we recommend selecting a few businesses for her and the Delaware EARNS team to make in-person deliveries to. This can also be leveraged on EARNS social media platforms utilizing photos from the delivery, partners receiving the welcome package, and displaying materials at their business.

Partner Outreach

Through partnerships with chambers of commerce, business associations, and payroll companies, AB&C recommends leveraging the toolkit by providing these partners with newsletter/e-blast content linking to the toolkit materials. AB&C can assist with the development of email content for Vestwell to send to their database of employers.

If we're unable to send out physical copies of the package, this will be a great way to still connect Delaware employers with digital versions of the posters, flyers, and fact sheet/FAQ, which they can download and use.

Additionally, the animated video will be linked into the newsletter/e-blast for employers to use and share with employees. The newsletter content will also mention that employers can schedule in-person or virtual presentations for their employees to learn more about EARNS.

AB&C will support the Office of the State Treasurer in sending out a reminder of the official deadline for required employers to register with Delaware EARNS in October 2025, before penalties begin. This includes developing newsletter/e-blast content to share with chambers of commerce, business associations, and payroll companies.

This outreach strategy will target the industries identified as needing a reminder to register with Delaware EARNS, as well as employer groups who need to begin submitting payroll.

Media Relations

AB&C will work with Delaware EARNS to identify one to two employer testimonials to use for an op-ed or pitches to local and regional news media outlets. Through these testimonials, we'll plan to highlight:

- The benefits employers have seen to their business since registering and implementing Delaware EARNS.
- The easy process of registering for the program and onboarding employees for payroll contributions.
- Any direct feedback employers have received from employees since joining Delaware EARNS.

In addition, we'll leverage secured media opportunities to share Delaware EARNS results to date and next steps for ensuring more Delawareans have access to the program (e.g., the "Welcome to Delaware EARNS" package, presentations with employers and employees, and the updated toolkit for employees).

AB&C will also support the Office of the State Treasurer in developing a timely press release to remind Delaware employers of the October 2025 registration, before unregistered employers begin seeing penalties.

AB&C will ensure that quotes from the State Treasurer are included in all press materials, highlighting her goals for the program and her and her team's dedication to the successful implementation.

Note: In 2024, we worked with Toni Dickerson, administrator at Sussex Preschools and chair of the Child Care Association of Sussex County, who provided valuable feedback and insight on the impact she has noticed as an early adopter of Delaware EARNS.

May Press Event

On May 1, 2024, the Delaware EARNS program was launched. To commemorate the one-year anniversary, AB&C will support Delaware EARNS in organizing a press event that will highlight the first employer to enroll in the EARNS program. The event will also highlight the goal of supporting underserved communities, which may include presenting an award from the Office of the State Treasurer. AB&C will draft the media advisory and press release, provide guidance on the event's rundown, and coordinate media coverage of the occasion.

Presentations with Employers and Employees

Timing: Year-round

The Office of the State Treasurer expressed interest in scheduling 24 in-person or virtual presentations with employers and employees as well as with associations, chambers, and payroll companies. AB&C recommends offering this opportunity to employers through the "Welcome to Delaware EARNS" package and mentioning the opportunity in the newsletter content shared with chambers, associations, and payroll companies.

Additional outreach opportunities are available. These opportunities will help us pinpoint employer industries and target Delaware ZIP codes or towns where employers still need to sign up or begin submitting payroll.

AB&C will support Delaware EARNS with developing content for outreach to employers to promote these individual presentations. Delaware EARNS will use this content for direct outreach and will be the primary contact for employers to reach out to for scheduling the presentations.

Paid Media Recommendations

- AB&C recommends the following types of paid media tactics to communicate the messaging described above:
    - Paid Social media placements on Meta properties: Facebook, Instagram and Audience Extension Network
        - Targets both business owners and employees with dual messaging to promote the DE EARNS program overall, benefits of the program and generate awareness of deadlines.
        - Allows social engagement with the ads
    - Programmatic Digital Display
        - Delivers display ads programmatically to targeted audiences online
    - Include Treasurer title/headshot within several of the paid ads to highlight the involvement and leadership of the Treasurer on EARNS

CRM & Lead Nurturing

Audience Segments

- **Not Registered**:
  Employers who are not yet registered
- **Started Registration**:
  Employers who have started registration, but haven't finished registration
- **Registered Only**:
  Employers who have registered, but have not submitted payroll
- **Payroll Submissions**:
  Employers who have registered and are submitting payroll but have additional employees that may be eligible to sign-up for the program

Approach

AB&C will set up Pipedrive (https://www.pipedrive.com) to act as a CRM for Office of the State Treasurer staff to manage. This system will:

- Manage the list of employers that are segmented based on their current status (above) as they move through the various states.
- Establish an automated email nurturing campaign designed to nudge employers to take the step that moves them into the next segment. Each segment would contain 3 emails with messaging about taking the next step and a link to self-identify as completing that step, which moves the employer to the next segment.
- Allow staff to monitor this progress and interact with individual employers (add notes, mark actions taken, set next steps).
- Periodically refresh the data from the program administrator. We will need to establish a mechanism and schedule for Vestwell to get us regular data updates (via export, API, etc...).

Scope of Work

1. Pipedrive purchase and configuration
2. Consult with Vestwell about data integration
3. Create automation pipeline
4. Draft email content (Includes 1 round of revisions)
5. Design email templates
6. Create all emails. 12 total (3 emails for each of 4 audience segments)
7. Test emails to ensure deliverability and proper display in multiple email clients
8. Create API integrations with Pipedrive to manage employers moving to the next segment by clicking links in the emails
9. Launch campaign
10. Monthly reporting for 6 months

Budget Breakout:

- "Welcome to Delaware EARNS" Package: $7,500
- Partner Outreach $6,500
- Content Development for Employer Presentations $3,000
- Media Relations: $5,000
- May Press Event: $7,500
- Animated Video Development: $20,000.
- Paid Media Tactics: $20,500
- CRM and Lead Nurturing: $30,000

Next Steps — Office of the State Treasurer

- Provide feedback and approvals on the FY25 plan.
- Provide AB&C with:
    - List of employers with the largest contributions
    - List of industries with the largest contributions
    - List of employers who are enrolled but not currently submitting payroll
    - List of all businesses enrolled in Delaware EARNS

Next Steps — AB&C

- Once OST provides approval:
    - AB&C to provide full line-item budget for the approved plan
    - AB&C to develop toolkit items and outreach materials
    - AB&C to develop paid media plan and paid media tactics
    - AB&C to purchase and configure Pipedrive

Future Marketing Recommendations (July 1, 2025 – December 31, 2025)

Note: These tactics are not included in the budget.

If additional funds become available in 2025, AB&C recommends the following marketing tactics additional to further promote the Delaware EARNS program:

Concept Development/Refinement:

- AB&C to develop new concepts incorporating a dual message promoting the DE EARNS program to employers to sign up/the mandatory deadline, as well as the benefits of enrolling to employees.

Public Relations Support:

- Coordination of 2-3 additional testimonials throughout the state to target local media outlets with information on employers in their areas who have registered with Delaware EARNS. **($6,000)**
- Webinar for employers that will act as a "public forum" to get employers' feedback on why they haven't registered or started submitting payroll, and to answer any questions they have about the program. **($18,000 does not include paid media to promote)**
- Expand on outreach support opportunities to connect with partners and share announcements (2-3) and updates about Delaware EARNS or additional resources for employers. **($5,000 - $10,000)**