

Delaware EARNNS

January - June 2026

Joe Digiovanni
Kyle Barkins
Lisa Quigley
Janelle Levesque
Alexis Kenny
Amanda Sudowsky





ALLOW US TO INTRODUCE OURSELVES



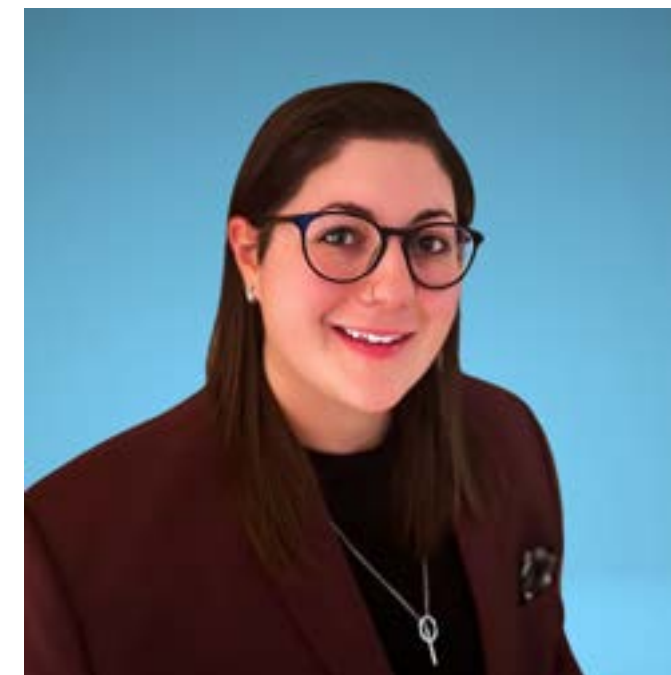
Joe DiGiovanni
Co-Founder



Kyle Barkins
Co-Founder



Lisa Quigley
*Director of Strategic
Growth*



Janelle Lavesque
*Director of Marketing
Operations*



Alexis Kenny
*Senior Marketing
Account Manager*



Amanda Sudowsky
Creative Director

AGENDA

- 1** Where We Are Today
- 2** Where We're Going
- 3** Creative Evolution
- 4** The Tapp Difference
- 5** Tactical Roadmap & KPIs
- 6** Partnership & Next Steps

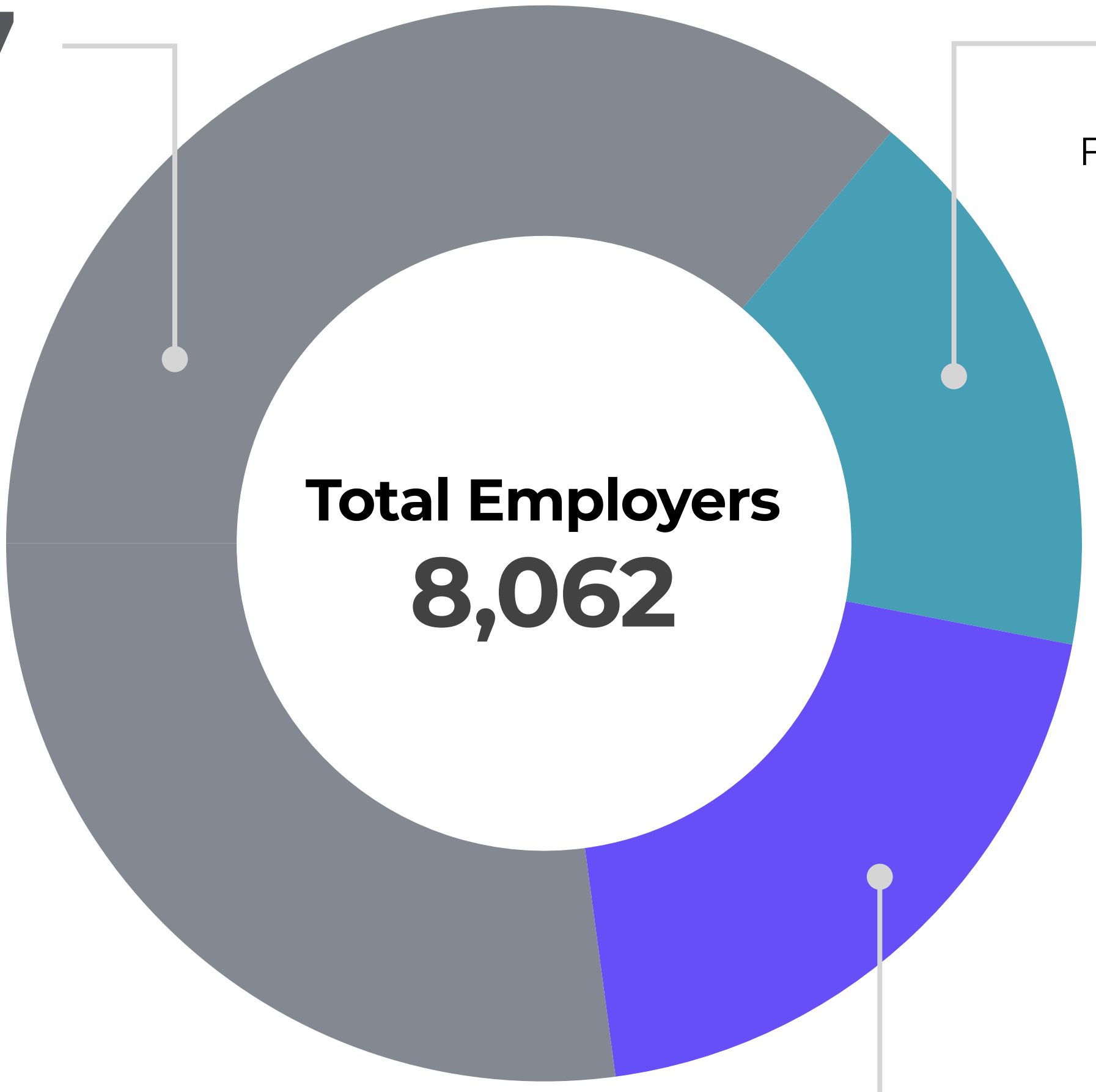


The Opportunity Ahead

Employer Landscape

The Opportunity Behind the
Obligation

Certified Exempt
4,097



Registered
1,929

Facilitating Payroll: **921**
Not Facilitating Payroll: **1,008**

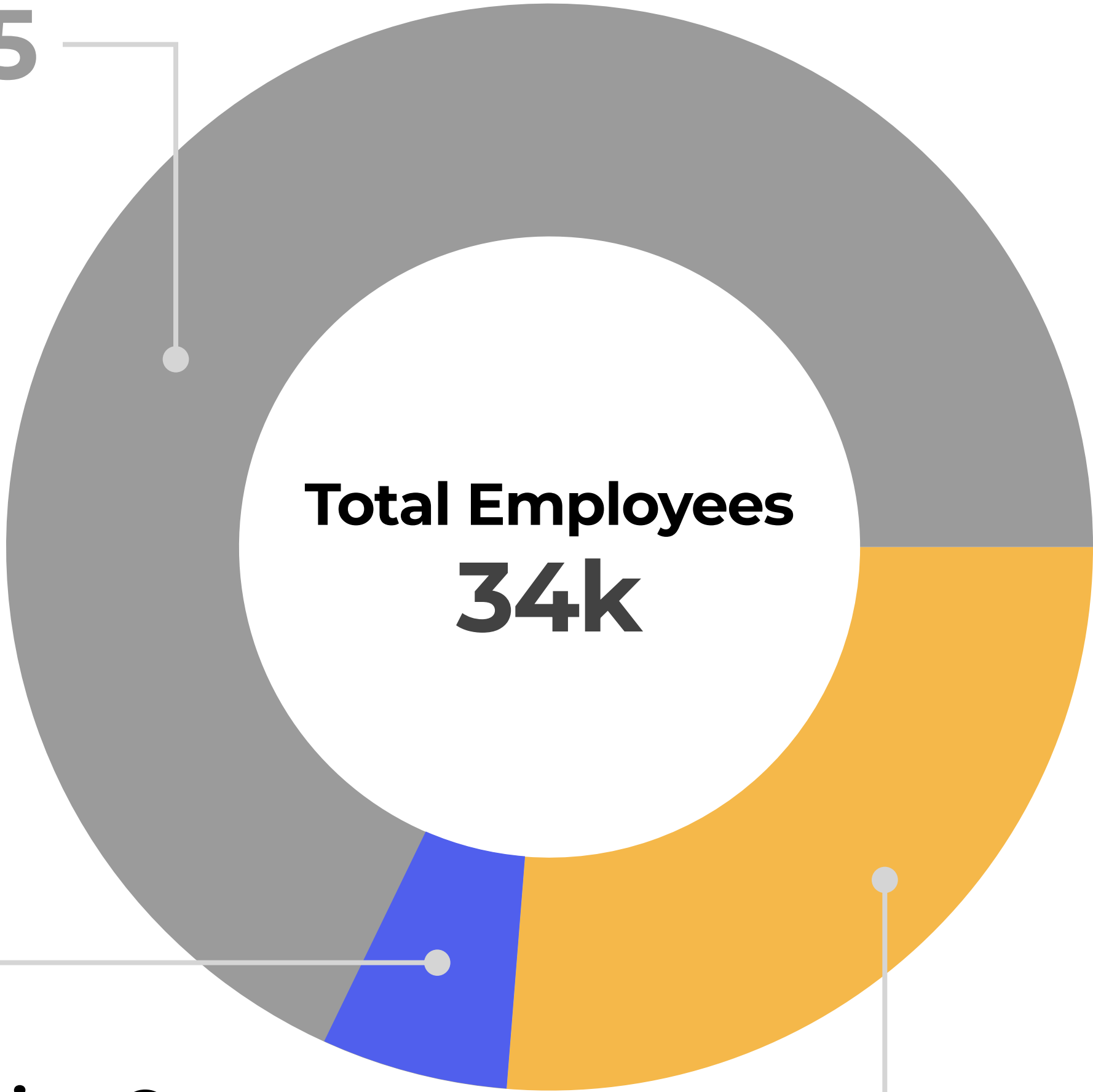
Unregistered
2,036

Registered Employee / Saver Landscape

Turning Access into Action



Non-Participating
26,075



Total Employees
34k

Contribution Gap
1,736

Participating
7,925

*Data from 10.1.25 Star Employer Status

EARNNS

2026 Goals



Clear Targets for Growth

Reduce Unregistered

Reduce unregistered/uncertified employers by 500 (via registrations, data cleanup, and certified exemptions)

As of 10.31.25

2,040



Goal

1540

More Employers Facilitating Payroll

300 More Employers Facilitating Payroll

921



1221

More Savers

Grow Funded Accounts by 2,500

7,925



10,425



Behind Every Number, There is a Person



Understanding Who We're Reaching

Different barriers, shared outcome — financial confidence for every Delaware worker. Delaware EARNs engages two key audiences: **employers and savers**, each with different motivations and challenges.

Behavior-Based Messaging Framework:

- **Employer mindsets** → What motivates small business participation
- **Saver behaviors** → Why people opt out
- **Messaging pillars** → Empowerment · Education · Ease



Employers — The Enablers (3K+)

Overwhelmed Owen & Stalled Sarah



Savers — The Everyday Delawareans (24K+)

Paycheck-to-Paycheck Patricia & Skeptical Sam

EMPLOYERS



Overwhelmed Owen, 42

Non-Enrolled Employer

Role: Small business owner/operator

Business: Local restaurant with 14 employees

Location: New Castle County, DE

Communication Needs:

- Clear, simple explanation of the 3-step process
- Emphasis on "set it and forget it" after initial setup
- Reassurance about available support during onboarding
- Direct messaging about legal requirement and deadlines

Owen runs a busy family restaurant that's been operating for 4 years. He wears multiple hats - chef, manager, bookkeeper - and barely has time to keep up with daily operations, let alone administrative requirements.



Stalled Sarah, 38

Enrolled Employer

Role: HR Manager

Business: Psychology practice with 20 employees

Location: Sussex County, DE

Communication Needs:

- Reminder of incomplete registration status
- Step-by-step guidance on exactly what's left to complete
- Direct access to support for technical questions
- Urgency messaging about compliance deadlines
- Testimonials from similar employers who completed the process

Sarah registered for Delaware EARNs months ago, got her access code, but got stuck somewhere in the setup process. She started the registration but never completed adding employee information or setting up payroll deductions.

SAVERS



Paycheck-to-Paycheck Patricia, 29

Non-Enrolled Employee/Saver

Occupation: Retail associate

Income: \$32,000/year

Location: Kent County, DE

Communication Needs:

- Simple explanation that savings start small
- Emphasis on "automatic" - she doesn't have to do anything
- Stories from people like her who are successfully saving
- Clear message that she can opt out or pause anytime
- Visual examples of how her money could grow over time

Patricia works full-time at a clothing store and picks up occasional shifts at a second job. She's never had access to retirement savings through work and hasn't thought much about retirement - it feels too far away when she's focused on this month's rent and bills.



Skeptical Sam, 51

Opted-Out Employee/Saver

Occupation: Construction worker

Income: \$48,000/year

Location: New Castle County, DE

Communication Needs:

- Clear explanation that this is HIS account, not the state's
- Transparency about withdrawal rules and his rights
- Emphasis on portability - account stays with him if he changes jobs
- Testimonials from skeptical savers who changed their minds
- Easy process to opt back in if he reconsiders

Sam received the Delaware EARNs enrollment notice and actively opted out. He's worked in construction for 30 years, always as a W-2 employee at small companies that never offered retirement benefits. He's skeptical of government programs and prefers to handle his own finances.



From Compliance to Confidence

From Awareness to Activation

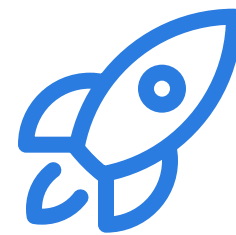


The same program, now wired for results.



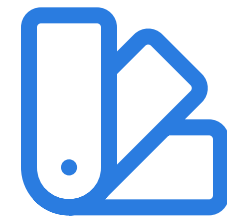
Foundation (what EARNs built):

- Paid reach and public updates
- Partnerships and compliance education



Where Tapp takes it:

- Performance media to drive registrations
- Strategic storytelling to build trust
- Partner activation network to equip champions
- Automated journeys that nudge at the right time
- Engagement experiences that make employers the heroes
- Growth engine that learns and scales



What We'll Deliver:

- Integrated leadership across strategy, creative, and data
- Real-time tracking by connecting HubSpot with state/Vestwell data
- Brand voice refresh + campaign toolkit (social, video, ads, print)
- Co-branded partner kits + engagement sessions to simplify payroll setup
- Focused paid media + light incentives to accelerate sign-ups

What Tapp Will Deliver



Strategic Account Management

Integrated leadership; align work to goals.

Dashboards · Governance · Performance Reporting

Data & MarTech Integration

Connect HubSpot + Vestwell; real-time tracking.

HubSpot · Vestwell · Data Dashboards · Automation

Brand Creative & Messaging

Refresh brand system; unify voice.

Brand Book · Messaging · Campaign Templates · Tagline System

Digital, Print & Video Assets

New ad, video & print toolkit

Meta & LinkedIn · Short-Form Video · Social Templates · Collateral

Promotional Materials / Incentives

Partner kits; light incentives to participate.

Flyers · Digital Kits · Employer Incentives

Community Partnerships & Activation Network

Expand chambers; co-branded outreach kits.

Chambers · Associations · Partner Toolkits · Local Outreach

Employer Engagement & Education

Webinars, demos, office hours; complete payroll

Webinars · Demos · Employer Spotlights · Live Events

Paid Media & Influencer Tests

Targeted tests to optimize cost per activation.

LinkedIn · Meta · Influencers · Retargeting



Evolving the EARNNS Story

Delaware EARNs

Evolving with Intention

Refining what works. Evolving how it feels.



SAVINGS SIMPLIFIED.

You Earned It.

Delaware EARNs gives every employer a simple way to help workers save — *no cost, no plan management, no paperwork*. You don't fund accounts or file reports; you just give your employees access to a benefit that builds long-term financial security.

Your Leadership Makes Saving Normal.

- When you register and talk about EARNs, employees notice.
- Keep payroll running as usual, share why you joined, and remind your team how easy it is to start.
- Small actions build big trust.

EARNs is practical, flexible, and built for small businesses.

Your Next Step

Join thousands of Delaware businesses helping their teams save for the future.

1. Register your business at earn.delaware.com
2. Share the enrollment link with your team
3. Encourage employees to start small & stay consistent

HOW WE COMPARE

Delaware EARNs

- No Setup or Admin Fees
- Easy Payroll Link; No Fiduciary Duty
- All Employees, Including Part-Time
- Employees Adjust or Pause at any time.

Traditional Plan

\$3,000 - \$5,000+ Yearly
Complex Filings & Testing
Usually Full-Time Only
Rigid Plan Rules

Loyalty. Retention. A more *financially secure* Delaware.

Our Goal: strengthen recognition while staying relatable, human & approachable.

Brand Visual Refresh: modern, cohesive visuals across every channel

Messaging Refresh: human, clear, and empowering voice

Brand Guide: unified colors, typography, and imagery

Asset Toolkit: ready-to-use templates for campaigns and events

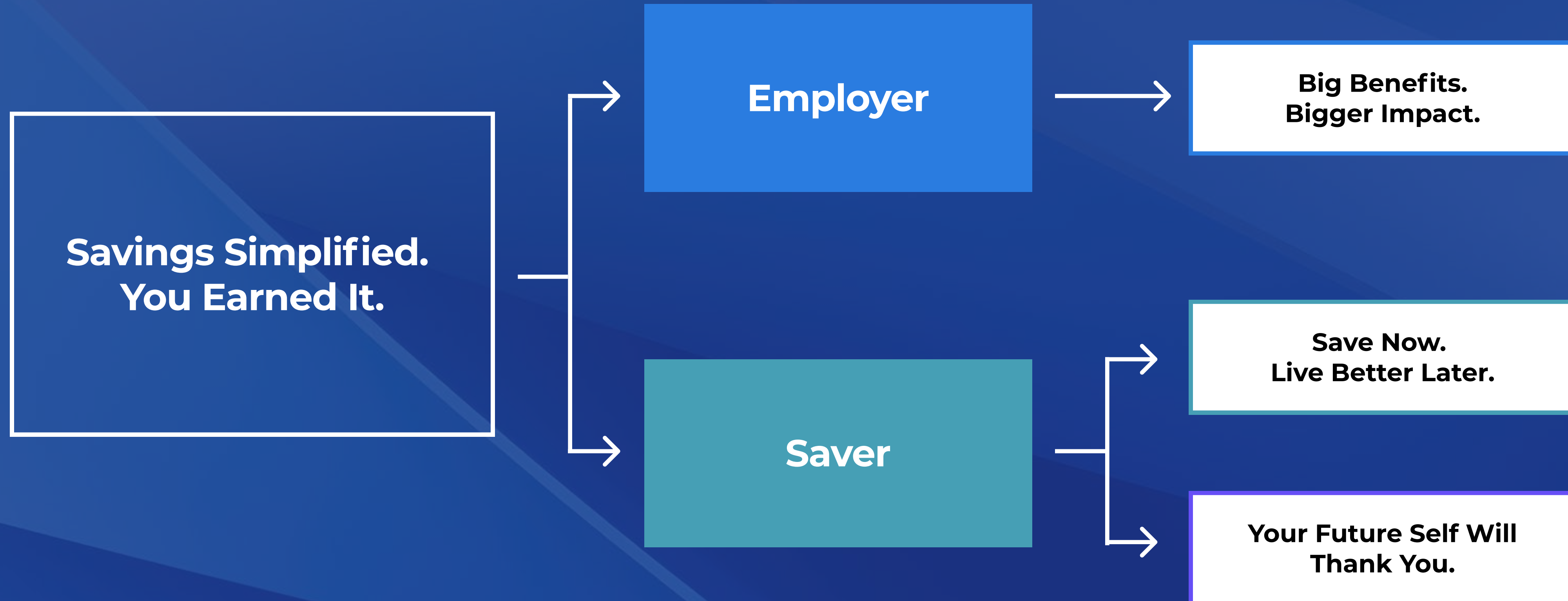
Primary



Secondary



Messaging Architecture



Big Benefits. Bigger Impact.



Audience:

Small to mid-sized business owners, HR leaders, and local employers seeking meaningful ways to support employees.

Tone:

Professional but human. Inspiring **partnership**, not obligation. The campaign speaks to employers as leaders in community well-being.

Messaging Pillars:

“Support your team. Strengthen your business.”

“Zero hassle. Maximum impact.”

“Join employers helping Delaware save.”

Incentive Concepts:

Delaware Savings Champion Recognition: Monthly spotlights and social features for businesses helping employees build financial stability.

Partnerships: Continue and expand partnerships, host and co-host events with groups like the Delaware Black Chamber of Commerce, SBDC, and United Way for Small Biz Month events.

DELAWARE EARNNS

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Delaware.

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Support Your Team. Strengthen Your Business.

Enroll your business in Delaware EARNNS and show your team you're invested in their future.

earnndelaware.com

When your business leads, your employees follow.

Delaware EARNNS makes it effortless to give your employees the gift of financial security.

earnndelaware.com



WE SIGNED UP FOR DELAWARE EARNNS

NOW OUR EMPLOYEES ARE ENCOURAGING EACH OTHER TO SAVE

My crew works hard every day. EARNNS gave me a way to help them build something lasting — not just for today, but for their future.

James H., Owner, First State Construction

Be part of the movement.

It's more than a benefit
it's a culture shift.

earnndelaware.com

Concept 2: Savers Focus Campaign 1

Save Now. Live Better Later.



Audience:

Ages 25–50, working Delawareans across all income levels (hospitality staff, retail employees, tradespeople, and service workers) with varying comfort around financial topics.

Tone:

Warm, accessible, and encouraging. This campaign teaches through storytelling and empowers people to start where they are. The message: saving isn't just for the wealthy; it's for everyone.

Messaging Pillars:

- “You don’t need a big paycheck to build a better future.”
- “It only takes small steps to start saving”
- “Retirement saving doesn’t have to wait. You can start on your budget, today.”
- “Every Delawarean deserves a confident tomorrow.”

Grassroots Activation Ideas:

- **Community Info Sessions:** Partner with libraries, YMCAs, and churches for “Future You Fridays”. Short, judgment-free sessions with digital signup stations and bilingual educators.
- **Local Voices Campaign:** Real Delawareans share what “saving for the future” means to them: “I started with small steps. Now I’m saving for more.”
- **Financial Literacy Ambassadors:** Train local volunteers and retirees to serve as peer educators within their communities. Partner with West Side.
- **Transit & Grocery Store Outreach:** Posters, and grocery receipt messages: “Take small steps to secure your financial future. Retirement is for everyone!”
- **Targeted TikTok Ads & Reels:** Conversations with a saver series. Role models (parent figures, peers, managers etc.) give advise/tips/why save.

DELAWARE EARNs

The Future is in **Your Hands**

It Only Takes Small Steps to Start.

Ask Your Employer About Delaware EARNs.

You don't need a big paycheck to plan for the future. With Delaware EARNs, you can save straight from your job, anytime you want.

Even A Few Dollars Each Payday Can Build Peace Of Mind For Tomorrow.

earnsdelaware.com

Small Steps, Strong Future.

earnsdelaware.com



Ask a Saver How Easy it is to Prepare for Retirement.

Small Steps, Strong Future.

Instagram

@earnsdelaware Dover, DE

“I didn't think I'd be able to save for retirement. But I took small steps and now I'm able to plan for my future.”

Small Steps, Big Peace Of Mind. Ask Your Employer About Delaware EARNs.

Start On Your Budget Today. Ask Your Employer About Delaware EARNs.



Concept 3: Savers Focus Campaign 2

Your Future Self Will Thank You.

Audience:

Ages 18–35 — early career workers, baristas, retail employees, freelancers, gig economy workers, and students entering the workforce.

Tone:

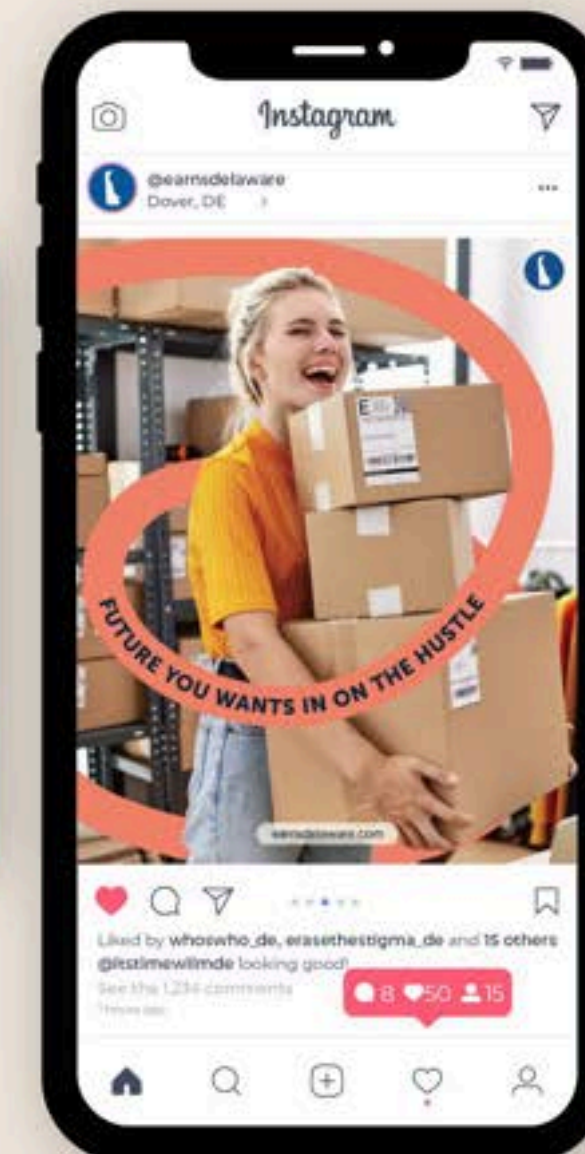
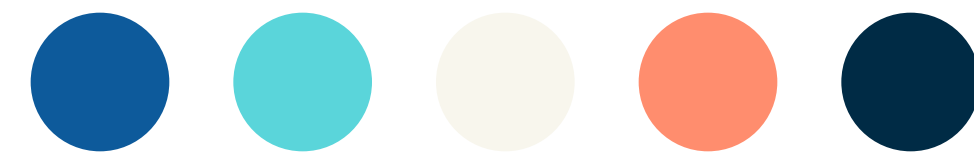
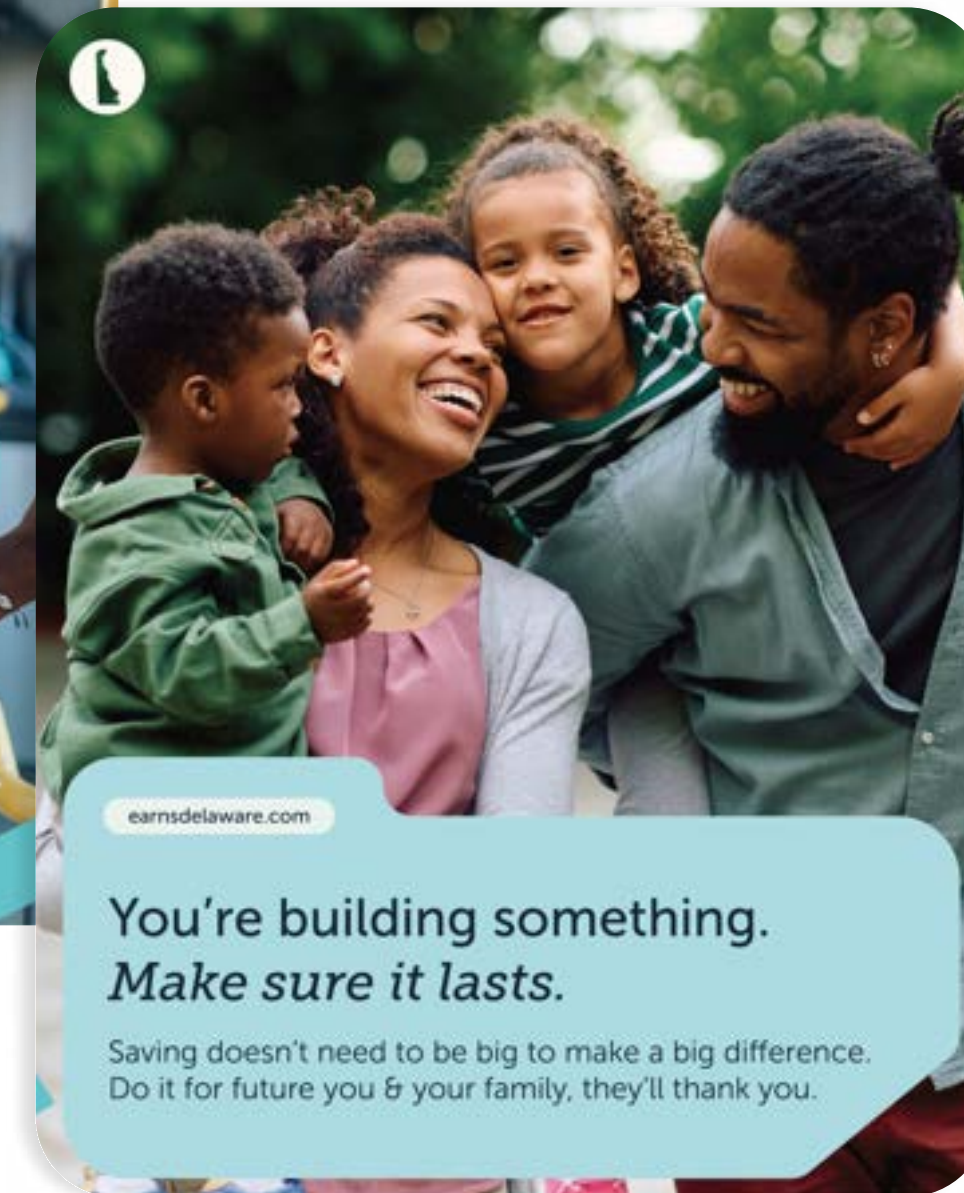
Playful, modern, and aspirational. The campaign frames saving as self-care and freedom, not sacrifice.

Messaging Pillars:

- “Start small. Dream big.”
- “Saving isn’t boring... it’s freedom.”
- “You’re building your tomorrow, one paycheck at a time.”
- “Hustle Hard. Save Harder.”
- “Future you wants in on the hustle.”
- “Your future self will thank you.”

Grassroots Activation Ideas:

- **Pop-Up Events:** Appear at farmers markets, boardwalks, and campuses with creative experiences and giveaways, Bayside Concerts, Wilmington bars, DECO, Amtrack Station.
- **TikTok & Reels Mini-Series:** “Future You Diaries” — skits where future selves give lighthearted advice about starting early. Story times, with people making coffee, car conversations, doing makeup, getting dressed / ready for the work day. Targeted ads & influencer activation.
- **Local Advertising:** Wawas, Rofo, diners, bowling alleys, coffee shops, gas station signage, dives, bathroom stalls. QR code tracking & easy reading.



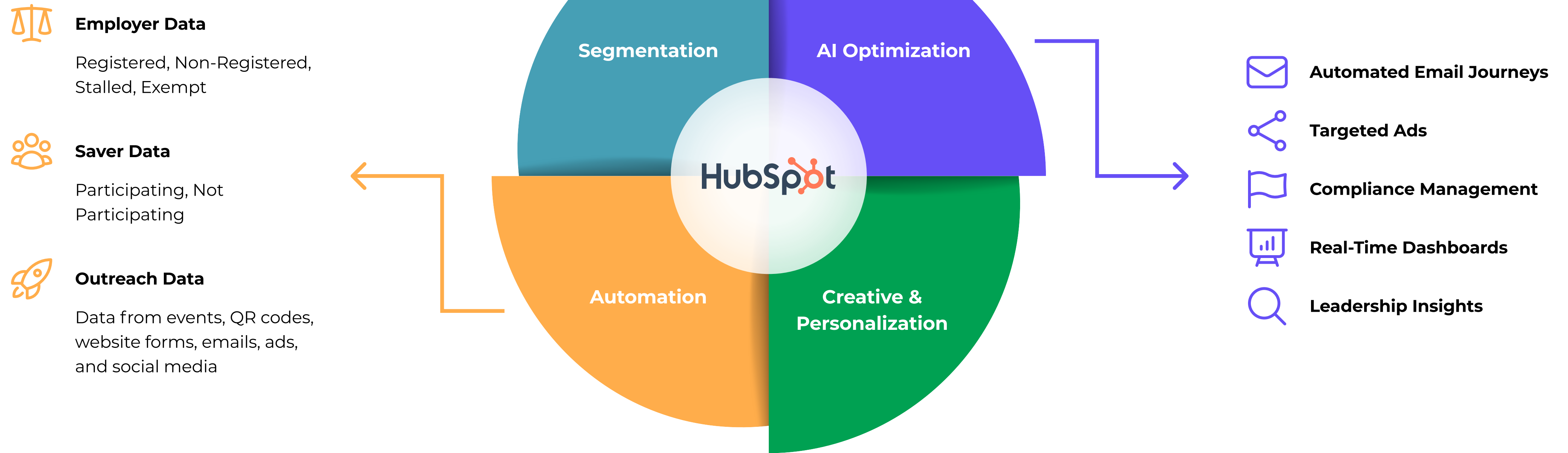


The Tapp Difference

The Backbone: Connecting Data, Compliance, and Growth



HubSpot powers every interaction — turning data into action and results you can measure.



All channels: email, SMS, web, social — connected in one system for consistent, compliant outreach.

Segmentation & Personalization:

Personalization turns awareness into action.

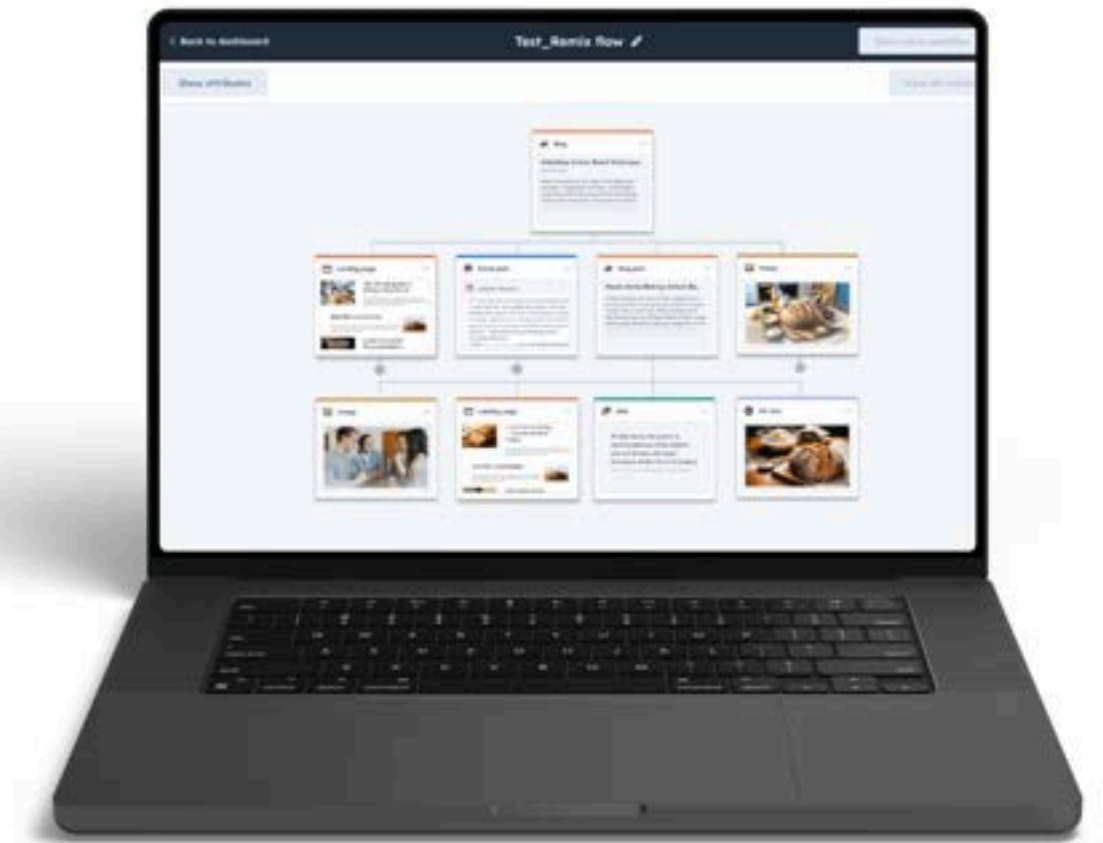
- **Segmentation** defines who gets what: employer, saver, or outreach data auto-updates daily.
- **Personalization** ensures what they get fits their stage, language, and engagement level.
- **Every message triggers the next best step**, from first outreach to advocacy.



Message & Creative Integration



When intelligence meets creativity,
every message performs.



Email Marketing

Drag-and-drop templates + Smart Content deliver on-brand reminders and inspiring success stories.

Landing Pages
& Forms

Personalized, accessible pages guide users through required steps.

Social Publishing

Unified calendar keeps educational and compliance messages aligned

Behavioral Triggers

Automated sends respond to real behavior. Nudging compliance while celebrating milestones to keep people engaged.

Content Library

Central hub for visuals, copy, and brand guidelines

Content +

AI repurposes stories and data into blogs, emails, and posts that both teach and motivate — in the Delaware EARNs voice.

Case Management, Compliance & Trust

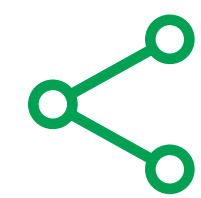
Every interaction, from exemption requests to outreach follow-ups, is tracked, assigned, and resolved in one transparent and connected system.

Open → Assigned → In Progress → Resolved → Closed.



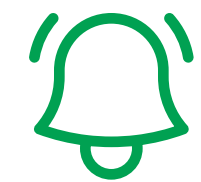
Service Tickets

Log and manage compliance with full interaction history



Pipelines & Stages

Track every case from notification → outreach → resolution



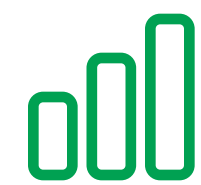
Automation

Send reminders, escalate overdue tasks, and update records instantly



AI Knowledge Base

A self-service hub for instant, accurate answers and policy guidance



Reporting

Dashboards show volume, response time, and resolution trends. Giving leadership clear visibility into progress and trust

Reporting & Visibility

Every interaction, from outreach to resolution, rolls into secure, real-time dashboards, powered through approved API connections with Vestwell and DOL, that track compliance, engagement, and growth.



Goal Tracking



Segmentation Reports



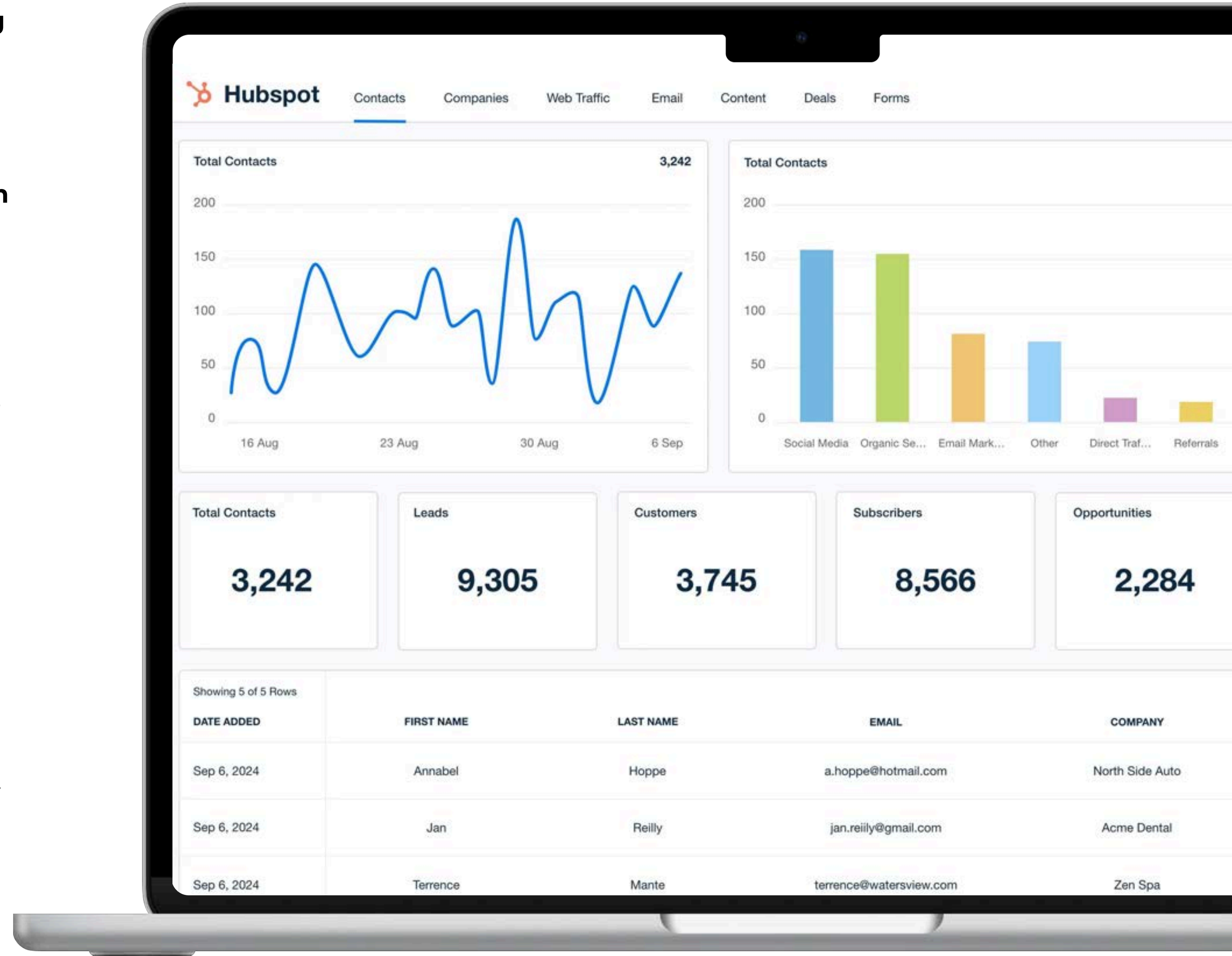
Performance Metrics



AI Insights



Board-Ready Exports





Tapp Case Studies



DIVISION OF
INDUSTRIAL AFFAIRS



DIVISION OF
INDUSTRIAL AFFAIRS

“Tapp Network has been a true partner to the Division of Industrial Affairs. Their team actively listens which results in well defined deliverables and metrics for our leadership. Together, Tapp and IA have fostered a collaborative environment where we communicate openly and create lasting success and innovation.”

Traci Fraley, Director
Division of Industrial Affairs



SafeDE offers **FREE** comprehensive on-site safety and health consultation surveys for small and medium-sized businesses in the General Industry, Construction, and Agricultural sectors.

These surveys aim to identify potential workplace hazards, enhance safety and health management systems, and support voluntary compliance with federal OSHA regulations.

All SafeDE consultations services are voluntary and confidential there are no fines, citations, or fees associated with the service.

REQUEST A FREE CONSULTATION



No-cost safety expertise that works for you



- Reduce Workplace Injuries
- Avoid Fines
- Elevate your Business

Delaware Department of Labor Office Of Safety & Health Consultation Division Of Industrial Affairs

(302) 451-3421
252 Chapman Road, Suite 210
Christiana Building - Newark, Delaware 19702



- @safedelaware
- @SafeDEConstruct
- @safede
- @SafeDelaware

SafeDE PARTNERS FOR SAFE WORKPLACES
Office of Safety & Health Consultation

THE COST OF EACH OSHA VIOLATION CAN BE CITED UP TO **\$16,131** PER HAZARD INSTANCE

WITH SAFEDE

- 64 Average Injuries Prevented
- \$4.93 M VSI of Injuries Prevented
- \$1.95 M WC Value of Injuries Prevented
- \$2.15 M Indirect Costs Prevented
- \$9.04 M** TOTAL VALUE

NO COST TO YOU

- EXPERT ADVICE
- WORRY-FREE GUARANTEE
- COMPLETELY CONFIDENTIAL

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SafeDE PARTNERS FOR SAFE WORKPLACES

You're more likely to die from heat than by getting attacked by a shark!

Heat is a silent killer. Don't let it get the best of you. Stay cool.

Beat the Heat! SafeDE PARTNERS FOR SAFE WORKPLACES

Stay Safe, Stay Cool

Don't Sweat It! Call SafeDE Today to protect your business.

worksafedelaware.gov | 302-451-3421



OPERATIONAL EFFICIENCY

1,000+

HOURS SAVED

Digital Forms,
1 hour per submission
(manual intake eliminated)

250+

HOURS SAVED

Automated Emails,
5-10 minutes per inquiry
via automation

250+

HOURS SAVED

Explainer Videos & FAQs,
Reduced repeat questions
(15-20 mins each)

\$360K+

**PRINTING/MAILING
SAVINGS**

360K+ digital items
replacing printed materials
(\$1 per item annually)

ESTIMATED \$75,000 IN SAVINGS
THE COST OF ONE FULL TIME EMPLOYEE

· WILMINGTON ·

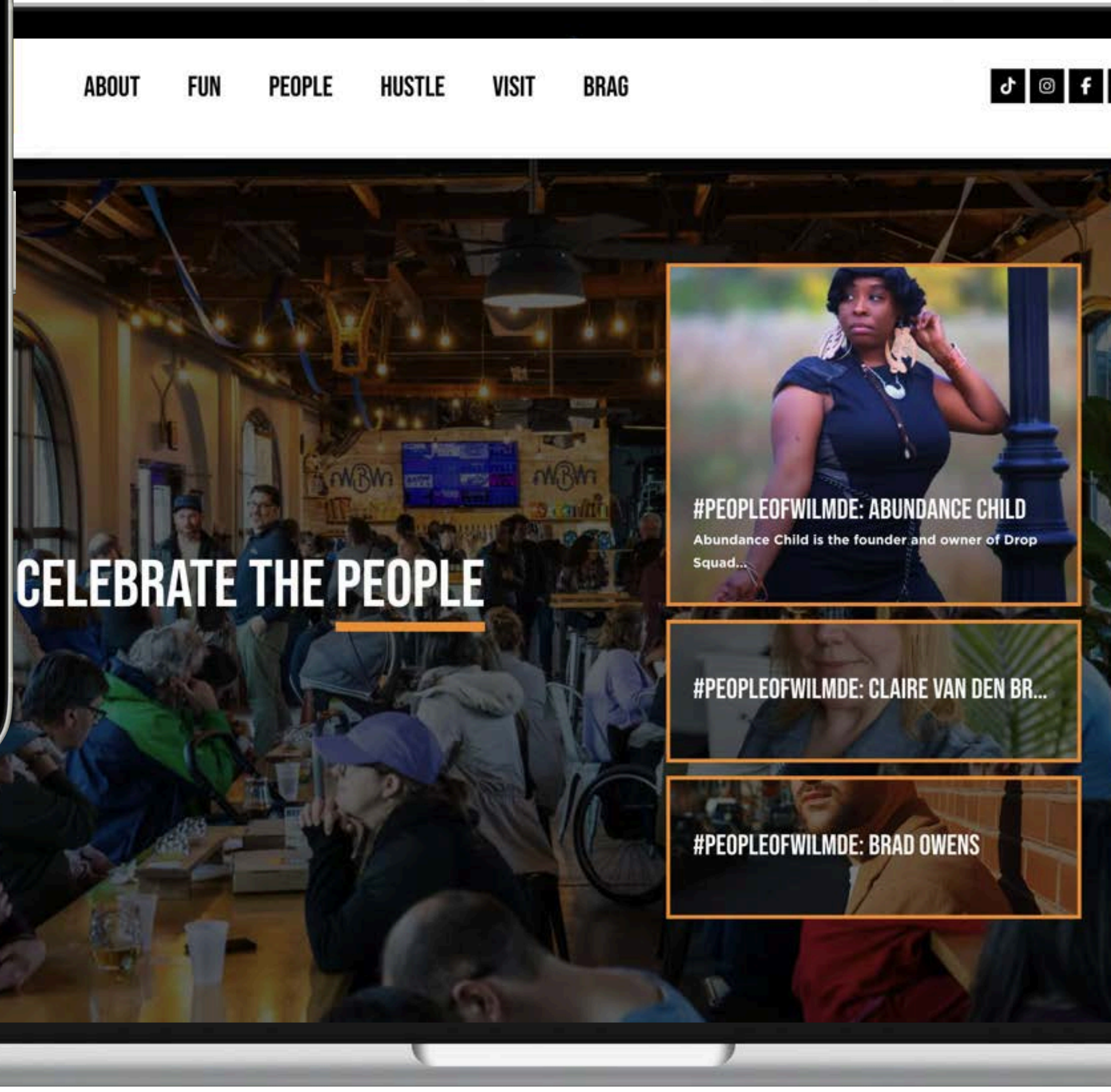
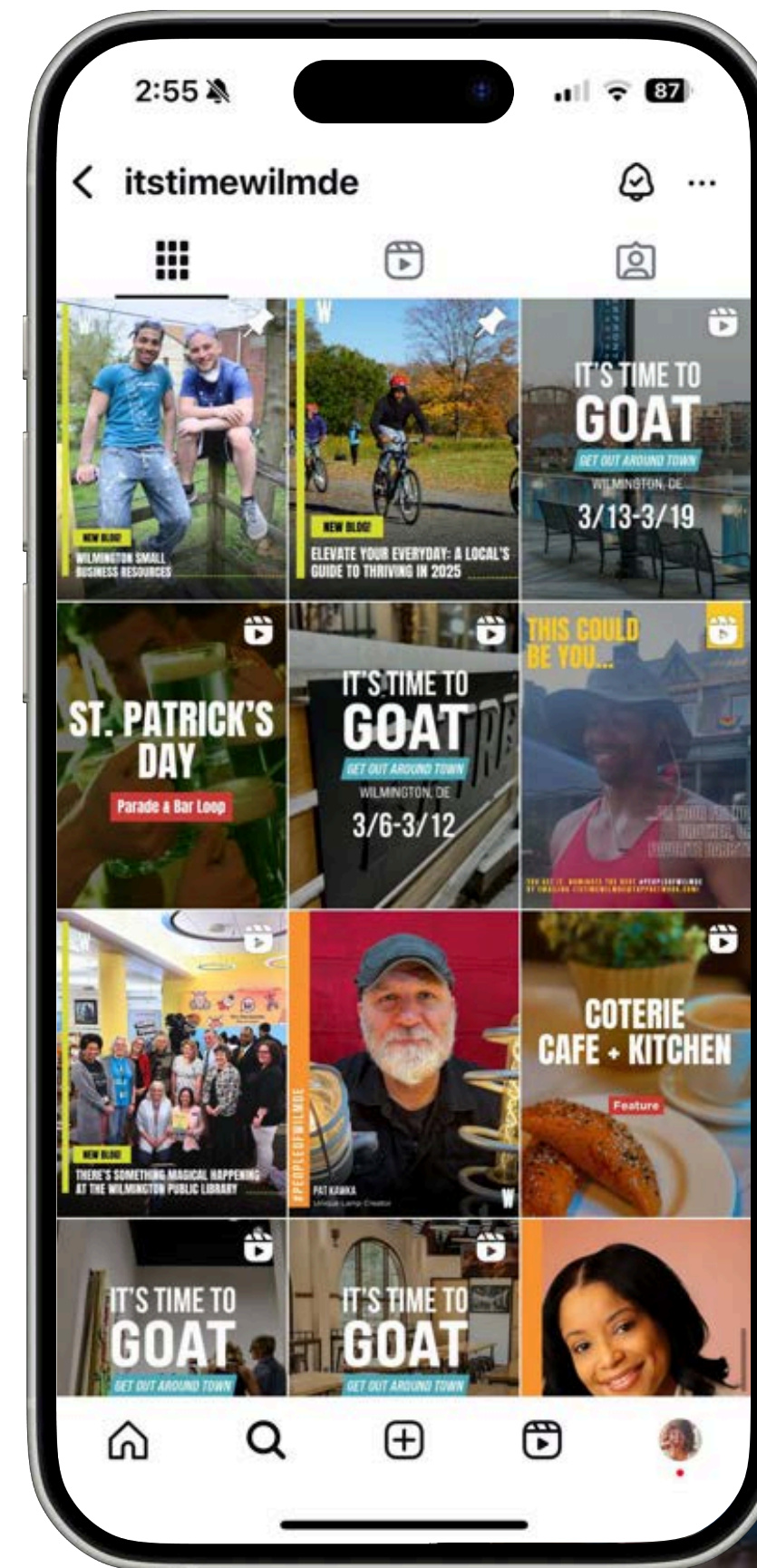
@ITSTIMEWILMDE

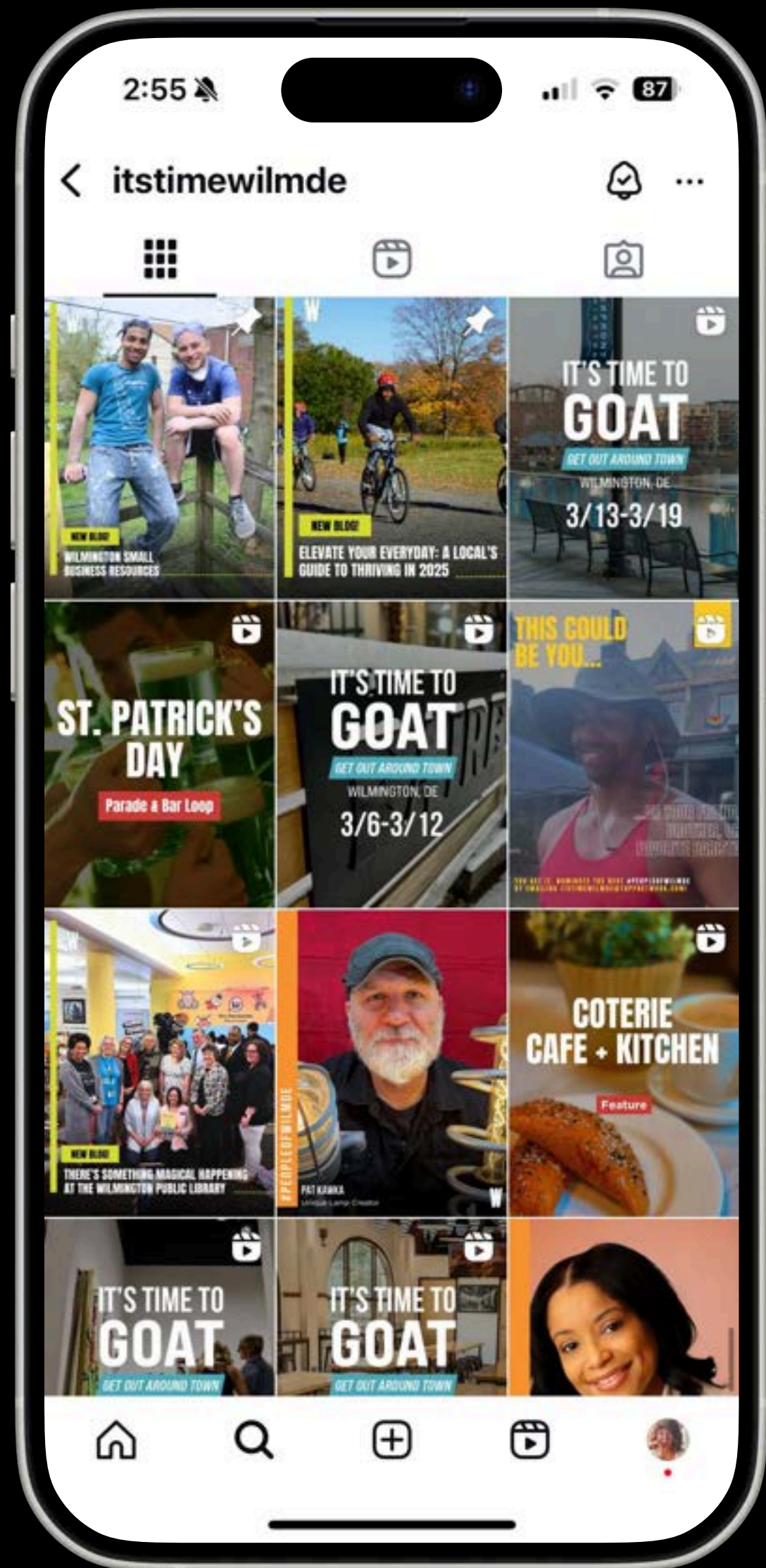


Tapp Network was a major force in revitalizing the City of Wilmington's image, tourism, and workforce development efforts, partnering with the city's leading businesses and the mayor's office to launch the "It's Time" campaign, a Social News Network, and the place marketing website, WilmToday with over 1 billion impressions.

How We Did It

- #1 Social and News Network for City
- Website Development
- It's Time Social Media Network
- OmniChannel Campaigns
- Influencer Marketing
- Advertising and PR







Community Health Workers

Association of Delaware



Community Health Workers Association of Delaware

Tapp Network works with the CHWAD through our partnership with the DHSS Division of Public Health. We manage all strategy and communications to grow awareness and participation for the Association with members, allies and partners. This includes all support to run their most successful Annual Summit yet, just last month.

How We Did It

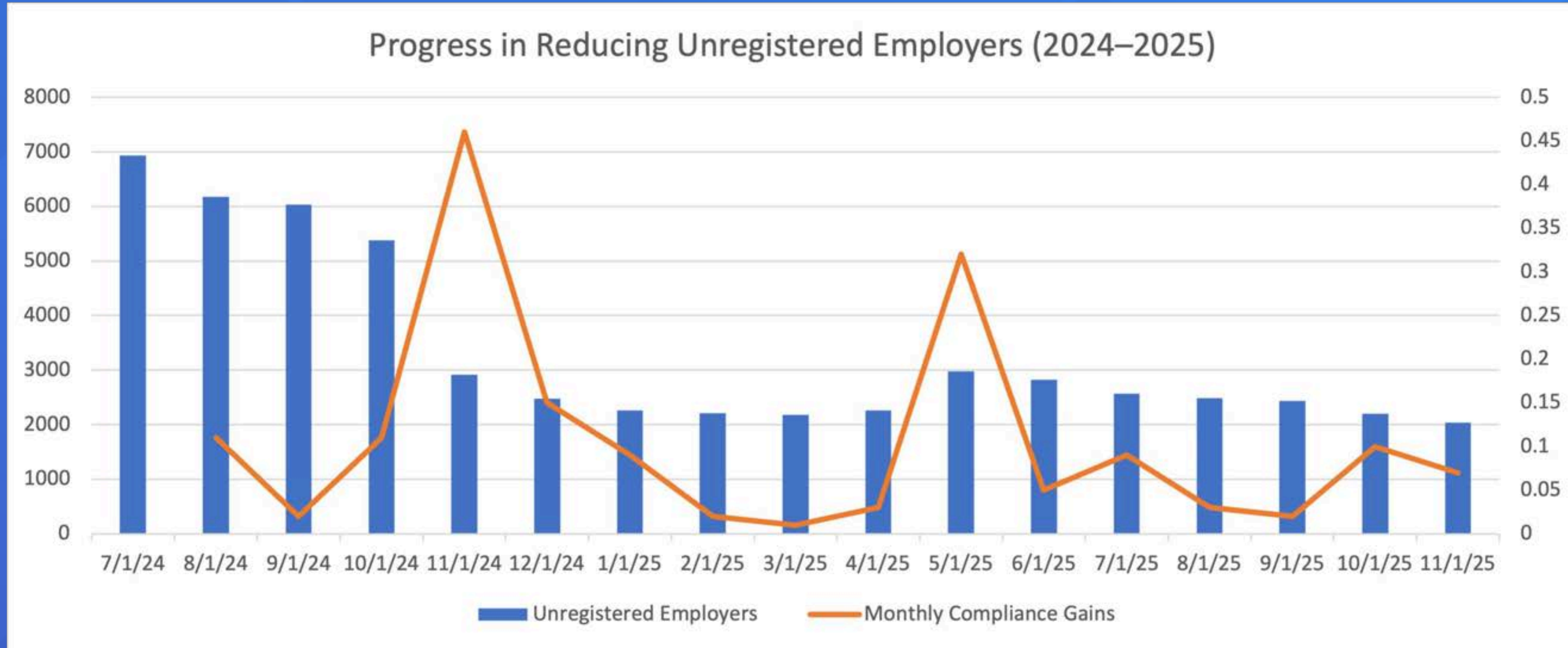
- Database Development and Automation
- Targeted Email Communications
- Social Media
- Event Planning and Execution
- Donor Engagement Strategy





From Spikes to Steady Growth

We're Ready to Help EARNNS Grow!



Every Dollar Drives Measurable Progress

Category	What it Includes	KPI	% of Budget
Strategic Account Project Management	Oversight, coordination, reporting, stakeholder communication	100% on-time deliverables and biweekly progress visibility	18%
Data & MarTech (Integration + Optimization)	HubSpot setup, segmentation, automation, analytics dashboards	100% data centralization and monthly KPI dashboards live by Month 3	15%
Brand Creative & Messaging	Visual identity, messaging, employer/saver positioning	+10% increase in positive sentiment and engagement with campaign content	12%
Digital, Print & Video Assets	Campaign content, landing pages, digital/social creative	Social: 5–7% average engagement rate. Email: 30–35% open rate, 4–6% click-through rate	20%
Promotional Materials / Incentives	Employer kits, incentives, giveaways	+300 facilitating employers	5%
Community Events, Partnership, Sponsorship	Employer engagement, earned media, partner activations	75% of attendees report increased program understanding; take next-step action	14%
HubSpot (licenses)	CRM, Marketing, Service Hubs for automation + reporting	Works towards all goals and KPIs	13%
Paid Ads (digital + influencer tests)	Paid search, social, and influencer pilots	2,500 new funded accounts	4%
			\$200,000

1

Fewer Unregistered/
Uncertified Employers

500

2

Employers
Facilitating Payroll

300

3

Funded Accounts/
Savers

2,500



TAPP Network

Thank You!

