

# LEGISLATIVE REPORT – 2025

## WASHINGTON SAVES RETIREMENT SAVINGS PROGRAM



## WASHINGTON SAVES GOVERNING BOARD

<b>Representative Kristine Reeves</b>	<b>Co-Chair</b> , Washington State House of Representatives Appointee
<b>Representative Hunter Abell</b>	<b>Co-Chair</b> , Washington State House of Representatives Appointee
<b>Senator Javier Valdez</b>	Washington State Senate Appointee
<b>Senator Paul Harris</b>	Washington State Senate Appointee
<b>Treasurer Mike Pellicciotti</b>	Washington State Treasurer
<b>Director Joel Sacks</b>	Director of the Department of Labor & Industries
<b>Petros Koumantaros</b>	Governor Appointee, representing the securities industry
<b>John Mangan</b>	Governor Appointee, representing insurance industry
<b>Vacant</b>	Governor Appointee, who is a Certified Financial Planner(TM) recommended by the National Association of Insurance and Financial Advisors (NAIFA) of Washington
<b>Patrick Connor</b>	Governor Appointee, representing the interests of small, independent businesses
<b>Michaela Corning</b>	Governor Appointee, representing the interests of minority- owned and women-owned businesses
<b>Ryan Davis</b>	Governor Appointee, representing the Washington Asset Building Coalition
<b>Marguerite Ro</b>	Governor Appointee, representing a retirement advocacy organization
<b>Karim Lessard</b>	Governor Appointee, representing covered employees
<b>Mark Mullet</b>	Governor Appointee, representing covered employers

Washington Saves Program Manager:  
**Jonathan Hererra**

## EXECUTIVE SUMMARY

The Washington Saves Retirement Savings Program was created to solve a simple but urgent problem: more than 1.2 million people in our state have no way to save for retirement through their paycheck. Small businesses want to support their employees but often don't have the resources to offer a retirement plan. Most workers want to save but don't know where to start or do not have easy access to affordable investment options.

In its foresight, the Legislature created Washington Saves under RCW 19.05 to close this gap. The program is a public-private partnership designed to make saving simple, portable, and automatic through payroll deduction no matter where someone works or how much they earn. It also gives employers, especially small businesses, a way to help employees save without program fees, fiduciary liability, or added administrative burden.

This program is about more than retirement. It is about inclusion, dignity, and expanding access to wealth-building. Washington Saves begins to shift the landscape of workplace benefits so that saving becomes the default rather than the exception. Over time, it creates the conditions for workers to build savings for retirement, weather financial emergencies with less reliance on debt, and work toward milestones like a first car or home. These are benefits that can grow across families and generations.

Equity has been central from the start. Washington Saves is designed to reach workers who have historically been left out of wealth-building systems: employees of small businesses, rural communities, immigrants and first-generation entrepreneurs, veterans, and BIPOC- and women-owned businesses. By making it easy to save a little at a time, the program will help individuals build assets, strengthen families, and reduce long-term reliance on public services.

The Legislature set an ambitious but achievable launch date of July 2027, and we are pleased to report that Washington Saves is on track to meet that goal. Over the past year, the Board and Washington Saves staff, with administrative support from DFI, have focused on building the core foundation for a durable and trusted program by establishing governance structures, shaping policy, and beginning early engagement with employers, labor groups, community partners, and state agencies.

This preliminary report confirms the timeline is achievable, summarizes progress on implementation and outreach, and previews the major milestones ahead. Washington Saves is still in its early stages, but the mission is clear, the work is organized, and the momentum is real. With continued guidance from the Board and support from state partners and community stakeholders, we are on track to deliver a program that gives every Washingtonian a path to retire with dignity and financial security.

TABLE OF CONTENTS

**WASHINGTON SAVES GOVERNING BOARD ..... 2**

**EXECUTIVE SUMMARY.....3**

**GLOSSARY OF ACRONYMS AND ABBREVIATIONS .....5**

**PROGRAM IMPLEMENTATION AND OUTREACH PROGRESS REPORT – YEAR 1.....6**

PROGRAM IMPLEMENTATION PROGRESS.....7

OUTREACH IMPLEMENTATION PROGRESS.....11

**APPENDIX A: STRATEGIC PLAN 2025-2029 .....16**

INTRODUCTION .....17

STRATEGIC GOALS AND OBJECTIVES (2025-2029).....19

**APPENDIX A.1: IMPLEMENTATION TIMELINE ..... 23**

**APPENDIX B: REGIONAL OUTREACH PLAN .....29**

INTRODUCTION .....29

GOALS .....33

STRATEGIES.....36

REGIONS.....38

KEY TAKEAWAYS FOR OUTREACH STRATEGY:..... 45

## GLOSSARY OF ACRONYMS AND ABBREVIATIONS

AARP – American Association of Retired Persons

BIPOC – Black, Indigenous, and People of Color

CRM – Customer Relationship Management

DEI – Diversity, Equity, and Inclusion

DES – Department of Enterprise Services

DFI – Department of Financial Institutions

ESD – Employment Security Department

FAQs – Frequently Asked Questions

Georgetown CRI – Georgetown Center for Retirement Initiatives

IRAs – Individual Retirement Accounts

IT – Information Technology

L&I – Department of Labor and Industries

LGBTQ+ – Lesbian, Gay, Bisexual, Transsexual, Queer, Plus

NAGDCA – National Association of Government Defined Contribution Administrators

NAST – National Association of State Treasurers

OPMA – Open Public Meetings Act

ORIA – Office for Regulatory Innovation & Assistance

Pew – The Pew Charitable Trusts

PRA – Public Records Act

RFP – Request for Proposal

SBRN – Small Business Resiliency Network

SFRPs – State-Facilitated Retirement Savings Programs

WaTech – Washington Technology Solutions



# PROGRAM IMPLEMENTATION AND OUTREACH PROGRESS REPORT – YEAR 1



# PROGRAM IMPLEMENTATION PROGRESS

## Laying the groundwork

The first year of Washington Saves was defined by building the internal systems, governance structures, and partnerships that will support long-term program success. Throughout 2025, staff focused on transforming legislative intent into operational reality — launching the Governing Board, securing key contracts, and establishing the administrative and data infrastructure required for launch.

The following sections summarize progress across four key implementation themes and list 2025–2026 milestones with their current status. Every milestone achieved this year directly supports the next phase of work: formal rulemaking, vendor onboarding, and full-scale outreach in 2026.

(A more detailed multi-year timeline is available in Appendix A – Washington Saves Strategic Plan 2025–2029.)

## 1. Governance and staffing

Washington Saves established the leadership and staffing foundation necessary to design and oversee a complex, statewide program.

- The Governing Board was formally launched with its first meeting in June 2025 with a diverse membership representing employers, workers, financial experts, and policymakers.
- The Board adopted a charter, approved its first Strategic Plan (2025–2029), and set a monthly meeting cadence to align with program milestones.
- The WA State Department of Financial Institutions (DFI) hired and onboarded a four-person core team, supported by internal divisions in Communications, IT, Compliance, DEI, Securities, and Administration.

<b>Milestone (2025–2026)</b>	<b>Status</b>	<b>Highlights / Notes</b>
Host first meeting of Governing Board	✓ Complete	First meeting held June 2025; charter adopted; monthly cadence established.
Adopt 2025–2029 Strategic Plan	✓ Complete	Approved Sept 2025 after stakeholder and board review.
Hire and onboard core team	✓ Complete	Four positions filled; shared project-tracking tools implemented.
Launch Board training	● On track	PRA, OPMA, and ethics training complete. Governance and fiduciary training planned for Dec 2025 or Q1 2026, after consultant onboarding.

## 2. Program design and procurement

Program design has advanced through careful sequencing of research, vendor contracting, and inter-agency collaboration. By securing expert advisors at this early stage, Washington Saves positioned the Board to make informed policy and investment decisions in 2026.




<b>Milestone (2025–2026)</b>	<b>Status</b>	<b>Highlights / Notes</b>
Program Consultant RFP	✓ Complete	Developed with DES support; contract awarded Nov 2025; onboarding scheduled for Nov/Dec 2025.
Investment Consultant RFP	● On Track	Developed with DES support; award expected Q1 2026.
Conduct research on peer SFRPs	● On Track	Ongoing coordination with peer programs nationwide and engagement with organizations like AARP, Pew, NAST, Georgetown CRI, and NAGDCA.
Draft rulemaking framework	● On Track	Early drafts planned for Dec 2025; will integrate consultant input, stakeholder feedback, and Board review in 2026.

These procurements give Washington Saves access to national expertise, while keeping decision-making grounded in the program’s mission of accessibility and equity.







### 3. Systems and data infrastructure

Reliable and secure data sources and systems are fundamental to program integrity. Washington Saves has made significant progress toward building the data-sharing and IT environment necessary for employer onboarding and account facilitation.

Milestone (2025–2026)	Status	Highlights / Notes
Negotiate Data Sharing Agreement (DFI – ESD)	 On Track	Agreement drafted; ESD review underway; execution expected Q4 2025.
Establish secure data storage and transfer protocols	 On Track	DFI IT team coordinating with WaTech and ESD to finalize Category 4 security controls.
Develop employer identification and outreach datasets	 On Track	Concept in place to process multiple employer data sets to support targeted communications to covered employers; long-term database solution under consideration.

### 4. Branding and public readiness

To prepare for public launch, Washington Saves initiated work to create a recognizable, accessible brand and to establish digital infrastructure for future outreach.

Milestone (2025–2026)	Status	Highlights / Notes
Engage branding and communications firm (Mogul Media)	 Complete	Work initiated Aug 2025 under state master contract.
Develop logo and visual identity	 On track	Initial concepts reviewed by Board; testing and refinement continue through Q4 2025.
Launch public websites (.com and .gov)	 On track	Program website (“ .com”) live in 2024 with continued updates throughout 2025; Governance (“ .gov”) site live Q4 2025.
Draft multilingual fact sheets and FAQs	 On track	Initial English versions complete. Refinements will continue and translations scheduled for early 2026.

This phase bridges implementation and outreach, ensuring that once regulations and program details are developed and finalized with stakeholder input, Washington Saves can communicate clearly and confidently with employers and workers in the state.

## **Summary**

By the close of 2025, Washington Saves has completed or initiated every major milestone scheduled for its first operational year. Core governance, staffing, and contracting elements are in place; data and branding systems are advancing steadily; and all indicators suggest the program remains on schedule for a 2027 launch. These accomplishments form the structural backbone for the full-scale outreach and employer engagement that will begin in 2026.

## OUTREACH IMPLEMENTATION PROGRESS

### Laying the foundation

In 2025, outreach efforts focused on building the relationships, tools, and strategies necessary for a sustained statewide campaign. Rather than rushing communications before the program design was ready, Washington Saves concentrated on establishing the infrastructure for long-term engagement.

The program's Regional Outreach Plan divides Washington into nine economic and cultural regions, ensuring outreach is tailored to each area's industries, demographics, and communication needs. This plan, informed by lessons from peer programs, provides a blueprint for inclusive and data-driven outreach that reaches employers and workers statewide.

The outreach framework is guided by goals to engage trusted messengers, leverage existing networks, conduct multi-touchpoint outreach to employers, expand participation through partnerships, and ensure statewide accessibility.

(The Washington Saves Outreach Plan is attached to this report for reference as Appendix B – Washington Saves Regional Outreach Plan.)

### Early engagement and partnerships

During 2025, staff began stakeholder outreach to build awareness and trust among employer networks and community organizations.

Highlights include:

- Participation in statewide and regional events such as the Bank On Washington Forum, Puyallup Biz Fair, and the North Puget Sound Contracting Conference reaching hundreds of small-business owners and service providers.
- Collaboration with communications and outreach teams from partner agencies such as ORIA, SBRN, L&I, Commerce, and the Treasurer's office to align strategies and share best practices.

- Development of a target list of employer, industry, and community organizations for early engagement.
- Introductory meetings with Washington’s community-focused Commissions and the Governor’s Regional Outreach Representatives to inform regionally and culturally responsive outreach strategies.
- Early engagement with employer and saver stakeholder organizations to introduce the program, hear questions and concerns, and plan for future collaboration.
- Work is also underway to strengthen connections with workforce development boards, economic development councils, and small-business assistance organizations.

Together, these early efforts represent the first step toward a deeper, coordinated outreach network that will support employers and communities statewide. The relationships and communication channels established in 2025 will serve as the foundation for regional listening sessions, webinars, and broader outreach and engagement activities in 2026.

## Digital and communication readiness

To prepare for broader outreach, the team developed two complementary websites:

**wasaves.com** – A public-facing site introducing Washington Saves, outlining benefits, and providing educational materials for employers and workers.

- This will be the future home of the Washington Saves employer and saver portals where both groups will go to manage their accounts and interact with the program online.

**wasaves.gov** – A governance hub for information about the Washington Saves Board and program administration.

- This site will house public materials such as Board agendas, policies, plans, reports, and procurement announcements, along with resources like the outreach toolkit and GovDelivery email sign-ups.

The .gov and .com sites will be cross-linked to ensure seamless navigation between participation and governance information.

In addition, Washington Saves:

- Developed first-version English fact sheets providing overviews for the program as a whole, for employers, and for savers.
- Began work on additional educational materials, including explainers comparing Roth and Traditional IRAs and illustrating the power of compounding interest.
  - These plain-language resources are designed to make complex financial concepts accessible and to help Washingtonians build financial confidence.
- Planned for brand-aligned updates and translations once the new visual identity is finalized in late 2025, ensuring consistent, multilingual materials across all outreach channels.
- Built an email subscription list for program updates.
- Secured social-media handles across major platforms (Facebook, Instagram, LinkedIn, X, and Bluesky).
- Developed online toolkit materials including templates and educational resources partners can adapt for their own outreach.
- Drafted webinar materials and developed an online request form for the .gov site to make it easy for stakeholder groups to invite Washington Saves for presentations and educational briefings.



This communications foundation will enable the program to expand naturally into full-scale public engagement once program details are agreed upon.

### **Commitment to equity and accessibility**

Equity is at the heart of Washington Saves’ mission. The outreach framework prioritizes cultural and linguistic accessibility, with translation and design services planned for 2026 as part of brand-aligned outreach.

Partnerships are being developed with organizations that serve veteran-, women-, BIPOC-, immigrant-, and LGBTQ+ -owned businesses, as well as with nonprofits that promote financial education and inclusion. These partners can help inform business owners about their responsibilities and the opportunity to support employees’ financial futures, while helping workers understand the importance of saving early and consistently. By working through trusted community networks, Washington Saves will meet employers and savers where they are — both geographically and culturally.

### **Looking ahead**

Washington Saves is entering its second year with momentum, determination, and clarity of purpose. The foundation built in 2025 positions the program to move from design to action. Priorities for 2026 include:

- Finalizing rulemaking and executing vendor contracts.
- Expanding the comprehensive outreach and marketing campaign statewide.
- Expanding partnerships with employer and community organizations, especially those serving historically underrepresented groups.
- Hosting regional listening sessions and webinars to prepare employers for registration and compliance.
- Continuing collaboration with other state programs and national experts to refine best practices.

Washington Saves represents sound policy and strong stewardship. It will expand access to retirement savings, become a tool to help close wealth gaps, and strengthen Washington's economy for generations to come. The Board and staff are proud of what has been accomplished and deeply committed to delivering on the promise of this program: ensuring that every Washingtonian has the opportunity to build a more secure future.



# APPENDIX A:

## STRATEGIC PLAN 2025-2029



## INTRODUCTION

Washington Saves is embarking on a bold and necessary journey to build a new pathway to retirement security for workers across the state. This inaugural strategic plan lays out our vision and direction for the next five years, guiding our work as we move from foundation-building to pilot testing, statewide launch, and ultimately toward a sustainable, long-term program.

This strategic plan reflects our commitment to creating a program that is simple, portable, low-cost, and inclusive, designed to meet workers where they are and help them build the future they deserve. It also reflects a broader vision: a public-private partnership working together to close the access gap, ensuring all Washingtonians have access to retirement savings through their workplace.

We're not starting from scratch, and we're not doing it alone. We'll learn from other states that have launched similar programs, taking the best of what's worked elsewhere and adapting it to fit Washington's needs, values, and communities. At the same time, we're building something distinctly our own. Washington Saves will be shaped by the people we talk to, the partners we work with, and the future we believe is possible for every worker in this state. With that foundation, Washington Saves aims not just to implement a program, but to build a system that reflects the values of equity, transparency, and shared prosperity.

As we put this plan into action, we will remain flexible, responsive, and ready to adapt as we learn. Our work will be guided by collaboration, informed by data, and driven by the belief that every Washingtonian deserves the opportunity to retire with dignity and financial security.



## VISION

Every Washingtonian thrives in a future where financial security and dignity in retirement are not aspirations, but shared realities for all.

## MISSION

To empower every Washingtonian with the tools to build a secure future through a retirement savings program that is simple, portable, affordable, and accessible, fulfilling the promise of equity and shared prosperity for all.

## VALUES

- **Participant-Centered Purpose:** We champion the financial well-being of every Washingtonian, putting their interests at the heart of every decision.
- **Relentless Innovation:** We embrace progress, striving for constant improvement and bold solutions to meet the challenges of tomorrow.
- **Equity in Action:** We are committed to



- reflects the diversity of our state and ensures equitable access for all.
- **Full Transparency:** We act with integrity and openness, fostering trust through accountability and clear communication.
- **Collaborative Spirit:** We foster a team-oriented culture, valuing partnership and collaboration with staff, Board members, stakeholders, private sector allies, our participants, and the broader community as we work together to close the savings gap.
- **Shared Prosperity:** We believe that when Washingtonians can save and plan for the future, our communities are stronger and everyone has a better chance to thrive. Washington Saves is about more than retirement. It's about creating lasting financial security and inclusive progress across our state.

building an inclusive program that



## STRATEGIC GOALS AND OBJECTIVES (2025–2029)

The following goals and objectives reflect the core commitments and strategic priorities of Washington Saves as we move from early design through program launch and statewide expansion. They reflect the foundational work of other states and national research while emphasizing a uniquely Washington approach that is rooted in the values of inclusion, public trust, and equity.

### **GOAL 1: CENTER SAVERS AND EMPLOYERS AT EVERY STAGE**

Engage savers and employers from day one to shape the program design, identify barriers, and work together on solutions that increase participation and build long-term trust.

- **Objective 1.1:** Conduct early engagement with savers and employers to inform program design and decision making.
- **Objective 1.2:** Focus on storytelling, community-based outreach, and elevating local narratives.
- **Objective 1.3:** Empower employers through clear, accessible outreach and education to make informed choices that fit their needs and the needs of their employees – whether that means facilitating Washington Saves or starting a private retirement plan.
- **Objective 1.4:** Prioritize partnerships with organizations that serve low-wage workers, workers of color, and limited-English proficient communities.
- **Objective 1.5:** Establish feedback loops and stakeholder advisory structures to guide refinement over time.

### **WHAT SUCCESS LOOKS LIKE:**

We'll know we're on the right track when savers and employers see Washington Saves not just as a requirement but as a resource they trust, understand, and want to use because they know it's been built with them in mind, based on their input, and they've had a chance to weigh their options.

### **GOAL 2: BUILD A PROGRAM THAT WORKS FOR EVERYONE**

Design and deliver a secure, inclusive, and user-centered retirement savings program that reflects Washington's values and meets the diverse needs of savers, employers, and stakeholders.

- **Objective 2.1:** Finalize the design of a retirement savings program that is financially sustainable, secure, and operationally sound.
- **Objective 2.2:** Prioritize simplicity and accessibility in the design of all participant and employer-facing systems and materials—including mobile-friendly enrollment, multilingual support, and thoughtful User Experience—to reduce barriers and increase engagement.
- **Objective 2.3:** Design enrollment and contribution processes that are simple, supportive, and minimize administrative burden for employers and savers.

#### WHAT SUCCESS LOOKS LIKE:

By the end of the planning period, we will have delivered a program that feels intuitive and trustworthy to those who use it, especially first-time savers, small business owners, and historically excluded communities.

### GOAL 3: BUILD STRONG INTERNAL SYSTEMS THAT POWER AND PROTECT THE PROGRAM

Establish strong internal administrative systems, workflows, and risk management protocols that will support long-term sustainability, operational excellence, and public trust.

- **Objective 3.1:** Design an internal team and governance structure that supports transparency, accountability, and the ability to scale with the program.
- **Objective 3.2:** Develop internal administrative operations including contracting, budgeting, accounting, and performance tracking that meet or exceed the highest standards of state compliance and good government.



- **Objective 3.3:** Implement technology tools and internal workflows that enhance security, streamline operations, and enable clear data sharing and reporting across agencies.

- **Objective 3.4:** Establish systems to identify and manage legal, reputational, and operational risks, promoting resiliency and long-term confidence in the program's administration.

#### WHAT SUCCESS LOOKS LIKE:

By the end of the planning period, we will have built a lean, well-coordinated internal team with clear roles and workflows, and implemented strong internal controls and transparent administrative practices. Risks will be proactively anticipated, mitigated, and documented through clear protocols and contingency planning.

## **GOAL 4: DRIVE PARTICIPATION AND SUSTAINABLE GROWTH**

Ensure broad and equitable participation by developing a strong outreach, education, and compliance strategy informed by data, storytelling, and lived experience.

- **Objective 4.1:** Develop a phased rollout strategy and implementation plan, under the direction of the Governing Board, to support a smooth and successful launch.
- **Objective 4.2:** Create and implement an outreach and education strategy that raises awareness, supports compliance, and increases enrollment while building community understanding through real stories and trusted voices.
- **Objective 4.3:** Partner with state agencies, community organizations, and business networks to extend our reach and build on existing trust.
- **Objective 4.4:** Build a compliance strategy rooted in education, early engagement, and technical support, and reserve enforcement actions for employers who remain out of compliance after repeated attempts at outreach.

### **WHAT SUCCESS LOOKS LIKE:**

Participation steadily grows, outreach efforts resonate and remain culturally and linguistically relevant, and compliance improves across industries and geographies. People join because they see the value and feel included.

## **GOAL 5: PROTECT PARTICIPANT FUNDS AND PRIVACY**

Implement strong internal systems, legal safeguards, operational practices and contractor oversight to ensure participant contributions are protected, personal information is secure, and public trust is earned and maintained.

- **Objective 5.1:** Ensure that all systems, contracts, and service providers meet the highest standards for security, accessibility, and consumer protection.
- **Objective 5.2:** Work closely with state technology and legal offices to ensure compliance with data privacy, cybersecurity, and open government requirements.
- **Objective 5.3:** Develop internal controls and performance management systems to ensure accuracy, transparency, and accountability.

### **WHAT SUCCESS LOOKS LIKE:**

Participants trust the program with their money and their information. We honor that trust with secure systems, secure operations, and clear communication.

## GOAL 6: BUILD A LEARNING ORGANIZATION THAT GROWS WITH THE PROGRAM

Design flexible systems and a nimble organizational structure that support continuous learning, meaningful collaboration, and long-term sustainability.

- **Objective 6.1:** Establish strong partnerships with peer programs, national experts, and policy organizations to inform best practices and support shared learning.
- **Objective 6.2:** Cultivate a workplace culture rooted in service, inclusion, and shared purpose.
- **Objective 6.3:** Contribute to national conversations and thought leadership in the field of retirement security by offering insights, field-tested strategies, and lessons learned from Washington’s experience.

### WHAT SUCCESS LOOKS LIKE:

As the program grows, so will we. By the end of this strategic planning period, Washington Saves will have the processes and systems in place to continuously learn from experience, listen to our users, and make improvements along the way. We’ll be known for being thoughtful, adaptable, and generous with what we’re learning both through collaboration with private-sector providers in Washington and as part of the broader auto-IRA community.



## APPENDIX A.1:

### IMPLEMENTATION TIMELINE

#### YEAR 1 (2025): LAYING THE FOUNDATION

**Program Design Exploration:** Conduct comprehensive research and analysis of program design options, including:

- A standalone Washington Saves program to maintain independence in governance and decision-making.
- Multi-state partnership opportunities to maximize efficiencies, reduce start-up costs, leverage best practices, and achieve sustainability faster.

**Stakeholder Engagement and Outreach:** Prioritize outreach to diverse stakeholder groups to inform program design, including:

- Workers, employers, and community organizations.
- Advocacy groups representing underserved and historically excluded communities.
- Other state and national programs to share insights and best practices.
- Begin recruiting employers to participate in a pilot program.

**Regulatory Framework:** Begin drafting program regulations and compliance guidelines, incorporating stakeholder feedback and expert consultation.

**Governance and Staffing:** Build out the team, governance structure, and technological infrastructure necessary to support program design and implementation.

**Branding and Messaging:** Contract with a branding and communications firm to begin developing a visual identity, core messaging framework, and early awareness materials to support stakeholder and public engagement.



**Consultant Procurement:** Secure external support to guide key areas of program design and implementation.

- Contract and onboard a program consultant to support early program design and implementation planning.
- Release an RFP for investment consulting services, with a goal of onboarding a firm in early 2026 to support the development of the program’s investment policy and fund lineup.

**Data Identification:** Identify the state agencies that will provide employer data needed to identify mandated employers. Explore interagency agreement for ongoing data needs.

**Submit First Annual Report:** Prepare and deliver the inaugural annual report to the legislature by December 2025, detailing initial findings, outreach efforts, and preliminary plans for program design and launch.

## **YEAR 2 (2026): ENHANCED OUTREACH, PILOT PREPARATION, AND PROGRAM DEVELOPMENT**

**Finalize Program Design Decisions:** Solidify key policy and operational decisions that will shape participant and employer experience. This includes:

- choosing between a standalone or partnership model;
- defining how phased implementation for employers will be structured;
- and setting program parameters such as the default contribution rate, escalation features, employee decision period, and investment defaults.

These decisions will guide development of regulations, outreach materials, user interface, and system design.

**Finalize and Submit Regulations:** Ensure final regulations are in place well ahead of the pilot launch to provide clarity, consistency, and structure for both employers and savers.

**Employer and Payroll Engagement:** Deepen collaboration with payroll providers and employers to ensure they are prepared for the pilot and eventual statewide rollout. Prioritize ease of participation and seamless integration.

**Outreach Expansion:** Strengthen partnerships with stakeholder organizations and expand public education efforts, focusing on building trust and awareness, especially among workers with limited access to traditional retirement options.

**Data Agreement:** Finalize an interagency agreement for secure and timely transfer of employer data from the identified state agencies.

**Preliminary Data Use:** Use preliminary data to inform outreach strategies, focusing on geographic, demographic, and industry-specific targeting.

**System Development:** Build a secure, well-organized system to store and manage employer data and explore a CRM or similar tool to support targeted outreach and ongoing behavior tracking.

**Fee Structure and Investment Menu Development:** Complete the process for determining the program’s fee structure and investment lineup, and develop clear and consistent educational materials for stakeholders, employers, and savers.

**Administrator and Investment Management Contracts:** Execute agreements with either selected vendors or through a multistate partnership to provide program administration and investment management services, ensuring operational readiness for pilot and launch.

**Technology Development:** Work with the contracted Program Administrator to implement systems and processes to support pilot operations, including participant onboarding, and payroll integration.

**Pre-Pilot Readiness:** Begin onboarding participating employers in advance of pilot launch.

**Pilot Design:** Finalize the design of the pilot program to ensure we are testing what matters most:

- Key features that shape participant and employer experience.
- Evaluation criteria for program usability, effectiveness, and satisfaction.
- Educational materials that are culturally relevant, linguistically accessible, and responsive to community needs.

## YEAR 3 (2027): STATEWIDE ROLLOUT AND REFINEMENT

**Pilot Launch:** Initiate the pilot program in early 2027 with plan to run until full launch:

- Monitor and evaluate participation rates, opt-out rates, and program satisfaction.
- Test and refine program features and operational processes based on feedback from participants and employers.
- Gather employer testimonials, participant stories, and user feedback to inform marketing and outreach efforts—especially on social media and in culturally relevant materials.

**Ongoing Stakeholder Engagement:** Continue proactive communication and collection of feedback from stakeholders and pilot participants to refine the program for full launch.

**Launch Date:** Target full program launch for **July 2027** as required by statute.

**Initiate Phased Rollout:** Begin onboarding employers according to the phased deadlines established by the Board in program regulations. Prioritize timely outreach and support for employers in the first wave, while continuing to encourage early registration from employers in future phases.

**Monitor and Adjust Employer Onboarding:** Track employer onboarding progress across all waves to identify bottlenecks or support needs. Use this information to refine employer tools, address common questions, and adjust user experience or communication strategies as needed.

## YEAR 4 (2028): EXPANDED OUTREACH AND COMPLIANCE EFFORTS

**Statewide Rollout:** Advance full statewide implementation of the program, with:

- Comprehensive education and outreach campaigns to raise awareness and promote participation among eligible workers and employers across Washington.
- Streamlined employer onboarding and participant enrollment processes to ensure a smooth experience.
- Use a data-driven approach to target industries or regions that lag in compliance.

**Compliance Systems:** Focus on education-based compliance efforts, helping employers understand and meet their responsibilities under the law.

- Collaborate with the Department of Labor and Industry to prepare systems and processes that will support future enforcement.
- Identify patterns and barriers in noncompliance and begin tailoring outreach accordingly.

**Ongoing Program Support:** Provide high-quality multilingual and multichannel customer service and reliable systems to support employers and savers throughout their program experience.

**Data-Driven Refinement:** Use early outcomes, system usage, and stakeholder feedback to evaluate performance and improve both backend operations and user-facing communications.

**Marketing and Outreach Refinement:** Continue building out marketing and outreach strategies that reflect Washington’s diverse communities—integrating stories, testimonials, and insights from the pilot and early adopters.

**Employer and Saver Engagement:** Deepen partnerships with employer groups, private sector plan providers, payroll providers, and community-based organizations to sustain momentum and reach underserved populations.

## **YEAR 5 (2029): GROWTH AND SUSTAINABILITY**

**Program Refinement:** Continue improving the program based on employer and saver feedback, operational data, and outreach performance. Make enhancements to user experience, backend systems, and customer support practices.

**Scalability:** Explore opportunities to expand the program's reach and impact, including:

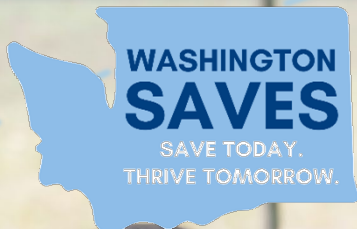
- Multi-state collaborations or partnerships that increase efficiency and reduce long-term costs.
- Policy innovation and new outreach strategies that grow participation and deepen saver engagement.

**Enhanced Education-Based Enforcement:** Increase efforts to engage noncompliant employers through targeted education and outreach strategies that are tailored, proactive, and culturally competent.

**Preparation for Enhanced Compliance Measures:** Collaborate with the Department of Labor and Industry to finalize the framework for financial penalty enforcement launching in 2030. Ensure internal systems, outreach strategies, and operational processes are ready to support a fair and effective transition to hard enforcement.

**Long-Term Financial Sustainability:** Begin laying the groundwork for long-term sustainability by identifying strategies to reduce fees and build toward self-sufficiency. These efforts should prioritize efficiency while upholding the program’s commitment to equitable access and high-quality service.





# Appendix B:

## Regional Outreach Plan

## INTRODUCTION

Washington Saves is committed to expanding retirement savings access to workers in Washington. Our outreach strategy recognizes the unique economic, cultural, and policy considerations in different regions and demographics of the state. This Regional Outreach Plan is designed to guide strategic engagement with employers, business organizations, and workers based on their distinct needs.

Each region's economic drivers, workforce composition, and business landscape shape the outreach approach. While urban areas like the Puget Sound may have high employer participation in existing retirement benefits, many rural and agricultural regions rely on seasonal labor and small businesses with little or no access to savings programs.

To close the retirement savings gap, we must begin by showing up in the communities that need us most: those where workers have historically been excluded from access to retirement benefits at work. According to AARP, about 59% of Latine workers, 48% of Black workers, and 34% of Asian American workers in Washington lack access to an employer-provided retirement plan.<sup>11</sup> We will build partnerships with organizations that serve these communities, listen to their experiences, and design education strategies that reflect their needs, guided by the principles of equity, inclusion, and cultural humility. This feedback will also guide program design and rulemaking decisions to help us create a culturally responsive program that Washingtonians trust and feel empowered to use.

Building a trusted, community-centered program is at the heart of Washington Saves' mission. As the program develops, we'll look for opportunities to collaborate with partners across sectors, including the private sector, whose insights can help extend our reach and reinforce our shared goal of delivering on the promise of retirement security for all.

This plan provides an overview of nine distinct regions of Washington, detailing their major industries, workforce challenges, and outreach considerations. It also highlights key engagement nuances to consider, including:

---

<sup>11</sup> AARP Public Policy Institute. "Payroll Deduction Retirement Programs Build Economic Security in Washington." *AARP Public Policy Institute*, Dec. 2024.

- **Urban vs. Rural Outreach:** Using digital campaigns and employer networks in urban centers, while direct, community-based engagement may work better in rural areas.
- **Industry-Specific Messaging:** Tailoring outreach to different industry considerations such as agriculture, hospitality, tech, and service industries.
- **Language & Accessibility:** Providing cultural and linguistically responsive outreach to support communities with limited English proficiency.



By addressing the regional, community, and industry-specific needs of employers and workers, Washington Saves can maximize program participation and long-term financial security for Washingtonians across all sectors of the economy.



## VISION

Every Washingtonian thrives in a future where financial security and dignity in retirement are not aspirations, but shared realities for all.

## MISSION

To empower every Washingtonian with the tools to build a secure future through a retirement savings program that is simple, portable, affordable, and accessible, fulfilling the promise of equity and shared prosperity for all.



## GOALS

The overarching goal of this outreach strategy is to educate employers, workers, and key stakeholders about Washington Saves, ensuring compliance and increasing program participation. To achieve this, we will operate under the following framework:

### **GOAL 1: ENGAGE TRUSTED MESSENGERS & STAKEHOLDER ORGANIZATIONS**

- Focus on open door approaches to early outreach initiatives, collecting feedback, frequently asked questions (FAQs), and perceived barriers from diverse industries, demographics, and regions within Washington State.
- Identify associations, industry groups, Washington’s community-focused Commissions, and community leaders who can serve as trusted messengers for our target audiences.
- Partner with state agencies and community organizations that already have strong relationships with businesses and workers to amplify our outreach.
- Emphasize local and culturally relevant engagement to increase awareness and credibility.



## **GOAL 2: LEVERAGE EXISTING NETWORKS & COMMUNICATION CHANNELS**

- Collaborate with chambers of commerce, business associations, and industry groups that have direct communication channels with employers.
- Utilize existing digital platforms, newsletters, email networks, and social media to efficiently distribute Washington Saves information.
- Develop linguistically and culturally responsive materials tailored to specific regional and industry needs.

## **GOAL 3: CONDUCT MULTI-TOUCHPOINT OUTREACH TO EMPLOYERS**

- Engage employers through multiple outreach efforts, including direct contact, digital campaigns, industry-specific events, and local meetings.
- Work with local business support networks (e.g., small business development centers, economic development agencies, and chambers) to ensure businesses have access to clear compliance guidance.

## **GOAL 4: EXPAND PARTICIPATION THROUGH STRATEGIC PARTNERSHIPS**

- Develop key relationships with small business organizations, workforce development boards, and industry groups to drive participation.
- Ensure businesses near the Oregon border have clear guidance on their compliance requirements vs. OregonSaves.





## **GOAL 5: ENSURE STATEWIDE AWARENESS AND ACCESSIBILITY**

- Utilize both digital and in-person engagement strategies to reach employers in urban and rural areas.
- Implement a multilingual and culturally competent outreach strategy in regions with immigrant populations and BIPOC communities.
- Maintain an iterative feedback loop, adjusting outreach strategies based on employer and stakeholder input.



## STRATEGIES

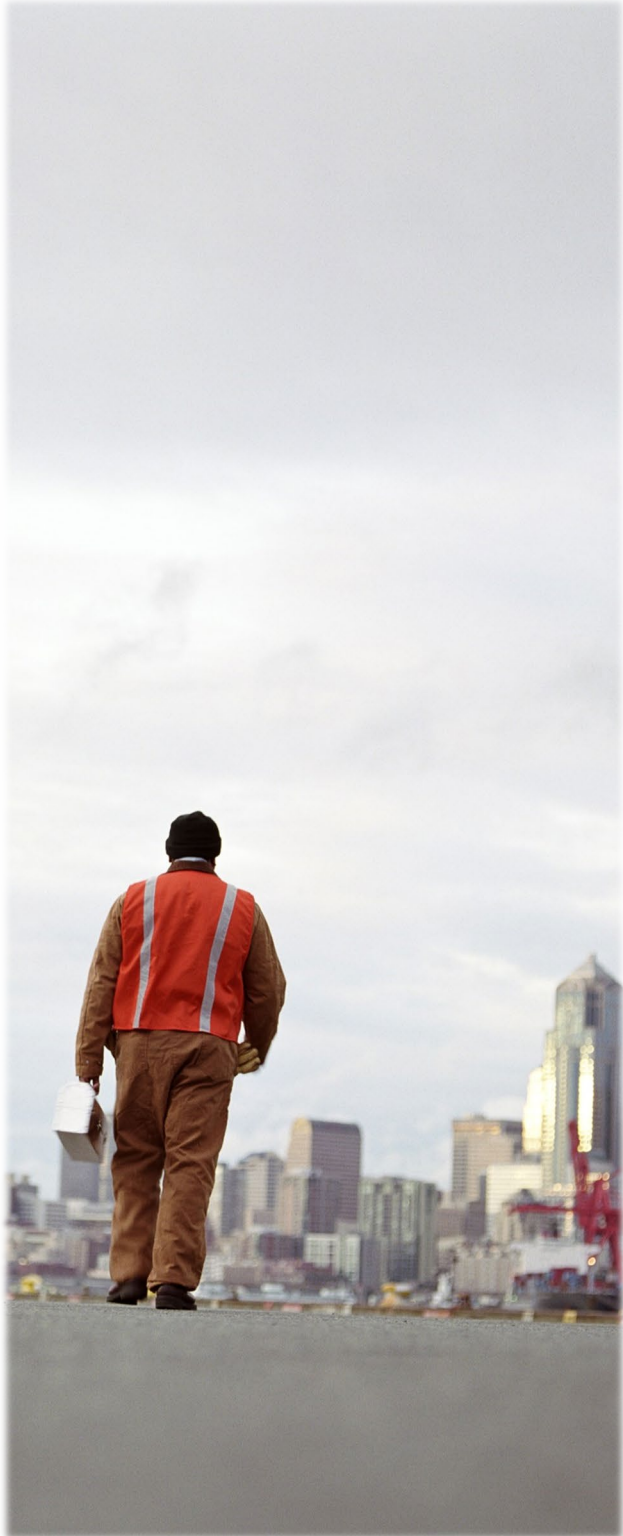
To achieve our goals, we will utilize the following strategies:

### 1. TARGETED EMPLOYER & BUSINESS OUTREACH

- Conduct early engagement to collect feedback, understand barriers, and develop a data-informed outreach strategy.
- Engage employer organizations (e.g., Association of Washington Business, National Federation of Independent Business, Nonprofit Association of Washington, local and community-based chambers, industry groups, etc.) to distribute Washington Saves information through their existing communication networks.
- Host employer education webinars and roundtables, ensuring clear understanding of compliance and benefits.
- Develop employer guides, FAQs, and toolkits to simplify program adoption.

### 2. COMMUNITY & REGIONAL ENGAGEMENT

- Identify and build relationships with worker advocacy groups [e.g., Fair Work Center, Unidos Nueva Alianza Foundation, Asian & Pacific Islander Coalition of Washington, National Association for the Advancement of Colored People, Council on American-Islamic Relations Washington, etc.], regional workforce development organizations and business groups in each major region.
- Conduct regional listening sessions to better understand local community employer and saver needs.
- Partner with labor groups, workforce development boards, and small business assistance organizations to integrate Washington Saves into broader business support services.



### 3. Culturally Competent & Industry-Specific Messaging

- Center the diverse needs of Washington savers, employers and stakeholders by developing feedback loops, utilizing outreach to directly engage diverse industries, cultures and economic structures throughout the state.
- Tailor messaging for agriculture, hospitality, tech, healthcare, and retail sectors, using feedback from and building connections with labor groups and workforce development boards to focus on industry pain points and program benefits.
- Develop multilingual outreach materials and leverage trusted messengers in historically underserved communities.

### 4. DIGITAL & MEDIA STRATEGY

- Utilize email marketing, LinkedIn ads, and business-oriented digital outreach to engage employers.
- Leverage earned media, radio partnerships, and business press to increase awareness.
- Maintain a strong online presence with clear, employer-friendly guidance and compliance resources.

## REGIONS

### 1. SOUTH PUGET SOUND REGION (LEWIS, PIERCE, THURSTON, AND MASON COUNTIES)

- **Key Industries:** Government, higher education, retail, healthcare, manufacturing, and maritime trade
- **Economic Development:** This region has a high concentration of employers across corporate, small business, and government sectors. While the military and state government provide stable, benefit-rich employment, many of the small businesses that support larger institutions do not. This creates a significant benefits gap in the private sector workforce.
- **Cultural Factors:** The gig economy and contract work are prevalent in this region, particularly in commercial service industries. The region contains a large, transient military population and a diverse private sector workforce, including significant immigrant communities.
- **Policy & Outreach Considerations:** Outreach should highlight how Washington Saves complements existing plans rather than competes with them. Messaging should be tailored to address the unique needs of a diverse workforce, emphasizing the portability and simplicity of the plan while targeting gig workers, service industry employees, and small businesses.

### 2. NORTH PUGET SOUND REGION (ISLAND, SNOHOMISH, AND KING COUNTIES)

- **Key Industries:** Technology, aerospace, biotech, higher education, retail, healthcare, and maritime trade

- **Economic Development:** As Washington’s economic powerhouse, this region is home to major global companies like Amazon, Microsoft, and Boeing, along with numerous small businesses and higher education institutions (e.g., University of Washington). While wages are higher here, the high cost of living and a competitive job market make long-term financial security a critical issue.
- **Cultural Factors:** King County is a progressive, urban hub of diversity, with a strong labor presence and large immigrant communities. The gig economy and contract work are prevalent, especially in tech and service industries.
- **Policy & Outreach Considerations:** Many employers in this region are already familiar with retirement benefits. Outreach should focus on how Washington Saves complements rather than competes with existing plans. Messaging should also target gig workers, service industry employees, and small businesses that may not offer employer-sponsored plans.

### 3. PENINSULA / COASTAL REGION (KITSAP, CLALLAM, JEFFERSON, GRAYS HARBOR, AND PACIFIC COUNTIES)

- **Key Industries:** Forestry, fishing, outdoor recreation, and tourism
- **Economic Development:** The region relies heavily on tourism, natural resource industries, and small businesses. Limited access to high-paying jobs and a high number of independent workers creates financial instability for many residents.
- **Cultural Factors:** Rural and independent-minded, the region has a strong Indigenous presence, with several Tribes holding significant economic and governance roles. Many workers rely on seasonal employment in the tourism and fishing industries.

- **Policy & Outreach Considerations:** Small businesses dominate the workforce, but many do not offer retirement benefits. Outreach should emphasize automatic enrollment, ease of use, and the financial security for seasonal and tourism workers that come with a portable retirement program like Washington Saves. Direct engagement with chambers of commerce, tourism boards, and Tribal governments will be essential to expanding program awareness.

#### 4. NORTHWEST REGION (WHATCOM, SKAGIT AND SAN JUAN COUNTIES)

- **Key Industries:** Agriculture, maritime, and tourism
- **Economic Development:** The region's economy is characterized by a high number of small businesses and a reliance on industries with seasonal or project-based work, such as agriculture and tourism.
- **Cultural Factors:** The region has a notable Latine population in its agricultural sector, and home to several Native nations. Many workers rely on seasonal employment in the tourism and fishing industries.
- **Policy & Outreach Considerations:** Due to the mix of small businesses and seasonal employment, outreach should emphasize the simplicity and lack of fiduciary responsibility of a state-facilitated program. Direct engagement with chambers of commerce, tourism boards, and Tribal governments will be essential to expanding program awareness.

#### 5. NORTH CENTRAL REGION (OKANOGAN, CHELAN, DOUGLAS AND GRANT COUNTIES)

- **Key Industries:** Agriculture, hydroelectric power, and tourism

- **Economic Development:** A major apple-growing and wine-producing region, with seasonal employment making up a large part of the economy. Tourism, especially around Lake Chelan, also plays a significant role. Hydroelectric power from the Columbia River supports both local and statewide energy needs
- **Cultural Factors:** There is a major Latine population, along with a blend of conservative farming communities and tourism-driven areas. Many workers rely on multiple seasonal jobs throughout the year.
- **Policy & Outreach Considerations:** This region requires strong Spanish-language outreach and clear guidance on participation for seasonal workers. Employer education should emphasize flexibility, ease, and the benefit of automatic savings to make employee participation easy.

## 6. NORTHEAST REGION (FERRY, STEVENS, PEND OREILLE, LINCOLN, AND SPOKANE COUNTIES)

- **Key Industries:** Healthcare, education, manufacturing, professional services, forestry, mining, agriculture
- **Economic Development:** Spokane serves as a regional economic hub, but the surrounding rural counties face economic challenges. Many employers in these areas are small and may not have the resources to offer a retirement plan, contributing to financial insecurity for their employees.
- **Cultural Factors:** The region's diverse population, particularly in Spokane, includes communities with backgrounds as refugees. This region tends to be more conservative and locally focused, though Spokane is growing rapidly with increasing urbanization. The diverse background introduces a wide range of financial perspectives and can lead to a general lack of familiarity with or trust in government-facilitated programs.

- **Policy & Outreach Considerations:** Given the mix of a large metropolitan area and a vast rural region, outreach should be two-pronged. For Spokane and surrounding areas, a professional, data-driven approach will be effective. Outreach should leverage partnerships with higher education (e.g., Eastern Washington University, Gonzaga) and the healthcare sector. For the rural areas, a more personalized, community-based approach would be more successful.

## 7. SOUTHEAST REGION (ADAMS, WHITMAN, GARFIELD, COLUMBIA AND ASOTIN COUNTIES)

- **Key Industries:** Agriculture, education
- **Economic Development:** The economy is overwhelmingly dominated by agriculture, which often employs a workforce with limited access to traditional retirement benefits. Financial instability is a key challenge for many residents due to the seasonal nature and low wages of agricultural work.
- **Cultural Factors:** Adams County has a large Latine population. A deep-rooted farming culture and focus on immediate harvest cycles may prioritize short-term financial needs over long-term retirement planning. Culturally distinct from Western Washington, this region tends to be more locally focused.
- **Policy & Outreach Considerations:** Outreach should be sensitive to the agricultural calendar and the economic realities of farming. It should also leverage partnerships with Washington State University. Many small and mid-sized businesses will benefit from clear compliance guidance, while gig workers and students could be a focus of additional targeted outreach.



## 8. SOUTH CENTRAL REGION (WALLA WALLA, FRANKLIN, BENTON, KITTITAS, YAKIMA, AND KLINKITAT COUNTIES)

- **Key Industries:** Agriculture, food processing, energy production, and tourism
- **Economic Development:** This is Washington's agricultural heartland, with a large Latine workforce, many of whom are seasonal or migrant workers. The Columbia River is critical for irrigation and hydropower, while the Columbia Gorge is a major hub for wind power and renewable energy, with many jobs tied to the clean energy sector. The area also features small-scale farms and rural tourism.
- **Cultural Factors:** Rural, agricultural, and bilingual. Family-owned farms and businesses are common, and many workers move between jobs seasonally.
- **Policy & Outreach Considerations:** Employer outreach should highlight benefits for seasonal and agricultural workers, including portability and automatic savings. Bilingual materials are critical, and partnerships with growers' associations, farm labor contractors, and local community groups will be essential for effective outreach.

## 9. SOUTHWEST REGION (SKAMANIA, CLARK, COWLITZ AND WAHIAKUM COUNTIES)

- **Key Industries:** Manufacturing, shipping, tourism, wind energy, logistics, and retail
- **Economic Development:** This region has strong ties to Portland, Oregon, with many workers commuting across state lines. The economy is a mix of manufacturing, logistics, and service industries, with a significant number of small businesses. In Skamania, the Columbia Gorge is a major hub for wind power and renewable energy, with many jobs tied to the clean energy sector and rural tourism.

- **Cultural Factors:** The region is somewhat conservative, with economic and cultural ties to Oregon. Many businesses operate across state lines, which may lead to confusion about compliance with Washington and Oregon retirement programs. A deep-rooted history in resource-based industries may lead to a preference for tangible, immediate financial security over complex, long-term savings plans.
- **Policy & Outreach Considerations:** Some employers may already interact with OregonSaves, so outreach should focus on clarifying differences and benefits of Washington Saves. Targeted messaging should focus on logistics, hospitality, and retail employers that may not currently offer retirement benefits. Many small businesses may be unaware of the program, requiring targeted outreach.





## KEY TAKEAWAYS FOR OUTREACH STRATEGY:

The Washington Saves outreach strategy must be thoughtfully tailored to the diverse economic, cultural, and geographic landscapes of the state. Recognizing the urban-rural divide, the importance of language accessibility, and the need for community- and industry-specific engagement will ensure our outreach is both effective and inclusive.

By leveraging digital tools in metropolitan areas and prioritizing direct, community-based engagement in rural regions, Washington Saves can begin to bridge persistent gaps in retirement savings access. Customized messaging that reflects the unique challenges of sectors like agriculture, hospitality, service, and technology will help build trust, drive participation, and meet people where they are.

Ultimately, these strategic approaches position Washington Saves to fulfill its mission: delivering equitable, accessible retirement security for all Washingtonians.

