[SUBJECT LINE]

**Great news! You’re about to start saving with EARNS.**

[EMAIL CONTENT]

**Contributions to your EARNS account are starting soon.**

You work hard to make our company a success and we want you to have access to programs and tools to help you be successful too. That’s why we’re excited to offer [Delaware EARNS](https://earnsdelaware.com/savers) which provides you a simple and low-cost way to save for retirement with every paycheck. With EARNS, your contributions go directly into a Roth IRA and your account will be available even if you change jobs — no need to worry about rollovers! You will always be able to access your money, and your contributions can be withdrawn at any time without fee or penalty.

**What do you need to do?**

You don’t have to do anything to start saving! You will be automatically enrolled with the standard savings and investment options unless you’ve customized your account. This means 5% of your gross pay (before taxes and other deductions are taken) will be contributed into your own IRA.

If you would like to customize your savings and investment choices, you can [log in to your account](https://earnsdelaware.vestwell.com/) today. You will be able to adjust how much you save from each paycheck, change the way your savings are invested, add beneficiaries, and more.

**Have questions?**

Learn more about the program, get answers to commonly asked questions, and find program resources at [EARNSDelaware.com](https://earnsdelaware.com/).