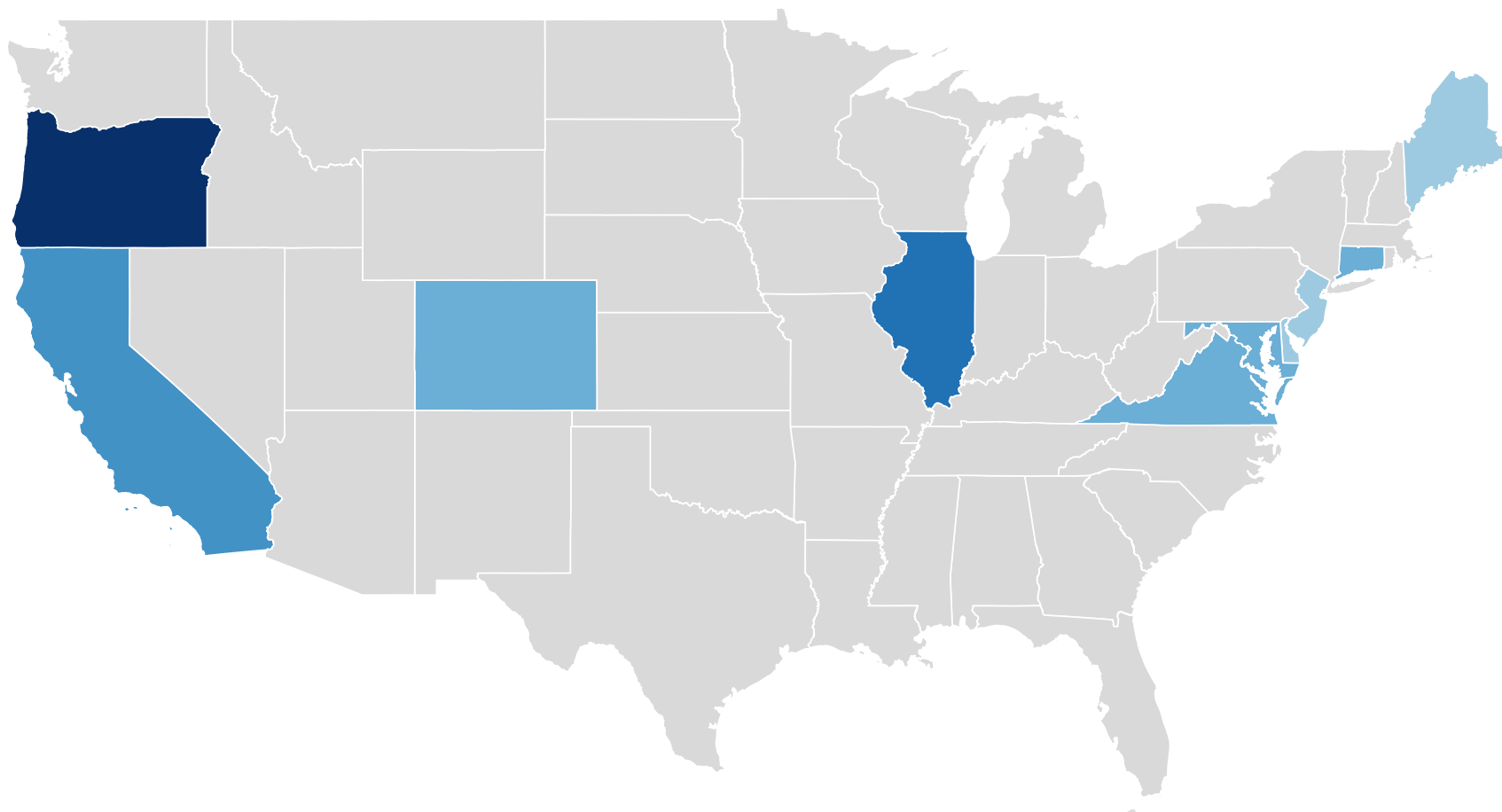


Staggered Adoption of State Auto-IRA Mandates

Mandatory auto-enrollment retirement savings programs for private-sector workers



Adoption Year 2017 (Pioneer) 2018 2019 2022-2023 2024 No Program

Source: Georgetown Center for Retirement Initiatives. Programs as of December 2024.