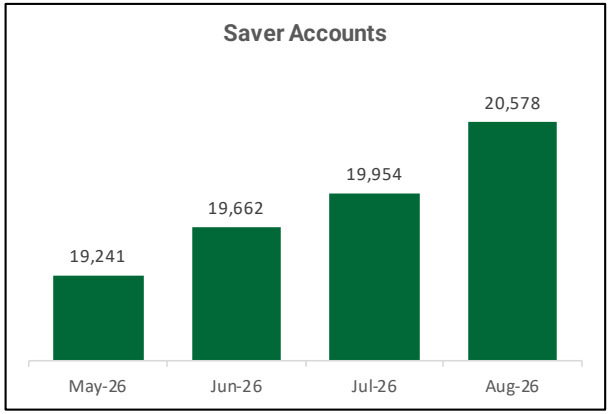
MARYLAND $AVES

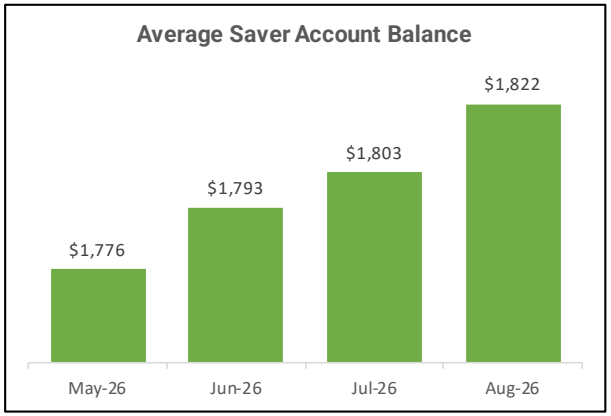
Monthly Dashboard
As of August 31, 2026

Savers	December 31, 2022	As of August 31, 2026	Change
Total Savers	578	20,578	20,000
Average Account Balance	$365	$1,822	$1,457
Average Monthly Savings	$170	$170	$0
Average Saving %	5.2%	5.9%	0.7%
Multiple Employer Accounts	435	3,019	2,584
Total Accounts with a Withdrawal	22	5,892	5,870
Opt-Out Action Rate (first 30 days)	24%	22%	-2%

Employers	December 31, 2022	As of August 31, 2026	Change
Total Registered Employers	1,286	6,692	5,406
Actively Submitting Payroll (Past 90 Days)	309	2,119	1,810

Program	December 31, 2022	As of August 31, 2026	Change
Total Savings (in 1,000s)	$211	$37,495	$37,284
Total Monthly Contributions (in 1,000s)	$83	$1,507	$1,424
Amount of Withdrawals since inception (in 1,000s)	$7	$11,593	$11,586
Accounts w/a Full Withdrawal as % of Payroll Contributing Accounts	3.7%	19.7%	16.0%





MARYLAND $AVES

DEFINITIONS

Savers	
Total Savers	Total number of Participant's ROTH IRA accounts held within the Program with a balance greater than zero
Average Account Balance	Total Savings/Total Savers
Average Monthly Savings	Sum of contributions for the past 30 days/accounts with contributions in past 30 days
Average Saving %	Average savings rate for all funded accounts
Multiple Employer Accounts	Employees with more than 1 employer record
Total Accounts with a Withdrawal	All accounts that had a distribution at some point
Opt-Out Action Rate (first 30 days)	All accounts that had a distribution at some point

Employers	
Total Registered Employers	Number of employers that have registered with the program.
Actively Submitting Payroll (Past 90 Days)	Number of employers remitting payroll deduction contributions to MarylandSaves in the last 90 days.

Program	
Total Savings (in thousands)	Total balance for all accounts as of the reported date.
Total Monthly Contributions (in thousands)	Total of all participant's contributions in the past 30 days
Amount of Withdrawals (in thousands)	Total amount of retirement savings withdrawn by program participants since inception
Accounts w/a Full Withdrawal as % of Payroll Contributing Accounts	All accounts that had a full distribution at some point divided by all accounts that had a contribution at some point