

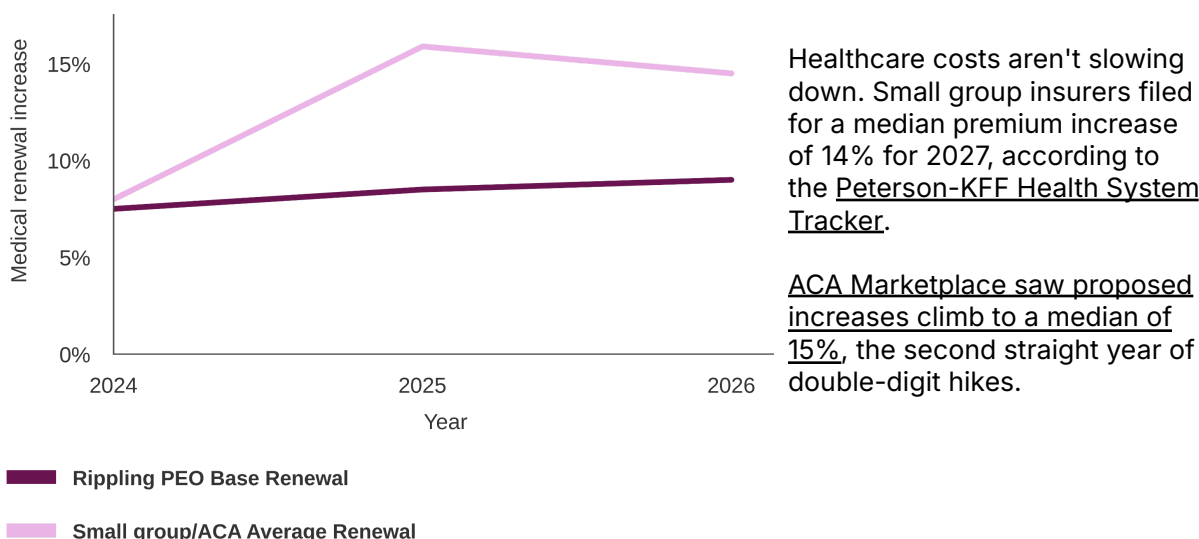
The Rippling PEO 2026 Renewal Trust & Transparency Report

Every year since we launched Rippling PEO, we've shared our Trust & Transparency Report. As far as we know, we are the first and only PEO that does this, and it's one of many reasons why ~99% of Rippling PEO customers stayed with Rippling last year.

This year's numbers cover the 2026-2027 plan year. Seeing how rates on our PEO have changed in the past can help you make the best benefits decision looking forward.

Fig. 1

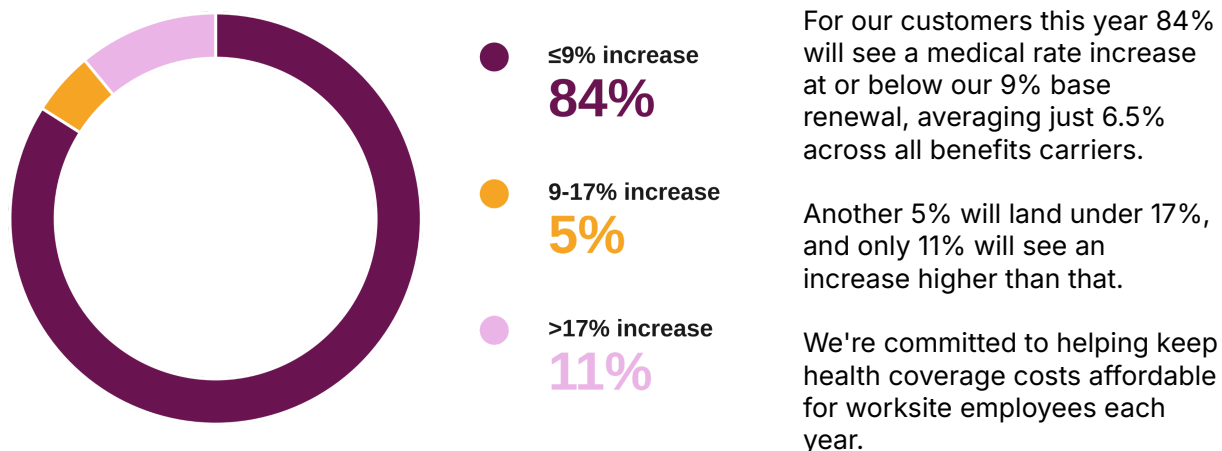
Rippling PEO Base Renewal vs. Small Group/ACA Average Renewal



The takeaway: Rippling PEO Customers' base renewals have consistently outperformed market renewal trends.

Fig. 2

2026-2027 Renewal Rate Increases for Rippling PEO Customers Who've Joined On or After Dec 2024



The takeaway: The vast majority of Rippling PEO customers landed at or below the 9% base rate this year, averaging 6.5% across carriers. We haven't seen another PEO publish this kind of data, let alone back it with results like these. Until one does, we'll keep setting the bar.

Small group and ACA Marketplace premium increase data above reflects a 50/50 blend of median proposed rate filings for the 2026 and 2027 plan years, as reported by the Peterson-KFF Health System Tracker.

The 6.5% average increase reflects renewal outcomes for the cohort of Rippling PEO customers up for renewal this year who received an increase at or below our 9% base rate, the same 84% of customers shown in Figure 2. Past performance is not a guarantee of future results.

Renewal rate adjustment percentages above are based on an analysis of renewal data for the upcoming 12/1/2026-11/30/2027 plan year for customers who've joined the PEO on or after 12/31/2024. Renewal rate metrics are provided for informational purposes only. Past performance is not a guarantee of future results.