



NEWS RELEASE

# SoFi to Match \$1,000 Federal Contribution to Investment Accounts for Employees' Children

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Supporting early investing as a foundation for long-term financial independence and wealth building

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the one-stop shop for digital financial services, today announced a new employee benefit designed to help families begin investing in their children's long-term financial futures. Under this new benefit, SoFi will match the federal government's new \$1,000 seed contribution by providing an additional \$1,000 investment for eligible children of SoFi employees who qualify for the newly established tax-advantaged children's investment accounts.

The federal program, known as "Trump Accounts," provides a \$1,000 pilot contribution from the U.S. Treasury into a tax-advantaged account for eligible children born between 2025 and 2028.

"When it comes to helping people get their money right, few things matter more than investing early, and nothing is earlier than day one," said **Anthony Noto, CEO of SoFi**. "Opening the door for more Americans to invest early will unlock decades of compound growth and transform financial outcomes over a lifetime. It is one of the most powerful steps we can take as a country, and SoFi was built to deliver secure, low-cost accounts at scale. We have the infrastructure needed to reach every child in America and we're ready to offer this at no cost to the taxpayer. This is a once-in-a-generation opportunity to strengthen the financial lives of millions of Americans."

The announcement builds on SoFi's mission to help people get their money right and achieve financial independence at every stage of life. From first jobs and new homes to raising families and planning for the future, SoFi's one-stop shop is designed to support smarter financial decisions for life's major moments and all the days in between. By supporting early investing for employees' children, SoFi wants to make long-term financial planning more accessible from day one.

The new benefit will be offered as part of SoFi's existing employee benefits program, which includes competitive

compensation, equity participation, comprehensive family benefits, and access to SoFi's suite of financial tools and education resources.

## About SoFi

SoFi Technologies (NASDAQ: SOFI) is a one-stop shop for digital financial services on a mission to help people achieve financial independence to realize their ambitions. Over 12.6 million members trust SoFi to borrow, save, spend, invest, and protect their money – all in one app – and get access to financial planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi's technology platform Galileo to build and manage innovative financial solutions across nearly 160 million global accounts. For more information, visit [www.sofi.com](http://www.sofi.com) or download our iOS and Android apps.

## Cautionary Statement Regarding Forward-Looking Statements

Certain of the statements above are forward-looking and as such are not historical facts. This includes, without limitation, statements regarding the implementation and administration of the employee benefit described above, our ability to support eligible employees' participation in the federal children's account program, our expectations regarding employee engagement and participation, and the impact of this benefit on our business and workforce and the financial position, business strategy and plans and objectives of management for our future operations. These forward-looking statements are not guarantees of performance. Such statements can be identified by the fact that they do not relate strictly to historical or current facts. Words such as "could", "continue", "expect", "future", "may", "plan", "will", "will be", "will continue", and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. Factors that could cause actual results to differ materially from those contemplated by these forward-looking statements include: (i) the impact on our business of the regulatory environment, changes in governmental policies, changes in personnel and resources of the governmental agencies that regulate us, and complexities with compliance related to such environment, including new and evolving regulations and guidance relating to employee benefits, tax-advantaged savings and investment accounts, and the federal children's account program; (ii) employee eligibility, participation, and satisfaction with the benefit described above; (iii) our ability to manage our planned products and benefits effectively and our expectations regarding the development and expansion of our business; (iv) our ability to anticipate participation levels and administrative requirements associated with new employee benefits; (v) our ability to implement and administer the benefit in accordance with applicable law, program requirements, and internal policies; and (vi) the outcome of any legal or governmental proceedings instituted against us. The foregoing list of factors is not exhaustive. You should carefully consider the foregoing factors and the other risks and uncertainties set forth in the section titled "Risk Factors" in our last annual report on Form 10-K and subsequent quarterly filing on Form 10-Q, as filed with the Securities and Exchange Commission, and those that are included in

any of our future filings with the Securities and Exchange Commission. These forward-looking statements are based on information available as of the date hereof and current expectations, forecasts and assumptions, and involve a number of judgments, risks and uncertainties. Accordingly, forward-looking statements should not be relied upon as representing our views as of any subsequent date, and we do not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date they were made, whether as a result of new information, future events or otherwise, except as may be required under applicable securities laws.

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