

# 2013 Signature Awards

*Recognizing Excellence in Plan Education and Communication*

## Your Retirement Game Plan: Winning Strategies for the Future



# Table of Contents

2013 Signature Awards Judges	Inside front cover	Financial Wellness and Education - Specific	12
Letter from the Executive Director	1	Increasing Plan Participation and Savings Rates - Small Companies	13
PSCA Board of Directors	1	Increasing Plan Participation and Savings Rates - Large Companies	15
Asset Allocation	2	Language and Cultural Diversity	17
Conversion	3	Plan Administration and Design Changes	19
Digital Innovations	5	Plan Publications	21
Events and Workshops	7	Retirement Readiness	22
Fiduciary and Plan Decision Resources	9	Upcoming Dates and Events	Back cover
Financial Wellness and Education - General	10		

# 2013 Signature Awards Judges

Deborah Baran Prudential Retirement	Ashley Cramer ProCourse Fiduciary Advisors	Kelly Maiese John Hancock Retirement Plan Services	Theresa Piotrowski Alliance Pension Consultants, LLC
Jessica Barry MassMutual Financial Group	Tobi Davis Plan Sponsor Education Foundation (PSEF)	Jamie McAllister Callan Associates	Nadine Pizarro Morningstar
Carolyn Bracks Northern Trust	Peggy Gordon Illinois Tool Works Inc.	Nick Megurdichian Associated Trust Company, N.A.	Karin Schmidt Aon plc
Jan Bucheit Biscom Communications	Tom Harty JMG Financial Group Ltd.	Karrie Morissette MassMutual Financial Group	Beth Smetana A.T. Kearney
Neela Bueltel Principal Financial Group	Walt Kowalczyk	Maggie Nelson Morningstar	Carolyn Trenda McGuireWoods LLP
Julie Cannaday Milliman	Kim Krier Wells Fargo Institutional Retirement and Trust	Amy Parker The Newport Group	Jillian Verspyck ING U.S. Retirement
Melanie Condon John Hancock Retirement Plan Services	Sharon Lin Illinois Tool Works Inc.	Carie Pflug The Marketing Store	John Vogel 401(k) Advisors

# Letter From the Executive Director

This has been an exciting year for the Signature Awards. We expanded some categories, combined others, and added a new category, Plan Publications. I am especially impressed with the quality of the entries we received this year as well as the ongoing efforts by both plan sponsors and providers to educate participants. Now more than ever, plan sponsors take their commitment to plan communication and education seriously. Despite economic uncertainty and an ever-changing regulatory environment, retirement and benefit professionals have been able to help millions of plan participants take steps toward achieving their retirement savings goals.

Congratulations to the 2013 Signature Awards winners and to all of the entrants. This year, judges named 44 winners in 12 categories. We are pleased to showcase the winners in this magazine. However, in my opinion, everyone who entered his or her work is a winner – and we encourage everyone to keep up the good work.

In 2013, testifying before the Department of Labor’s ERISA Advisory Council in Washington, PSCA shared some of the successful campaigns from our Signature Award winners as examples of how plan sponsors and providers working together is helping participants make better decisions about their retirement. At PSCA, we look forward to working with plan sponsors and industry professionals to continue to improve the quality and effectiveness of participant communication and education.

Bob Benish  
Interim President and Executive Director  
Plan Sponsor Council of America



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# Asset Allocation

Asset Allocation involves educating employees about investing, choosing from available investment options, and how to properly diversify saving.



## Gold

### Iron Workers of Western Pennsylvania

Sponsored by: Wells Fargo Institutional Retirement and Trust

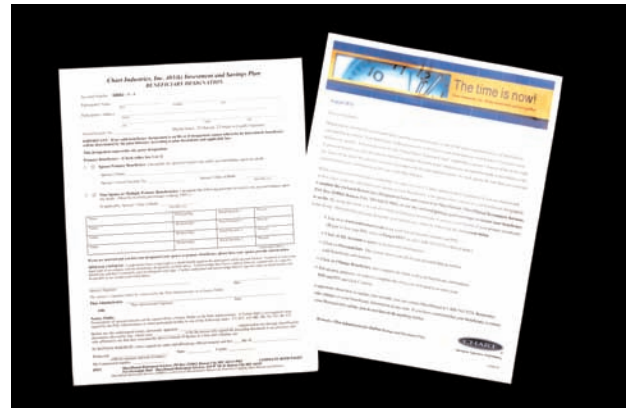
Iron Workers of Western Pennsylvania is a union organization of more than 2,500 members. This group is responsible for some of the most recognizable buildings, sports arenas, bridges, stadiums, monuments, and hospitals in the Pittsburgh area and across the country.

This predominantly male, union-member workforce is dispersed across the state of Pennsylvania, and members do not have e-mail access. Face-to-face communications and meetings are not feasible.

The purpose of this campaign was to increase model portfolio usage and promote online tools and resources to keep website usage high. Because members cannot make contributions to the plan, many of them do not proactively manage their account.

Iron Workers developed three direct-mail pieces. One piece included a die-cut of the Iron Workers' logo and a packet of seeds that recipients could plant. The mailers addressed the basics of investing and different investment strategies and directed members to online tools and resources. Model portfolios and online account access encouraged members to improve their use of the self-service tools that are available to them.

The campaign was a success. Four percent of members took action by logging on to their account for the first time or by responding to an asset allocation tear-off quiz that was part of one of the direct mail pieces. Model portfolio usage increased by 13 percent, and the overall assets in stable value decreased.



## Silver

### Chart Industries, Inc.

Sponsored by: MassMutual Retirement Services

Chart Industries, Inc. is a leading global manufacturer of standard and custom engineered products and systems for a wide variety of cryogenic and heat transfer applications.

The main purposes of the program was to engage participants and to make "SAVING" for retirement simple, easy, and actionable. Chart Industries also wanted to increase participation and salary deferrals; engage participants to determine if their investment solution met their "risk" tolerance; and assure participants had the means to take action during on-site meetings.

Chart Industries created a multi-media campaign to meet their needs. Print materials included a memorandum to all employees, posters, and quick enrollment and quick increase cards. Additionally, Chart Industries planned group meetings with a personalized touch.

Using state-of-the-art technology, Chart Industries engaged 988 participants in group meetings where each participant reviewed their personalized retirement readiness using an iPod.

Participants reviewed SAVINGS behaviors on which they could take action. Next, participants reviewed their current investment strategy to determine if that strategy matched their risk tolerance. Participants completed a risk quiz and determined if they needed to make a change.

The campaign was a huge success. Eighty-three percent of inactive participants actively enrolled, and 40 percent of active participants increased their salary deferral rate. Also, 72 percent of participants maximized their match.

In terms of risk tolerance, 13 percent of participants elected an investment strategy to align to their risk tolerance. Survey responses confirmed the campaign's success. Ninety-nine percent of the participants indicated that they were highly satisfied or satisfied with the meeting.



## Bronze Trihydro Corporation

Sponsored by: OneAmerica®

Trihydro Corporation has been recognized as one of the top engineering and remediation firms in the United States. Headquartered in Laramie, Wyoming, Trihydro has nearly 400 employees and operates 15 offices nationwide.

The theme of the custom communications program was “Do the Math,” and focused on Trihydro’s goals of communicating the offering of the 401(k) plan and educating employees about the basics of investing and retirement preparation through proper asset allocation. The campaign was developed to look and feel different and edgier than Trihydro’s usual corporate communications.

The result was a campaign that featured pops of pinks, blues, and yellows throughout simplified graphical representations. The simple graphics portrayed the message that through proper planning and education, retirement planning does not have to be difficult. The custom communications campaign included posters, brochures, and e-mails. Trihydro also used their intranet to push out information about the plan and link to retirement education materials.

In just a three-month timeframe, participants in the 18-29 age group increased the money allocated in target date funds by 2.4 percent. This same age group also saw a 4 percent increase in the overall participation rate. Participants who were eligible to participate in the plan increased by 5 percent, but participants actively contributing for that age group increased by 10 percent during the three-month time period.

Two e-mails also went out as part of the campaign. The first e-mail had a 35.7 percent open rate. The second e-mail had a 27.20 open rate and a click-through rate of 5.93 percent.

## Conversion

The Plan Conversion category recognizes comprehensive campaign that address the many issues employees need to know regarding a new provider. This category also includes changes due to mergers and acquisitions.



## Gold Cardinal Health

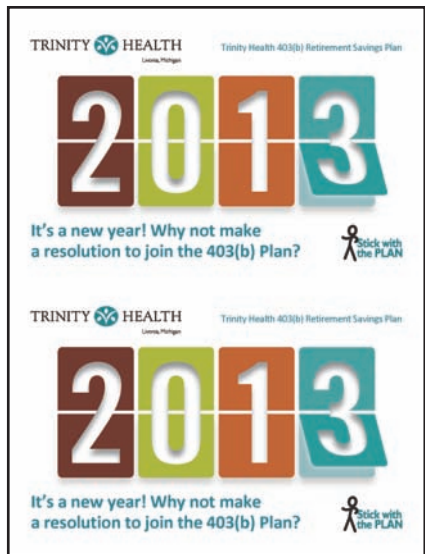
Sponsored by: Wells Fargo Institutional Retirement and Trust

Cardinal Health, a healthcare services company with more than 20,000 employees, needed transition communications for three plans and 40,980 participants with a balance. More than 20,000 of these participants were terminated employees. Cardinal Health has 550 locations, making electronic communication the preferred approach when possible.

The creative concept was “Make your own fortune.” The campaign included images of a fortune cookie throughout all materials and spouted one simple task for participants: “Don’t put off until tomorrow what you can do today.” Cardinal Health translated the materials into Spanish and into dialects for their U.S. Spanish-speaking audience and their Puerto Rican audience.

The Cardinal Health communication campaign enabled a smooth transition and delivered impressive results for both web registration and new participants. Pre-transition webinars were viewed more than 1,000 times; post-transition webinars were viewed more than 450 times. For the U.S. plan, 37.25 percent of the recipients opened the plan live e-mails. More than 40 percent of the U.S. plan eligible employees registered on the website within the first four weeks after the plan went live. Of the eligible but not participating employee in the U.S. plan, 19 percent enrolled after the plan went live.

Not only did the conversion happen with minimal disruption, the effective communication initiative resulted in more participants registering on the retirement plan website and an increase in plan participation.



## Silver

### Trinity Health

Sponsored by: Transamerica Retirement Solutions

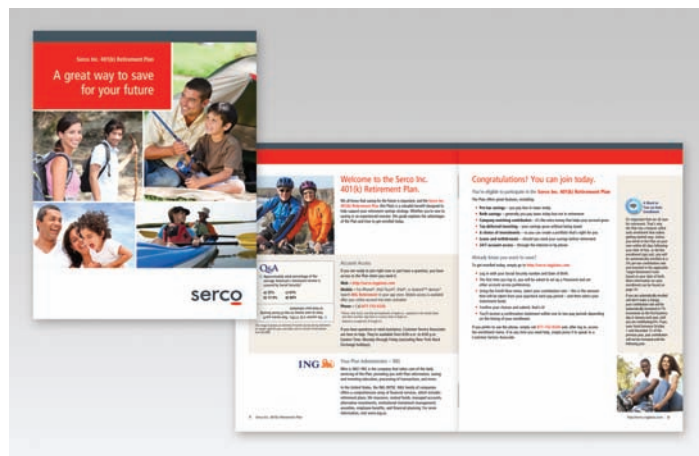
Trinity Health is one of the largest multi-institutional Catholic healthcare delivery systems in the nation and employs more than 87,000 full-time employees, 4,100 of whom are physicians. It serves people and communities in 21 states from coast to coast with 82 hospitals, 89 continuing care facilities, and home health and hospice programs that provide nearly 2.8 million visits annually.

During the fourth quarter of 2012, Trinity Health implemented three acquired healthcare organizations into their Retirement Savings Program for a January 1, 2013 effective date: Loyola University Medical Center, Mercy Chicago Medical Center, and Gottlieb Memorial Hospital. The total number of employees of these three organizations is 6,607, 11,782 and 1,267, respectively. With respect to each of these organizations' contributory retirement plans, employees were required to re-enroll into the Trinity Health Retirement Savings Plan instead of having current contributions mapped over automatically to the new plan.

Leveraging the new year for participants to resolve to re-enroll in the Plan and a related "Stick with the PLAN" theme, plan participation rates increased for each organization:

- Loyola University Medical Center: 41 percent to 49.4 percent
- Mercy Chicago Medical Center: 43 percent to 62.9 percent
- Gottlieb Memorial Hospital: 23 percent to 29 percent

Additionally, two locations surpassed the current incumbent plans' overall contribution rate of 6.69 percent: Loyola at 7.08 percent and Mercy Chicago at 6.73 percent.



## Bronze

### Serco Inc.

Sponsored by: ING U.S. Retirement

Serco Inc. is a leading provider of professional, technology, and management services focused on the federal government with more than 12,500 eligible employees across 762 locations around the world.

Serco used a variety of tools to communicate the plan conversion. These tools included webcasts for HR associates, HTML e-mail announcements, on-site meetings, and a Plan Tools electronic brochure.

Approximately 2.17 percent of employees elected to enroll immediately in the 401(k) plan as a result of the implementation campaign following the transition. New hires are automatically enrolled in the 401(k) plan after 60 days from their date of hire.

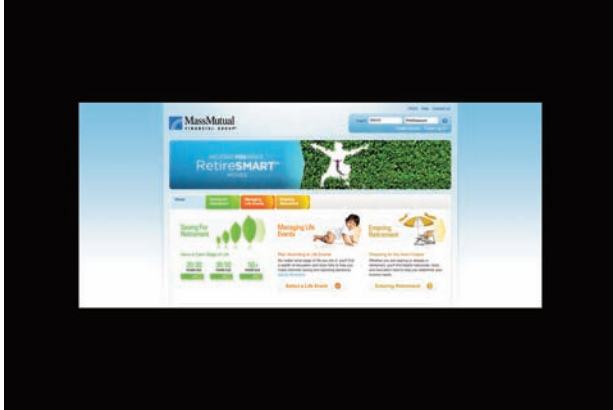
Out of the 7,587 ING Advisor Service Retirement Evaluation campaign materials that were mailed, participants took the following actions:

- 130 called to speak to an investment advisor
- 65 adopted the personal online advisor service
- 221 adopted the Professional Account Manager program:
  - 48 percent enrolled online
  - 29 percent enrolled by paper
  - 23 percent enrolled on the phone with an advisor

The total results for this campaign was 5.5 percent, which exceeded the expected response rate of 5 percent.

# Digital Innovations

This category recognizes the use of emerging technologies that will likely have a significant impact participant education, including interactive communications, increased speed of communications, and tools that give participants a way to be part of the message.



## Gold MassMutual Retirement Services

Formal, traditional communications no longer seem to resonate with retirement plan participants. They desire new media and do not want to be lectured to or educated. They want entertainment.

With this in mind, MassMutual Retirement Services created a series of video episodes that can be viewed by the general public on YouTube, loaded on client web sites, or used in live meetings. The "Smart View" talk show series has a host and two real participants discussing topics, such as:

- How Much Should I Save?
- Should I Borrow from My 401(k)?
- Pre-Retirement Jitters, and more.

Using social media to gather questions for Q&A segments, MassMutual tuned in to how younger generations are communicating. Hundreds of Facebook fans engaged in conversations about the shows. Feedback from clients was overwhelmingly positive, with hundreds of request to host videos on their intranet sites. Encouraged by the success of Season One, MassMutual has Season Two production underway.

By understanding how people are currently finding information and leveraging social media, MassMutual has spun the dial and landed on an exciting way to deliver retirement planning content.



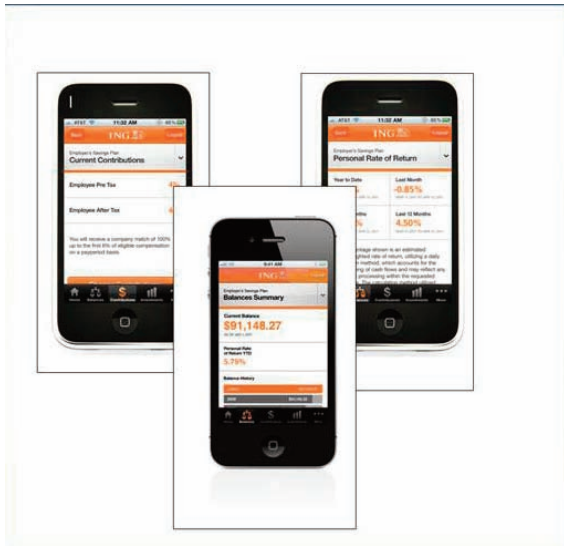
## Silver AXA Equitable

AXA Equitable believes that by providing education on fiduciary responsibility they are helping plan sponsors keep their plans healthy.

FiduciaryEducator.com is a unique website designed to educate plan sponsors and financial advisors in their fiduciary roles. Working with vWise Technology, the interactive site can be accessed from anywhere. Using short segments of information, video, real case studies and a self-quiz, the site teaches the way adults learn best.

The outcome is quality, professional, interactive presentations. AXA Equitable understood their audiences are plan committee members, many of whom are executives. Therefore, the format had to be classy and slick, while providing important information. The site is available to the public on the AXA Equitable main website. A knowledge center is included and provides white papers and other educational tools from industry leaders such as Janus Funds, T. Rowe Price, Federated, and Alliance Bernstein.

By creating a new interactive approach to allow people to educate themselves at their own pace, without any selling of services, AXA Equitable offers a tool to help fiduciaries in their roles of maintaining high quality retirement plans.



**Bronze**  
**ING U.S. Retirement**

As the world continues to become more technology-driven we must adapt and move with the rapid changes. ING U.S. has accomplished this through offering the transactional ING Retire Mobile Account App that is available on SmartPhones, iPod Touch, iPad, Android, and Kindle devices. Retirement plan participants can quickly access and manage their plan accounts on-the-go with access to transaction capabilities including contribution changes, set up of automatic contribution increases, transfer money among funds, reallocate funds, change future contribution investment elections, estimate potential future retirement income and calculate hypothetical retirement savings growth scenarios.

The app is the first one to offer more than just account review. It allows participants to make changes, taking action while on the go.

The ING Retire Mobile Account App app receives approximately 200,000+ visits per month and to date, 3,500 participants have changed their contribution rate using the app signaling increased engagement.

It is well recognized that younger generations are looking to their smart phones and tablets for their daily information needs. By offering an app for retirement plan participants to handle their accounts in the same way they do their banking, ING has embraced a new media trend that is in demand and ever evolving.



**Honorable Mention**  
**City of New York Deferred Compensation Plan**

Sponsored by: FASCore, LLC

The City of New York Deferred Compensation Plan created an e-merical to drive participants to the educational content available on the participant website. The link to it is located prominently on the main page of the website. The e-merical is content-rich and uses an appropriate choice of a regional voice-over representative of a typical New York City employee. The plan sponsors accomplished their goal of engaging their Gen X and Y employees through this new format.

The e-merical was easy to navigate and understand. It uses a “top things to avoid” section on the welcome page, which is a simple attention-getting way to highlight things that may damage retirement health. The e-merical offers thorough information about the plan, identifies common pitfalls and addresses areas of concern. A section featuring the financial seminar offerings uses short snippets of each seminar topic and are just the right amount of information to pique interest.

Overall, the e-merical is well done, easy to understand, and navigate and provides abundant information, without being overwhelming. Although not truly innovating in delivery, the rich and tailored content deserves an honorable mention.



# Events and Workshops

Events and Workshops includes efforts to schedule, promote, and implement successful benefits fairs, events, workshops, and employee meetings, and other special events.



## Gold Four Seasons Hotels and Resorts

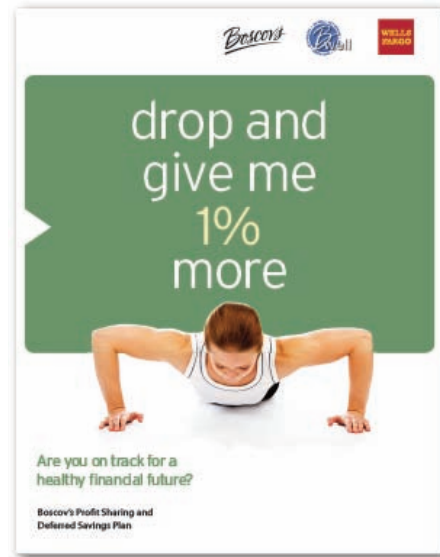
Sponsored by: Wells Fargo Institutional Retirement and Trust

Four Seasons Hotels and Resorts is the world's leading operator of luxury hotels and resorts. The hotel has grown to 84 hotels in 34 countries.

Four Seasons designed four direct mail pieces that were mailed throughout the year and addressed topics such as enrolling in the plan, maximizing the match, naming a beneficiary, and promoting face-to-face meetings. The materials let employees know that they were missing the match and encouraged them to defer at least 5 percent of pay. The messaging also made an emotional appeal to participants who did not have a beneficiary on file.

In addition to the direct mail pieces, Four Seasons hosted 196 meetings and made easy increase forms available to attendees. These meetings took place concurrently at 13 properties.

As a result of the campaign, participation more than maintained steady at 86 percent; it increased to 87.11 percent. The percentage of people who defer 5 percent or more increased to 53 percent. Thirty-one percent of participants returned an easy increase form at the conclusion of meetings. Finally, Four Seasons received a 3.8 percent response rate to their mailer encouraging participants to name a beneficiary.



## Silver Boscov's, Inc.

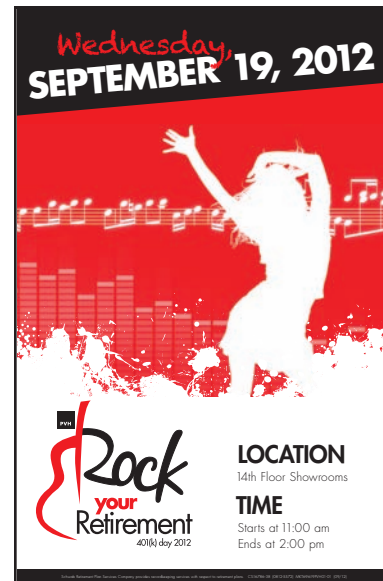
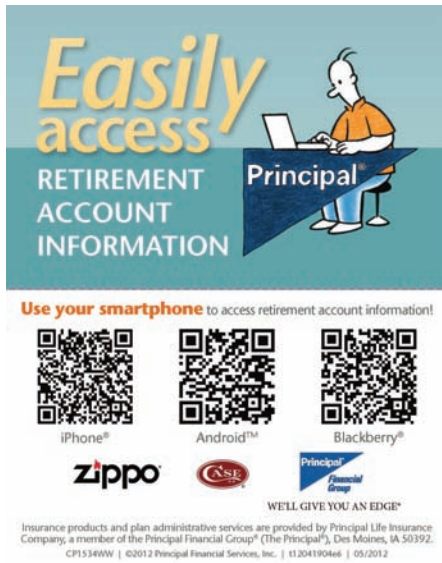
Sponsored by: Wells Fargo Institutional Retirement and Trust

Boscov's, Inc. is an American department store founded in 1911. Today, Boscov's operates 48 stores spread throughout the mid-Atlantic region. After a couple of years of minimal communications, Boscov's wanted to re-energize their retirement program.

Boscov's developed a "Be Well" fitness-themed campaign to communicate fund changes and the reinstatement of the company match and to increase overall plan participation and awareness. The campaign included a direct mail fund change and meeting announcement newsletter, meeting announcement posters and account access mirror clings. The "Be Well" tagline helped employees see the 401(k) plan as part of their overall health and wellness program and emphasized the importance of being financially fit.

Boscov's hosted on-site education meetings at all 48 of their store locations. The meetings included a presentation, workbooks, giveaways, a raffle, and easy enroll and easy increase forms. Because employees have limited opportunities to leave the floor to attend meetings and they work various shifts, Boscov's leveraged each store's morning huddle time. The typically 45-minute retirement workshop was streamlined into 20 minutes and encouraged immediate action.

The campaign was a success. As a result of the meetings, Boscov's reached 36 percent of the entire eligible population. Eighteen percent of the meeting attendees took action to enroll or increase their contributions, and online account access increased by 43 percent.



**Bronze**  
**Zippo Manufacturing Company**  
**and W. R. Case & Sons Cutlery**  
**Company**

Sponsored by: Principal Financial Group

Zippo Manufacturing Company markets in 160 companies and is one of the most recognized brands in the world. Zippo also owns W.R. Case & Sons Cutlery Company. Zippo and Case offer two retirement plans to all 835 eligible employees. Employees rely upon posters, hung in visible areas, to make them aware of upcoming retirement meetings.

Zippo developed a campaign with consistent messaging that promoted the benefit of Principal Financial Group’s Retire Secure<sup>SM</sup> service, which involves one-on-one meetings with a licensed professional. These meetings occur on-site three times a year and help employees develop a personalized retirement savings and investment plan.

Zippo also offers Financial Lunch N’ Learn meetings twice a year and one evening retirement planning seminar annually. Spouses are encouraged to attend these seminars.

To promote the Retire Secure<sup>SM</sup> meetings, Zippo used customized invitations to the meetings, a wallet card with account access information, a workbook and customized PowerPoint presentation, and a quarterly statement insert.

The efforts paid off. More than 300 employees attended various Retire Secure<sup>SM</sup> meetings or Lunch n’ Learn sessions throughout the year. Non-participants joined the plan, and participating employees increased their deferrals by an average of 2.53 percent.

**Honorable Mention**  
**PVH Corp**

Sponsored by: Schwab Retirement Plan Services

PVH Corp. manufactures clothing and shoes for men, women, and children under popular brands such as Aaron, Bass, Calvin Klein, IZOD, Tommy Hilfiger, and Van Heusen. The PVH corporate employee population is tech-savvy and educated with an average age of 35-40.

PVH developed a 401(k) Day plan awareness campaign that was creative and interactive. Using a theme of music and bands, PVH developed the “Rock Your Retirement” campaign to educate their employees about their retirement plan.

To promote the event, PVH used several types of communications, including a save-the-date e-mail, desk drops, and posters. Employees could use “backstage pass” play cards to accumulate points.

Employees working the event wore black “event staff” t-shirts in keeping with the rock concert theme. Tables served as “stages” where employees “performed” to complete a task. Stage themes included: Join the Band, Battle of the Bands, Don’t Forget the Lyrics, Know Your Instruments, On Tour With Your Retirement, Rock Your Moves, and Curtain Call.

These stages addressed overall plan awareness, the importance of plan participation, asset allocation, diversification, rebalancing, retirement readiness, and plan features.

This 401(k) Day was a rocking success! Not only did employees learn about the plan, but everyone had fun.

# Fiduciary and Plan Decision Resources

Entries in this category are communications designed to provide retirement plan committees with the information they need to act with care, skill, and prudence as they manage their retirement plans. Examples: Plan decision resources, white papers, strategic research, executive and fiduciary guides.



## THE FIDUCIARY PLANNING PROCESS

A GUIDE FOR PLAN SPONSORS



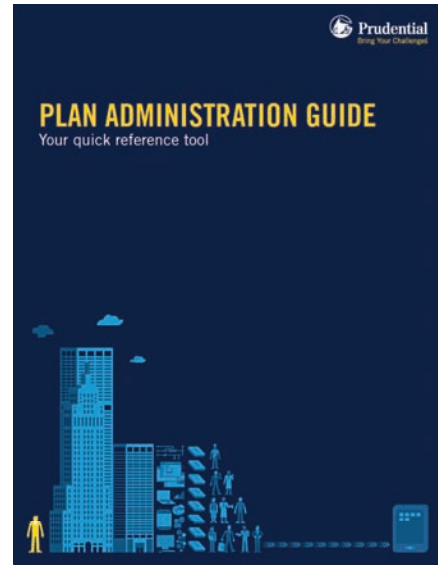
## Gold Federated Investors

Headquartered in Pittsburg, Pennsylvania, Federated Investors is a leading global investment manager that offers a wide array of investment options distributed through a network of institutions and intermediaries. As experienced money managers they continue to develop competitive and innovative products and create new applications for existing products with the goal of long-term consistent performance.

Federated Investors developed the Fiduciary Planning Process to help plan sponsors understand their fiduciary roles and responsibilities. With increased attention on fiduciary issues, government regulation, and lawsuits on behalf of plan participants against fiduciaries, plan sponsors are looking for assistance to understand their fiduciary responsibilities.

The training guide was created with the help of three industry experts: Eugene F. Maloney, Executive President and corporate counsel of Federated Investors; Bradford P. Campbell, nationally recognized figure in employer-sponsored retirement plans; and Ann Schleck, with 30 years experience in the retirement industry and consultant experience.

Together, this team developed the guide to educate plan sponsors through a non-intimidating, five-step process that included: goals, roles, investment policy, calendar, and monitor. The brochure was beautifully designed and organized. Federated Investors has also received significant positive feedback from their clients.



## Silver Prudential Retirement

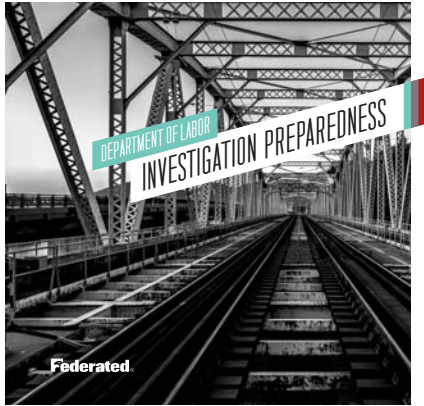
To improve the client experience the team at Prudential Retirement agreed to develop an “off the shelf” 401(k) resource for intermediaries, clients, and associates.

The Plan Administration Guide was designed to provide an easy-to-understand resource that would showcase the wide variety of products and services and set expectations for clients beyond the conversion. The guide has a modular and flexible design that includes participant and plan sponsor topics and information.

The guide is written using simple-to-understand terminology. Each page is setup in a consistent format, outlines roles and responsibilities, and describes each product and service offered.

“The process we have built is end-to-end and includes ongoing updates to accommodate new content or changes to existing content, has ownership and is a valuable resource.”

Now that Plan Administration Guide is available, clients can quickly reference additional products and services that they may not utilize today. The guide can be posted or printed on the same day a request for it is received. The guide is extremely versatile. Available primarily as an electronic document, it can be sent via e-mail to prospects and existing clients, posted to the plan sponsor website, or, when needed, printed and bound in a booklet. In the last six months the guide has been used with more than 500 clients and in sales.



## Bronze Federated Investors

Federated Investors is a leading global investment manager that offers a wide array of investment options distributed through a network of institutions and intermediaries. As experienced money managers they continue to develop competitive and innovative products.

When a plan sponsor receives notice that the Department of Labor (DOL) has selected their 401(k) plan for investigation it can be overwhelming. The Department of Labor Investigation Preparedness guide was designed for financial advisors to use with plan sponsors to help them understand what happens in a typical DOL investigation.

The guide contains a sample DOL notice letter, a checklist of the documentation a plan sponsor would need to have ready for submission, and example of the type of DOL findings a plan sponsor might expect at the end of the investigation. Inside the guide is a sample investment committee meeting agenda and an informative DVD, Plan Sponsor Investment Committee Best Practices. The guide can help plan sponsors learn how to better oversee the management of their companies 401(k) plan, know what to expect, and understand how they will be expected to respond to a DOL examination. The kit included: hardcopy brochure, DVD, Online Guide with checklist and overview sheet, one-on-one sales meetings, and group meetings.

The piece was created based on specific advisor and plan sponsor feedback. Feedback on the kit has been very positive with clients. Federated made a difficult subject easy to understand in a useful and nicely designed way.

# Financial Wellness and Education - General

This category showcases complete education programs and campaigns offered to a broad base of plan sponsors.



## Gold MassMutual Retirement Services

As a key component of MassMutual Retirement Services' participation and communication platform, the 2012 retirement national campaign is a direct marketing effort conducted on behalf of plan sponsors to help participants take the most appropriate action toward a strong financial future.

The goals were simple: educate and motivate participants on the single action step they need to take in order to become retirement ready, inspire them to take action now, and maintain the momentum of previous campaigns.

Simple, eye-catching direct mail and e-mail blasts reached the targeted audience with a single actionable messaging strategy based on one of four identified steps: save, enroll, consolidate, and advocate. Lighthearted copy and imagery showed participants that taking action does not have to be complicated or time consuming, and can actually save you time to do the things you actually want to do – tea with a friend, a day on the dock with your grandson, a jam session on your front porch.

Direct mail pieces were color coded based on the actionable item being communicated and supported with use of a QR code that drove participants to a fun, fact filled website the further educates on how acting now can get you closer to being retirement ready.

Overall, the campaign was a success. Open rates on the e-mail communications were 23 percent with a click through rate of 11 percent, beating the industry norm of 6.3 percent. New participant enrollment resulted in 6.6 million in new retirement savings and the number of those who adjusted their investment strategy tripled over last year's results.



## Silver

### American Express and Towers Watson

One of the premier employee brands at American Express is Smart Saving, which focuses on helping employees get and stay financially healthy. It encompasses a broad range of benefit plans and programs, including retirement benefits, welfare benefits, financial education and support programs, and discount programs. With its engaging brand approach, segmentation strategy, and action-oriented outreach, Smart Saving has gained significant momentum since its launch in 2010.

The focus of this campaign was to increase awareness of, appreciation for, and usage of the retirement and financial benefits provided to employees. One important part of this strategy was bring Smart Savings locations across the country with Smart Savings Fairs. A total of 18 fairs took place, reaching more than 8,000 employees. Locations that hosted a fair saw up to a 17 percent increase in plan participation.

The Smart Saving Virtual Fair was designed to reach employees who were not able to participate in the on-site fairs due to cost or proximity, as well as spouses. The Virtual Fair was rolled out in a series of phases. Approximately 1,000 virtual employees were invited to participate in the first launch of the Virtual Fair, followed by another 4,000. In May, the Virtual Fair was rolled out to 26,000 employees over a three-day period.

Currently, a “town square” is being developed with will serve as a central hub from which employees can access the Virtual Fair. Employees will also be able to access additional benefit content for health and wellness.



## Bronze

### Wells Fargo Institutional Retirement and Trust

Not all plan sponsors have the resources to produce custom retirement education, which is why Wells Fargo Institutional Retirement and Trust created a yearlong campaign that all plans have the opportunity to use.

The campaign overcame several challenges, including: a wide a diverse base of employee demographics, multiple sizes and types of plans, and addressing various goals and retirement planning behaviors. To support varying goals each plan had, the campaign featured five different “behavior tracks.” The five tracks were: comprehensive, participation, contribution, asset allocation, and non-contributing. Each track had content addressing all three key behaviors of retirement savings – participation, contribution, and adequate diversification.

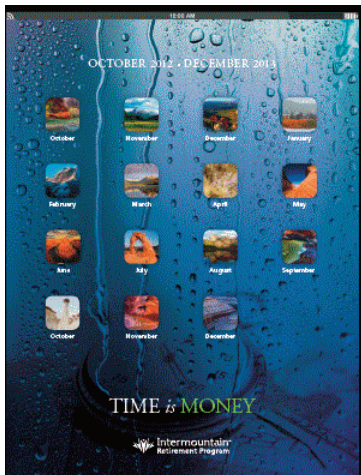
With this campaign, Wells Fargo wanted to provide plan sponsors with effective, turnkey education communications they could easily share with employees. The campaign materials were offered to more than 3,500 companies. The March communication promoting a web tool drove 16,500 participants to the web where they saw their retirement savings status for the first time.

The advanced investing webinar included eight Twitter message to 19,000 followers and the highest level of registration and attendances to date.

Age-based targeted mailers were send to more than 164,000 participants and achieved an impressive 10.4 percent response rate. Throughout the campaign, communications e-mails were opened more than 826,000 times.

# Financial Wellness and Education - Specific

This category showcases complete education programs and campaigns offered to one specific plan sponsor.



## Gold Intermountain Healthcare

Sponsored by: T. Rowe Price Retirement Plan Services, Inc.

Intermountain Healthcare is an internationally recognized, non-profit system of 22 hospitals, a medical group with more than 185 physicians, and an affiliated health insurance company.

In order to communicate with employees in the chaotic healthcare environment, Intermountain set up “hot spots” in high-traffic areas where employees could stop by to learn about the plan, ask questions, and meet with trained and licensed meeting specialists. Intermountain leveraged their benefit fair season to promote these hot spots.

An invitation and full schedule was mailed to all eligible employees. A 15-month calendar designed to look like an iPad provided all of the 2012 benefit fair dates and 2013 hot spot dates and locations. The photographic images of southern Idaho and northern Utah, where employees live and work, were appealing, comforting, and made employees want to use their calendars.

Using the theme, “Time is Money,” an icon of each calendar month’s image was designed to look like an app on the iPad home screen/cover of the calendar. Each month in the calendar contained a witty phrase to get employees thinking about saving and investing. Also, each month included an actionable step employees could take to start making a positive impact on their future.

The campaign was a huge success. Attendance at the hot spots and benefit fairs increased by 29 percent. Representatives at the benefits fair and hot spots met with 9,454 employees in an eight-month period; an increase of 2,127 employees in the same time frame the previous year.



## Silver Berry Plastics Corporation

Sponsored by: Securian Retirement

Berry Plastics is a leading manufacturer of injection-molded plastic packaging, thermoformed products, flexible films, and tapes and coatings. The company has 75 locations across the United States and abroad.

Berry wanted their employees to understand the interconnectivity of time, amount, and return to their retirement savings goals. The campaign was designed around a simple gift bag with the overall message, “Hold on to Your Future.” Berry reinforced the message with direct mail pieces, on-site meetings, posters and slides for TVs in break rooms, an on-line workshop, and a video.

The pieces of the campaign addressed the topics of starting to save early (time,) working hard to save more (amount), investing wisely (return), and how these three things work together in retirement accounts.

Berry hosted 250 sessions at 57 locations, and more than 7,800 employees attended at least one of the sessions. Approximately 1,000 employees increased their deferral rate by at least 1 percent over what they saved the previous year.



## Honorable Mention

### Fidelity National Financial, Inc.

Sponsored by: Wells Fargo Institutional Retirement and Trust

Fidelity National Financial, Inc. is a leading provider of title insurance, mortgage services, and diversified services. The employees of FNF are dispersed across the country, and the employee count at the hundreds of FNF locations range from just a few to thousands. FNF wanted to provide education resources to all locations, regardless of employee count. Additionally, FNF wanted to address their female employee population, which represents 65 percent of all employees.

FNF assembled a kit that HR administrators could use to host an interesting and fun event, as well as provide educational resources. The kit was shipped with a custom label and an instruction stick inside the top of the box. An e-mail alerted all HR administrators about the event-in-a-box shipment.

The box contained a lipstick-shaped flash drive filled with all of the tools the HR administrators needed to host their event. These tools included instructions, customizable meeting announcement flyers and e-mails, a "Women & Investing" recorded webinar, plan highlights, and easy enroll and easy increase forms.

The kits made it easy for the HR administrators to provide education resources to more than 300 locations. Overall, FNF distributed 142 "event-in-a-box" kits. As a result, 499 employees - 4.4. percent - took action by enrolling in the plan, increasing their contribution rate, or modifying their investment strategies.

# Increasing Participation and Savings Rates - Small Company

This category includes all education campaigns and communications that help employees start to save or to save more for retirement. Entries can be "complete campaigns" or singular one-time communications efforts. For purposes of the awards, we considered small companies to have fewer than 5,000 employees.



## Gold

### Werner Enterprises

Sponsored by: MassMutual Retirement Services

Werner Enterprises was founded in 1956 and is a premier transportation and logistics company with coverage throughout North America. Werner's workforce is largely transient, and only 1 percent of employees maintain an e-mail address on file with Werner.

Werner developed the "Follow Me" campaign to drive enrollment in the 401(k) plan among eligible, non-participating employees between the ages of 30 and 45. The multi-touch point campaign featured vignettes of existing Werner 401(k) plan participants and their advice to peers about enrolling in the plan. The main deliverable was a 3-D mailing that included a spiral-bound keepsake booklet and werner pen. It served as an ongoing reference guide for drivers. It included several blank notes pages and a tear-off enrollment reply postcard.

The campaign was a tremendous success. Overall, 104 employees - 9.7 percent - enrolled in the plan by returning one of the enrollment postcards. It is important to note that over the five-month course of the campaign, 360 of the 1,436 employees targeted by the campaign terminated their employment with Werner. In other words, 25 percent of the target population were no longer viable candidates for enrollment at the time of the final campaign measure.

Werner employees provided positive feedback about the campaign, and 32 people volunteered to serve as an advocate for the 401(k) plan.



## Silver

### Churchill Downs Incorporated

Sponsored by: MassMutual Retirement Services

Churchill Downs Incorporated has evolved from one racetrack in Louisville, Kentucky, to a multi-state, publicly traded company with racetracks, casinos, and the United States' leading online wagering company among its growing portfolio.

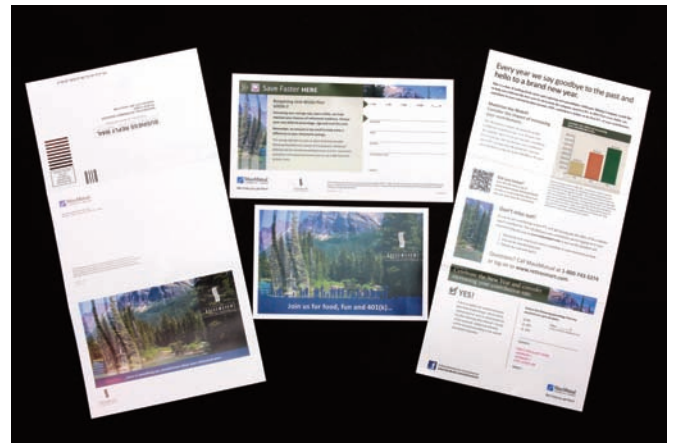
The seasonal nature of the CDI workforce requires individuals to re-enroll in the plan each time they return to work. CDI developed a campaign that reminded returning employees to re-enroll and encouraged non-participants to join the plan.

The campaign consisted of print materials and on-site education meetings. Two postcards were sent during two different "seasons" to capture more people when they were actively able to contribute. The mailers focused on the company match and included a special note to seasonal employees.

The on-site education included both group and one-on-one meetings at multiple locations. Current savers were also encouraged to contribute more and review their investment choices.

The first mailer resulted in a 2.3 percent action rate. Of the 2,518 employees targeted by the campaign, 58 enrolled with an average deferral rate of 5.1 percent. The second mailer was sent to 2,439 employees. As a result of that piece, 48 people enrolled in the plan with an average deferral rate of 5.58 percent.

On-site meetings were conducted at seven locations. More than 550 people attended, and 74 percent of those people took action. Notably, many people showed up to these meetings with their mailers in hand so they could get help re-enrolling in the plan.



## Bronze

### Stillwater Mining Company

Sponsored by: MassMutual Retirement Services

Stillwater Mining Company is engaged in the development, extraction, processing, smelting, refining, and marketing of palladium, platinum, and associated metals from a geographical formation in southern Montana known as the J-M Reef. The employee population consists primarily of men who work multiple shifts throughout the week.

Stillwater wanted to reach participants who were not maximizing the match and encourage them to increase their deferral rates. Some of the campaign communications were sent to the wider employee population, but some materials were specific to employees who were saving less than the match.

The campaign included home-mailed personalized campaigns with business reply postcards, mailed invitations, e-mails, and a personal one-on-one meeting format. The materials addressed the impact of taking full advantage of the company match and emphasized that participants should truly know their retirement readiness and use the online *RetireSmart Ready* planning tool.

Stillwater communicated to participants who were not maximizing the match with the message "We've noticed that you may not be getting the most from your company match," and compared the effect of 3 percent, 6 percent, and 8 percent contribution rates. These campaigns together has an average 10 percent response rate.

Stillwater also conducted one-on-one meetings with employees at a booth during the company picnic. More than half of the employees who met with the Retirement Education Specialist took action by enrolling, increasing their contribution rate, or changing their allocations.



# Increasing Plan Participation and Savings Rates - Large Company

This category includes all education campaigns and communications that help employees start to save or to save more for retirement. Entries can be “complete campaigns” or singular one-time communications efforts. For purposes of the awards, we considered large companies to have 5,000 or more employees.

## Gold PACCAR Inc

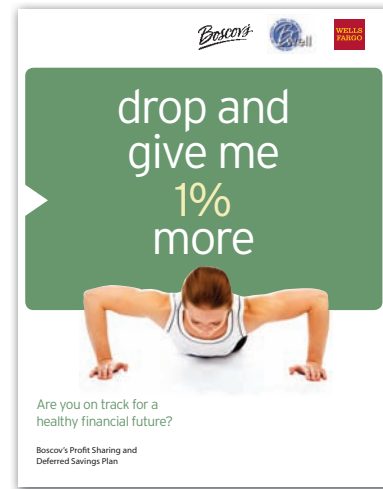
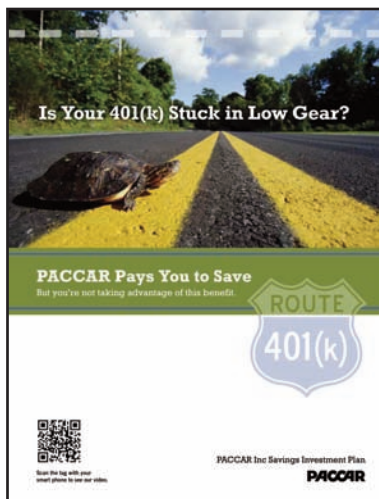
Sponsored by: Fidelity Investments

Headquartered in Bellevue, Washington, PACCAR Inc is a global leader in the delivery of high quality commercial trucks and related products and services.

PACCAR began this notable campaign after it noticed the drop off in plan participation from a “sound 87 percent” to roughly 64 percent. The cause of the decline was a combination of the economic downturn followed by an increase in newly hired employees who did not enroll in the plan.

The campaign used multiple touch points – videos, e-mail, postcards, human resources engagement, enrollment kits and follow-up communications. There was also a focus on four locations with the lowest participation rates; these locations had on-site enrollment fairs in addition to the broader campaign. As a creative element, the trucking company used industry terminology to customize the campaign with clever catch phrases, such as “Route 401(k),” “Get your 401(k) out of low gear,” and “Rev up your future.”

The barrage of communications and activities provided an exceptionally effective result. Participation increased from 64 percent to 73.2 percent (exceeding the goal of 72 percent). Deferrals across all locations saw an average increase of 7 percent, with the strongest gains in the four previously low-participating locations. After this campaign, PACCAR’s participants are certainly on the road to a successful retirement.



## Silver Boscov's, Inc.

Sponsored by: Wells Fargo Institutional Retirement and Trust

Boscov's, Inc. is a department store with 48 locations throughout the mid-Atlantic region. This campaign used a holistic approach marrying its health and wellness initiative with a “healthy retirement.”

As a retailer with an older workforce (average age of 55) of predominately female employees, the campaign used imagery of older women being active and exhibiting healthy behaviors.

The communications drove results – plan participation increased by 8 percent, an overall plan increase of 25 percent (surpassing the campaign goal of 10 percent). Additionally, there was also an increase in deferrals for the targeted group from 4.9 percent to 7.3 percent. For those employees who attended meetings, 18 percent took action to enroll or increase contributions following the meetings.

Feedback from employees was overwhelmingly positive and Boscov's generated results that were rare for the retail industry. Boscov's employees have embraced the “Be Well” theme for retirement readiness.



## Silver Guardian

Sponsored by: Wells Fargo Institutional Retirement and Trust

Guardian provides life and disability income insurance, retirement services and investment products to more than six million people.

As a large employer, Guardian used this campaign to target a specific location – Bethlehem, Pennsylvania – which was significantly impacted by the recent recession. Guardian sponsors both a defined benefit plan and provides a profit sharing contribution, thereby causing participants to fail to see the advantages of contributing to the 401(k) plan. The six-month campaign used multiple media, posters, seminars, webinars and mailers.

Results were overwhelmingly positive, with 37 percent of the targeted audience taking action to participate in the plan, 13.7 percent took action to increase their deferral rates, and 31 percent diversified their accounts. Most importantly, 16.2 percent of participants improved in all three areas.

Guardian had established a goal of increasing participation by 10 percent - the aforementioned 37 percent increase resulted in the plan sponsor exceeding its own goal by 270 percent.

## Bronze

### Four Seasons Hotels and Resorts

Sponsored by: Wells Fargo Institutional Retirement and Trust

Four Seasons Hotels and Resorts is one of the world's leading brands of luxury hotels and resorts.

Four Seasons' campaign was simply elegant; it used the same high quality materials and personal touch that Four Seasons provides to its guests. The communications materials consisted of stunning and sophisticated materials, resembling an "invitation" to participate in the plan. The participation message was done in both English and Spanish in the same mailer.

The campaign consisted of two mailers – both resulting in positive responses, likely due in large part to the quality of the mailer. The first mailer resulted in a 12.1 percent response rate, with participants increasing their deferral rate on average from 2.9 percent to 5.0 percent; the second follow-up mailer had a 4.7 percent response rate with the average contribution rate increasing from 2.4 percent to 5.6 percent.

The plan sponsor also conducted face-to-face meetings, continuing the momentum built by the mailers, where 30 percent of the participants attending returned an easy increase form. This was a quality campaign that produced quality results.





## Silver

### International Union of Operating Engineers Local 4 Annuity and Savings Plan

Sponsored by: MassMutual Retirement Services

The Board of Trustees and Benefit Funds Office of the IUOE Local 4 union do everything they can to make sure participants take full advantage of their retirement plan. However, the unique design of the plan, with most contributions being made by the employers, causes employees to pay little attention to their accounts and not to contribute. With some many members scattered over three states in the Northeast, a way had to be found to get people to attend a seminar so they could be encouraged to take action.

Reviewing feedback from past events, a recurring theme was that the location of the meeting would drive attendance. Therefore, the meeting was held at a central location, the Gillette Stadium, home of the New England Patriots. The seminar was scheduled on a weekend and spouses were invited. Ultimately, the plan sponsors wanted three goals achieved: Increased attendance at the meeting, change of participant investment allocations and increased usage of the tools available to participants on the web and through the financial planning partner.

A custom theme playing off of the location of getting a retirement game plan together was used on promotional pieces, with tag lines such as "Get the play-by-play on saving for retirement" and "With a good game plan, you could go all the way!" Images of footballs, helmets, playbooks and a site map with entrances noted to guide people to the meeting location helped get people to attend.

The results were a touchdown. Attendance increased by 50 percent, 22 percent of attendees made an allocation change, the website had a 30 percent increase in visits and the RetireSmart Ready Tool had a 250 percent increase. Impressively, 92 percent of attendees stated they would attend a similar event in the future.

By understanding their predominantly male workforce's preferences, and the love they have for their team, the plan sponsors for the IUOE Local 4 were able to achieve the goals they set to help their employees understand their retirement plan and be more retirement ready.



## Bronze

### The Animation Guild 401(k) Plan

Sponsored by: MassMutual Retirement Services

Members of the Animation Guild are talented artists who work in animation studios located across southern California. As artists, members are first drawn into any communication based on the quality and interest of the artwork that it contains. Unfortunately, the type of work available has changed. In the past, work was with a particular studio, often for years at a time. Much of the new work is temporary. Because members have to re-enroll in their retirement plan each time they move to a new studio, it is a challenge keeping people in the plan.

With a goal of increasing participation, the plan sponsors created a uniquely branded piece closely associated with the work done by the guild members. Working with the guild's business representative who is in the field talking to members, gave the plan sponsors insight into what could work to help members save for retirement.

The result is a branded piece with a cartoon image urging participants to remember to enroll and have no more excuses. The piece was positioned saving as something members couldn't afford not to do. The piece was inexpensive to produce and mail, but achieved impact. The response rate was over 8 percent with 135 new enrollees.

Despite the challenges of paper enrollment, impermanent employment and the high value of other benefits offered to members, the sponsors of the Animation Guild's 401(k) plan were able to achieve their goals by leveraging the cultural environment of their employees and creating something that was meaningful to them.



## Honorable Mention Guardian

Sponsored by: Wells Fargo Institutional Retirement and Trust

Many employees at Guardian with families have been significantly impacted by the recent recession and have the income of only one person. They are struggling to pay monthly expenses. With a defined benefit plan and a profit sharing type contribution, the company is challenged to get employees to enroll in the 401(k) plan. Upon a plan review it was discovered that one location in particular had employees who were utilizing their plan the least.

The goal was to influence 10 percent of the non-participants, 10 percent of those not deferring at least 10 percent and 5 percent of those not properly diversified. Ultimately, the plan sponsors wanted to get 2 percent more in this location to meet all three behaviors.

To assist with getting past the clutter of other communications, research was done on the city in which the employees worked. A group of Guardian employees was asked for input. A seasonal design theme was chosen with the city's historical imagery. The tagline, "Your future is always in season" was used throughout the printed pieces. Colors and graphics appropriate for each season were also used, and the pieces were sent throughout most of the year, culminating in a benefits fair in November.

Their thoughtful planning worked and they exceeded the participation goal by 270 percent. 37 percent enrolled, almost 14 percent increased deferrals, 31 percent diversified and overall 16 percent more people met all three behaviors. With direct input from their participants, Guardian was able to increase the retirement readiness in the location that needed it the most.

## Plan Administration and Design Changes

Plan Administration and Design Changes involves announcing changes in a way that is easy to understand, educational, and engaging to employees.

**Important news about changes to the Moffitt Cancer Center Retirement Program**

October 2012

The Moffitt Cancer Center is dedicated to making sure that the Moffitt Cancer Center Retirement Program (referred to as the "Plan") is an effective way for you to reach a more secure retirement. We consider your goal of achieving a secure retirement to be a shared responsibility between you and Moffitt, and therefore we support your efforts with contributions from Moffitt. We review the Plan on a regular basis to ensure that it continues to provide you with a combination of features and benefits to encourage your full participation, and make changes to the Plan as necessary.

To both encourage you to take a greater responsibility to save more and to make that even easier for you, we are making some important enhancements to the Plan effective January 1, 2013. This letter is just the first of a series of communications to explain these changes and their impact on you. Please read it carefully. Meetings will be held in the near future to provide more detail and give you a chance to get your questions answered.

**EMPLOYER CONTRIBUTIONS**

Currently, Moffitt makes a matching contribution of 25 cents for every dollar you save up to the first 4% of your compensation for a potential maximum matching contribution of 1%, and an annual discretionary contribution of 5.25% of your eligible compensation after you have one year of service. This combination is shown below:

CURRENT EMPLOYER CONTRIBUTIONS		
Matching contribution*	Annual Discretionary Contribution	Total opportunity
1%	5.25%	6.25%

\*Requires employee contribution of at least 4%.

Beginning in 2013, Moffitt is shifting its annual contribution to the matching portion. The new matching formula provides a dollar-for-dollar match (100% on the first 3% of your savings, plus 50 cents for every dollar you save (50% on the next 3% of your compensation, for a potential maximum matching contribution of 6.50%, which is 25% more than what is currently available. This new higher matching contribution will be provided on each paycheck. With this change, the year-end discretionary contribution will no longer be provided. This combination is shown below:

NEW EMPLOYER CONTRIBUTIONS		
Matching contribution*	Annual Discretionary Contribution	Total opportunity
6.50%	0%	6.50%

\*Requires employee contribution of at least 10%.

In order to receive all of the potential contributions from Moffitt, you will need to save at least 10% of your own money in the Plan. If you save 10%, Moffitt will add 6.50% for a total contribution to your account of 16.50% annually. The additional savings can make a significant difference for your ultimate retirement comfort.

Some executives, faculty and other eligible individuals will be able to participate in Moffitt's non-qualified 457(b) & (f) plans if their employer or employer contributions exceed the IRS deferral limit for qualified plans. Additional information will be made available in future communications.

Moffitt Cancer Center Retirement Program  
Leading the Way in a New Direction

MOFFITT Prudential

## Gold Moffitt Cancer Center

Sponsored by: Prudential Retirement

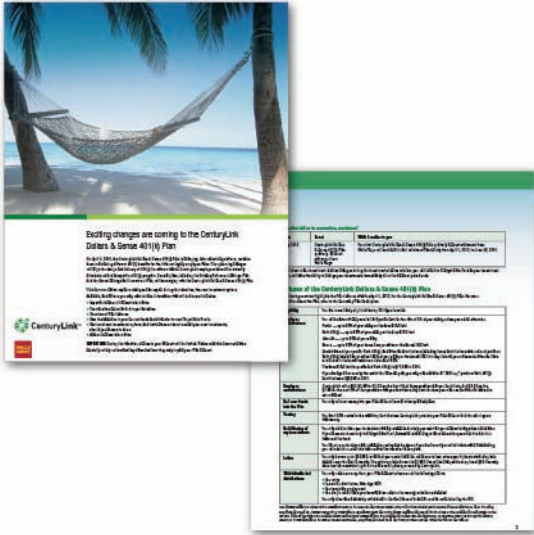
Moffitt Cancer Center is one of only 41 National Cancer Institute-designated Comprehensive Cancer Centers. Moffitt's employee population is highly skilled and educated, although their interests do not always trend toward financial literacy.

Moffitt wanted to redesign their plan to modify and incentivized certain employee behaviors.

Moffitt performed an extensive plan analysis and design work. All plan communications focused on four key participant benefits associated with the new plan design changes: a greater total match opportunity, a shortened vesting schedule, a new auto-enrollment feature, and a new annual auto-escalation.

Supporting communications included an educational presentation and a "plan enhancement" letter that positioned key benefits of upcoming plan changes with a schedule of hourly meetings to take place throughout the fourth quarter.

Moffitt exceeded its goal of reducing its annual plan contributions by at least \$1.75 million. The organization is currently tracking to have reduced its plan sponsor contributions by more than \$2 million annually. The overall participation rate has increased from 86 percent to 93 percent, and the number of non-contributing employees has been cut in half. Twenty-eight percent of employees now defer 10 percent or more.



**Silver**  
**CenturyLink**

Sponsored by: Wells Fargo Institutional Retirement and Trust

CenturyLink is a leading provider of internet, television, and voice services for customers across the country. Employees are dispersed across the country and work a variety of shifts. CenturyLink consolidated four union plans down to one and three non-union plans down to one.

The consolidations involved various legacy companies and corporate cultures creating a definitive need for positive and upbeat communications with one voice. CenturyLink delivered a comprehensive, multi-channel suite of communications and education.

The campaign engaged managers and human resource representatives in the transition. The tools helped them understand the upcoming plan, benefit, administration, and fund changes.

The campaign successfully communicated a complex project effectively and drove key behaviors that CenturyLink was hoping to accomplish - improving individuals' asset allocation, providing support to dispersed HR managers, and increasing website usage as the primary channel for employees to take action.

Overall plan asset allocation improved from 77.97 percent to 83.47 percent. More than 7,000 people attended employee webinars and made internet transactions.



**Bronze**  
**Starkey Hearing Technologies**

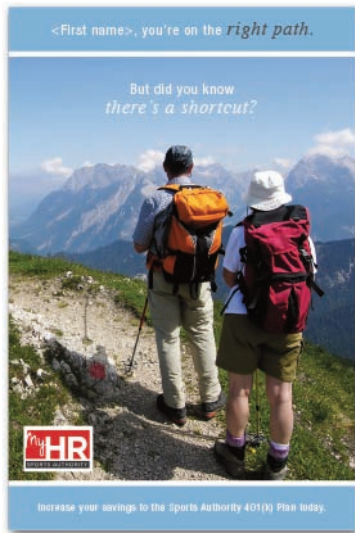
Sponsored by: Principal Financial Group

Starkey Hearing Technologies is a premier provider in hearing healthcare. Starkey has nearly 2,000 employees across four locations and a diverse workforce with varying needs and employee demographics.

The goal of Starkey's program was to educate employees on the benefits of the total retirement program and the benefits of contributing to the 401(k) plan. Additionally, Starkey implemented plan changes to help employees save more for retirement. Starkey hoped these changes would result in higher participation and average deferral rates in the 401(k) plan.

Starkey developed a targeted direct mail letter with required notices indicating the change of automatic enrollment or increase for eligible, nonparticipants and participants. A follow-up direct mail postcard provided "take action" dates.

The campaign had a positive impact on increasing awareness of the 401(k) plan and the benefits of saving more. Eight-eight percent of the employees enrolled contributed three percent, and three percent of the employees increased their contribution percentage to more than three percent.



## Honorable Mention

### The Sports Authority, Inc

Sponsored by: Wells Fargo Institutional Retirement and Trust

The Sports Authority is headquartered in Englewood, Colorado, and operates more than 450 stores in 45 states.

The purpose of their campaign was to promote the reinstatement of the company match and to encourage employees to enroll in the plan or to increase their contribution rates.

A letter from the CEO, web messaging, a statement insert, and mailers all promoted the reinstated match and encouraged participation.

Participants heard the message multiple times, received the message in the ways they preferred, and had the support of Sports Authority management. Overall plan participation increased from 10.36 percent to 14.24 percent, and 15.8 percent of participants increased their contributions to the plan.

## Plan Publications

This category is for general or specific publications designed to educate plan sponsors and/or employees about any aspect of retirement planning and saving. Examples: Newsletters, magazines, brochures, etc.



## Gold

### Dimensional Fund Advisors

Dimensional Fund Advisors publishes *DC Dimensions*, a semi-annual publication that objectively addresses topical issues related to retirement planning both in the accumulation and de-accumulation phases.

Each issue addresses thought leadership on global plan design, fiduciary, regulatory, and legal issues. The material is particularly relevant to plan sponsors, service providers, consultants, advisors, fiduciaries, and individual investors. Interviews and articles are submitted by legal experts, plan sponsors, consultants, advisors, and leading thinkers in academia.

The publication is issued in both hard copy and electronic format. Back issues are archived and made available for free to the public on Dimensional's website. Full issues or specific articles can be viewed or downloaded.

Dimensional qualitatively measures the success of the publication via the quality of content and growing list of industry thought leaders interested in participating. The most important qualitative measure is the growth of the subscription base, in terms of the number of subscribers and the breadth of audience. Over the course of two years, Dimensional has received subscription requests spanning 12 countries. The list of subscribers has organically grown to more than 5,000 as of the Summer 2013 issue. *DC Dimensions* also receives more than 1,300 web hits per month.



## Silver MassMutual Retirement Services

In 2012, MassMutual Retirement Services' ERISA Advisory Services (EAS) helped its 2,500 full service defined contribution and defined benefit plan sponsors understand and act on their retirement-related responsibilities. The EAS comprehensive services included a fiduciary guide and a 2012 fiduciary calendar, directly assist plan fiduciaries improve the governance of their retirement plans.

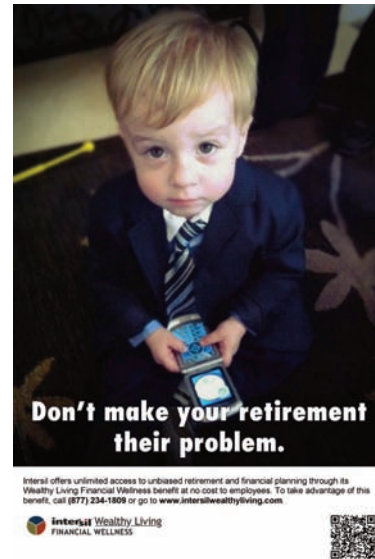
MassMutual posts its white papers and guides on their full-service Internet site. Many of the EAS-written white papers and articles are included in the *RetirePoints* newsletter. Some white papers are e-mailed directly to the target audience. One example in particular is the *Hurricane Sandy* white paper.

MassMutual shared information about Hurricane Sandy through a targeted e-mail campaign to 1,661 full service DB and DC plan sponsors with zip codes in the federally designated disaster zones. MassMutual posted copies of these communications on their full-service plan sponsor Internet site.

MassMutual also included two articles about employee contribution corrections and the newest plan limits in their monthly newsletter. Plan sponsors made 219 click throughs, which does not include the instances when MassMutual client-facing staff forwarded copies as part of their ongoing strategic services.

## Retirement Readiness

This category recognizes gap analysis communications, retirement projections, general retirement planning programs, etc. Also includes campaigns that promote/explain resources for participants nearing retirement, communications and services that focus on retirement income distribution or the "de-accumulation" phase.



## Gold Intersil

Sponsored by: Financial Finesse

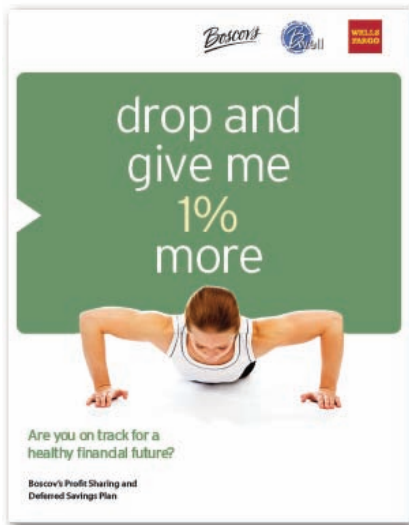
Intersil is a leader in the design and manufacture of high-performance analog, mixed-signal, and power management integrated circuits. Intersil had extra dollars in its ERISA budget and wanted to use those dollars to help participants become more ready for retirement.

Intersil developed the Wealthy Living program around a three-step "manage, plan, invest" framework. Unlimited online and phone-based financial guidance was available in each of the steps, and periodic workshops focused on successful investing and retirement planning strategies.

In less than one year, approximately 45 percent of Intersil employees used the service. Most people engaged in the program multiple times as part of an ongoing financial planning process.

One-hundred percent of the users would recommend the phone-based investment and financial planning service, and 100 percent feel more prepared to make financial decisions as a result of the service. Finally, 91 percent of online users plan to take at least one step to improve their retirement and overall financial plans.





## Silver Bosco's, Inc.

Sponsored by: Wells Fargo Institutional Retirement and Trust

After a couple of years of minimal communications, Bosco's wanted to re-energize their retirement program, motivate eligible coworkers to enroll in the plan, encourage participants to increase their deferral rate, and increase overall plan awareness.

The "Be Well" fitness theme campaign communicated fund changes, the reinstatement of the company match, and increased overall plan awareness. The "Be Well" tagline helped coworkers see the 401(k) plan as part of their overall financial health. It tied in with Bosco's corporate health and wellness campaign and used images of middle-aged to older people, which resonated with Bosco's aging workforce.

Campaign elements included direct mail fund change and meeting announcement newsletter, meeting announcement posters, account access mirror clings, a letter from Mr. Bosco communicating the reinstatement of the company match, and on-site education meetings conducted in 48 store locations.

By leveraging each store's morning huddle time, on-site meetings reached 36 percent of the entire eligible population. As a result of the campaign, 18 percent of the meeting attendees took action to enroll or increase their contribution rate using the easy forms provided at the meeting. Finally, online access increased by 43 percent during the campaign quarter.



## Bronze International Union of Operating Engineers Local 4 Annuity and Savings Plan

Sponsored by: MassMutual Retirement Services

The International Union of Operating Engineers Local 4 Annuity and Savings Plan differs from a traditional retirement plan in the types of contributions made. The majority of plan contributions are made by employers under the terms of a collective bargaining agreement, which means that many participants have money in their account, but many have never access their account through MassMutual's toll-free number or participant website.

The goal of the program was to offer a unique and compelling reason to get members to attend a seminar so that they could be encouraged to take action in their Annuity and Savings account to improve their retirement readiness.

IUOE developed a custom theme for the event to play off the location of the seminar, Gillette Stadium, home of the New England Patriots. The theme centered around getting a retirement game plan together. The seminar was presented by three different subject matter experts and covered topics like asset allocation, investment options, and retirement planning tools. Former Patriots player, Joe Andruzzi, presented on the importance of preparing for life in retirement.

The tools gave IUOE members a quick and easy way to gauge their retirement readiness by showing them whether or not they were on track to replace 75 percent of income in retirement. IUOE achieved their goals through careful planning, thorough promotion, and a unique event setting and content. Attendance at the seminar was 50 percent higher than in previous years, and 25 percent took action after the meeting.

# NOTES

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# Upcoming Dates and Events

## **2014 Midwest Regional Conference**

April 2014  
Chicago, IL

## **2014 Public Policy Fly-In**

May 2014  
Washington, DC

## **67th Annual National Conference**

September 15-18, 2014  
Turnberry Isle  
Miami, FL

