

What is 401(k) Day?

PSCA strongly believes that companies need to communicate with and educate their employees about the importance of saving for retirement. PSCA created 401(k) Day to designate a day to promote retirement savings education. Each year PSCA creates a generic education campaign to be used by plan sponsors for free with their employees. PSCA 401(k) Day materials can be used by themselves or in conjunction with materials and campaigns already in place. You can use the entire campaign or pick the pieces that best fit your education and communication needs. However you choose to do it, PSCA encourages you to host your own 401(k) Day and to make every day 401(k) Day!

Additional Hints for Hosting a 401(k) Day at Your Company

- Use 401(k) Day posters to announce times and locations for viewing online seminar during a “Lunch-n-Learn,” or other activities.
- Hanging the posters two to three weeks prior to the event to generate interest in your 401(k) Day activities or drive traffic to a specific location. Then, choose a designated area where you will set up your 401(k) Day booth. This could be your lunchroom, conference room, or reception area.
- If you use the tools in both English and Spanish, we recommend that you display the posters side by side for the benefit of all employees.
- If you do not have a color printer, you can print in black and white or download these files and print at your local copy or business center.
- If you decide to distribute postcards as announcements on 401(k) Day, we recommend that you ask management or Human Resources and Benefits personnel to distribute them as employees arrive.
- Getting the president or another executive involved is very effective.

Questions?

For more information about 401(k) Day and 401(k) Day materials, please visit PSCA's special 401(k) Day Web site, www.401kday.org. You may also contact PSCA by calling us at 312.419.1863 or by sending an e-mail to psca@psca.org.

Thank You to the Sponsors of 401(k) Day 2008!

ADP Retirement Services
Fidelity Investments
Principal Financial Group
T. Rowe Price Associates, Inc.
The Hartford
The Standard
Transamerica Retirement Services

Special thanks to Charles Schwab for the graphic design of employee education materials.

Special thanks to Wells Fargo for the graphic design of the Roth 401(k) tools.

About the Profit Sharing/401k Council of America

The Profit Sharing/401k Council of America, a national, non-profit association of 1,200 companies and their six million employees, advocates increased retirement security through profit sharing, 401(k), and related defined contribution programs to federal policymakers and makes practical assistance with profit sharing and 401(k) plan design, administration, investment, compliance, and communication available to its members. PSCA, established in 1947, is based on the principle that “defined contribution partnership in the workplace fits today’s reality.” PSCA’s services are tailored to meet the needs of both large and small companies with members ranging in size from Fortune 100 firms to small, entrepreneurial businesses.

For more information about joining PSCA, visit our Web site, www.psca.org, or call us at **312.419.1863**.

PSCA 401(k) Day 2008



These exciting materials, available on www.401kday.org, will provide everything you will need to have a successful 401(k) Day campaign.

The complete suite of ongoing targeted materials will support the needs of all your employees. The tools are designed to generate awareness and engagement from employees of all ages.

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401(k) Day 2008: You're in Control!

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2008 Campaign Theme: You're in Control!

Are your employees in their early 20s, where retirement is a million miles away and not exactly on their day-to-day radar? Or, are they more settled in their life and careers and juggling marriage, a mortgage, and college for their kids? Or, are some of your employees hitting the Baby Boomer phase and recognizing that retirement is just around the corner? Maybe the reality that they haven't saved enough just hit home. 401(k) Day 2008 offers help to each demographic group by segmenting campaign materials into three groups with appropriate and creative interactive and print tools that support the needs and questions that employees have while keeping 401(k) on their minds.

Our tools will do just that – keep 401(k) on their minds throughout the year and throughout their career and help them make the best decisions possible to secure their own retirement readiness. These life stages are illustrated through the use of a loosely-based selection of television shows that appeal to each age demographic. The remote control logo is used to showcase that participants are in control of their retirement planning and can change channels as their needs and opportunities change. By using a television metaphor, the 401(k) Day 2008 campaigns will provide a positive, everyday connection with life for each demographic group from Generation Y to Baby Boomers.

PSCA Member Company Advantage

As a PSCA member company, you and your employees have access to many additional tools. PSCA provides each company with a personal password so you can access valuable training tools at any time, and many are provided in both English and Spanish.

These tools consist of:

- Beautifully designed and easy to print coordinating campaign postcards. These are designed so you can print and cut to distribute through inter-office mail, U.S. mail, or as a handout on 401(k) Day.
- "Retirement Ready" Web cast designed to provide a basic overview of the many benefits of participating in a 401(k) plan. A "Retirement Ready" Web cast has been created for 457 plan participants as well and both are available in English and Spanish.
- Articles appropriate to each demographic audience are included for plan sponsors to publish in your office newsletters or hand out during employee meetings.
- **New for 2008!** 401(k) Online Blogs: Abbreviated articles with linked information to important retirement resources and concepts presented by characters

from each of the different generations "personalizing" the retirement planning experience.

- Spanish versions of the calculator, annual retirement checkup, interactive games, etc. are available for easy use by your Spanish speaking employees!
- The Amazing Road to Retirement (Amazing Roth Education tools, poster, articles and more) If you have or are thinking of adding a Roth to your benefits line up this is one tool you can't afford to miss!

Plan Sponsor Training

Four Web cast provide a nuts-and-bolts overview of profit sharing and 401(k) plans.

- Session 101 covers the basics of profit sharing and 401(k) plans.
- Session 102 delves into details about plan design and administration.
- Session 103 discusses fiduciary basics.
- Session 104 explains the various types of plan investments and communication.

How can you join? Simply go to www.psc.org and join TODAY! It is easy, inexpensive, and the best move you will make all year!

Tools for 401(k) Day 2008

Generation Y: The American Dream - *The Under-30 Workforce*



The "American Dream" was carefully chosen for Generation Y. The important, easy messages of participation is portrayed in a light-hearted, friendly manner to reach out to this audience. The importance of saving early and the simplicity and rewards of saving and investing in your company's 401(k) plan will keep employees engaged while learning the important lessons of preparing for a secure retirement. These important messages are addressed in articles, online blogs, interactive and print games that teach the language of 401(k), and a complete glossary of common financial terms. Generation Y won't want to miss the online Web cast, "401(k) – A Plan That Pays." In fact, everything they need is just a click away!

Generation X: The Symptoms of Not Saving - *Workers born primarily between 1965-1976*

Generation X is sure to relate to 401(k) Day's "The Symptoms Of Not Saving." These creative visuals can be used to encourage increased saving during the mid-stretch of career, offer information on how to deal with competing expenses like mortgage and college savings, and balancing today's demands with a secure retirement. Print and online tools are available to provide much-needed direction for this group of employees. In particular, a Web-based tool to calculate how much is needed for retirement provides easy access for setting goals and keeping on track during their career. An easy-to-use Annual Retirement Checkup will assist employees in setting long-term savings and investment goals in your company's retirement plan. The varied media used to communicate the importance of 401(k) savings to this demographic is sure to be a hit with your employees.



Baby Boomers: Critical Savings Initiative - *Workers born primarily between 1946-1964*



"Critical Savings Initiative" is designed especially for Baby Boomers. This concept, so appropriate for today's Baby Boomers, offers a wide selection of written tools, such as "Understand Your Catch Up Options," to promote taking advantage of all plan options available. It also provides planning tools for gap analysis and annual retirement review. This campaign will support your efforts to promote taking advantage of other savings options (Roth 401(k) and catch-up contributions), suggest ways to make up for lost time, and provide ideas for planning for life in retirement with pre-retirement topics of interest to this unique group of employees.

Tools for All Ages

Roth 401(k): The Amazing Road to Retirement

These fun and interactive communication tools help your employees learn about the differences between a traditional 401(k) and the Roth 401(k) feature. Using the Amazing Road to Retirement as its theme, an animated e-mail you can download from PSCA's Web site and send to your employees provides clues about the traditional 401(k) and Roth 401(k) journeys. In the "Meet the Retirement Contenders" section, employees will meet individuals at different stages of their journey to retirement. These hypothetical scenarios illustrate how contributing in a traditional 401(k) or Roth 401(k) can impact retirement savings. Other communications include a poster that provides a comparison of different retirement savings options and an informative article.



401(k) Mythbusters: A Fun Quiz

It is easy for employees to get confused about how their 401(k) plan works when there are so many retirement myths floating around. 401(k) Day's Mythbusters Quiz will:

- Help employees separate fact from fiction.
- Discover that knowing the 401(k) truth makes saving decisions much easier.



Available for print or as an easy-to-use interactive version at www.401kday.org.

The Power of Ten (Minutes)

To fit perfectly in today's busy lifestyle and fast-paced computer generation, PSCA has created NEW for 2008, "The Power of Ten (Minutes)." These employee education tools can all be completed in 10 minutes or less. From online videos to interactive games, employees will find each item a fast-paced, comprehensive retirement planning tool. Be sure your employees don't miss out on the 401(k) season "Must Sees!"

Tools Available in Spanish



Communicating with multi-lingual employees has never been easier! Most of the 401(k) and Roth 401(k) tools and activities are also available in Spanish for PSCA member companies.