

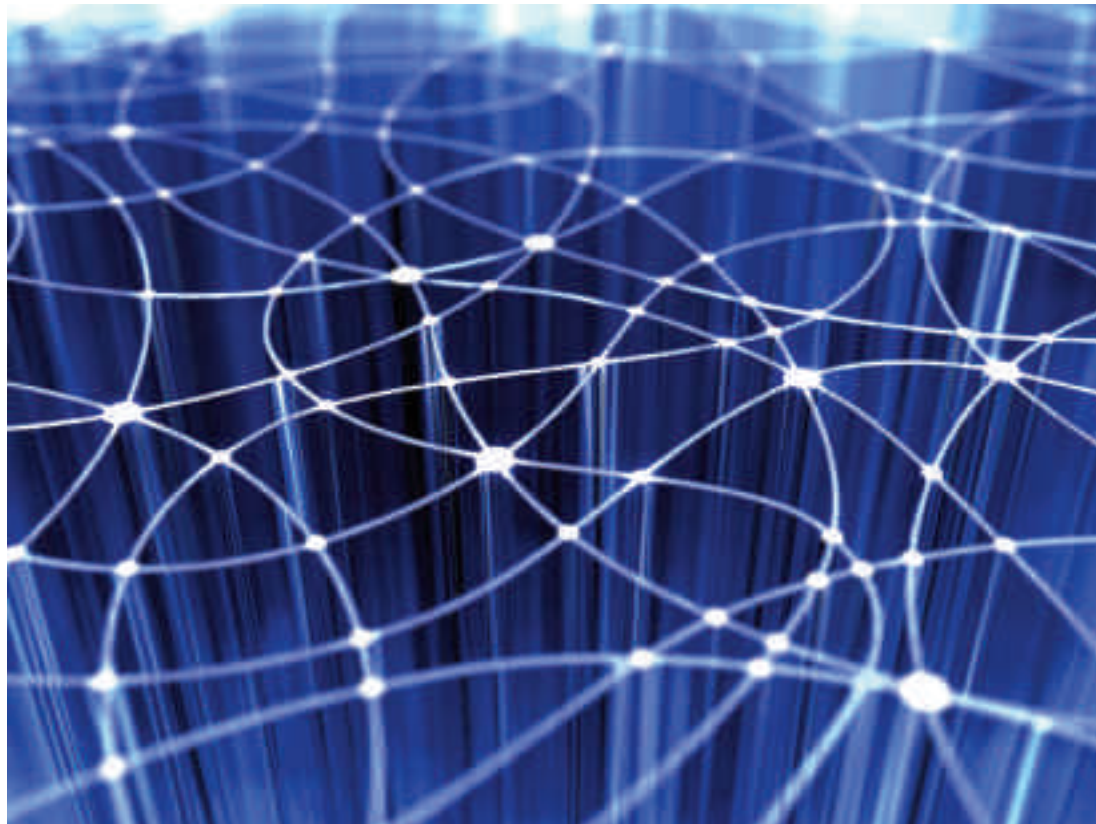
2010 Signature Awards

Recognizing Excellence in Plan Education and Communication

Making Connections

Table of Contents

- 1 Advice Campaigns
- 1 Asset Allocation
- 3 Education Programs
- 5 Explaining Plan and Investment Fees
- 6 Fiduciary Resources
- 7 Financial Fitness
- 9 Increasing Plan Participation and Savings Rates
- 11 Language and Cultural Diversity
- 12 New Media
- 14 Onsite Events and Workshops
- 15 Plan Administration Communications
- 17 Plan Conversion
- 18 Plan Design Changes
- 20 Preparation for Retirement
- 21 Retirement Readiness
- 22 Singular Campaign
- 24 Train-the-Trainer
- 24 401(k) Day



INSIDE THIS ISSUE

Letter from the President—inside front cover
PSCA President, David Wray, thanks plan sponsors for their commitment to employer-sponsored defined contribution plan communication and education.

PSCA Board of Directors—inside front cover
A listing of PSCA's current Board of Directors and their companies.

Signature Awards Judges—inside front cover
The names and companies of the individuals who donated their time, energy, and expertise to assist in the judging of this year's field of entries.

Upcoming Dates and Events—back cover
Mark your calendars for PSCA's upcoming regional and national conferences and events.

A Message from David L. Wray

Congratulations to the winners of PSCA's 2010 Signature Awards! This year, PSCA received 188 entries in 18 categories. Especially in light of the current economic situation, we are pleased to see that plan sponsors remain dedicated to employer-sponsored defined contribution plan communication and education.

2010 has been an exciting year for PSCA and the Signature Awards program. As we look ahead to the future, and the changing landscape of the defined contribution industry, PSCA has an opportunity to expand its purpose and relevancy to its members. PSCA Signature Awards play a role in this effort. This year, in order to keep the Signature Awards relevant and in line with industry best practices, we have evolved the categories. Categories that had shared goals were combined, and new categories were developed to showcase emerging participant needs and new strategies.

Employer-sponsored defined contribution plans are a valuable resource for millions of American workers who are preparing for their retirement. Plan sponsors need to find new and innovative strategies to promote the benefits of these types of plans to their employees. The PSCA Signature Awards will continue to evolve with the needs of plan sponsors and recognize plan sponsors for their outstanding dedication and support. Thank you for your continued commitment to the defined contribution industry and the future retirement of millions of American workers.



PSCA Board of Directors

Officers

Chairperson
Daniel Madden

1st Vice Chairperson
Sheryl Wright
Teledyne ISCO, Inc.

2nd Vice Chairperson
Ira Finn
Komatsu America Corp.

Treasurer
John Greenwell

Immediate Past Chair
G. Dawn Anderson

Honorary Director
Ray A. Killian

Directors

Karen Kay Barnes
McDonald's
Corporation

Cherel Chilton
Ann Combs
The Vanguard Group

Kenneth Epps
Intel Corporation

Douglas Fisher
Fidelity Investments

Silvia Frank
Trinity Health; Novi,
Mich.

Linda Garcia
Rooms to Go

Annette Grabow
M. A. Mortenson Co.

Tom Johnson
New York Life

Alan Leighton
Marian, Inc.

Robert Love
Custom Air Products
and Services, Inc.

Stephen McCaffrey
National Grid USA
Serv. Co., Inc.

Richard Menson
McGuireWoods LLP

Tom Mess
The Procter & Gamble
Co.

John Miller
Stockbridge-Munsee
Band of Mohican
Indians

Cindy Moehring
MGM Resorts
International

Ted Moss
Roscoe Moss Company

Stacey Pauwels
Karsten Manufacturing
Corporation

Mary Ann Tweddle
United Parcel Service

Rodney Wilson
Haag Engineering Co.

Shirley Zabiegala
Nestlé USA, Inc.

2010 Signature Awards Judges

PSCA would like to give a special thank you to the judges of the 2010 Signature Awards for dedicating their expertise, time, and hard work reviewing the entries we received this year.

Christy August
Wells Fargo Institutional
Retirement and Trust

Deborah Baran
Prudential Retirement

Bob Beasley
Nationwide Financial

Tobi Davis
Playboy Enterprises,
Inc.

Josephine Jones
Fidelity Investments

Renee Leonard
Principal Financial
Group

James Modelski
DiMeo Schneider &
Associates, L.L.C.

Shelly Moeller
Wells Fargo Institutional
Retirement and Trust

Karrie Morisette
MassMutual Financial
Group

Amy Parker
The Newport Group

Lisa Reilly
MassMutual Financial
Group

Paula Smith
Charles Schwab

Dana Stephens
Milliman

Carolyn Trenda
McGuireWoods LLP

Stephen Wallace
Putnam Investments

Advice Campaigns

The Advice Campaigns category is for entries that provide employees advice for retirement and recommendations on financial goals beyond retirement. Judges consider how entrants provide and promote the advice offerings they make available to participants.

SILVER

Realogy Corporation

Sponsored by: Bank of America
Merrill Lynch

Concerned that employees needed to better manage their retirement accounts, Realogy Corporation decided to offer an advice service to their employees. "Taking the Guesswork Out of Investing" was a welcome, on-demand seminar after turbulent economic and market conditions resulted in many unhappy investors.

The goal of the program was to introduce the advice service

through a multi-media approach and demonstrate the ease of using automatic account management. This well-executed program required engaged local human resource contacts to coordinate onsite meetings at 16

locations nationwide. Attendance at onsite and web seminars reached more than 2,200 employees.

A demonstration of the advice service and personalized projection statements resulted in 24 percent of eligible participants adopting the advice service. Nine percent of employees age 20-29 and 14 percent of employees age 30-39 adopted the advice service and increased their savings rate!



Asset Allocation

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

GOLD

The Goodyear Tire & Rubber Company

Sponsored by: J.P. Morgan
Retirement Plan Services

The Goodyear Tire & Rubber Company identified a number of participants who were invested in multiple target-date funds. Goodyear set out to educate these participants with a target-date mailing.

Goodyear used this opportunity to re-address the importance of asset allocation and a diversified portfolio. In easy-to-read descriptions, the campaign explained diversification, asset allocation, and how target-date funds work. In its mailer, Goodyear

led participants to a call to action with repeated references to the plan's website and toll-free number, including step-by-step instructions.

The design of the campaign was eye-catching. The materials included "road" imagery. They also included tag lines such as "Diversification: Your Retirement Plan May Need a Tune Up" and "Your Retirement Milestones... and

Everything in Between."

Goodyear's goal was to have at least 2 percent of the participants make changes to their target-date fund allocations. Overall, 3.6 percent made changes. Another goal was to have at least 4 percent revisit their overall allocations. A total of 5.2 percent made changes to their overall investment elections.



Asset Allocation

SILVER

Iron Workers of Western Pennsylvania

Sponsored by: Wells Fargo Institutional Retirement and Trust

The Iron Workers of Western Pennsylvania wanted to increase the awareness and benefits of its profit sharing plan. The communication campaign addressed several needs of the plan while tying in the importance of asset allocation.

Themed pieces featuring the tag lines “Invest in Today’s Market,” “Creating a Sound Investment Strategy,” and “Long Term Investing” all reviewed asset allocation basics and led participants to a strong call to action. Each piece contained basic language and easy-to-understand

graphics. The campaign was delivered through participant meetings, mailers, and the plan’s website.

The tools featured custom graphics that centered around the tag line, “It’s Your Retirement Benefit — Make the Most of It.” All the materials carried the Iron Workers of Western Pennsylvania graphic and color scheme.

The Iron Workers of Western Pennsylvania experienced solid results. Usage of model portfolios increased from 34 to 41 percent with approximately 10 percent of plan assets reallocated across stock, bonds, and cash/capital preservation.



BRONZE

UA Local Union No. 614

Sponsored by: MassMutual Financial Group

UA Local Union No. 614 moved from a trustee-directed to a member-directed investment platform. UA Local used the change to educate members on investment allocation. The campaign focused on informing members of how the trustee-directed platform was allocated and how to use asset allocation concepts to invest their funds going forward.

MassMutual Financial Group and UA Local created a focused campaign on asset allocation that was clear and easy to understand. The campaign featured onsite meetings, mailers, transition brochures, and investment education books as touch points throughout.

The materials featured graphics that were appropriate for the audience. Imagery and graphics associated with steam fitters, pipe fitters, and plumbers were featured on each piece.

UA Local viewed educating members on asset allocation as the most crucial part of their campaign for their transition process. Approximately 4 percent of the plan’s assets were reallocated by participants.

According to UA Local, just as important was confirmation from their participants that their current investment elections were the right choice for them.



Education Programs

The Education Programs category showcases complete education programs and campaigns that have been offered to a broad base of sponsors. Examples include: campaigns with multiple touch points, programs that provide solutions for the different needs of diverse employee groups, and on-going targeted campaigns covering various participant behaviors.

GOLD

TIAA-CREF

A key challenge for most educational programs is how to make the material specific enough for each individual participating in the program. For its truly comprehensive and broad-based approach to personalized financial education and advice, TIAA-CREF has earned a Gold Signature Award.

TIAA-CREF used an integrated marketing communications program that delivered standard financial education that was objective, but personalized to each customer. The program delivered distinctive, targeted financial and retirement-planning information that was thorough without being overwhelming, presented in a

clean, easy-to-understand format, so that it was relevant enough to spur action.

In a recent assessment of its retirement readiness service, TIAA-CREF reported that, of the 38 percent of employees advised to increase their savings rate, most did so by 10 percent or greater; of these, the median increase was 50 percent. Based on surveys of participants who took advantage of the company's advice and planning services, 77 percent rated it as better or much better than other companies' services.



SILVER

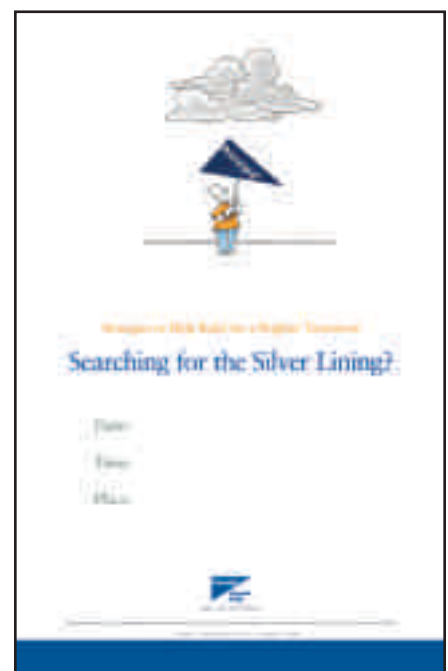
The Principal Financial Group

Recognizing that the market plunge of 2008 had left many retirement savers emotionally, if not financially, crushed, The Principal Financial Group responded with a program that sought to answer a most pressing question: "What's next?" The company rolled out its "Searching for the Silver Lining?" Seminar, which delivered education that customers could use to repair not only their retirement savings accounts but also their psyches.

Presented in clean, straight-forward format – sprinkled with whimsy – the

seminar and supporting materials helped customers see the light... that savers who understand the fundamentals can and do emerge from rough economic periods, often stronger, wiser, and in a better financial state.

After rolling out the program, Principal increased its average deferral percentages from 4.88 percent to 4.98 percent and increased its plan participation rate by 6.3 percent. In addition, 29.8 percent of employees said they intended to change their contribution amount, and 44.7 percent said they planned to change their investment direction.



Education Programs

BRONZE

Wells Fargo Institutional Retirement and Trust

Difficult economic times often bring difficult questions. Wells Fargo Institutional Retirement and Trust recognized that consumer questions often lead to opportunities, not only for those asking the questions and the company itself, but also for all of its customers. Through its Questions Answered campaign, Wells Fargo sought to answer the most common and most recurring questions with straight-forward but reassuring language.

The program delivered its messages via a variety of media in clear, concise formats: flyers, statement inserts, video,

HTML e-mail, and Flash-enabled interactive presentations.

One intriguingly basic aspect of the campaign engaged employees by asking "What's your savings secret?," a promotion for prizes that reinforced the you-can-do-it nature of the campaign.

The Questions Answered campaign garnered positive feedback from clients and team members. More than 2,700 plans used at least one element of the campaign. Of the more than 200 plans that participated in a Contribution Increase global mailing, more than 80 percent had at least one person enroll in the program or increase their contribution rate.



BRONZE

MassMutual Financial Group

In developing its RetireSmart Academy, MassMutual Financial Group identified four obstacles most consumers face when thinking about saving for retirement: resistance to education, lack of time, lack of urgency, and inertia.

The RetireSmart Academy is an online education website that encourages participants to think about retirement planning at their pace and convenience. The goal was to create an easily accessible website for both sponsors and participants that serves as a central location to retrieve retirement education materials and planning tools. It's as interactive as the user wants it to be, with materials ranging from static articles to fully interactive tutorials and calculators.

RetireSmart Academy content was segmented into three life stages: Saving for Retirement, Managing Life Events, and Entering Retirement. Each of these segments features various tools to help participants make smarter financial decisions.

Offering a wealth of information broken down in easy-to-navigate categories, the site has seen a 60 percent increase in average monthly use since its inception, a 58 percent increase in the number of average page views, and a 25 percent increase in time spent at the site. In addition, more than 20 percent of monthly users are repeat visitors.



Explaining Plan and Investment Fees

The Explaining Plan and Investment Fees category is for communications to participants about plan and investment fees. Judges assess the information provided and how it demonstrates best practices in clarity and transparency based on the targeted employee group.

GOLD

State of North Carolina

Sponsored by: Prudential Retirement

The State of North Carolina consolidated its 457 and 401(k) plan into one supplemental retirement package and used the opportunity to describe and disclose the plans' fees to participants. The primary goal was to create and provide participant communication that was transparent and easy to understand.

Transparency of fees was set along the following criteria:

- explain the pricing difference between old and new investment options,

- explain and break down components of total expense rates, and
 - explain total weighted expense rates for asset allocation portfolios provided in the plan.
- Description of the different fees included:

- investment management fees,
- "other" investment expenses,
- administrative fees, and
- recordkeeping fees.

The State of North Carolina used various media tools to communicate fee information. These tools included



Category	Fee Type	Rate
Investment Management Fees	Asset Manager	0.50%
	Fixed Income	0.40%
	Equity	0.60%
	Money Market	0.30%
Administrative Fees	Recordkeeping	0.10%
	Investment	0.05%
	Other	0.05%
Recordkeeping Fees	Investment	0.05%
	Other	0.05%

online access through the plan website, print materials, and printable PDF files.

The campaign resulted in positive feedback from participants who said they appreciated the information for the way it was presented.

Additionally, it provided improved day-to-day education of plan participants.

SILVER

Nestlé, USA

Sponsored by: ING U.S. Retirement Services

Nestlé, USA wanted a fee disclosure statement for its savings plan that would provide complete information to participants in an easy-to-read format.

Nestlé, USA and their service provider created a one-page document focused on investment management fees, administrative fees, and total fees. In addition, a Savings Plan Weighted Average was included.

The disclosure statement is printed and included with all enrollment kits. The disclosure is also mailed annually in quarterly statements and posted on the plan's website. The disclosure document includes, by fund,

Investment Management Fees, Administrative Fees, and Total Fees. It also includes overall Savings Plan Weighted Averages for each of the categories above.

The easy-to-read document clearly identifies fees for each fund and further details information into categories, such as investment management and administrative fees. The simplicity of the document makes it easy for participants to evaluate funds by the fees applied to each as well as the overall average fees charged for investing in the Nestlé 401(k) Savings Plan.

The fee disclosure document was featured in an industry trade article, and the format of the document has been duplicated by a number of other large plans administered by ING.



Category	Fee Type	Rate
Investment Management Fees	Asset Manager	0.50%
	Fixed Income	0.40%
	Equity	0.60%
	Money Market	0.30%
Administrative Fees	Recordkeeping	0.10%
	Investment	0.05%
	Other	0.05%
Recordkeeping Fees	Investment	0.05%
	Other	0.05%

Fiduciary Resources

The Fiduciary Resources category is for 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 include: plan decision resources, white papers, strategic research, and executive and fiduciary guides.

GOLD

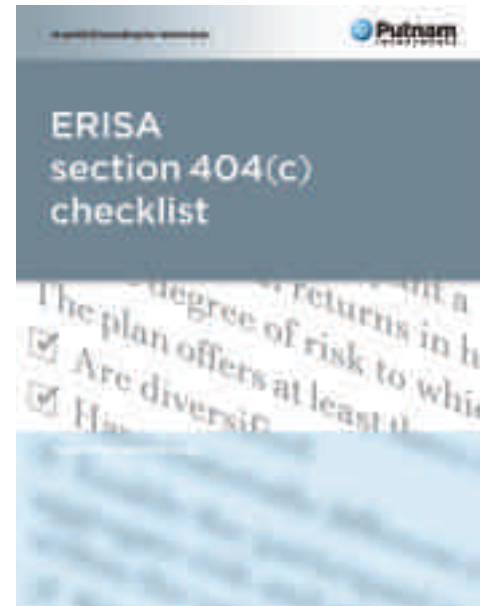
Putnam Investments

Understanding that plan sponsors have fiduciary obligations regarding the management of their qualified retirement plans, Putnam Investments designed an easy-to-use fiduciary tool kit to aid their clients and help manage their risk.

The goals of this campaign were to clarify ERISA's complex guidelines in regard to the assignment of fiduciaries, the investment selection process, and plan administration; detail the roles and responsibilities of fiduciaries; offer practical solutions to the most common fiduciary challenges facing plan sponsors; help ensure plan sponsors are doing everything they can to reduce their fiduciary risk; and to provide a useful framework for

fiduciary compliance by using action-oriented checklists, including: an ERISA section 404(c) checklist, a fiduciary responsibility checklist, and an investment policy statement checklist and sample.

Putnam achieved great results. More than 2,000 tool kits have been used by plan sponsors over the past 12 months. And, with each kit, plan sponsors, administrators, and officers have learned to manage risk for their company and themselves.



SILVER

MassMutual Financial Group

MassMutual Financial Group offers its plan sponsor clients, third-party administrators, and intermediary partners a fiduciary service, titled "ERISA Advisory Service" (EAS). The service is designed to help their clients understand the requirements to maintain the qualification of their retirement plans and to meet their plans' fiduciary obligations.

MassMutual needed to make important ERISA-related information available to plan sponsors and plan advisors in a consistent manner, and they needed to deliver information in a consistent, timely manner using tools that were easily available. MassMutual also wanted to make sure plan sponsors always knew where to look

for information relevant to urgent issues that require action.

The EAS uses several tools, including live web seminars, white papers, newsletters, a dedicated plan sponsor website, alerts on client websites, a fiduciary calendar, onsite seminars, and one-on-one consultations.

All of these tools are designed to keep fiduciaries abreast of the ever-changing requirements they need to follow to keep their plan in compliance.

MassMutual received a lot of

positive feedback from administrators, and they received all-time high scores in customer satisfaction survey for the EAS.



Fiduciary Resources

BRONZE

MassMutual Financial Group

MassMutual Financial Group's plan sponsors have indicated that MassMutual's Retirement Plan Review has been the single most important tool that helps them manage their plan.

In 2009, MassMutual renamed this tool the "Strategic Plan Review and Action Plan" (SPR) to better describe its ultimate purpose. The goal was to provide key plan information that plan sponsors need to make informed decisions and to organize the data in a way that is easy to work with.

Enhancements made to the SPR include an executive summary, financial information, participant

savings behavior, total investment balance, loan activity, action plans, and new data presentation techniques.

The new SPR was distributed in print, electronic "green" copies, and live seminars. Training was also conducted via web casts for all financial professionals to inform them of the new tool and to train them to deliver it themselves.

The Strategic Plan Review debuted to rave reviews and hit the mark with its users. The tool has been proven useful, and MassMutual has

received extremely positive feedback from plan sponsors and advisors who use the tool.



Financial Fitness

Recent studies have shown that participants need help with financial issues beyond retirement planning. In fact, budgeting and debt management problems can be an obstacle to retirement plan participants. The Financial Fitness category is for campaigns and programs that help employees with financial goals beyond retirement.

GOLD

WorldatWork

Sponsored by:
PricewaterhouseCoopers

Given the impact of the economy and the credit crisis, WorldatWork wanted to take a more holistic approach to help employees plan for retirement as they recognized other factors, such as increased stress related to managing debt, volatile investment markets, and even everyday cash flow challenges, all needed to be addressed in order to get employees refocused on saving for retirement.

WorldatWork rolled out a Financial Fitness Assessment program designed to determine the overall financial wellness of their employee population. WorldatWork sponsored "Financial Fitness Month" to promote the Financial Fitness Assessment. The

program included in-person workshops that also were made available virtually, a 15-minute online financial fitness assessment, a dedicated financial fitness intranet page with links to financial

tips, calculators, and other resources, and personal finance coaching via phone. Employee spouses and partners also were invited to attend the events.

When employees completed the online assessment, they received a personalized report with their financial wellness score and suggested action items to help them improve their financial fitness. WorldatWork received a detailed aggregate report about the financial well-being of their employees by key demographics.

79 percent of employees attended the workshops, on which the company received very positive participant feedback. 81 percent completed the Financial Fitness Assessment, and 73 percent of those who completed the assessment wanted to discuss the report with a personal coach.



Financial Fitness

SILVER

FedEx Corporation

Sponsored by: Vanguard

In response to the economic downturn of 2008, FedEx Corporation took broad cost-reduction actions, including suspension of the 401(k) company match and compensation reductions. FedEx was concerned that employees would stop contributing to their 401(k) savings plans and/or take out loans or early withdrawals from their plans.

In order to mitigate that possibility, FedEx designed a financial education program to provide education, resources, and tools that could help employees manage their personal financial situations for the short and long term. A monthly online education series, "Manage Your Money," was created and delivered to employees via e-mail. Each month, a different financial topic was addressed, such as

"pay down your credit card debt" and "the importance of an emergency fund." The program consisted of monthly e-mails with links to an online newsletter and resources on the FedEx Retirement Plans website, which featured articles and tools available at Vanguard's website.

The response was phenomenal: 87 percent of employees found the e-series helpful, and 40 percent decreased spending. Thirty-six percent increased their savings, and 34 percent paid down/off credit card debt. Thirty percent of employees established or increased an emergency fund, and 28 percent created a budget.

One program goal was to increase traffic on FedEx's and

Vanguard's websites by 25 percent. They dramatically exceeded this goal: traffic to the FedEx website experienced a more than 400 percent average increase, and traffic to Vanguard's site had an average increase of more than 2,000 percent. Only 8 percent of employees stopped contributing to the 401(k) plans, and the plans experienced only a 1 percent increase in new loans.



BRONZE

M. A. Mortenson Company

Sponsored by: Financial Finesse, Inc.

M. A. Mortenson Company strongly believes that employees need to learn how to save enough, a benefit being that employees who are not stressed over finances are healthier and more productive. Working with Financial Finesse, Inc., M. A. Mortenson created a series of workshops designed to help their employees improve their finances and retirement savings.

Employing a colorful "back to school" theme, the campaign used the firm's Intranet, posters, e-mail, mailed invitations, and desk drops to publicize the workshops. Employees were asked to complete an online financial quiz before attending the workshops and

were provided with a personal financial learning plan, which they brought to the workshops. The quizzes allowed M. A. Mortenson to customize the workshop topics based on participant responses.

To encourage participation, M. A. Mortenson provided door prizes at the workshops, including MP3 players. Ninety-three percent of participants within driving distance of a workshop attended. The workshops received high marks from participants, and 89 percent of participants in the workshops took action to improve their finances or retirement savings.



Increasing Plan Participation and Savings Rates

The Increasing Plan Participation and Savings Rates 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.

GOLD

Safeway

Sponsored by: J.P. Morgan Retirement Plan Services

When Safeway converted its 401(k) plans in January of 2009, they expressed a desire to increase participation by 2.5 percent and provide easy, convenient ways for eligible employees to enroll.

Safeway faced a few challenges. Only store managers had access to work e-mail or Intranet, the employee base had both union and non-union workers, and employees had diverse education levels and age ranges.

Safeway developed a custom print campaign that matched the feel of their food culture. The materials included a conversion non-participating flyer, a QuickEnroll self-mailer to eligible employees, which included a QuickEnroll tear-off, resealable card, and an SPD mailing that included a QuickEnroll form for non-participating employees.

Due to Safeway’s large population, it was critical that the messages be clear and

the mailings be strategic. The results proved effective with more than 1,500 employees responding to the Conversion Flyer and QuickEnroll self-mailer, and 1,200 employees returned the QuickEnroll form. This increased plan participation by 2.8 percent.

In addition, 62 percent of recipients of the QuickEnroll flyer increased their contribution rate to be higher than the minimum rate.



SILVER

Taylor Corporation

Sponsored by: J.P. Morgan Retirement Plan Services

In 2009, Taylor Corporation was suddenly forced to eliminate the company match in its 401(k) and profit sharing plan. However, by year end it was able to reinstate – and even increase – the match.

This created an opportunity to communicate the change to employees, as well as encourage higher participation to take advantage of the new increased match.

Taylor Corporation developed a series of postcards with a clean and inviting outdoors/family theme, promoting “A new year, a new

match.” A basic message of “you should contribute more to the plan” was used in a total of four different postcards to five separate audiences. All postcards, except the ones directed toward participants who were already receiving the full match, included a tear-off, resealable self-mailing piece that made it easy for participants to take action.

The postcard designs used several forms of choice architecture, such as set deferral rates and increased amounts

and listing the higher savings rates first on the form.

All of their goals were exceeded. The number of participants who increased their contribution to receive the full match was 25 percent (250 percent over goal), and 18.6 percent of those who were already at the match still increased their contributions (80 percent over goal).



Increasing Plan Participation and Savings Rates

BRONZE

Citrus Valley Health Partners

Sponsored by: Prudential Retirement

The recent California budget crisis and market volatility significantly impacted employees of Citrus Valley Health Partners. Employees began making quick and emotional financial decisions without considering their long-term retirement strategy.

Dedicated to helping their employees, CVHP crafted a plan to help ease the employees' fears by developing a fresh and light-hearted campaign to encourage them to maintain their current contribution rate, improve their asset allocation, and, for those not enrolled, to begin participating.

Using their branded character known as "Cyan Sam," they used a variety of methods such as e-mails,

mailers, monthly flyers, color posters, and table tents that used everyday analogies to appeal to the employees.

Throughout the course of the year, 12 different retirement planning topics that would hit home with their employees were addressed. Each month, employees were provided with new ideas and solutions to provide comfort and direction during uncertain financial times.

The pieces were unique and featured an inventive and fun approach that also provided relevant messages in an easy-to-read manner. Direct and easy-to-distinguish calls to action made it easy for employees to make well-informed decisions about what to do with their retirement planning in the long run.

Results were measured quarterly and showed an increased awareness and appreciation of the CVHP retirement plan. Increases in plan participation rates and flat dollar contribution amounts proved the campaign successful. The new campaigns created a "buzz" about the plan, and employees looked forward to the next new topic.



BRONZE

Ingalls Health System

Sponsored by: MassMutual Financial Group

Ingalls Health System did a needs analysis that indicated employees were confused by the existing plan materials and did not understand the plan or terms used. The match and standard company contribution were misunderstood, as were the eligibility requirements. This study also revealed a need for plan design changes.

The campaign focused on providing materials that were easy to understand, revamping the eligibility feature, increasing the match, and adding automatic deferral increases. The design featured the same photo throughout most of the materials, and content and layout was effective and easy to read.

The program was rolled out in two parts and encompassed communications almost every month of the year. The first flyer reviewed the plan changes. Follow-up one page flyers and postcards then focused on one specific change, such as the match or automatic deferral increase.

Posters were used to promote plan changes and meetings with a MassMutual representative. Pre-retirement seminars were targeted to employees 55 and older, and employees received a pre-retirement workbook, DVD, tote bag, pen, and post-it notes.

The campaign was a huge success, increasing participation by 23 percent with an average savings rate of 3.5 percent. Onsite one-on-one meeting attendance doubled, and the pre-retirement seminars quadrupled with 120 attendees. MassMutual says a key factor in the success was the involvement and support from the plan sponsor.



Increasing Plan Participation and Savings Rates

Honorable Mention

Parsons Corporation

Sponsored by: Wells Fargo Institutional Retirement and Trust

Parsons Corporation wanted to raise awareness about their plan and encourage highly-compensated employees to diversify their investments. Their challenge was that their employees are at various stages of retirement and it's difficult to get busy employees to evaluate their investments. They decided they needed to create a fun, personal campaign that would keep employees thinking about retirement. The solution? A creative travel/luggage theme.

The first mailer included a personalized luggage tag, along with a targeted mailer and EasyEnroll form specific to one of these audiences: non-participating, participating but needs to save more, or participants saving the max but should focus on diversification. A trivia Flash animation was also posted to Parsons' Intranet site to encourage action.

Phase 2 was a die-cut suitcase mailer sent to eligible participants, with a fun theme of "packing away" savings. This mailing also included a Flash animation that featured a "Retirement Checklist."

This incredibly creative and fun travel campaign proved successful in achieving the company's goals of increasing participation, driving



existing contributions higher, and having HCEs diversify their investments more appropriately.

Language and Cultural Diversity

Companies can face language and cultural barriers to full plan participation. Translating materials or holding meetings in the participants' target language is a great first step, but frequently language isn't the only obstacle to engaging employees and helping them take action. Successful campaigns may also include special and unique targeted communications, advocacy programs, or other cross-cultural communications efforts.

SILVER

Rice University

Sponsored by: TIAA-CREF

Rice University was concerned that their mandatory plan may have participants who didn't understand the value of the benefit, especially for 10 percent of the enrollees who speak Spanish. Participants were eager to receive education in a way that addressed both language and cultural needs. This required a multi-media campaign with the personal touch of presenters who were rigorously trained for their effort.

The program consisted of two one-

hour seminars presented over the course of a day, followed by the opportunity to meet one-on-one with an individual. Seminar attendees received "who to call" cards, appointment cards, and attendance cards in their preferred language (English or Spanish).

Seventy-five percent of those attending the seminar session signed up for one-on-one counseling.

Nearly 90 percent of Rice University's Spanish-speaking employees had access to these events and

counseling. The ongoing partnership to support Hispanic Association of Colleges and Universities will continue in the future!



Language and Cultural Diversity

BRONZE

Sodexo, Inc.

Sponsored by: ING U.S. Retirement Services

Sodexo, Inc., a leading provider of integrated food and facilities management services in the United States, Canada, and Mexico, employs a diverse population of workers, including some for whom English is not their primary language. Recognizing that encouraging employee ownership in the Sodexo Savings Plan requires trust, Sodexo and ING U.S. Retirement Services worked to earn that trust by delivering news of plan enhancements via bilingual materials. Workers could receive

information in the language with which they are most comfortable.

Among the enhancements was implementation of automatic enrollment with an opt-out provision. Since April 1, 2009, when the feature was implemented, 85 percent of employees have remained in the program. Sodexo worked to ensure that this result was not due to a failure to communicate (due to a language barrier), but rather because it was well-communicated.



New Media

Gen X and Y participants access and integrate information differently than their parents and grandparents. Today's participants are looking for interactive communications, increased speed of communications, and a way to be part of the message. This new category recognizes the use of emerging technologies that will likely have a significant impact participant education.

GOLD

The Principal Financial Group

The Principal Financial Group used electronic media, namely text and e-mail messaging, to deliver information often to plan participants. The Participant Messaging Program is an opt-in service for participants to receive a weekly text message or e-mail that informs them of their account balance and personalized rate of return. The program was designed to test the effectiveness of text messaging. In addition, the program would provide an important benchmark in understanding participant

behavior. A pilot was conducted to determine the future of the program.

Principal was cognizant of the need to carefully roll out its new offering. It was imperative to slowly unveil the tool to watch for adverse affects with timing, such as increased negative calls to the call center. A demographic targeted group was identified, and the

program was piloted with 100 contracts. The service was opened up to a larger group to get better data, and it was found to be a success.

The goal of the program was exceeded by 4 percent. Analysis showed that participants who signed up for the messaging were more likely to increase deferrals and move investments appropriately.

By using a newer technology embraced by many people and carefully rolling it out, Principal was able to develop a program to deliver timely, pertinent information to plan participants.



New Media

SILVER

Bravo Health, Inc.

Sponsored by: MassMutual Financial Group

The human resources team at Bravo Health, Inc. is committed to the health of their plan and is actively engaged in ongoing retirement plan education. Bravo Health has a large call center environment, which presents many challenges when the company needs to communicate important plan information.

Bravo Health distributed a survey to plan-eligible employees to determine their comfort level with enrolling and investing in the plan. Many employees indicated that they were not very comfortable due to concerns about affordability and a lack of confidence about the security of investing in the plan. But, respondents did show an

interest and a willingness to learn more.

In order to reach out to employees in multiple locations, Bravo Health launched a targeted, multi-media campaign. Non-participants received encouragement to enroll. Low savers were encouraged to increase their savings. All employees received information about the availability of educational resources and an onsite retirement education specialist.

Communication strategies included onsite workshops, mailers sent to employees' homes, e-mails, group meetings, easy enroll cards, and a voice-over PowerPoint presentation.

Before the start of the campaign, participation in the plan was 39.6 percent. After

the campaign, participation increased to 51.3 percent. The usual response to a direct mail campaign is 2-3 percent. Bravo Health received an outstanding 13.99 percent response rate. The average deferral rate before the campaign began was 2.4 percent. The deferral rate increased to 6.7 percent, and the total amount of plan assets more than doubled.



BRONZE

M. A. Mortenson Company

Sponsored by: goBIG Strategic Communications

M. A. Mortenson Company continues to use its educational campaign theme and has found another way to deliver information to its employees. The majority of its new team members are young engineering graduates. The company wanted to deliver simple retirement information and education in a format that was impossible to miss in the new hire packets. They wanted it to be interactive and fun.

To be able to have something three-hole punched for the packets, they created a CD holder using Velcro to attach it in the binder. The holder was a pop up CD jacket. The CD featured a

game starring the plan's mascot, Buy Savingston. Players had the ability to fast forward 10, 20, 30, or more years to build the cabin of their dreams, an activity that tied in to the company's business.

To find out the effectiveness of the CD, a short survey form was sent to all new hires one month after hire asking for feedback. By persisting, the company got a good response rate. Of the 78 percent that played the game, 99 percent returned positive feedback. Enrollment was good, and 87 percent of those automatically enrolled did not opt out.

M. A. Mortenson's efforts to use the campaign they worked so hard to create and build keeps paying off. They find new ways to deliver messages to their employees and continue to get good results.



Onsite Events and Workshops

Talking directly with employees is one of the most effective ways to engage them and drive them to take action. The Onsite Events and Workshops category recognizes efforts to schedule, promote, and implement successful benefits fairs and employee meetings.

GOLD

Archdiocese of Chicago

Sponsored by: MassMutual Financial Group

The Archdiocese of Chicago was concerned its older workers were not adequately prepared for retirement. It was clear that they would benefit from focused pre-retirement education.

A customized series of seminars was designed with input from staff members in leadership positions. The program was structured to provide a complete picture of total retirement benefits from the Archdiocese and Social Security. The topic and associated messages were targeted to participants age 55 and older. Presentations were provided by representatives from the Archdiocese,

MassMutual Financial Group, and guest speakers from the Social Security Administration.

Locations for the meetings were chosen in central areas with ample space, during after-school hours. Scheduling of the people from Social Security was arranged to ensure one of the five different speakers was available at each meeting. Pension statements were produced and provided to attendees. Electronic and print media were used to advertise the meetings. Giveaways included a tote bag, pen, Post-it notes, and a DVD of a PBS documentary.

The planning paid off, and the results exceeded expectations. 400 pre-retirees

were invited, but 425 people attended, with the inclusion of spouses. The average age of attendees was 62, meeting the goal of attracting employees in the pre-retiree stage. The qualitative response was just as good, with feedback from attendees that showed the information was understood and valuable.



SILVER

University of California

Sponsored by: Fidelity Investments

The University of California noticed that attendance was down in their financial education classes. A new approach to promote attendance was needed. Using their provider, Fidelity Investments, and feedback from prior workshops, the program was repackaged. An electronic strategy was used to advertise the new program in conjunction with the university's efforts to "go green" and cut costs.

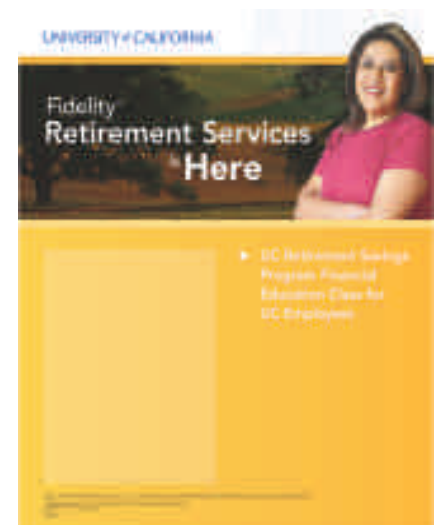
The repackaged program included a more effective learning structure similar to higher education. Classes were reorganized into sequences, with pre-requisites. Core materials included a class guide, print materials, and e-

mails, which were used to advertise the class offerings. The workshops were targeted to employees in categories using four fictional employees at various life stages. In order to pick the appropriate classes, participants had to find the appropriate fictional employee to follow. The materials used images appropriate to a university and, by combining print and electronic delivery, reached a large portion of the targeted group.

Attendance in all the workshop formats increased dramatically: presenter-led workshops increased 63 percent over pre-launch and 157 percent after three months, and on-demand workshops increased 39 percent over pre-launch and 23 percent after three months.

By using what they know best, how to educate people, the University of

California was able to redesign their retirement education program to ensure that more employees create a successful retirement for themselves.



Onsite Events and Workshops

BRONZE

Bravo Health, Inc.

Sponsored by: MassMutual Financial Group

Bravo Health, Inc., an award-winning health insurance organization, is committed to the health of their retirement plan. They surveyed eligible employees to determine their comfort level with enrolling and investing in the 401(k) plan. The results showed employees perceived they could not afford to save and that they lacked confidence, but had a willingness to learn more.

Using simple, targeted messages and action steps, along with appropriate timing, the materials advertising the onsite meetings drove

employees to attend. Enrollment in the plan was made easy using an iPod touch with e4 technology incorporating built-in plan specifics. Because the employees work in call centers, MassMutual Financial Group came to them, offering one-on-one appointments to employees where they worked. A positive buzz was created through the use of giveaways.

Bravo Health learned that "all signs point to the fact that 'communicating like crazy' has improved Bravo Health's plan health." Overall participation increased by 30 percent, and the average deferral rate rose from 2.4 percent to 6.7

percent, a 280 percent increase! Plan assets also grew as a result of the increased savings rate, from \$5 million to \$12 million.

A bravo goes to Bravo Health for recognizing the need to keep communicating to their employees and getting the job done.



Plan Administration Communications

Over time providers have developed valuable tools and methods of communication to help them manage their plans. The Plan Administration Communications category showcases the resources providers offer sponsors to facilitate the day-to-day administration of their plans.

GOLD

Putnam Investments

Given the demographic challenges and rapidly changing dynamics in today's retirement marketplace, Putnam Investments was looking for a way to help 401(k) plan sponsors and advisors manage their plans more efficiently and cost effectively. That is why they created the new 401(k) Plan Sponsor Website.

The result – a cutting edge website that provides critical information about an employer's plan, its investments, expenses, and participants including plan analytics, on-demand reporting, a fiduciary archive, a fund monitor, and a section that details expenses shown by asset managers, ERISA budget, and recordkeeping fees. The on-demand

testing allows users to diagnose areas for focus before they become larger issues, and the payroll bridge integrates with payroll providers.

In addition to the plan sponsor website, Putnam also created a new Putnam 401(k) Advisor Portal, which enables advisors to manage all of their Putnam plans in one location through a single login that includes a drilldown to all plan details.

Based on the feedback that Putnam has received from plan sponsors and advisors, the new site is clearly a tremendous success.

"State of the art. You're doing something that no one else is doing."

"This new, multi-faceted plan sponsor site is truly revolutionary, ahead of the curve, and will set the bar higher for all vendors concerning issues of fiduciary concern and transparency."



Plan Administration Communications

SILVER

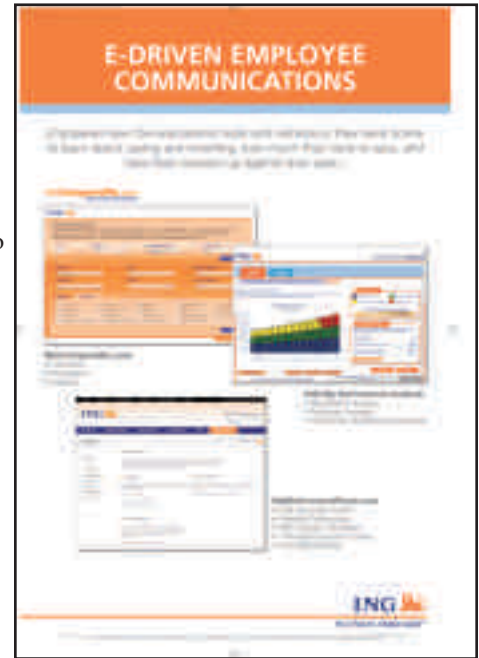
ING U.S. Retirement Services

ING U.S. Retirement Services used a simplified approach to summarize the ING participant experience to their plan sponsors. The creation of a series of “visual finals boards” that represented each ING participant experience engaged prospective sponsors.

The colorful and organized design visually outlines each timeline of the participant experience, from transition to enrollment to ongoing communications. The boards detail how each tool shown helps the participant better prepare and assists the plan sponsor to better manage the plan. The time frames walk sponsors through various campaigns including: transition, enrollment, increasing

deferrals (and maximizing the match), and asset allocation. The campaign uses electronically driven media that reiterate technology and participant engagement and set the stage for outcomes.

A set of generic boards were provided to each ING sales associate to use when explaining the campaigns, and customized boards could also be created on demand. The objective to increase awareness of the ING participant experience through visuals has measured a significant success to prospects.



BRONZE

MassMutual Financial Group

If you ask plan sponsors to name the single most important tool that MassMutual Financial Group provides to help them manage their plan, chances are that they would respond: The Retirement Plan Reviews. Why? Because this comprehensive report is the key indicator of their plans' health, and serves as a robust diagnostic and decision-making resource.

In 2009, MassMutual enhanced and redesigned the Retirement Plan Review into the “Strategic Plan Review and Action Plan” to enhance the key plan information that plan sponsors need to make strategic decisions. The new design also

summarizes the highlights of the data for a quick view and provides in-depth details on plan performance and all aspects of administration.

The plan is more than data; it creates action! Each section has an action plan with recommendations at a plan sponsor level and participant level.

The new format debuted to rave reviews and has hit the mark.

MassMutual's director of Relationship Management said it best: “Clients really appreciate the fact that the essence of the review is available in the Executive Summary, so that, in many cases, the rest of the report can be used to delve into greater detail only on the subjects that are important for them at the time.”



Plan Conversion

The Plan Conversion category involves a comprehensive campaign that addresses the many issues employees need to know regarding a new provider, such as deadlines, blackout periods, investment mapping, changing plan provisions, new forms, and new employee internet- and telephone-based tools. This category also includes changes due to mergers and acquisitions.

GOLD

Eddie Bauer

Sponsored by: American United Life Insurance Company (AUL), a OneAmerica financial partner and Lockton Investment Advisors

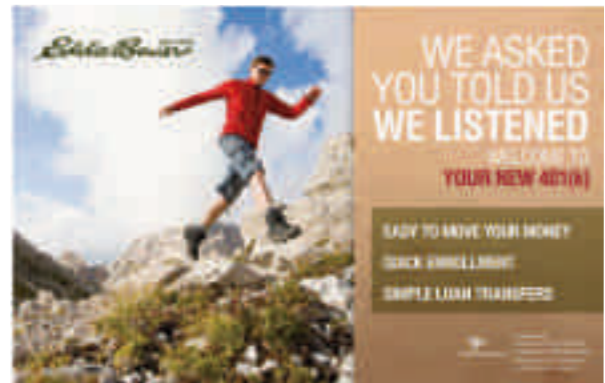
In 2009, Eddie Bauer underwent a corporate restructuring, which necessitated the creation of a brand new 401(k) with a new provider. Working together with their provider, the “Your New 401(k)” campaign was developed.

One of their biggest goals was to make sure the overall image and branding reflected the corporate culture, and that all materials complemented all other corporate marketing collateral. The plan materials featured easy-to-understand language, and there was a focus on

engaging employees to design a plan that met their needs. This helped to reinforce the company philosophy: people support what they help create.

To help communicate the transition of the new plan, the following tools were developed: a custom website, a direct mail campaign using the tag line, “We asked. You told us. We listened.,” and targeted copy that reinforced employee involvement from the beginning. Another creative feature was naming the four investment portfolios using outdoor themes, such as “extreme adventurer” to define an aggressive portfolio and “Eco Camper,” which focuses on socially responsive investments.

Overall, the campaign was well-integrated across media, and feedback from employees indicated that they appreciated being part of the plan design process. There were more than 3,200 hits to the website, with an average visit of seven minutes, and 55 percent of plan participants chose one of the four pre-modeled investor profiles.



SILVER

Republic National Distributing Company

Sponsored by: J.P. Morgan Retirement Plan Services

Republic National Distributing Company is a high-end wine and spirits wholesaler and distributor nationwide. Partnering with their new plan provider, the challenge at hand was to consolidate nine separate retirement plans into four active plans. The complexity of this conversion resulted in the necessity to develop multiple versions of highly targeted transition materials, with an

emphasis on print materials, as most participants are not online users due to a highly mobile workforce.

A clever campaign theme was developed that reflected RNDC’s business and corporate culture, using images of wine and spirits with

engaging headlines such as “A Toast to Your 401(k) Plan.”

The transition was successful and exceeded all three campaign objectives. First, 24 percent of participants were re-enrolled, which exceeded their 20 percent goal. Secondly, the campaigns drove 20.25 percent of participants to the website, compared to their goal of 15 percent. Finally, they achieved a 20 percent overall attendance rate at meetings, surpassing the original goal by 5 percentage points.



Plan Conversion

BRONZE

Hallmark Cards, Inc.

Sponsored by: J.P. Morgan Retirement Plan Services

Hallmark Cards, Inc. had an enormous communication challenge when they decided to replace the two firms that had been administering their four plans one entity. A secondary challenge was to make the topic of retirement planning interesting to the employees of a company known for its creativity and ability to connect with people. With this as background information, the “Your Plan is Moving” campaign was developed to be deployed across both print and electronic media.

In order to address the unique messages for each of the 10 audiences,

a “baseline” newsletter was developed, and versioning was done to minimize the amount of work it would take to create multiple versions of the transition newsletter. Hallmark sought to engage participants prior to the conversion to help identify topics and other insights to be discussed at upcoming face-to-face meetings and in future communications. The use of PURLs (personalized URLs), which were sent to participants early on via a postcard, yielded an impressive 64 percent open rate, with 7.6 percent of participants completing an online survey.

Overall, Hallmark was successful in making a complicated transition as seamless as possible, as evidenced by a small number of calls and positive feedback from employees. In the end,

Hallmark was able to connect with 8.2 percent of their participants through the PURL campaign, who will be communicated with on an ongoing basis to help shape and refine future communication campaigns.



Plan Design Changes

The Plan Design Changes category involves announcing changes in a way that is easy to understand, educational, and engaging to employees. These communications will explain how the change benefits the employee or effectively handle changes that may not be improvements to the participant.

GOLD

Intermountain Healthcare

Sponsored by: T. Rowe Price

Intermountain Healthcare, a nonprofit health system based in Salt Lake City with more than 32,000 employees, wanted to share the good news that “The Match Is Back” and communicate the new match formula as well as five new diversified portfolios. More than 5,000 employees would need to increase their savings rate from 4 percent to at least 5 percent to maximize the match. Intermountain also wanted to use the opportunity to entice other eligible nonparticipating employees to join the plan.

Using the theme of “The Match is Back,” Intermountain conducted

employee meetings and benefit fairs to connect with employees. Creative tools like beverage napkins imprinted with the new match formula, puzzle-shaped shrink-wrapped T-shirts, free cookies, postcards with meeting dates, and a refrigerator magnet, as well as traditional print handouts including “quick boost” and “quick enroll” cards were employed. The message to employees was “Don’t miss out on your piece of Intermountain’s matching contributions.”

More than half of the employees who needed to “bump up” their savings rate to continue to receive the full match did so. Plan

participation also increased by more than 6 percentage points with more than 450 new enrollees savings at an average of 8.9 percent. Investment in the new diversified portfolios also increased by 6.9 percent.

The match is back at Intermountain Healthcare, and employees are quickly putting the pieces of their retirement puzzle together.



Plan Design Changes

SILVER

HAVI Group, LP

Sponsored by: Wells Fargo Institutional Retirement and Trust

HAVI Group, LP needed a comprehensive campaign to communicate the closure of the company's former balanced fund and the discontinuance of the managed account option as the qualified default investment alternative, and to introduce new low-cost target retirement date funds. HAVI made the plan design changes to make it easier for participants to understand their investment options and to bring their costs down. A diverse, bilingual (English and Spanish) workforce across 15 locations required a coordinated, simple, and targeted communication effort. HAVI wanted to take the campaign one step further and explain

the pros and cons of target retirement funds as well.

Working with their provider, HAVI coordinated mailings directly to homes in English and Spanish, which outlined the changes and invited employees to attend employee meetings. A pre-recorded meeting was also posted on the website in English and Spanish.

The "What's Your Target" campaign hit the bullseye, making a complex plan change simple and clear. Of the managed account participants who were targeted, 99.2 percent accepted the automatic change to an age-appropriate target retirement fund. Of the balanced fund participants who were targeted, 93.8 percent accepted the change. The combination of simple language, engaging

design, and effective communication methods propelled this campaign to hits its targets with great results!



BRONZE

Hospira, Inc.

Sponsored by: J.P. Morgan Retirement Plan Services

Hospira, Inc. is a global specialty pharmaceutical and medication delivery company. Much of its workforce is located in manufacturing facilities across the United States. Employees are on production lines and, as such, do not have access to computers during the work day.

In order to achieve "safe harbor" status, Hospira needed to increase the company's matching contributions formula. Rather than simply sending participants a letter to announce the change, Hospira and their provider developed a simple yet effective campaign based on the creative theme, "Treat Yourself," to announce the

match formula changes while simultaneously encouraging participants to contribute more.

Variable data was used to "personalize" and "customize" the communications to make them relevant to each participant. Of key importance was to ensure that those employees who had been contributing enough to get the "full match" were aware that they needed to increase their savings rate to achieve the match under the new formula.

Using hypothetical examples and participant-specific salary data, the campaign delivered personal illustrations to drive results. Hospira's campaign drove 13.6 percent of nonparticipants to enroll. More than 18 percent of participants who were previously earning the match increased their contributions to meet the new

match minimum deferral, and 6.9 percent of participants increased their contributions beyond their already high levels.



Preparation for Retirement

The Preparation for Retirement category focuses on helping participants prepare to take their next steps. Examples include: campaigns that promote or explain resources for participants nearing retirement (Social Security, Medicare, healthcare resources) and communications and services that focus on retirement income distribution, or the “de-accumulation” phase.

GOLD

Robert W. Baird & Co. Incorporated

With more than 40 percent of its workforce over age 45 and 17 percent over age 55, Robert W. Baird & Co. Incorporated understood the importance of preparing their associates for retirement. The company conducted more than 25 one-on-one sessions with associates in the targeted group to determine what exactly they wanted to learn and about what aspects of retirement caused them the greatest concern. Based on associate input and best practices, Baird created “Exploring the Baird Retirement Experience” program.

The half-day program targeted Baird associates age 60 and older to

assist them with late-stage career planning and eventual retirement. The topics covered included healthcare in retirement, lifestyle planning, financial planning and management, and estate planning.

Each invitee received a written invitation from the CEO, targeted e-mail “save the date” invitations, and a senior management video highlighting the program. Participants received a program brochure, binders with printed materials related to the sessions, and a retirement guide. The program included guest speakers and a vendor fair.

The firm achieved a 70 percent participation rate,

and the program received an overall rating of 3.86 on a 4.0 scale.



SILVER

Archdiocese of Chicago

Sponsored by: MassMutual Financial Group

The Archdiocese of Chicago's goal was very straightforward – build a customized pre-retirement seminar targeted to the needs of Archdiocese pre-retirees.

The seminars specifically targeted participants age 55 and older, with a total view of all retirement income sources. An Archdiocese representative discussed the pension plan. Participants who pre-registered were provided with a personalized statement of their accrued pension benefit. Additionally, details of the 403(b) plan were discussed, and a Social Security representative provided

an overview of Social Security and Medicare.

Seminar invitations were sent via e-mail to the targeted employees, and seminar information was also posted on the Archdiocese's Intranet site. Employees received incentive items, including tote bags, pens, pre-retirement workbooks, and “Retirement Revolution” DVDs (a documentary hosted by award-winning journalist Paula Zahn).

Approximately 400 pre-retirees were targeted. A total of 425 people attended the seminars, which feature five sessions from which to choose.

Some spouses and a handful of employees in other age groups also were in attendance. The average age of the attendees was 62, thereby meeting the goal of attracting employees in the pre-retirement preparation stage.



Retirement Readiness

The Retirement Readiness category includes programs that address not only financial concerns but also the qualitative dimensions of retirement preparation for employees at any career stage.

GOLD

Raymond James Financial

Sponsored by: The Principal Financial Group

Raymond James Financial found that there was a lot of confusion and misunderstanding among their employees regarding the plans within their retirement program.

They devised a strategy to create a new brand for their retirement benefit. The primary points of focus were on improving the understanding and usage of their four plans, increasing awareness of retirement planning resources available on the website, and educating participants on retirement planning concepts.

Raymond James and their provider developed a campaign that was comprehensive and informative.

The first line of outreach was an engaging desk calendar that served as the anchor piece for the campaigns and reminded employees of key dates throughout the year, such as statement dates and open enrollment periods. Each month also had helpful explanations of their four plans.

Employees received a five-part series of home mailings designed to increase awareness, understating, and usage of the plans. The information in these mailings coincided with the calendar message during the month in which the mailing was sent.

The final communication in the campaign was a “puzzle”

piece that showed how each of the four plans, along with Social Security, work together to provide a total retirement benefit to Raymond James employees.

Additional supporting elements, such as onsite and online meetings and targeted mailings for catch-up

contributions were also used.

The end result was a 4.62 percent lift in 401(k) plan participation, an increase in the average deferral rate, and 125 employees opting to participate in the Roth 401(k) option.



SILVER

Forest Laboratories, Inc.

Sponsored by: J.P. Morgan Retirement Plan Services

Relying mainly on electronic communications to effectively communicate to their sales force, who make up half of their employees base, Forest Laboratories, Inc. faced a unique challenge in how to communicate a company-wide retirement benefit initiative.

Committed to educating their employees and keeping them engaged, Forest hosts a yearly Financial Health Week. For the 2009 event, they turned to J.P. Morgan to help execute their plan initiatives

of keeping the week fresh and engaging, moving the timeframe of the event, and embracing their desire to “go green.”

The solution was a campaign that primarily focused on e-solutions and was supported by traditional media

channels such as mailings, posters, and one-on-one sessions.

To reach their wide range of employees and locations, they deployed a series of e-newsletters, electronic invitations, web casts, Intranet

postings, and e-mail reminders. What was unique to this campaign was the use of an employee contest to determine the theme of the event, and a follow-up survey at the conclusion of the week that also had a personalized URL and a “pledge certificate” to remind employees of their commitment to save for retirement.

The campaign turned out to be a huge success for Forest, as they experienced more than 1,500 instances of participation during the Financial Health Week events, which was a 119 percent increase over last year.

Employees also responded positively to the messaging. The number of participants invested only in a stable value fund decreased by 3.6 percent. The number of participants invested in more than two age-based funds decreased by 45 percent.



Retirement Readiness

BRONZE

Bravo Health, Inc.

Sponsored by: MassMutual Financial Group

After conducting a survey of their employees, Bravo Health, Inc. found that many of their employees were not adequately prepared for retirement, and they weren't participating in the retirement plan due to perceptions of affordability and a lack of confidence. Together with their provider, Bravo Health developed a plan to help educate their employees and tackle the challenge of reaching them in their central and remote locations.

The goal was simply to improve participation in the plan and educate their employees on the benefits of

preparing for retirement. To do so, they used a series of workshops, e-mails, and informative yet straightforward direct mailers to reach the employees.

To combat the resource and time issues expressed by many employees, Bravo Health used an innovative Enhanced Electronic Education Experience "e4SM" workshop, which used an iPod Touch to input information, determine the employees risk, model different scenarios, and enroll in the plan on the spot.

One-to-one appointments were moved from the corporate offices to the call centers in order to provide better proximity for their short

breaks, giveaways created a positive buzz among the employees.

The end result was an 11.7 percent increase in plan participation and a 13.99 percent response rate to a direct mail piece that was sent in March. The average plan deferral rate jumped from 2.4 percent to 6.7 percent, in addition to an increased amount of employees taking full advantage of the match.



Singular Campaign

The Singular Campaign category focuses on specific opportunities or challenges that a plan may be facing. Entries are campaigns that are singular, and not campaigns with broad-based goals or that cover extended periods of time. Examples include: mailings, posters, or flyers that focus on one area of participant behavior.

GOLD

MassMutual Financial Group

Based on a hierarchy of participants needs, the MassMutual Financial Group direct mail campaign targeted specific needs of 215,000 participants by providing the right motivational messages to help them be retirement ready. Rather than a "one-size-fits-all" approach, the campaign provided

participants with messaging directly related to their specific situation.

A consistent format, vibrant colors, and attention-getting tag lines within the mailers, such as "There's catsup, ketchup, and then there is catch-up." communicated important retirement planning details on five retirement preparation topics, including catch-up contributions, salary deferrals, asset allocation, asset consolidation, and retirement planning information for terminated participants.

Each direct mail component included a targeted, relevant message and clear call-to-action. The salary deferral mailer took the call-to-action one step further by providing two options – a tear-off reply card

or online instructions – that allowed for further tailoring of the mailer to fit the needs of the intended participant audience. Follow-up mailers were sent to participants who did not take action after the first touch point, which reinforced the targeted messaging.

Distributing a single, simple call-to-action targeted to participant needs moved the needle in each of the five categories MassMutual targeted and helped participants become more prepared for retirement. Specifically, 2 percent of targeted participants elected catch-up contributions with an average increase of 7.43 percent. In addition, the direct mail salary deferral communication received a 2.8 percent response rate with participants increasing their savings rate by an average of 3.8 percent.



Singular Campaign

SILVER

Lincoln Financial Group

Lincoln Financial Group (LFG) developed a library of 30 comprehensive asset consolidation materials to educate the participants of 17 plan sponsors about the services available at LFG, promote the benefits of asset consolidation, and to simplify the process. The library of materials leveraged multiple formats, including letters, stuffers, mailers, posters, table tents, postcards, Web banners, HTML announcements, onsite seminars, and a note pad reminder to communicate the asset consolidation message to participants.

To overcome the complexity of the consolidation process, LFG enhanced the stuffers and mailers with a tear-off EZ Move card. Participants interested in consolidating their retirement assets completed the cards to receive consolidation assistance from a

Retirement Consultant or the Rollover Consulting phone team.

Each of the 30 black-and-white materials was enhanced with an eye-catching, high-gloss pink piggy bank that popped off each page thanks to a spot-varnish. The initial campaign launch custom touches, including plan sponsor logos and specific Retirement Consultant contact information.

Within five months of the campaign, LFG experienced an 8.1 percent increase in asset consolidation, including some plans with more than a 70 percent spike in consolidation activity!

This success stems from the variety of fun, engaging, and helpful materials that provided different scenarios and delivery methods. This allowed the campaign to be tailored to plan sponsor preference and participant need while maintaining a consistent message and theme. Thanks to the campaign success, LFG is distributing targeted 60-

day mailings with follow-up support from the Rollover Consulting team and created template materials for Retirement Consultants to customize and use on an ongoing basis to remind participants that consolidating retirement plan assets is a smart move.



BRONZE

ICMA-RC

In 2009, ICMA-RC implemented a "Go Paperless" campaign to reduce the environmental impact and cost of plan communications, while providing additional convenience for participants.

ICMA-RC worked with marketing and communications consulting firm Blue North to develop the "Go Paperless" campaign to raise awareness and enrollment in e-delivery elections among participants. The campaign leveraged existing communications to convey the messaging through multiple media and increase e-delivery of account statements and transaction confirmations to 10 percent of eligible participants.

Eighteen campaign communication materials were developed to address the benefits of electronic documents,

how to sign up to receive electronic communications, and to address security and access concerns.

The campaign tag line, "I could have been an e-mail," icons, and a URL were leveraged throughout the existing

materials, including statements, transaction confirmations, envelopes, and newsletters. A custom on-hold message played for participants contacting the Investor Services line and messages appeared on the login screen when existing users accessed ICMA-RC's online account system. A campaign website made e-delivery registration easy and straightforward.

Total participant e-delivery enrollment at ICMA-RC more than doubled by the end of 2009, growing by more than 133 percent as a result of the campaign. The opt-in rate for electronic statements and confirmation surpassed the campaign goal of 10 percent by growing from 3.8 percent to 13.5 percent. ICMA-RC implemented e-delivery as the default for all participants with new Account Access and continues to use the "Go Paperless" campaign tactics today.



Train-the-Trainer

Train-the-Trainer programs help benefits team members and other company centers of influence talk to employees about their plans. These campaigns and materials should help benefits teams or use peer influence to engage employees and encourage them to take action.

Honorable Mention

Gensler

New York Life Retirement Plan Services

Gensler transitioned from three separate recordkeepers to New York Life Retirement Plan Services. Gensler needed to educate executive and human resources leaders on the transition, the new integrated retirement planning platform, and the employee communications plan.

Using e-mail, WebEx meetings, and a communications calendar, Gensler addressed the new 401(k) Savings Plan and its investment options, the communications plan for the participant transition, and the tools and resources that would be available.

The program was well-executed. Gensler achieved a 10 percent increase in participation. 70 percent of employees logged onto the website, and 60 percent of the respondents rated the employee meetings as “excellent.”



401(k) Day

401(k) Day is an annual celebration spotlighting the importance of employer-sponsored profit sharing and 401(k) plans. This category is for campaigns that raise employee knowledge about retirement savings and the rewards of 401(k) plans.

GOLD

Advantage Sales and Marketing

Sponsored by: The Principal Financial Group

Advantage Sales and Marketing launched its 4th annual “Our 401(k) Day, Your Way” contest to generate interest, engage employees, and create a sense of plan ownership on the part of employees. The contest generated 346 themes. The winner was: “Tomorrow’s Success Starts with Today’s Preparation.”

The winning theme used a design reflecting earth tones, gardening themes, and a black and white filigree design element. The “onsite celebration kit” included posters, table

tents, door hangers, and direct mail invitations. The consistent contest branding over the past three years, the creative associate involvement in theming the 401(k) Day celebration, and the final custom 401(k) Day celebration underscored the value Advantage Sales and Marketing places on offering a 401(k) plan and encouraging associates to participate in the 401(k) plan.

As a result of Advantage Sales and Marketing’s well-executed and targeted initiative, the non-participants took action and enrolled in the plan by using the website or business reply postcards, and the average deferral rate of 6.09 percent reflects the celebration of a generous employer match.



401(k) Day

SILVER

Logica North America

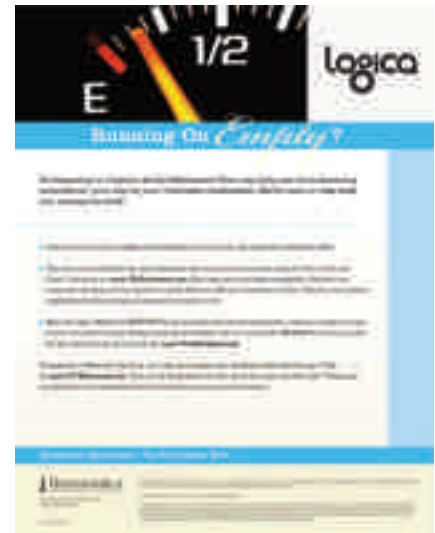
Sponsored by: Transamerica Retirement Services

Building on the appreciation and success achieved over the last two years, Logica North America hosted its 3rd 401(k) Day. The event placed focus on the retirement plan while helping employees understand the valuable benefit and build a sense of “direction” about their retirement goals.

The theme “Destination Retirement – The Road Starts Here” used clever tag lines to appeal to various retirement planning stages of plan participants. “Let Logica Help You Navigate the Road Ahead” encouraged

participants to “map out their route,” “read signs,” and “start their engines” by attending a 401(k) Day seminar. “Get Behind the Wheel!” encouraged participants to drive to the appropriate seminar based on their needs. Participants received driving tips to ensure that they are ready to “Head For the Open Road!”

The creative and targeted themes, such as “Running on Empty?,” increased participation by 13 percent! Overall, the participants in Logica’s 401(k) retirement plan are on pace for their retirement journey.



BRONZE

State of New Jersey

Sponsored by: Prudential Retirement

National Save for Retirement Week is an annual event designed to promote a culture of saving employees of the State of New Jersey. The campaign used the globally popular “think green” messaging as a double entendre to deliver the idea that taking action now to have more money, or “green,” in retirement was a wise idea. The theme was, “It’s Time to Think Green,” and e-mails delivered the campaign’s messages, avoiding paper usage whenever possible.

Employees were encouraged to

focus on their future and take steps to make sure they were doing all they could to make their retirement as green as possible.

Recycling images reinforced the tag line, “This is it – time to think green and act green!” “Save the Environment, Save for Your Retirement” reusable shopping bags were distributed at group meetings and individual meetings.

As a result of the campaign, the number of employees who increased their annual contributions to the plan rose 46 percent. Attendance at group meetings and participant interactions with retirement counselors rose as well. The State of New Jersey is on its way to more secure “green” financial future.





20 N. Wacker Drive, Suite 3700
Chicago, IL 60606

FIRST CLASS
PRESORTED
U.S. Postage
PAID
Peoria, IL
Permit No. 729

Important PSCA Dates and Events

401(k) Day 2010

September 10, 2010

Education and Communication Committee Meeting

September 21, 2010, Amelia Island, Fla.

Legal and Legislative Committee Meeting

September 21, 2010, Amelia Island, Fla.

2010 Annual National Profit Sharing/401(k) Conference and Exhibition

September 21-24, 2010, Amelia Island, Fla.

Board of Directors Meeting

September 24, 2010

West Coast Regional Conference

January 20, 2011, Wilshire Grand Hotel, Los Angeles, Calif.

Midwest Regional Conference

March 23, 2011, University of Chicago Gleacher Center,
Chicago, Illinois

East Coast Regional Conference

April 20, 2011, National Constitution Center,
Philadelphia, Pa.

Public Policy Fly-In

June 22, 2011, Capitol Hill Club, Washington, D.C.

401(k) Day 2011

September 9, 2011

2011 Annual National Profit Sharing/401(k) Conference and Exhibition

September 19-22, Mirage Hotel, Las Vegas, Nev.