

# 2012 SIGNATURE AWARDS

Recognizing excellence in plan education and communications

Industry's preeminent membership organization for plan sponsors and ERISA plan fiduciaries.

Take a closer look.



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## A MESSAGE FROM PRESIDENT DAVID L. WRAY

Over my 25 years of serving PSCA, I have always been impressed by those companies and individuals who continually strive to help participants reach a better understanding of their retirement plan. Each year, despite the complexity of regulations and the challenges of reduced budgets and time, these individuals find communication solutions that work and achieve their goals.

Congratulations to all the entries and especially to the winners of PSCA's 2012 Signature Awards. The judges named 43 winners in 15 categories from a total of 194 entries.

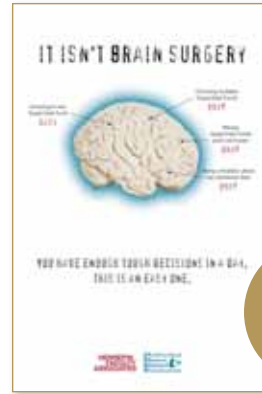
The plan sponsors and the providers featured here set an example for all to emulate in our industry. Their commitment to effective communications clearly produces results and their efforts should be recognized.

PSCA is dedicated to working with plan sponsors and providers like these Signature Awards winners to help Americans have the best retirement solutions.



## ASSET ALLOCATION

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



GOLD

### Hennepin Healthcare Systems and Minneapolis Medical Research Foundation

Sponsored by: Wells Fargo Institutional Retirement and Trust

"It isn't brain surgery."

This smart and simple tag line, used in conjunction with an image of the human brain, certainly caught the attention of employees of Hennepin Healthcare Systems (HHS) and the Minneapolis Medical Research Foundation (MMRF)—and drove them to take action.

Together with Wells Fargo Institutional Retirement and Trust, HHS and MMRF created an eye-catching brochure aimed at participants who were misusing target-date funds by splitting their account between target-date funds and core funds. The piece focused on the simplicity and proper use of target-date funds and aptly stated, "You have enough tough decisions in a day. This is an easy one."

The brochure was successful in appealing to a wide range of employees—from doctors to administrative assistants to lab technicians—and helped educate them on the proper use of target-date funds. In the end, 37.6% of targeted participants took action and either moved fully into a target-date fund or a core investment strategy.



SILVER

### The IATSE Annuity Fund

Sponsored by: MassMutual

The IATSE (International Alliance of Theatrical Stage Employees) Annuity Fund created a series of fun, "RV-themed" postcards to engage its busy participants who spend much of their time on the road.

Together with MassMutual, the IATSE Annuity Fund sought to improve the Fund's asset allocation by targeting participants who were invested in four funds or fewer (excluding those who were already diversified through a target-date or balanced option).

In keeping with the Fund's theme "Retirement—Get Your Show on the Road," the postcards featured an RV traveling around the country, and contained strong calls to action. Participants were encouraged to visit MassMutual's "RetireSmart Ready Tool" to help them review and update their asset allocation.

The campaign resulted in a favorable shift in the IATSE's investment allocations. Balance and target-date funds increased from 18.7%–19.3% and the concentration in the guaranteed fund decreased from 54.5%–52.2%. Visits to the online tool also increased by 33.0%, contributing to a successful campaign.



BRONZE

### The GEO Group

Sponsored by: MassMutual

The GEO Group, one of the world's largest correctional and detention organizations, worked in partnership with MassMutual to educate participants on the importance of diversification.

The employee population is spread across 115 secure facilities (prisons, hospitals, and other correctional facilities), so traditional on-site education was not a viable option and most employees lacked e-mail addresses at work.

The solution was a letter and series of postcards that were primarily targeted at employees investing 20% or more of their contributions into the GEO stock fund. The mailings directed employees to the website to learn more about their investment strategy and presented the GEO Group's new Employee Stock Purchase Plan as an alternative way to invest in company stock.

During the campaign, visits to the website increased by 11% and the plan's allocation in company stock decreased. Of the targeted participants, 7% decreased their allocation in company stock. Meanwhile, the plan saw an increase in allocations to stock investment options and target-date funds.



HONORABLE MENTION

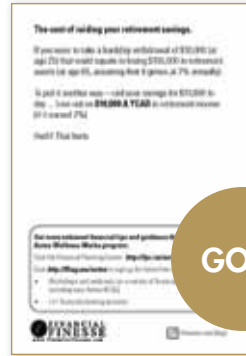
### Illinois Tool Works (ITW)

Sponsored by: ING Retirement

With almost 100 years of history, ITW and its 23,500 employees have experienced their own need to diversify through acquisition of companies that produce highly engineered fasteners, components, equipment and consumable systems, and specialty products for customers around the world. Working closely with ING, they identified a targeted audience of 1,419 employees for the 2011 Diversification Campaign to assist participants in making diversified, "age-appropriate" investment choices. Recognizing the challenge of reaching a widely dispersed workforce, the campaign primarily utilized web messaging and video as part of a "go green" company-wide initiative and added three print pieces—a personalized self-mailer and two post cards. The results were impressive with over 50% of the target audience taking action by investing in two or more funds. In addition, 15% of participants moved to a single Path1 (Target Retirement Fund).

# EDUCATION PROGRAMS

This category showcases providers' complete education programs and campaigns that have been offered to a broad base of plan sponsors.



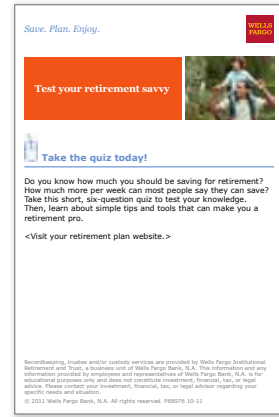
**GOLD**

## Financial Finesse

Financial Finesse worked with its clients to create an innovative campaign to engage employees in improving their financial wellness and address their lack of retirement preparedness. The goal was to demonstrate the importance of financial wellness, provide a way to assess employees' level of wellness, and give the plan sponsor analysis and benchmarking of the program. The challenges were to create a customized approach, help employees make new healthy habits, and design a tool to provide employers analysis without compromising employees' privacy. What evolved was a holistic product consisting of a financial wellness assessment, webcasts, onsite workshops, and unlimited access to online services for employees with a step-by-step action plan and analysis for employers.

The campaign images are funny and thought-provoking, and the text is simple with a clear way to take action. The program tools are impressive. Once an employee finishes the assessment, targeted suggestions for articles, calculators, spreadsheet templates, and more are shown. Every money issue is addressed, including the hot topics of debt management, budgeting, and identity theft. Employers get comprehensive reporting that can be used for much more than future program design.

Significant results were achieved: 80% of clients had 25–50% usage rates, compared to 5–7% for similar online platforms and tools. Ninety-nine percent of employees who used the services said they were useful, and 92% said it helped them identify next steps to improve their finances. Additionally, 97% said they would use it again. Return users showed improvement across all areas of financial wellness. All clients were able to ensure that the right education was being deployed to the right group, leveraging dollars spent on education to achieve stronger results.



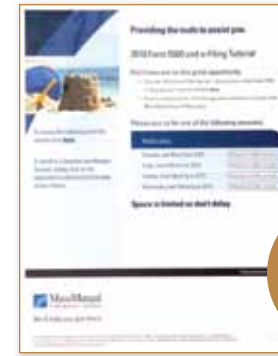
**SILVER**

## Wells Fargo Institutional Retirement and Trust

Wells Fargo took on the challenge of developing materials to target specific behaviors that plan sponsors emphasized as areas of concern for their employees. The goal was to build a relevant retirement planning education campaign focused on key behaviors of retirement planning with the flexibility to emphasize one specific behavior using a variety of electronic media and some print options. Also, it needed to be a low-cost, off-the-shelf, yearlong educational program for use by plans of multiple sizes and types for a diverse population. The campaign had to support the varied goals of Wells Fargo's plan sponsors—no small feat.

Five behavior tracks were developed: comprehensive, participation, contributions, asset allocation, and non-contributory. Tools included e-mails (with QR codes), videos (via HTML e-mails), live webinars, an interactive web page, targeted print mailings, and E-newsletters, in English and Spanish. Wells Fargo used eye-pleasing colors, fonts, and layouts, avoiding busy images and graphics that can overwhelm the eye. Articles were concise and drew the reader's interest.

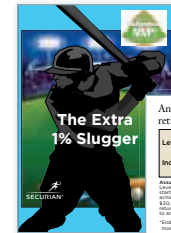
Results were too numerous to list. However, the e-mail results were particularly interesting. The average open rate for e-mail is 5%–21% and click through rate is 2%–5%. Wells Fargo exceeded that with 39.0% open rate and 17.48% click rate. In a September, 2011 survey, 91% of clients rated the annual campaign as good or excellent.



**BRONZE**

## MassMutual

After witnessing the difficulties its clients faced during the first year of electronic filing of the Form 5500, MassMutual implemented an educational program with step-by-step instructions for plan sponsors. A recorded tutorial was created and made available any time along with a printable version of the presentation. Four live online Q&A sessions were provided. The entire 5500 creation and filing process was addressed. The effort was completed by the compliance and testing team who were in the unique position of being able to tailor the presentation to clients' needs. Client calls went from five per day to one per day and on October 15th, the staff didn't have to stay until 8 p.m., but left at 5 p.m.—that's always a good result! Account managers have received calls from clients asking when this year's online 5500 seminars will be scheduled. Kudos go to MassMutual for taking a difficult hurdle faced by plan sponsors, and providing the education to help participants jump smoothly over it.



**HONORABLE MENTION**

## Securian Retirement

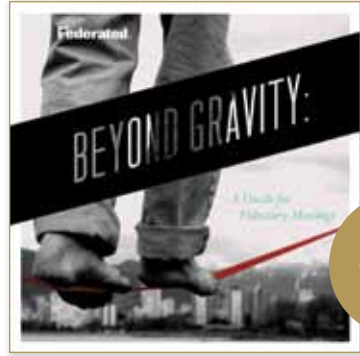
With ongoing market volatility becoming the new normal, Securian Retirement's campaign was designed based on client requests to address participant behavior. They chose to reinforce the fact that when you aren't sure what to do, it's usually best to stick with the basics: contribute each payday, diversify, and stay invested. An engaging program of onsite meetings, online workshops, targeted print materials, and e-mails using America's favorite pastime—baseball—was developed. A folder for each "retirement MVP" was provided to employees complete with baseball cards highlighting specific retirement stats. Mr. Diversified, The Extra 1% Slugger, and others gave employees action points. Materials were in high demand. With the three basic messages that never go out of style, and a cohesive, appealing look, the program is poised to hit home runs with employees and plan sponsors.





## FIDUCIARY AND PLAN DECISION RESOURCES

Entries in this category are communications designed to provide retirement plan committees with the information they need to act with care, skill, and prudence as they manage their retirement plans.



GOLD

### Federated Investors

Federated Investors created the “Beyond Gravity” toolkit for use by advisors to assist navigating fiduciary responsibilities with plan sponsors and investment committees. Through the toolkit, financial advisors can help train committee members to conduct a fiduciary orientation program, prepare for plan sponsor meetings, proactively schedule fiduciary actions, educate clients on the proper documentation of meetings, and provide an annual fiduciary to-do list for committees to track ongoing activities.

A needs analysis uncovered that financial professionals wanted “plan-sponsor-ready” material which can be easily customized with their logo, and that there was a severe market gap. In partnership with leading industry experts, the toolkit allowed Federated to come to market with a solution to meet these needs. The innovative toolkit is a comprehensive how-to manual walking advisors through step-by-step best practices, supplemented by an interactive CD packed with ready-to-use materials.

Clients have provided resoundingly positive feedback since the launch and much activity has been generated where there had previously been minimal published guidance.



SILVER

### MassMutual

Retirement plan health and participant retirement readiness are key challenges in the retirement industry today. MassMutual’s PlanSmart Analysis Report is a tool developed to help sponsors, together with their advisors, address these challenges by evaluating a plan’s overall health and understanding how best to help employees achieve adequate replacement income when they stop working.

The primary goals of the report are to raise plan sponsors’ awareness with regard to the current state of their participants’ retirement readiness, and to demonstrate how certain plan-design changes and communication initiatives can improve participants’ chance of retiring with sufficient income.

In 2011, the PlanSmart Analysis Report was turned on for 237 plan sponsor clients, with a potential impact on 335,000 participants. Based on the tool’s results, these sponsors can see that approximately 42% of their participants are on track to retire with 75% income replacement at age 67. Following implementation of the tool’s suggestions, this percentage could jump to 65% on track!

After comprehensive trainings and discussions with plan sponsors and their advisors, sponsors are taking action. Based on survey responses, 53% are planning to take, or have already taken, action on plan design or communication.



BRONZE

### The Newport Group

The market turmoil of 2008 and resulting investor losses within target-date funds has led to extra attention on these investment vehicles. The Newport Group wanted to ensure that their clients understood their fiduciary obligations and knew how to select the appropriate target-date fund series for their participants.

To accomplish this, The Newport Group introduced a white paper entitled “A Prudent Approach to Evaluating Target Date Funds.” It was delivered electronically to clients via an e-mail campaign and was used in person during quarterly committee meetings.

Its goals were to provide an understanding of why specialized due diligence is essential for target-date strategies, to educate plan sponsors on their fiduciary obligations, and to present a prudent process for evaluating and monitoring target-date funds. This included an explanation of “to” vs. “through” glidepaths, and quantitative and qualitative criteria on which to base manager evaluations.

In their desire to select the appropriate target-date fund series for their participants, 30 plan sponsors asked The Newport Group to review their choice of target-date managers in 2011. Additionally, target-date managers are now being monitored for 51 clients.



HONORABLE MENTION

### The Principal Financial Group

The Principal Financial Group recognized the increased focus on retirement readiness and the many challenges plan sponsors face in navigating terminology around this topic. Focused on answering the identified challenges of defining retirement readiness, who is responsible, and the meaning of success, their white paper “Our View on Retirement Readiness: How to Move from a Popular Plan to a Successful Plan” is based on internal survey findings, plan data analysis, and industry trends.

The Principal Financial Group white paper addresses current challenges to the retirement system around expanding coverage of employees in a retirement plan, how to ensure participants have adequate savings, and the challenge of helping participants manage income through retirement. It provides a method to help plan sponsors and financial professionals measure how plans are doing at preparing participants for retirement and integrating their position and executing their ideas to encourage specific plan design behaviors.

Media exposure, articles in leading industry publications, and multiple industry presentations brought this white paper to the forefront and positive feedback makes this white paper a point of reference for plan sponsors and other retirement industry professionals.

## 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 obstacles to retirement plan participants. Campaigns in this category were designed to help with these money-management issues.



GOLD

### M.A. Mortenson

Sponsored by: Blue Communications

How do you keep your employees engaged with your 401(k) plan year after year? If you are M.A. Mortenson, you use all that you have learned from listening to your participants and create another fun, compelling campaign. The company's workforce had been attending retirement workshops for a long time, but the younger workers were not as engaged as the older groups. Therefore, the company decided to commemorate its 50th anniversary of profit sharing, and the largest contribution ever, with a celebration. Who can resist a party?

Utilizing save-the-date messaging, reminder e-mails, and involving each location's management drove high attendance at the workshops targeted to people in different stages of their careers. The young people learned about paying college loans, setting up good credit, saving for a home, and more topics in addition to retirement. Women had their own financial workshop. Contests and prizes were used as incentives. Above all, the theme of celebration wrapped the whole campaign into a cohesive production. The song "Celebrate" was used by the plan administrator to challenge employees and spouses to get up and dance, hoot, and holler with her.

The results were excellent: almost all the workshops were full. The plan's already high participation rate grew to 96%, and the savings rate to 8% of pay. Employee satisfaction with the workshops was very high, with 98% of employees saying they were better prepared to make financial decisions, and 89% took action by making a goal at a workshop.

Even though this campaign was rolled out in an economic downturn, the upbeat messages and informative but fun structure caused the celebration to be a huge success.



SILVER

### National Football League Players Association

Sponsored by: Financial Finesse

The National Football League Players Association (NFLPA) had a unique situation in 2011. A possible lockout loomed that could affect their members' future finances. A bargaining tool was needed. But, how do you engage a young, competitive group that is uneducated about finances and vulnerable to outside pressures and scams? Financial Finesse created a program that appealed to the players' special lifestyles, conveying the seriousness of the lockout to help them stand united.

Using a multi-platform tool with customized themes and messages specific to the NFL, the campaign provided a comprehensive financial wellness program. Players were given a tool to assess their lockout preparedness, workshops at the spring players' conference, e-mails, and podcasts using NFL players and analysts. All financial topics were addressed, including basic money and debt management, estate planning, retirement, and tax planning.

The NFLPA had excellent results. Approximately 50% of the players used the system and workshops for spouses were standing room only. The media publicized a story about a player who spent \$54,896 on one dinner, so the NFLPA turned this into a competition on better ways to spend that amount of money. The winner received a \$150 dinner and a contribution to the charity mentioned in his contest submission.

Using images and topics specific to the audience of NFL players, NFLPA was able to score a touchdown in helping the players strengthen their financial fitness levels.

## INCREASING PLAN PARTICIPATION AND SAVINGS RATES

Employees can't retire if they don't save! This category includes all education campaigns and communications that help employees start to save, or save more for retirement.



GOLD

### University of Wisconsin Medical Foundation

Sponsored by: Wells Fargo Institutional Retirement and Trust

The campaign goal was clear and used a simple, targeted approach to achieve results. The focus was to use direct mail to reach participants who were contributing less than 12% of their pay.

The organization faced a few challenges. Employees in the field work various schedules with limited or no access to computers or electronic communication. Education levels vary greatly, and people work out of multiple locations in and around Madison, Wisconsin. The economic situation and market volatility also influenced employees.

UWMF developed a creative yet simple direct mail campaign that appealed to a wide range of employees in different jobs and with varying education levels. A personalized birthday card included a retirement projection, as well as a tear-off card enabling them to easily increase their contribution rates. The card was sent within two weeks of participants' birthdays. It encouraged participants to give themselves a birthday gift and showed the impact that a 1% increase in contributions would have on their paychecks based on each participant's specific salary. The card had the look and feel of a birthday card and used humor to grab participants' attention.

The campaign proved effective with 10.3% of participants taking action to increase their deferral rates from an average of 5.3%–9%. Overall, average deferral rates at the plan level increased from 7.6%–8.3%.



SILVER

### Methodist Le Bonheur Healthcare

Sponsored by: Wells Fargo Institutional Retirement and Trust

Participation in its 401(k) and 403(b) plans is important to Methodist Le Bonheur Healthcare, but over the past several years, other company and benefit initiatives had taken priority. To refocus on their retirement plans, they developed the "Let your Retirement Bloom" campaign to engage employees.

The purpose of the campaign was to reintroduce the plans to non-participants with a goal of 5% taking action and enrolling.

The strategy began with an eye-catching direct mail campaign. "Let your Retirement Bloom" complemented broader benefits branding and compared planting seeds (which were included in the mailing) to saving for retirement. The inclusion of an easy enrollment form and postage-paid envelope made taking action simple. Posters to promote the campaign also included tear-off forms, and on-site meetings at ten locations gave participants additional opportunities to enroll.

Results exceeded expectations. Overall, 6.7% of the 4,031 targeted employees enrolled in the plan, with an average deferral rate of 4.9% in the 403(b) plan and 3.7% in the 401(k) plan.





BRONZE

**NGP Management, LLC/Dunkin Donuts**

Sponsored by: Transamerica Retirement Services

NGP operates more than 120 Dunkin Donuts coffee and baked goods restaurants in New England. The majority of employees (82%) work in local restaurants and employees do not have access to many of the 401(k) communications sent from corporate headquarters.

The primary goal of the campaign was to increase participation in the 401(k) plan. Since established education methods weren't working well, the store managers were charged with becoming the 401(k) plan educators for their employees.

Together with Transamerica, Train-the-Trainer meetings were conducted in person with the NGP Management HR Department. In conjunction with the training, each store manager was given a package which included a list of eligible employees in their stores. Additional support included flyers and e-mail templates. This gave store managers the tools they needed to successfully meet with all eligible employees at their store locations and encourage them to enroll.



HONORABLE MENTION

**Staples**

Sponsored by: New York Life Retirement Plan Services

Participation by Staples retail associates in the company's defined contribution plan had been stuck at a low rate for a significant period of time. To better connect with its retail associates and drive higher participation rates, Staples knew they needed a different approach, hence the creation of the Staples Bite Club, an online financial gaming and financial literacy experience.

Bite Club is a 15-round game with three years' time passing between each round. Players strive for one of three retirement outcomes to enable their vampire character to live forever. Staples and New York Life introduced the concept of playing this appealing new online game with an extremely creative and eye-catching promotional campaign. Materials included vampire-themed posters for employee break rooms, branded Bite Club t-shirts, stuffed bats, and tumblers for store associates.

The online game engaged the retail associates in a way that was unexpected and captivating. A tournament was created between locations and resulted in close to an 80% response rate. Sixty-four percent of those who took action enrolled at a high enough contribution rate to receive the full company match.

This creative campaign aimed at a young workforce truly exemplifies that knowing your audience is a key factor in helping employees embrace their retirement plans.

**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 is only one of the obstacles to engaging employees and helping them take action. Campaigns in this category may include special and unique targeted communications, advocacy programs, or other cross-cultural communications efforts.



GOLD (TIE)

**Consolidated Citrus Limited Partner**

Consolidated Citrus is the largest citrus grower in the U.S. Based in Fort Myers Florida, they operate grove locations in the southern half of the state totaling approximately 40,000 trees. The core business is harvesting juice oranges (about 91% of their business).

The workforce is comprised of hourly workers of which 90% speak Spanish and do not know how to read or write. They spend the majority of the day outdoors in the groves, so meetings must come to them.

The campaign objectives were to increase participation and deferrals, maximize attendance from the target participants, and maximize the match utilization. A program was created to have small group meetings in the groves with Spanish-speaking leaders. Announcement posters were put up at the sites, and simple straightforward materials in English and Spanish were used. The results speak volumes: 95% of the targeted group attended meetings. Plan participation went from 40% to 75% and deferral rates increased from 4% to 8%. These results prove that if information is delivered in employees' native languages, the information will be embraced and proper actions will be taken.



GOLD (TIE)

**The Board of Trustees of the Elevator Constructors Annuity and 401(k) Retirement Plan**

Sponsored by: MassMutual

When plan participants viewed their 401(k) plan as unnecessary to their retirement success, Elevator Constructors needed to challenge that perception and encourage participation. Elevator Constructors has generous pension and annuity benefits. However, over the last several years the employment market has been rough, and it became clear that those retirement benefits would not be sufficient.

The primary goal of the campaign was to have an impact in the Elevator Constructors' unique culture by involving the local leadership to promote the value of one-on-one meetings and recruit people to attend.

Elevator Constructors and MassMutual took a creative approach by starting with a new theme for their materials, "Open a door to more than just retirement," which featured a set of elevator doors that opened to dream retirement scenes. They also reframed the enrollment discussion by explaining the 401(k) in a new way, around the reality of their situation by telling the story of three constructors whose careers looked similar, but who made different savings decisions that impacted their lives significantly. This story was also woven throughout the one-on-one sessions with print materials available to demonstrate how a 401(k) contribution could benefit them in unexpected circumstances, such as a temporary layoff, a hardship situation, or even an early retirement.

Results were outstanding as evidenced by an average 85% action rate among meeting participants. Over the course of 2011, plan participation rates increased from 26.6%–29.8%. By understanding its distinct cultural needs, Elevator Constructors was able to boost the level of understanding and appreciation for its 401(k) plan.

## 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 delivery, and a way to be part of the message. This category recognizes the use of emerging technologies that will likely have a significant impact on participant education.



GOLD

### MassMutual

MassMutual set up a goal to reach their Gen X and Y target group using social media, known to be this population's preferred method of communication. They specifically sought to change a fundamental behavior of denial about starting early to save for retirement. A game was created and made accessible via an iPhone or the web. It was linked to Facebook and tied in an aging simulator where the user could see what they would look like in their "golden years." Both versions of the game well exceeded the aggressive goals of the campaign. This is an excellent example of how innovation, goals, and execution came together.



SILVER

### Pepperdine University

While many plan sponsors are simply satisfied with improving enrollment and participation, Pepperdine added the additional goal of sustainability. This resulted in a campaign tag line of "CONSERVE for your financial future." Further complicating the delivery of the messaging was the diversity of the population. What stood out about this entry was the uniqueness of how they tied in their tag line with the program elements using earth-friendly giveaways like basil seedlings with program messaging on the pot, reusable tote bags with the university and program information, etc. One third of the employee population participated in the program in just the first five months.



BRONZE

### ING

One of the hardest tasks for any company is to change an aging paradigm, while achieving the goals of the business and the plan sponsor. None is harder than reaching an increasingly disenfranchised Gen X and Y population. What ING found through industry research was that this target group was open to learning, but averse to reading material and preferred gaming over learning. ING merged learning with gaming and created an iPhone app that, through play, teaches saving and investing concepts. It also achieves the goal of teaching key investment terms. The game reinforces these concepts in a very imaginative way. Additionally, the app is available to people outside ING's client base since it is offered in the iTunes store.

## ON-SITE EVENTS AND WORKSHOPS

It takes a lot of effort to schedule, promote, and implement successful benefits fairs and employee meetings. However, we know that talking directly with employees is one of the most effective ways to engage them and drive them to take action.



GOLD

### Baystate Health, Inc.

Sponsored by: [MassMutual](#)

MassMutual's program centered on helping Baystate Health, Inc. employees through the complex process of plan consolidation and the introduction of a new plan provider. Utilizing Baystate's "Planning a Healthy Retirement" message, themed posters, postcards, and e-mails generated excitement, encouraged engagement in benefit awareness, and drove employees to group and individual meetings.

Challenged with 18 different campuses, 24/7 shifts, limited employee understanding of the complex retirement plans and multiple plan providers, MassMutual conducted 90 group meetings with over 3,000 attendees. An additional 1,600 attended individual sessions with a retirement education specialist. Nearly 50% of Baystate's employees attended the meetings and took action. Participation increased from 33% to 36%, 271 new employees enrolled in the plan and there was a 31% increase in average deferral rates for current participants.





SILVER

### The World Bank Group

Sponsored by: Wells Fargo Institutional Retirement and Trust

The World Bank Group's 401(k) plan suffered from an extremely low, 6.2%, participation. Long-term disengagement, a generous defined benefit plan and no employer match greatly hindered participation. Wells Fargo created their "Believe in Tomorrow. Today." campaign to provide onsite education promoting the benefits of the 401(k) plan and engaging employees to take action in the plan.

Wells Fargo took great steps to improve meeting delivery utilizing past employee surveys. Attendance was encouraged by World Bank Group through a unique, recorded meeting invitation linked in the e-mail communication with a meeting registration button. In addition, a themed direct mail postcard and eye-catching posters providing meeting logistics were used. Resounding employee feedback encouraged movement from single to consecutive days of meetings and to rotate meeting locations across campus allowing greater access.

Results were impressive: meeting attendance increased from 228 attendees to 649, plan participation jumped by 37%, and overall meeting satisfaction ranked 4.3 out of 5.



### Fidelity National Financial, Inc.

Sponsored by: Wells Fargo Institutional Retirement and Trust

In collaboration with Fidelity National Financial, Inc., Wells Fargo realized that many women in the company did not understand how their longevity, time in the workforce, and other financially competing goals can impact their retirement savings. The "Women and Investing Celebration" was created to focus on these issues. Piloted at the headquarters, Wells Fargo's fun and engaging approach asked attendees to confess financial splurges, complete a savings commitment form, and review the top five ways to save. Availability of local financial professionals, laptops to access online resources, and the opportunity to attend a workshop were also provided. After signing the "Confessions of a Spender" board, attendees could don a pin based on spending style (perhaps a "Discount Diva" or "Retirement Rock Star") and take a themed handout on the top five ways to save.

Although no gender coding is listed on payroll data which limited results tracking, over 200 women attended and 130 signed up to receive an e-newsletter encouraging ongoing retirement savings success. Current research shows that women struggle more with finances than men, and there is a need to reach out to help them improve their financial situations. Fidelity National Financial helped the women in its organization begin to have a brighter financial future.

## PLAN ADMINISTRATION COMMUNICATIONS

Over time, providers have developed valuable tools and methods of communications 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

### Bank of America Merrill Lynch

Historically, Bank of America Merrill Lynch distributed their plan sponsor newsletter by e-mailing a pdf on a quarterly basis. This offered design flexibility but no readership metrics, and the lack of a set distribution schedule required frequent ad hoc communications, creating an irregular client communication experience.

To gain efficiencies and drive higher value for clients, Bank of America Merrill Lynch conducted a survey to understand their clients' needs. The survey validated the assumption that less is more, and that by communicating less information more frequently via e-mail, the newsletter would be perceived to have higher value by clients.

The new client newsletter was introduced in April 2011 to great acclaim, both internal and external. Internal stakeholders meet monthly to collaborate and proactively compile the information of greatest value to clients. Delivery is predictable, and robust readership measurements inform future content. More than 93% of those who received the newsletter stated it "contained just the right content." As an added bonus, this improvement for plan sponsors was coupled with significant cost savings to the company, a true win for all involved!



SILVER

### Financial Engines Advisors LLC

To help plan sponsor clients evaluate the effectiveness of their advisory services and to fulfill their fiduciary responsibilities, Financial Engines provides comprehensive reporting through their Reach and Impact report. The report answers key questions such as: Is the sponsor reaching more participants over time? Are communication campaigns working? How are the services impacting participants?

After surveying their clients, Financial Engines gained a deeper understanding of the content that was most meaningful and desired by their clients. Their goal was to refine the Reach and Impact report to deliver this content more effectively.

The first improvement was simply to deliver reports more quickly; average delivery fell from eight weeks to just three. By adding built-in reporting flexibility, including comprehensive peer benchmarking, Financial Engines can now easily begin conversations about the implications of the report and how positive trends can be improved or sustained. Lastly, additional content was added in three areas: Participant Retirement Readiness, Target-Date Fund Usage, and Fund Expenses.

Clients valued the new reports highly as evidenced by an increase in unsolicited positive feedback, such as, "There is not another data point that I can think of, this captures it all!"



BRONZE

## Fidelity Investments

In December 2011, Fidelity Investments rolled out the first of a quarterly video series, which aims to provide updates on the latest legislative and regulatory releases. This video series creates a “one-to-many” forum for Fidelity’s internal experts to address key topics of interest.

The first video was distributed via a pre-existing bi-weekly newsletter and addressed topics such as health care reform, fee disclosure, lifetime income, and financial literacy. Due perhaps to its short duration of just under four minutes, total views (1,283) were above average when compared to other newsletter articles. Overall click-through rate was 15%, also higher than the average, and it proved particularly engaging to Strategic and Tax-Exempt Market (TEM) clients, boasting click-through rates of 27% and 26% respectively.

One client’s verbatim response summed it up best: “LOVE this format! So much better than a full blown webinar and was to the point.”

## PLAN CONVERSION

Plan conversion 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 tools. This category also includes changes due to mergers and acquisitions.



GOLD

## Powell Industries, Inc.

Sponsored by: The Principal Financial Group

Powell is a provider of complex packaged engineering solutions that manage critical processes involving power, water, wastewater, transportation, and petrochemicals all over the world. Their 2,000 employees are spread across six locations with varying employee demographics and needs.

Powell faced several challenges when changing retirement plan service providers, including the fact that their transition was on an accelerated timeline, requiring employees to make decisions in a timely manner. In addition, Powell did not have a strong benefits brand so a new brand needed to be created and incorporated into all transition materials.

The company’s new branding included an industrial “gears and bolts” theme that incorporated symbols of Powell’s industry. A “You have the power” tagline was used for all communications including an announcement, transition website, fliers, and required notices. Large-scale 3 x 4’ display boards promoted plan features at all locations.

The success of the transition is apparent. More than 87% of the employees attended one or more educational workshops, 14.4% of employees enrolled in automatic contribution escalation and 89.3% of employees now participate in managed or target-date funds. These results show that a transition, even done quickly, when done properly, will be successful.



SILVER

## Flowserve Corporation

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

Flowserve is the recognized world leader in supplying pumps, valves, seals, automation, and services to the power, oil, gas, chemical, and other industries. They have a varied employee population with more than 16,000 employees in more than 50 countries.

The company faced challenging goals with their campaign. Not only did they need to communicate about a change in recordkeepers for the 401(k) plan, they also included a pension plan in the change. They wanted to focus attention on the value that the pension plan offered to employees and the overall retirement benefits, since not many people recognized they even had a pension plan. Additionally, with a change in investments, Flowserve wanted to make sure that participants felt empowered to make choices among their investment options rather than settle for the default option.

To support the campaign goals, T. Rowe Price created an online conversion experience, supported by print materials, whereby the participants could confirm or select which alternative investment strategy they wanted for the conversions.

To help promote the pension plan, Flowserve targeted communications to three distinct audiences with the ways they can access information on the 401(k) plan and their pension plan at any time.

The conversion campaign had great results with 36.3% of the participants taking action with their investments in their 401(k) plan. The pension plan saw traffic to the website double with participants reviewing account information.

Converting and communicating one plan is enough work in itself, but add communicating the total retirement package and the project can be overwhelming. However, using targeted communications and offering meaningful education to employees on the resources available to them, Flowserve was able to accomplish its goals.



BRONZE

## Heidelberg

Sponsored by: Putnam Investments

Heidelberg, the global leader in print media equipment and solutions, transferred its retirement plan to Putnam in December, 2011. The goal of Heidelberg was to provide their employees with enhanced services while encouraging an increase in participation and deferral rates.

To achieve this goal, Heidelberg created a campaign featuring several creative communication pieces for employees. The unique concept behind this campaign used CMYK color chips to bond the connection between the foundation of color printing and the plan as the foundation of retirement investing. The underlying campaign message is that participants can use the plan to “color their retirement” (i.e., color your match green).

Heidelberg mailed letters describing changes to the plan and details of the conversion. They promoted on-site educational meetings, as well as webinars to introduce the enhanced plan and Putnam as the new service provider.

The transition was a success because participation increased to 82.7% and the average deferral rate increased to 9.1%. More than 150 employees attended the on-site educational meetings offered in two locations. Using its business to reach employees in a way that resonated with them, Heidelberg was able to achieve a successful conversion.



## PLAN DESIGN CHANGES

Plan design changes need to be announced in a way that is easy to understand, educational, and engaging to employees. These communications explain how the change benefits the employee, or effectively present changes that may not be improvements to the participant.



GOLD

### Wake Forest Baptist Medical Center

Sponsored by: Diversified

The Wake Forest Baptist Medical Center 403(b) Retirement Plan is a new, integrated retirement program that brings together retirement benefits for the North Carolina Baptist Hospital and Wake Forest University Health Sciences. It comprises separate investment offerings from two providers, Diversified and TIAA-CREF. The plan was designed to simplify the retirement savings process and provide an easy-to-understand benefit that is competitive with similar plans offered by other North Carolina health care providers.

The challenges that drove the need for the award-winning campaign were many, but the highlights were a DB plan freeze, introducing the new plan, a mandatory employee contribution, and asset mapping.

The campaign theme was “See the Potential” and the image of a droplet of water communicated the idea that small but steady efforts can produce big results. The design would be used on all forthcoming communications regarding the new plan.

The amount of data provided to back up the results of the campaign was impressive. One example of the success of the campaign was that in light of all the changes, the plan was able to record a 15% increase in the voluntary participation rate above the 2% mandatory contribution rate as recorded by Diversified. This indeed showcases a plan whose design changes were effectively communicated.



SILVER

### McCarthy Building Companies

Sponsored by: Wells Fargo Institutional Retirement and Trust

McCarthy Building Companies is committed to making sure their employees are prepared for retirement, so they set a goal to have 15% of each employee’s income contributed annually to the 401(k) plan, including both company and employee contributions.

Their 401(k) plan has historically had an automatic enrollment feature; and, beginning in 2012, the company added an automatic increase program. The program will increase employee contributions by 1% each year up to 9%. At a 9% participant contribution rate, when combined with the company’s 3% non-discretionary company contribution and a discretionary match of \$0.50 for every dollar contributed up to 6% of salary, the 15% goal will be reached.

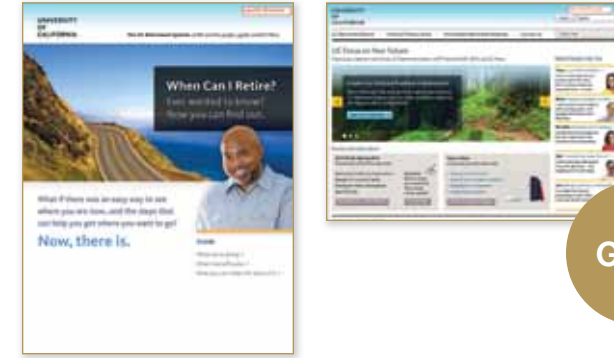
Additionally, the initial automatic enrollment rate was increased from 3% to 4%. To kick this off, McCarthy re-enrolled employees who had previously opted out of automatic enrollment at a rate of 4%. The company also plans to automatically enroll all employees who have opted out on an annual basis.

Through the use of direct mail pieces and a posting on the company’s intranet, the communications clearly described the changes and the purpose: emphasizing the goal of each employee contributing 15% in total.

The campaign generated an increase in the participation rate from 84.8%–97.9%. Notably, the percentage of participants contributing 10% or more in total (employee and company contributions) increased from 39.3%–55.6%. McCarthy has demonstrated it is possible to increase employees’ saving rates so that their retirement can be a reality, not just a dream.

## RETIREMENT READINESS

How do we help employees determine how much to save or if they are on the right track? Encouraging them to save and invest is only a first step. To help them reach their retirement goals, we need to help them create a real plan for the future.



GOLD

### University of California

Sponsored by: Fidelity Investments

University of California constantly evaluates employees’ retirement savings behavior and refines its financial education program appropriately. In 2011, they collaborated with Fidelity Consulting Services to expand and redesign the website, on-site education, and marketing campaigns. The Financial Fitness Program has two goals: boost employees’ financial literacy and improve their retirement readiness.

The revitalized program was promoted with an HR road show using UC leadership, a custom teaser video, both targeted and broad-based e-mails and print brochures (some with QR codes), and an editor’s toolkit for UC campus newsletter editors. The materials were simple, using the theme of a journey on the road, and drove people to learn how to use the website and sign up to receive updated information. The user-friendly design and content of the comprehensive website encouraged visits and use of tools and resources. A personalized retirement readiness score was provided. A single sign-on approach allowed a quick way to take action.

As a result, site traffic increased dramatically over the prior year, with overall tool use up from 23%–65%. The metric measurement was substantial, but building overall financial fitness is about making progress one person at a time. Comments from UC employees proved that they were positively impacted and the program’s goals were being met. The results showed that UC is providing valuable, relevant content to help employees have continued success on their financial journeys.



SILVER

### Aetna, Inc.

Sponsored by: Financial Finesse

Aetna is working hard to differentiate itself in the area of preventative health, which includes healthy personal financial management. The success of their employees is instrumental in helping to bring wellness services to clients. They wanted to create a proven financial wellness program as a model for clients to follow, change employee’s financial behavior in a positive way, assist in the control of health care costs by reducing stress, and improve employee satisfaction with Aetna’s financial benefits.

In order to leverage every dollar spent in a limited budget, and reach a large and diverse workforce, they had to get creative to implement a program that provided individual financial guidance efficiently, without offering costly personalized financial planning sessions. Teaming up with Financial Finesse, the program kicked off with a highly attended speech from Suze Orman. This was followed by print materials, e-mails, small group workshops, webcasts, large group sessions, and an online financial education center. The campaign used taglines and images that were clever and atypical, in a simple manner, and included a way to click to take action.

Aetna accomplished its goals of establishing a successful model for others and increasing retirement readiness by tracking users over time. There was growth in all areas measured, including that after 30 days of participation more than 90% of employees had taken one step to improve their finances, and 78% had taken two or more steps. Aetna has proven that taking care of your own employees can have a great effect on not just their personal wellness, but also the wellness of the organization as a whole, and the clients it serves.





BRONZE

### Structural Iron Workers Local #1

Sponsored by: MassMutual

The fund administrator and MassMutual set out to challenge the concept that Structural Iron Workers Local #1 members were not interested in retirement meetings. Their plan only receives employer contributions, therefore members were not engaged with their retirement plan. Workers were surveyed by mail and e-mail to gauge interest; responses indicated a desire for on-site meetings. Phone interviews were conducted to get members' thoughts on content and meeting type. Comments from the initial survey were used to create three customized sessions that focused on the needs of apprentices, journeymen, and pre-retirees.

The Apprentice Seminar focused on the basics of savings and starting early. The Journeymen Seminar discussed advanced investment topics and strategy. The Pre-Retiree Seminar explored things to consider when nearing retirement and a distribution strategy; a Social Security Administration representative attended to answer questions. All sessions made reference to the plan's website tools and RetireSmart ready guidance tool.

Attendance expectations were for 50, actual attendance was 250. All attendees said that the seminars were helpful or very helpful. Eight-two percent said they would attend future seminars. Average monthly visits to the plan website increased by 27% and the RetireSmart tool average monthly visits increased by more than 200%. These results demolished the misconception that Local #1 members were not interested in learning more about their retirement benefits and becoming retirement ready.

## SINGULAR CAMPAIGN

This category focuses on specific opportunities or challenges that a plan may be facing.



GOLD

### The Hartford

In an effort to encourage environmentally friendly plan participation, the Hartford joined efforts with the Arbor Day Foundation and launched Project Re-Leaf. This effort to encourage electronic-only receipt of participant statements had an interesting twist. In addition to lowering printing and delivery costs, for every participant who chose to sign-up for e-delivery, a tree was planted. The message to participants reinforced the password-protected security, convenience, and efficiency of on-line statements. Participants responded en masse: more than 36,000 participants signed up for e-delivery in 2011, with a related cost savings of more than \$70,000 in 2011 and a projected 5-year cost savings of \$570,000. The Hartford distributed all campaign communications electronically and absorbed the \$1 per tree planting cost, resulting in a campaign that cost little, but grew large results.



SILVER

### The Hartford

While the catch phrases of comic strips, "Yikes, Zoinks, Pow, and Wow" may not evoke thoughts of retirement savings, they certainly are eye-catching. That was the goal of The Hartford's "It's In Your Power" campaign: to raise awareness of the importance of saving for retirement, and to promote the notion that everyday participants, not just superheroes, have the power to save for the future. Conveniently tied to National Save for Retirement Week, the campaign provided a plethora of tools for plan sponsors' use during a period designed to promote retirement savings on a national level. In addition to posters, postcards and web-based communications, several components were designed for mobile technology; for example, ringtones and QR codes. This campaign proved that creativity and new technology can be effectively combined with traditional messages that encourage plan enrollment and increased contributions.



BRONZE

### MassMutual

MassMutual's RetireSmart national campaign was designed to encourage individual participants to take a single action: save, allocate, or consolidate. More than 3,000 plan sponsors were offered directed communication materials to target specific participants based on unique circumstances: low savings rates, participation in fewer than four investment options (excluding lifestyle funds), and new participants with no rollover on record. While the communication methods were traditional—mailers and e-mails—the visuals were creative and occasionally witty, urging participants to take notice. The campaign met with success; the e-mail communications had an average open rate of 39% and a click-through rate of nearly 13%. More than 4% of participants increased their contribution rate, with a corresponding average contribution rate increase of 4%. Goals to encourage participants to reevaluate account allocation, as well as to consolidate multiple retirement accounts were also met. The campaign showed that a tailored message can compel a participant to take a step towards improving retirement.



BRONZE

### The Principal Financial Group

Following encouraging results from smaller campaigns, the Principal Financial Group embarked upon a large rollover campaign in 2011. The primary goal was to alert participants in more than 24,000 plans to the opportunity to rollover funds from a prior employer, or from an IRA, to their Principal-administered plan. The communication piece was simple and straightforward; an e-mail or mailer with three key rollover messages: the potential to save money, avoidance of additional penalties or taxes, and a single account to monitor following fund consolidation. The Principal also set numeric campaign goals: \$92,000,000 in total rollover amounts and an average rollover balance of \$10,911. Because the Principal did not know which participants had accounts to rollover, the mailing was widely distributed. The response far surpassed the goals, bringing in over \$128,000,000 in rollover amounts, with an average balance of \$35,241, illustrating that a simple message can lead to tangible results.

## TRAIN THE TRAINER

Train-the-Trainer programs help benefits team members and other company centers of influence talk to employees about their plans.



GOLD

### NGP Management/Dunkin Donuts

Sponsored by: Transamerica Retirement Services

NGP Management/Dunkin Donuts handled the logistics of training the trainers with simple communication and a great result. The issue of having a diverse group of people with high turnover made it a difficult task to try to increase participation. To help with this task, store managers were required to attend retirement meetings to learn more about their retirement plan, and therefore become advocates for the plan.

Store managers were provided great tools and resources to increase the participation rate in a more effective manner such as being provided a list of eligible employees, instructions on how to complete the enrollment kit, and corporate HR contact information in case the employees had any additional questions. Since store managers have a better understanding of their staff, this made it easier for them to relate to employees and encourage them to save.

Finding people in the organization who are the plan advocates and training them to reach employees is one of the best ways to improve plan usage, which NGM Management/Dunkin Donuts effectively accomplished.



SILVER

### Omni Hotels and Resorts

Sponsored by: Wells Fargo Institutional Retirement and Trust

The theme—Rethink. Renew. Retire. Investing in you—presented an impressive and eloquent Train the Trainer that mirrored perfectly the culture and tone of the world class Omni brand. From high-quality self contained binders complete with thematic notepads, luggage tags, posters, and CDs, to Wells Fargo’s Retirement Savings Calculator, FAQs, and other educational materials, this comprehensive package provided Associate Services Directors (ASDs) everything they needed to know about the 401(k) plan. Despite the very large, dispersed audience and high employee turnover, ASDs were able to reach out to Associates in two phases. In addition, Omni Hotels corporate offered \$2,500 to each hotel to spend on promoting the program and enhancing the associate experience.

The initial results of this recently launched program increased participation by 2.0% overall and increased the target group by 6.1%. More importantly, this program illustrated Omni’s commitment to their associates and generated excitement and appreciation among associates across all properties.

## 401(k) DAY

401(k) Day is an annual celebration spotlighting the importance of employer-sponsored profit sharing and 401(k) plans.



HONORABLE MENTION

### PVH Corp

Sponsored by: Charles Schwab

Over the past two decades, 401(k) Day has been a “special” day promoted by PSCA in addition to other plan sponsor companies and service providers. As one of the largest global apparel companies in the world, with brands like Calvin Klein, Tommy Hilfiger, Van Heusen, IZOD, ARROW, and Bass, quality and style is a standard that is at the core of PVH Corp’s collective soul. Add to this the challenge of engaging over 8,500 young, tech savvy employees across 800 retail stores, five corporate offices and five distribution centers and your task is not easy. Yet, this year PVH and Schwab undertook the challenge by creating a “my401(k)—get connected” Day. They mimicked social networking by creating a fun and informative combination of a virtual environment coupled with live activities. Activities included, raffles, QR codes, and games like “Poke” (a \$25,000 Pyramid style game), “Link” (Concentration), “Tweet,” “Like/Dislike,” and “Add Me.” Although the final results have not been completed, initial results of fun and excitement were clearly evident and should drive awareness and participation in the plan.

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The Hartford



## 2012 Signature Awards Judges

PSCA would like to give special thanks to the judges of the 2012 Signature Awards. We appreciate their dedication, work ethic, and commitment to the process in choosing this year's winners.

Deborah Baran  
Prudential Retirement

Bob Beasley  
Nationwide

Tobi Davis  
The Hillshire Brands  
Company

Linda Dupont  
The Hartford

Diane Dukich  
Anthony Hodges Consulting

Lucy Gomez-Fey  
Principal Financial Group

Tom Harty  
JMG Financial Group Ltd.

Walt Kowalczyk  
ProManage, LLC

Roger Lovejoy  
The Hartford

Catherine McNally  
Milliman

Shelly Moeller  
Wells Fargo Institutional  
Retirement and Trust

Karrie Morissette  
MassMutual

Amy Parker  
The Newport Group

Buffi Sawyer-Honeck  
Principal Financial Group

Karin Schmidt  
Aon Corporation

Katy Shames  
MassMutual

Dana Smith  
Lincoln Financial Group

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## ADDITIONAL PSCA INFORMATION

### PSCA on the web

- [www.pzca.org](http://www.pzca.org) Everything you need to know about employer-sponsored defined contribution plans.
- [401k.org](http://401k.org) PSCA's website for plan participants.
- [401kday.org](http://401kday.org) See PSCA's 401(k) Day website with new games and materials.

**Toll-free technical assistance helpline for members only.** Please call 1-800-255-2710.

### Join a PSCA committee!

Call PSCA at 312-419-1863 to sign up.

## UPCOMING DATES AND EVENTS

### 2012 Western Regional Conference

October 30, 2012  
Dallas, TX

### PSCA's 66th Annual National Conference

September 9–12, 2013  
Fairmont Scottsdale Princess Hotel  
Scottsdale, AZ

### Also available

- 401(k) Day materials, including Spanish versions.
- *Take Control of your 401(k)*, by David Wray (available at a discounted rate for members).
- Artwork to reprint PSCA's *Take Control!* brochure, which discusses the importance of saving for retirement through profit sharing and 401(k) plans. Customize the brochure with your company's name and logo! Preprinted brochures are available for purchase at a nominal fee.
- *54th Annual Survey of Profit Sharing and 401(k) Plans*, reflecting the 2010 plan year.

Connect with PSCA

