

2011 Signature Awards

Recognizing Excellence in Plan Education and Communication

Connecting for Solutions

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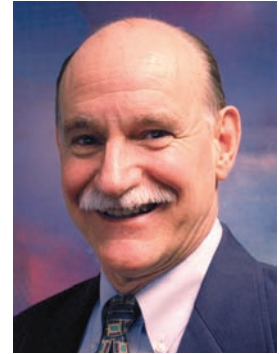
A Message from David L. Wray

Congratulations to the winners of PSCA's 2011 Signature Awards! This year, PSCA received 189 entries. The judges named 48 winners in 18 categories. It is clear that plan sponsors' dedication to employee education and communication remains strong.

The employer-sponsored defined contribution industry landscape is constantly evolving. We are facing new regulations for fee disclosures, the need for fiduciary training, and an entire generation of Americans will soon need to be retirement ready. Now more than ever, plan participants need information, communication, and education to help them navigate this complex environment.

The plan sponsors featured in this magazine clearly set an example for education and communication in our industry. Their commitment to their employees has shown proven results. More people are enrolling in plans. More people are increasing their deferral rates. More people are paying closer attention to their investment selections.

PSCA looks forward to facing the challenges of the future. Together, we can turn retirement dreams into reality for millions of American workers. Thank you for your commitment and dedication.



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Justine Peddle
UPS

William Shaw
The Hartford

Rodney Wilson
Haag Engineering Co.

2011 Signature Awards Judges

PSCA would like to give a special thank you to the judges of the 2011 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

Jeff Barrow
DiMeo Schneider &
Associates, L.L.C.

Julie Cannaday
Milliman

Jennifer Cook
The Principal Financial
Group

Kristina Fernandes
Fidelity Investments

Chuck Franckowiak
DWS Investments

Tom Harty
JMG Financial Group,
Ltd.

Walt Kowalczyk
ProManage, LLC

Roger Lovejoy
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Karrie Morisette
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Amy Parker
The Newport Group

Jennifer Persechino
The Hartford

Lisa Reilly
MassMutual

Karin Schmidt
Aon

Ralph Vetsch
Xinnovation

Chris Weil
Jellyvision

Best in Show

Gables Residential

Sponsored by: MassMutual Financial Group

Gables Residential owns and manages nearly 40,000 apartment homes throughout the United States.

Poor 401(k) participation was a status quo that Gables deemed unacceptable. Gables believes that all associates are an important part of their business, and they wanted to ensure that every employee is prepared for their future, regardless of their level of understanding or sophistication with regard to retirement planning.

This commitment to their employees spurred Gables to work with MassMutual Financial Group to develop a

series of education and communication tools designed to help their employees understand the benefits of retirement savings. These tools and communications encouraged employees to enroll in the plan, increase their deferrals, and prepare for life in retirement. One of the most effective tools Gables employed was

MassMutual's e4 technology — handheld devices that allowed participants to make changes to their retirement plans on the spot.

Versions of the materials also were made available in Spanish and Creole. These tools helped Spanish- and Creole-speaking employees to understand the value and benefits of the Gables retirement program.

The participation level in the retirement program soared. Gables and MassMutual developed a keen understanding of Gables' employees and created materials that successfully motivated participants to maximize their savings benefits.

PSCA is pleased to honor Gables and MassMutual for their outstanding dedication and success in the area of employee benefits education and communication.



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

Carolinas HealthCare System

Sponsored by: Wells Fargo Institutional Retirement and Trust

A series of meetings, lunch-and-learns, and benefit fairs revealed that the employees at Carolinas HealthCare System (CHS) were motivated to know more about the 401(k) plan. Wells Fargo Institutional Retirement and Trust and CHS heard the requests for personal advice and formed the CHS Wells Fargo Advisor Program. The program was designed to help participants make responsible decisions for their future retirement and maintain relationships with their Wells Fargo advisors by having the ability to schedule future meetings.

The program covered educational topics including asset allocation and diversification, contribution amounts, financial planning, and some estate planning.

Employees were informed of this new opportunity with detailed print material. Meanwhile, an online scheduling tool gave participants a user-friendly way to arrange meeting times with their advisor. The pilot program was rolled out to HR departments to gauge both interest and



participant satisfaction, with goals focused on attendance and receiving and maintaining positive survey results. The results of those surveys allowed CHS to view trends and determine education and communication needs for their education strategies.

Following the program, an analysis revealed that the deferral index

increased by 1 percentage point. There were 339 employee/advisor consultations and a total of 94 investment changes. 12.6 percent of participants increased their contribution, with an average deferral percentage increase of 3.26 percent.

Asset Allocation

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

GOLD

SAIC

Sponsored by: Vanguard

SAIC, in partnership with Vanguard, sought to increase the investment knowledge of more than 50,000 employees and former employees. SAIC determined that more than 40,000 of these individuals had plan balances that were not well-diversified, based on Vanguard's investment philosophy. In recognition of the current challenging economic climate, SAIC sought to better educate employees on sound investment practices and savings plans.

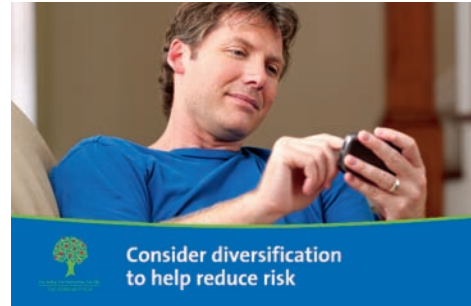
The campaign provided participants with a solid foundation of investing basics, diversification, and tools to evaluate and make changes, where necessary. The campaign used targeted

messaging to persuade high-risk investors to change their behavior. SAIC employed e-mail wherever possible, but also mailed materials to participants' homes to reinforce the message. During the planning of the campaign, SAIC's Retirement Plan Committee approved changes to SAIC's retirement plans, making the timing of the new campaign all the more important.

The company expedited the release of the campaign to help participants with their decision-making process as they learned about plan changes.

The campaign worked. Success was measured across five separate groups of employees: participants using one fund other than a target retirement fund, participants using more than one retirement fund, participants with more

than 20 percent invested in company stock, participants under- or over-weighted in equities, and all other employees. In all these groups, SAIC exceeded their goal of



affecting the behavior of 2.75 percent of individuals. Of particular note were the 384 participants who reduced their holdings in company stock.

SILVER

The Principal Financial Group

Sponsored by: The Principal Financial Group

The Principal Financial Group offers a variety of generous benefits to their employees, including common stock allocations. The company directed their campaign toward employees with more than one-third of their 401(k) plan account balance in common stock of the company and those whose investment election defaulted to a Principal LifeTime Separate Account. Concepts of diversification, active investing, and

continuing online learning were promoted to help these employees achieve a better allocation of retirement assets.

Principal is both a plan sponsor and a plan service provider. During the campaign, staff from the company's

Benefits Plans Investment Committee, Retirement and Investor Services area team, and Human Resources all worked together to craft the needs analysis for this somewhat unique situation.

All Principal employees have e-mail addresses and internet access, making

communication easy and instant. Some of the material covered in the campaign was complex, but the campaign conveyed a simple, straightforward message designed to compel employees to act. Principal sought to make employees aware that no more than 10 to 20 percent of their assets should be held in company stock, and that they should consider taking a more active role in their retirement planning. Participants had access to online seminars as well as phone and face-to-face consultations.

The campaign targeted more than 2,000 individuals. Nearly 6 percent of employees with more than 33 percent of their allocation in common stock updated their investment election, and more than 3 percent of employees with investment election defaulted to Principal LifeTime Separate Account updated their investment election.



Asset Allocation

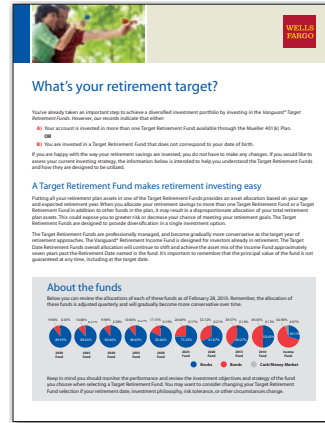
BRONZE

Mueller Industries, Inc.

Sponsored by: Wells Fargo Institutional Retirement and Trust

More than half of Mueller Industries, Inc.'s 2,000 employees had potential asset allocation problems with their retirement investments. Together with Wells Fargo Institutional Retirement and Trust, Mueller sought to educate their employees on the proper use of target date funds. Specifically, they tried to reach participants who were not using target date funds and were not properly diversified, as well as participants who were misusing existing target date funds by investing in multiple funds or in conjunction with other investment options within the plan.

Mueller is a manufacturer of various metal tubing, rods, pipes, and fittings. Employees have little access to the Internet or e-mail at work. The campaign had to explain complex concepts in ways that would be easy for a novice investor to understand. Because of these challenges, the campaign centered on simple, engaging print materials that asked, "What's your retirement target?" By providing useful graphs and recommendations on one-page flyers, Mueller sought to engage their workers



and encourage them to take a more active and engaged role in their retirement planning. Of the 1,081 participants who comprised the target audience for the campaign, 74 took action to properly diversify their retirement savings, either by investing in target date funds or increasing the number of funds in which they invested. This resulted in an overall campaign action rate of 6.85 percent. In addition, the number of employees with "some" or "solid" investing knowledge increased from 25 percent to 60 percent

Honorable Mention

Winn-Dixie Stores, Inc.

Sponsored by: Wells Fargo Institutional Retirement and Trust

How do you help your participants make sound financial decisions when your workforce has a high turnover rate and many part-time employees? This is the challenge that Winn-Dixie Stores, Inc. had to meet. The communication was created to increase knowledge regarding diversification and to educate participants on

the funds available in the plan. The campaign targeted younger participants who were 100 percent invested in the stable value fund or those with two or fewer core funds in their portfolio. Winn-Dixie, along with Wells Fargo Institutional Retirement and Trust, knew that they needed to cover the complex topics involved in making these critical investment choices, but in simplified terms. The message from one of the nation's largest food retailers? "Two slices of bread don't make a sandwich." The point of the sandwich-themed campaign was to emphasize that a sandwich needs to have something

between the two slices of bread; no one ingredient ever makes a tasty meal, and no one does well investing in only one fund, either. But there was another lesson: the right decision for one person might not be right for someone else, just like one person might prefer one type of sandwich, and another person might prefer something different. A sliced bread mailer and sliced bread magnets helped to drive the message home. The results were impressive. The percentage of employees with little or no investing knowledge decreased by 5 percent, and the percentage of employees with some investing knowledge increased by 5 percent. One percent of the target audience took action and are now either 100 percent invested in a target date fund or have increased the number of single-style funds in which they are invested.



Conversion

The Conversion category involves comprehensive campaigns that address 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

Lowe's Companies, Inc.

Sponsored by: Wells Fargo Institutional Retirement and Trust

Since it was founded in 1946, Lowe's Companies, Inc. has grown from a small hardware store to the second largest home improvement retailer worldwide. Lowe's has more than 1,700 stores, but, with limited technology resources, communicating electronically can be difficult.

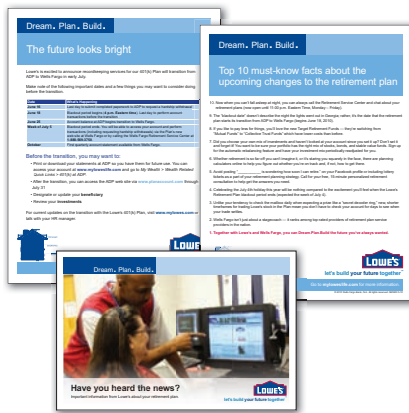
Lowe's wanted to provide a seamless transition for employees to Wells

Fargo with minimal impact. They settled on a multi-channel approach with a heavy emphasis on electronic delivery.

Lowe's developed the "Dream, Build, Plan" campaign to announce the transition. The campaign explained clearly and concisely the changes and how employees would be affected. The campaign included print communications mailed to Lowe's participants, on-site educational meetings, and communications posted online, on the intranet, and via e-mail. These

tools addressed a wide variety of financial topics beyond the plan conversion, including budgeting and saving, debt management, identity theft protection, asset allocation, and investment education.

The conversion campaign accomplished its goal of making a seamless transition for employees. Of more than 270,000 participants, less than 2 percent of employees called the service center with questions. Thirty-six communication deliverables were completed and delivered via the multi-channel approach with a strong emphasis on electronic posting to both Lowe's intranet site and Wells Fargo's retirement web site. Meetings were conducted in several locations prior to the transition. The presentations received an average score of 4.4 out of 5.0



SILVER

Hillside Family of Agencies

Sponsored by: MassMutual Financial Group

Hillside Family of Agencies is a large non-profit agency that provides social services to youths and families in New York state. The Hillside employee audience draws upon a broad range of specialties and educational backgrounds. In addition to the conversion, Hillside wanted to increase participation, as well as increase awareness on the key principles of saving, diversification, and planning.

Hillside decided on a strategic combination of plan design and education to influence employee behavior in a positive direction. They

developed a targeted communication campaign with both print and electronic materials as well as on-site employee enrollment workshops. These materials featured easy-to-understand action steps that participants could take

to consolidate, save, diversify, and more.

The combination of an involved plan sponsor and a carefully executed plan gave Hillside the key ingredients for change, and they learned that

getting participants involved gets results. Overall plan participation increased from 57.82 percent to 79 percent, and the percentage of participants in the new Custom Choice (age-based) portfolios increased from 30 percent to 97 percent.



Conversion

BRONZE

Nestlé USA, Inc.

Sponsored by: ING Retirement; Financial Finesse, Inc.; and Towers Watson Communication and Change Management Team

2010 was a year of two important conversion events for the Nestlé 401(k) Savings Plan. Nestlé USA, Inc. acquired Kraft Foods' pizza business. Nestlé wanted to enroll these pizza employees in the Nestlé 401(k) Savings Plan as soon as possible. Also, eligible employees of the Dreyer's Grand Ice Cream, Inc. Retirement Program transitioned to the Nestlé U.S. Retirement Program. In this case, Nestlé's goal was to have all Nestlé employees in the United States on a common benefits program.

To achieve their goals, Nestlé conducted on-site workshops, created booklets and newsletters, mailed personalized letters, and set up a series of conference calls. The communications focused on the

provisions of the Nestlé 401(k) Savings Plan. For the Kraft communications, heavy emphasis was given on enrolling into the Nestlé plan. Nestlé eased this transition with a special rollover form that was included in the rollover materials.



The Dreyer's communications emphasized that the Dreyer's plan balances were being transitioned to the

Nestlé plan, but participants' investment elections were not being transferred. Several letters were mailed to participants to remind them to take action and to let them know about several blackout dates.

The transition of the Kraft pizza group in to the Nestlé 401(k) Savings Plan was a success because only 41 of 3,485 eligible employees declined enrollment. Additionally, 47 percent actively enrolled in the plan instead of being automatically enrolled.

The Dreyer's transition was a success because 98.2 percent of the eligible employees enrolled in the Nestlé plan. The contribution rate for this group is 5.92 percent, which indicated that many eligible employees who were initially automatically enrolled at 4 percent have called in to increase their contribution rate.

Save the Date!

**Make sure your plan earns the recognition it deserves!
Start planning today for next year's awards program.
Entry forms will be available online at www.pasca.org by Jan. 1, 2012.**

**Early-Bird Entry Deadline: May 18, 2012 (Save \$200)
Final Entry Deadline: June 22, 2012**

**Are you interested in becoming a Signature Awards Judge?
Contact Kara Clark for information at kara@psca.org.**

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

MassMutual Financial Group

MassMutual Financial Group developed the RetireSmart National Campaign with the goal of equipping participants with the motivation they need to help them be retirement ready and to inspire them to take the next appropriate action step toward their specific savings goals.

MassMutual wanted to keep participants focused on making a single smart decision about planning for one's financial future. Participants receive a tailored message that was deemed most important and relative to their personal situation at that particular point in time. The campaign addressed topics including increasing savings, enrolling, diversification, issues associated with terminated

employees, and consolidation. RetireSmart National Campaign touch points were produced as self mailers and e-mails sent to participants' homes or e-mail addresses. MassMutual used vibrant design and attention-getting copy targeted to specific age groups. Each touch point encouraged an action step with clear instructions. Plan sponsors could customize the materials with their company logo, and Spanish materials were made available.

MassMutual's campaign resulted in an average e-mail open rate of 40 percent and click through rate of 6 percent. 1.8 percent of participants increased their savings rate with an overall average contribution rate



increase of 4 percent. Nearly 1 percent targeted to enroll joined. One percent changed their investment strategy. By getting each group to focus on a single, simple action targeted to their particular need, MassMutual moved the needle and helped these participants become better prepared for retirement.

SILVER

OppenheimerFunds

OppenheimerFunds wanted to leverage the success they had with their English language enrollment DVD and extend the offering to their plans with Spanish speaking employees. Initially, OppenheimerFunds had to overcome legal challenges and regulatory limitations. Then, they faced the task of converting a successful program into a foreign language.

OppenheimerFunds knew that in order to incite change among employees, the messaging needed to be relevant and repeated. The DVD was designed to echo the messages that OppenheimerFunds provided in

their comprehensive enrollment book that had been translated into Spanish. The DVD also needed to address the low participation rates of Spanish-speaking employees at companies serviced by OppenheimerFunds.

To get the most impact out of the program, OppenheimerFunds went beyond translation. They enlisted a

“cultural consultant” to review the DVD not only for language authenticity, but also for appropriateness of images and color scheme to ensure the content would resonate among Spanish-speaking employees in terms of both visual and audio quality.

The DVD was a success. OppenheimerFunds can now offer a targeted solution directed to a segment of a company's employee population that is in need of relevant and timely education in a language they understand. Before, plan sponsors struggled with how to cost-effectively educate their Spanish-speaking participants, and now they are meeting this demand as evidenced by the DVD orders.



Education Programs

BRONZE

MassMutual Financial Group

MassMutual Financial Group's RetireSmart platform includes a broad range of access to online and print retirement education tools. In 2010, the addition of an online national speaker series was introduced to enable participants and plan sponsors to engage, listen, and ask questions directly with retirement industry leaders.

Each web-based seminar was professionally presented live by a retirement services industry expert. Live delivery made all the difference; it invited participation and captivated the attention of participants for the

duration of the presentation. Directly following each session, participants were able to submit questions via text. These interactive sessions allowed participants to directly engage with the presenters and drive the discussion topics during Q&A.

The online speaker series was announced with a series of campaign components, including sponsor announcements via newsletter, participant fliers and posters, quarterly participant retirement statement messaging, web site banner ads, and an online registration form. The seminars covered a variety of topics and included presentations titled, "Putting Your Retirement Plan in Motion," "How Social Security Will Impact Your Retirement," and "Can't Afford Not to Save."

Using a "live" online seminar format, MassMutual was able to help sponsors encourage their employees to take an interest and appropriate action toward preparing for retirement. The series of seminars reached approximately 878 individual sponsors organizations across 40 states. Sixty percent of those who registered actually attended the seminars, and 95 percent of participants rated the online format as either excellent or good.



Explaining Plan and Investment Fees

The Explaining Plan and Retirement 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.

BRONZE

The HAVI Group LP

Sponsored by: Wells Fargo Institutional Retirement and Trust

The HAVI Group LP wanted participants to better understand fees associated with actively managed funds and index funds so they could make more appropriate investment decisions. To achieve this goal, HAVI introduced a three-tier investment diversification strategy and updated the

investment line-up to include target retirement funds, index funds, and actively managed funds.

Using easy-to-understand language to reach a workforce with varying levels of education and retirement plan knowledge, HAVI used newsletters, posters, postcards, recorded

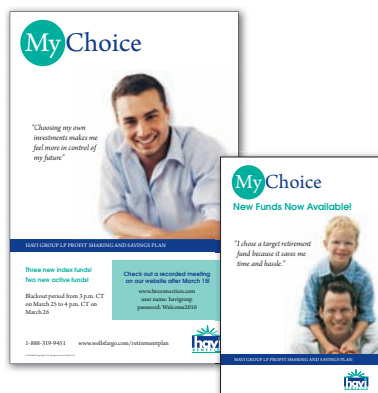
presentations, enrollment guides, and web-based messages to deliver the information about the funds and fees. A key piece of the plan was a notice about the fees associated with various types of investments.

In addition to explaining changes

to the investment options, HAVI provided a detailed explanation about the differences between types of investments, such as index funds and active funds.

The "My Choice" theme put the action in the hands of the participant and communicated the need for participants to make informed choices on their own behalf. The theme also helped make participants feel more in control of their financial future.

The results of this campaign included a 5 percent increase in index fund assets and an overall more balanced spread of plan assets between index, active, and target date funds. Most importantly, the campaign helped to increase employee understanding of basic retirement plan fees, so when an employee makes a "My Choice" decision, it will be an informed one.



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.

Honorable Mention

Aetna Inc.

Sponsored by: Financial Finesse, Inc.

To address employees' pressing financial issues and ultimately reduce their financial stress Aetna Inc. expanded their Aetna Financial Wellness Program.

Along with Financial Finesse, Inc., Aetna developed the "Grow Your Money" campaign. The program is a multi-channel suite of financial education and services delivered through a variety of media, including online education and tools, virtual

financial planning meetings, and live workshops. The variety of methods of delivery allowed all Aetna employees to participate, regardless of their location. The campaign included monthly financial-themed communications, which covered topics such as retirement planning, budget and savings, investing, debit issues, and education planning.

Employees' took advantage of the educational tools, which led to an increase in retirement plan participation. Employees ultimately reported that they had a better handle on their cash flow and were more

You are always the first to see the new release with popcorn and soda in hand. But, all this comes at a cost. Instead, by popping your own popcorn and invite your friends to the theater, you can save the cost of a pop-over movie or rent a classic instead of going to the theater and it will save you a bundle.
Weekly savings: \$30 (ticket, popcorn and soda)
Annual savings: \$1,500
If that money were in your 401(k)*: \$193,747—And the award goes to you for being the in-home entrepreneur of the year.
*Based on a 10% contribution rate to the plan.
Cost of a single pop-over movie is \$10 per movie. If you save \$30 per week, you'll have a few annual spending changes could have on your savings account.



confident that their investments were allocated properly.

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

Plexus Corp.

Sponsored by: The Hartford Retirement Plans Group

The primary goal of Plexus Corp.'s campaign was to encourage zero and low-level contributors to increase their deferral rate to 4 percent, which is the full company match rate. A secondary goal was to increase the plan participation rate and overall awareness of the plan by promoting the plan's educational resources.

In the first three months of the increased match, more than \$1 million was "left on the table" by participants not contributing at least 4 percent to their account. To encourage those participants not

deferring at least 4 percent, Plexus and The Hartford Retirement Plans Group developed a very clever and engaging "Matching Socks" campaign.

The campaign included a mailer with a single Plexus-branded sock with the message to "turn your single sock into a pair of socks" by completing the attached card to raise their deferrals to

4 percent. Once participants increased their deferral to 4 percent, they received a matching sock and clever "You've Just Met Your Match" postcard. Personalized savings analysis statements, colorful table tents, and HTML e-mail messages were also part of the campaign.

As a result of the campaign, there was a 13.7 percent improvement in the number of participants meeting the full company match of 4 percent. Plexus also saw a 7 percent decrease in the amount of company match dollars "left on the table." Additionally, overall plan participation rate increased from 84.5 percent to 88.4 percent.



Increasing Plan Participation and Savings Rates

SILVER

Norton Healthcare

Sponsored by: Diversified

Norton Healthcare is a not-for-profit, faith-based organization that has grown to be the leading healthcare provider in the Louisville, Ky., area. Their primary goal was to increase participation by between 7 and 10 percent with the main focus being on match-eligible new hires and eligible non-participants. Norton also wanted to increase overall plan participation to 50 percent.

Norton identified that their nursing population made up about 25 percent of their eligible non-participating employees. Part of the overall campaign needed to include targeted communication for nurses.

In order to try to reach all employees, Norton, along with

Diversified, developed a campaign that featured a combination of print and electronic communications, as well as face-to-face group and individual meetings.

A special campaign was designed to coincide with Norton's Nurses' Appreciation Week. Posters were displayed at all locations and postcards were mailed to nurses' homes. Both pieces highlighted features and benefits of Norton's plan and encouraged attendance at educational fairs. New hires and non-participants were encouraged to enroll and take advantage of the employer match. Norton provided employees with a personalized report that showed how much they could save if they contributed to the retirement plan.

Additionally, Norton's on-site participant counselors conducted 977 individual meetings, 36 new hire

orientations, and 99 educational group meetings. After the campaign, overall participation increased to 59.2 percent. The number of participants stopping deferrals each month was reduced from an average of 14 to six.

Saving can be a hard pill to swallow.



So is working until you're 85. Nobody wants to think about getting older. But nobody wants to run out of money when they retire, either. Enroll in the Norton Healthcare 401(k) Plan today. Learn how by attending the Education Fair at your location:

BRONZE

MGM Resorts International

Sponsored by: The Hartford

MGM Resorts International is one of the world's leading and most respected companies with significant holdings in gaming, hospitality, and entertainment. When MGM's match was suspended in 2009, participation in the plan deteriorated rapidly. MGM lost 1,000 participants within the first 30 days of the announcement. The message that resonated with employees was, "we're in trouble."

MGM reinstated the company match in 2011, and their goal was to communicate not only that "the match is back," but that MGM

fully endorses the 401(k) plan as a fundamental benefit for every employee's financial future.

MGM orchestrated the reinstatement announcement with precision timing. Employees first heard the message from the company CEO. The message

was posted on every internal media space and shared with Las Vegas news wires. HR leadership wore "Match is Back" buttons. Balloons, banners, piggy banks, web messages, and e-mail blasts all contained the same message.

On the first day of the reinstatement announcement, 1,146 people visited the 401(k) web site. By the end of the first month, 2,270 MGM employees either enrolled or increased their contribution amounts. Within the first 30 days of the "Match is Back" announcement, 1,190 participants got back in the plan. More than 29 percent of employees started contributing at 6 percent, the match maximum, and some even higher.



Increasing Plan Participation and Savings Rates

Honorable Mention

Goodman Manufacturing Company, L.P.

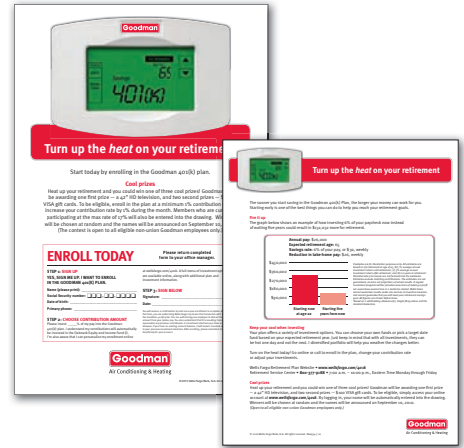
Sponsored by: Wells Fargo Institutional Retirement and Trust

Goodman Manufacturing Company, L.P. has been building quality air conditioning and heating equipment since 1982. The primary goal of their campaign was to drive participants to the web site to enroll in the plan. If participants were already enrolled, Goodman wanted to encourage them to increase their contribution rates. Goodman also wanted to increase participation by 2 percent and increase contributions by 2 percent.

Together with Wells Fargo Institutional Retirement and Trust,

Goodman created, “Turn up the Heat,” a captivating concept that would pique participants’ interest and drive positive retirement saving behavior. Components of the campaign included an interactive Flash file, posters, fliers, floor stickers, and customized key chain giveaways. The materials addressed topics such as contributing adequately to the plan, the cost of waiting to save, and how to get onto the web site to make changes.

Goodman was able to direct a record 11 percent of participants to the web site. The campaign successfully sparked a 4 percent increase in plan participation.



Honorable Mention

Merial

Sponsored by: Wells Fargo Institutional Retirement and Trust

Merial is a world-leading animal health company with a proven track record producing pharmaceutical products and vaccines for livestock, pets, and wildlife. The goal of their campaign was to motivate employees to enroll in the plan and decrease the number of eligible but non-participating employees.

With the help of Wells Fargo Institutional Retirement and Trust, Merial produced personalized, age-

based mailers, which were sent to employees’ homes with a tear-off card



and a business reply envelope for easy enrollment. The mailers addressed the importance of participation and saving for retirement.

Merial employees identified with the age-specific images and tag lines. The personalized piece captured employees’ attention using humor and motivated them to take action. As a result of the campaign, 12.9 percent of the targeted group took action with an average deferral rate of 7.3 percent.

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.

GOLD

Gables Residential

Sponsored by: MassMutual Financial Group

Gables Residential set the goal to increase participation by at least 10 percent and increase employees' understanding of the retirement program. They also wanted to increase meeting attendance.

Gables focused on employees who were not participating or had low deferral rates. They also focused on employees who were already enrolled but needed education to better understand the program. Gables also catered to employees who did not speak English and ensured that these employees were assisted in their native languages, mainly Spanish and Creole.

Gables and MassMutual Financial Group felt that the lackluster participation was based on the lack of understanding and were convinced that employees would take action once they understood the program. To communicate their messages, Gables hosted live meetings and developed quick enroll cards, quick increase deferral cards, rollover cards, and enrollment forms that addressed the topics of enrollment, increasing deferrals, and investment education.

MassMutual's e4 technology (Enhanced Electronic Education Experience) ensured immediate results. Employees were given small handheld devices that contained all of their relevant personal information that they



needed to enroll, change deferrals, or adjust investment allocations.

Results were outstanding. Participation soared from 47 percent to 78 percent, a 66 percent improvement. Ninety-one percent of Gables' eligible employees who were not participating enrolled during the e4 meetings. In addition, 76 employees elected automatic deferral increases and 109 enhanced their investment strategy.

SILVER

Rosen Hotels and Resorts

Sponsored by: MassMutual Financial Group

Rosen Hotels and Resorts was dealing with low participation rates among its many Spanish- and Creole-speaking employees. Rosen decided to host mandatory enrollment meetings for employees, and they invited a representative from MassMutual Financial Group to conduct a brief presentation at the meetings that would inform people about the benefits of saving in the plan and to enroll as many employees as possible into the plan.

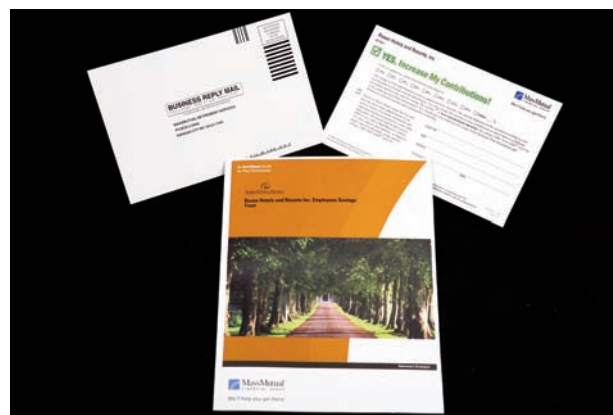
To reach as many employees as possible, Rosen and MassMutual hosted 43 meetings

across seven locations in a four-week time period. Presenters drove home the need to prepare for retirement by saving and why the 401(k) plan is an appropriate vehicle to save for retirement. At each meeting, enrollment materials were available in English, Spanish, and Creole. The presentations

were short, and the best approach was direct, human delivery of the messages in the appropriate languages.

After each presentation, a MassMutual representative would remain on hand to answer any questions and to help employees enroll in the plan.

The meetings were a success largely because Rosen made the decision to make the meetings mandatory. Focusing the message so that it could make an impact in 10 minutes made the presentations meaningful. The number of people who decided to enroll far exceeded everyone's expectations. Rosen saw a 16 percent increase in overall participation in their 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 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

UPS

Sponsored by: ING Retirement

In 2009, UPS faced a critical challenge: educating their employees on key changes to the UPS Savings Plan, but without relying on print alone to get across the message. The online video UPS and ING Retirement created in 2009 had been hugely successful in motivating the UPS workforce.

Using that same format – quirky cartoon videos designed to be accessible, digestible, and easy-to-understand – UPS and ING brought three new videos to UPS employees in 2010. These videos, which addressed

the topics of diversification, target date funds, and core funds, went viral within the company. The videos received more than 13,000 total views combined and more than 6,000 downloads.

The results were overwhelming: 87 percent of viewers said that after viewing, they had a better understanding of diversification, and 99 percent stated they understood that diversification was a critical component



in their retirement savings strategy. Eighty-eight percent responded that they would evaluate their UPS Savings Plan mix in the next three months, and a whopping 91 percent of the respondents indicated they might transfer their money into one of the target date funds.

SILVER

Rex Healthcare

Sponsored by: Diversified

Rex Healthcare faced a two-fold challenge in communicating retirement information to their 5,000 hospital workers in North Carolina. First, they sought to create a new and comprehensive web site to bolster their 403(b) plan enrollment, a web site that would provide dynamic content and useful information as well as encourage workers to meet with an on-site counselor to discuss retirement planning. Second, Rex had to find a way to overcome a variety of challenges to actually get their workers to the web site.

To lay the groundwork for maximum participation, Rex HR staff, in partnership with Diversified, created

a two-stage P.R. campaign that included daily blast e-mails, mentions in the monthly employee newsletter, an aggressive re-launch of their web site



with a new, easy to remember web address, and a variety of supporting print materials. They even offered a complimentary bag and heart-shaped ice pack to anyone who attended a meeting with their advisor. In this way, even workers without internet access and few computer skills were encouraged give the site a try.

The tactics worked. From the fourth quarter of 2010 to the first quarter of 2011, unique page views to the web site increased by 340 percent. Rex employees were particularly interested in the “How Do You Want to Invest Your Retirement Savings” section of the site, with unique page views increasing by a whopping 864 percent. In addition, 403(b) plan enrollment increased by 3 percent since the site's launch.

New Media

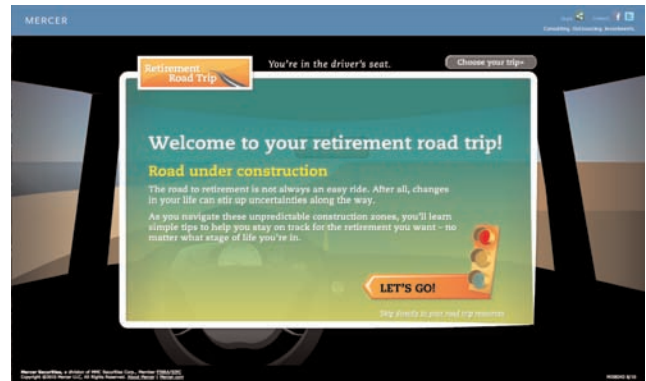
BRONZE

Mercer

Mercer sought to address the concerns of its 1.1 million 401(k) plan participants and the general public during these challenging economic times. Its campaign centered on the theme of a road trip, with clever tips to help participants negotiate the issues they will face along the way to retirement. The content was specifically designed to address participants' fears of losing money, rising health care costs, and increased pressure from competing financial priorities. These fears had resulted in a 59 percent increase in participants' withdrawals from their accounts in late 2008 compared to the previous year and a 70 percent increase in balances and plan contributions in conservative funds during the same period.

In an effort to calm participants'

fears and bolster their knowledge of sound financial planning, Mercer developed a "Retirement Road Trip" web site, provided free of charge to Mercer's clients and the public. The web site was interactive and recast retirement planning as a fun and game-like virtual road trip. The campaign kicked off in April of 2010 and included sections on "Mountainous Terrain," to highlight market volatility, "Road Under Construction," to stress the importance staying involved in retirement decisions, and "Long Desert Stretch," to reiterate the need to keep up savings momentum over time.



The results were impressive. Ninety five percent of Mercer's U.S. defined contribution plan clients implemented Retirement Road Trip on their web sites, providing access to nearly all of their 1.1 million participants. The web site had nearly 20,000 visits from more than 17,000 unique users and garnered articles and mentions in trade publications.

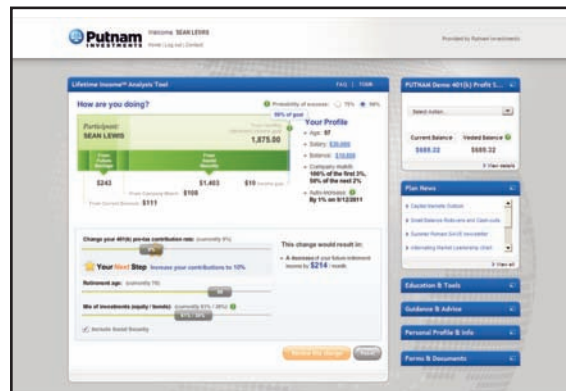
Honorable Mention

Putnam Investments

Putnam Investments knew that 52 percent of all Americans – and an even larger percentage of those who identified themselves as participating in defined contribution plans (61 percent) – said they needed a clearer picture of how much they would need in retirement. Those numbers were compounded by survey results, which indicated that only 23 percent of respondents considered themselves to be knowledgeable when it comes to determining how much income their retirement savings will generate. Putnam was driven to react. To that end, they created the Lifetime Income Analysis Tool.

The Lifetime Income Analysis Tool is highly visual, laying out the participant's retirement income in an easy-to-follow format. Participants can see a breakdown of their

expected monthly income, (down to the dollar, with a high, promised percentage of accuracy), and how close that amount is to reaching their retirement goal. Below, sliders allow quick and easy adjustments to key retirement factors (contribution rate, retirement age, and the user's ratio of equities to bonds), and immediately show the change in the expected return.



To take it a step further, the Lifetime Income Analysis Tool makes it fast and simple for even the most novice of users to adjust their investments within all the plan's available funds, and then commit those changes with a click of a button: no intermediary required.

A companion iPhone Apps lets users see, in real time, the effect particular impulse purchases will have on their retirement savings, and even find better deals on the item in question.

Thirty percent of 401(k) participants who interacted with the Lifetime Income Analysis Tool made changes to their retirement savings, with 80 percent increasing the deferral amount. The average referral rate increased to 15 percent, from 7.5 percent to 8.6 percent of income.

On-Site Events and Workshops

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

GOLD

Gables Residential

Sponsored by: MassMutual Financial Group

Gables Residential is dedicated to ensuring that all of its employees are prepared for their future, regardless of their level of understanding or sophistication with retirement planning. Through a close partnership with MassMutual Financial Group, Gables devised a comprehensive engagement program that resulted in an increase in participation rates from 47 percent to 78 percent. In addition, deferral rates increased from an average of 4 percent to 4.5 percent.

To accomplish these phenomenal results, Gables implemented a multi-pronged, multi-media, multi-lingual

program. One component of this program involved incorporating financial planning into Gables' health benefits fair under the belief that financial health is as important as physical health. During the fair, employees were rewarded for visiting the various stations.

Another component was workshops hosted by MassMutual. Gables supplied iPod Touches that were randomly raffled to meeting attendees. Employees received handheld electronic devices that contained all of the relevant personal information they needed to enroll, change deferrals, or adjust investment allocations.

The combination of a close relationship between the sponsor and



provider and the use of incentives and technology to simplify the process of enrolling in or making changes to employees' plans resulted in an extremely positive participant outcome. It looks like Gables is on the right track for meeting its goal of preparing its employees for the future!

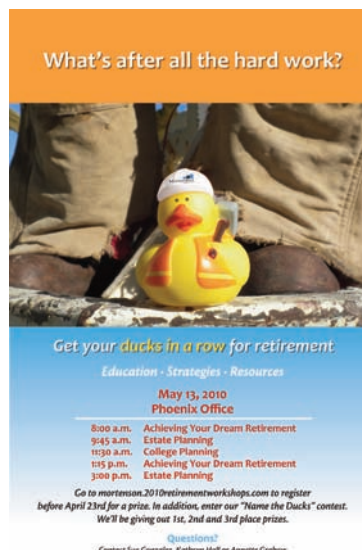
SILVER

M. A. Mortenson Company

Sponsored by: Financial Finesse, Inc.

M. A. Mortenson Company, along with Financial Finesse, Inc., developed a workshop campaign with the primary purpose of encouraging employees to, "Get All Your Ducks in a Row for Retirement," so they could become better prepared for their retirement. M. A. Mortenson's goals included creating energy and excitement around the annual retirement workshops. To achieve this goal, M. A. Mortenson employed flock of four rubber ducks dressed as construction workers. Prior to the meetings, each employee arrived at work and was greeted by a desk drop of a card that featured an image of a pond and a rubber duck. The piece "quacked" when employees opened it.

M. A. Mortenson suggested a wide variety of financial education topics and allowed employees at each office to select the workshops they wanted to attend. T-shirts were distributed to



employees who registered early, and computer bags were handed out to employees who came up with the top three best duck names for the "Name the Duck" contest.

As with each year's education sessions, M. A. Mortenson's goal was to spark an increase in plan participation and average deferral rates.

M. A. Mortenson achieved all of their goals with this program. Employees exceeded expectations by exhibiting excitement and enthusiasm with the "Name the Duck" contest. M. A. Mortenson measured a 78 percent average attendance rate at the workshops. Plan participation rates increased from 82.7 percent to 93 percent, and the average savings rate increased from 7.56 percent to 8.22 percent.

On-Site Events and Workshops

BRONZE

American Express Company

Sponsored by: Wells Fargo Institutional Retirement and Trust

American Express Company launched their Smart Saving program in 2010 with the help of their provider, Wells Fargo Institutional Retirement and Trust. The program was designed to increase employee awareness of financial service resources available through American Express and to create ongoing dialogue with employees about financial planning.

American Express designed the program to work around the challenges of multiple locations, employees who work remotely, and required time on the phone for service center location employees.

The theme of the campaign was “Set Your Goals, Save Today, Plan for Tomorrow.” The program included comprehensive Financial Fairs, both on-site and live webinar Education Seminars, and direct mail pieces that targeted specific participant behaviors. These communications provided educational and action-oriented information to the appropriate employee group. At Financial Fairs, American Express gave employees the opportunity to ask questions, learn about benefits available to them, and take immediate action if they desired.

American Express overcame the daunting task of financial education by creating a campaign that was fun and interactive. The campaign created an open dialogue with employees about



retirement and financial planning that is simple and engaging. Financial Fairs have taken place at eight locations in 2011, and each garnered the participation of about 50 percent of the employee population.

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

Fidelity Investments

In the summer of 2010, Fidelity Stock Plan Services began rolling out its Next Generation of Standard Reporting platform. The new platform provides stock plan administrators with enhanced control over the content,

format, and timing of their stock plan reports. Benefits of this platform also include customizable content and format, more detailed information, customizable access privileges, and access to web-based, integrated reports.

The existing platform was prone to outages and delays that affected plan administrators’ ability to access the information they needed in a timely and efficient manner. Once the decision to develop a new reporting platform was made, Fidelity Investments needed to educate Fidelity Stock Plan Services associates and stock plan administrators on how to access the new system.

Fidelity Stock Plan Services conducted a comprehensive program to educate and train clients and associates about the new standard reporting platform. This included internal training and support. A demo was created prior to the rollout and five webinars were conducted, which reached 100 percent of the client base. Fidelity also created a client rollout presentation and e-mail notification campaign, as well as a series of client user guides.

The introduction of Fidelity’s new standard reporting platform has dramatically improved Fidelity Stock Plan Services clients’ ability to access and customize standard reporting. Client feedback across multiple industries has been positive.



Plan Administration Communications

SILVER

ABA Retirement Funds Program (ING Retirement)

The ABA Retirement Funds Program (the Program) was created more than 45 years ago and is designed to provide unique, full-service 401(k) plans to the legal community.

The Program asked ING Retirement to take a hard look at the communications they were delivering to administrators and to refresh them. The challenge was to slim down the communications by communicating the key messages using fewer words and to include more charts to make concepts easier to absorb and put to use.

The Program developed several tools for administrators to use to better manage their plans. These tools included a quarterly plan administrator

bulletin, an annual calendar that highlighted key deadlines for initiatives, such as non-discriminations testing and Form 5500 filing, and an annual program report, which provided a summary of the previous year's efforts. The campaign also included the ePAG, an online resource for plan administrators. The ePAG provides a snapshot of the responsibilities of administrating the plan. It also includes step-by-step instructions on how to complete plan transactions. The guide features pictures of necessary forms and instructions to help administrators submit information to the Program.

After the new tools were implemented, a survey revealed that plan administrators found the materials useful to assist them in getting their jobs done. Additionally, calls to the Plan Administrator Line lessened over



the past year, as more basic questions are answered by the streamlined web site, more frequent communication, and communications with a new look.

BRONZE

Fidelity Investments

Fidelity Investments wanted to gain their clients' trust by providing them with the fiduciary support and resources they need to help them understand their fiduciary responsibilities and help manage risk. They accomplished this by aggregating existing fiduciary resources into an easy-to-access online destination: Fidelity's Fiduciary Resource Center. Fidelity updates this web site regularly with the latest trends and insights, educational information, and tools and resources to provide fiduciary support that helps make plan sponsors' jobs easier.

Fidelity's Fiduciary Resource Center offers a suite of collateral and tools to

help plan sponsors better manage compliance and fiduciary responsibilities while minimizing risk exposure. The suite includes trends and insights on entering a co-fiduciary agreement and public policy topics; education on understanding responsibilities as a fiduciary, such as 404(c) compliance guidelines and introduction to fiduciary basics; and tools and resources to help manage a plan, which includes fiduciary risk assessment, investment policy guidelines, a fiduciary



reference guide, and fiduciary calendars.

The Fiduciary Resource Center was the second most visited page on the Fidelity Forum site. The Fiduciary Resource Center had approximately 8,800 views, with an average of 912 views per month. Fidelity clients' feedback showed that they saw the Fiduciary Resource Center as a valuable tool.

Plan Decision Resources

Today's retirement plan committees must consider and make decisions about a broad range of investment, plan design, and fiduciary issues. Entries in this category are communications designed to provide retirement plan committees with the information they need to act with care and prudence as they manage their retirement plans.

GOLD

The Newport Group

The Newport Group wanted to educate plan sponsors and fiduciaries about their obligations to ensure that all plan expenses are reasonable. They also wanted to provide sponsors and fiduciaries with a process for monitoring expenses charged by the plan's service provider. Newport designed this process to help sponsors and fiduciaries determine all implicit and explicit plan expenses and determine whether those expenses are reasonable, based on the level and quality of services provided.

Newport conducted a needs analysis to determine clients' understanding of their fiduciary obligations regarding plan expenses

and what steps they were taking to ensure they were fulfilling those obligations. Many of Newport's clients responded that they were aware of their responsibility, but they did not know how to determine if their plans' fees were reasonable. Based on the needs analysis, Newport decided to write a white paper on the topic.

The white paper addressed the importance of plan fiduciaries to take a proactive role in determining the reasonableness of plan fees and to regularly monitor all plan expenses to ensure that they remained reasonable. Additionally, the paper outlined an action plan to understand all expenses paid by the plan and to measure the quality and level of services provided by the plans' service provider.



Newport's white paper educated plan sponsors, but it also helped several of their clients save thousands in annual fees. Newport also conducted a survey asking clients if the white paper helped them have a better understanding of their non-investment fiduciary obligations. One-hundred percent of the respondents replied with a resounding "yes."

SILVER

American United Life Insurance Company (AUL), a OneAmerica financial partner

American United Life Insurance Company (AUL), a OneAmerica financial partner wanted to highlight some key fiduciary responsibilities for their clients' and ensure that those responsibilities were being met. To this end, AUL developed a plan review.

The amount of information that could be presented in the plan review was quite substantial. One of



AUL's goals was to find a level of information that was relevant, not redundant, and appealed to multiple audiences. AUL asked relationship

management team members to vote on various pieces of information. The information that was requested most frequently was included in the plan review. These topics include a fiduciary checklist, an investment review, fee disclosures, and compliance updates.

The plan review document is available as a hard copy or as a PDF that can be posted electronically on a plan sponsor or advisor's web site. AUL has also presented the information in the plan review document in person and via webinars.

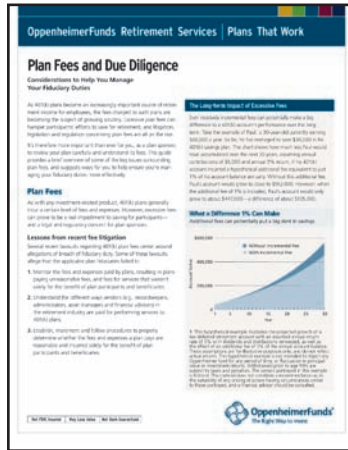
Before the enhanced plan review document, plan sponsors did not seem as engaged in the review process. While plan sponsors know this is an important process, many could not take the time for the discussion. After the enhancements were made, the information became more relevant and actionable. AUL is on pace to complete more reviews in 2011 and exceed their targets.

Plan Decision Resources

BRONZE

OppenheimerFunds

OppenheimerFunds' goal is to provide materials to plan sponsors that focus on educating them on what they need to know and best practices to



manage their fiduciary duties. To achieve this goal, OppenheimerFunds created a user-friendly, easy-to-read reference guide. The reference guide and corresponding presentation provided overviews and action steps on fiduciary-related topics, such as investment advice and blackout notices.

When speaking with their plan sponsors, OppenheimerFunds uncovered a need for a program that could update and educate plan sponsors in a timely manner. Plan sponsors wanted updated information on an ongoing basis. The reference guide included resources such as white papers and checklists available via hard copy, via the OppenheimerFunds web site, and in an electronic format.

The topics addressed in the program included the considerations a plan

sponsor needs to understand when evaluating their plans' fees and how to go about conducting their due diligence, an overview and critical information on ERISA 408(b)(2), and an overview of and critical information about the new participant fee and investment disclosure requirements.

Tools in the reference guide are among the top three most highly ordered marketing pieces. The average monthly usage of OppenheimerFunds' value-added materials is 159 orders. The orders for the top three supplements included in the reference guide are 254, 514, and 725 orders. High usage reflects the timeliness of these materials and that they are user-friendly and provide manageable action steps.

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

Hillside Family of Agencies

Sponsored by: MassMutual Financial Group

With a "client first" work ethic, little time was left for employees of Hillside Family of Agencies to think about their own financial health. At the time of the transition of their 403(b) plan to MassMutual Financial Group in 2010, Hillside took the opportunity to review their 403(b) plan and find areas for improvement. They discovered one glaring problem: a 58 percent participation rate.

In an effort to increase participation, Hillside implemented a 3 percent automatic enrollment feature. A robust

communication plan played a key role in getting the message out. Through on-site workshops and one-on-one counseling sessions with MassMutual retirement education specialists, Hillside educated their employees on the plan design changes and promoted the importance of participating in the 403(b) plan. A combination of communication deliverables, including fliers, e-mails, and a series of age-targeted postcards, were distributed to employees with a clear message of the importance of saving for retirement, no matter the life stage they are in.

The creativity of imagery and catchy tag lines won over

employees and better yet, motivated them to take action. Hillside proved getting involved gets results – the campaign generated an increase in both participation (now 79 percent) and an average deferral rate above the 3 percent default rate (now 4.52 percent).



Plan Design Changes

SILVER

MGM Resorts International

Sponsored by: The Hartford

Despite still feeling the effects of the recession in Las Vegas, MGM Resorts International knew they had to get employees back on track with saving for retirement. As a result of the company match suspension in 2009, approximately 1,000 employees stopped contributing to the 401(k) plan, dropping the participation rate to 39 percent.

To reinforce the importance of the 401(k) plan as a fundamental benefit for every employee's financial future, MGM Resorts set a goal of maintaining, and perhaps increasing, the highest contribution rates possible. To reach this goal, MGM Resorts reinstated the company match to a maximum of \$500. One of the biggest challenges MGM Resorts faced was engaging employees

who were more concerned with their financial status than their financial future. That's when MGM Resorts partnered with The Hartford to face this challenge head on. Through a careful orchestration of the match reinstatement announcement from the MGM Resorts CEO and a buzz-worthy "Match is Back" campaign, MGM Resorts created a positive surge of energy around their company and the community.

The "Match is Back" campaign included a series of intranet banners, e-mails, online presentations, newsletters, pre-shift announcements, on-site events, and recorded messages on the 401(k) plan's toll-free number. HR leadership also played a key role in the campaign, wearing "Match is Back" buttons, with balloons, banners, and piggy banks adorning their offices. The



"Match is Back" message was heard loud and clear.

Within the first 30 days of the campaign launch, MGM Resorts achieved their goal, with more than 29 percent of employees contributing at least 6 percent to take full advantage of the company match, motivating 2,270 employees to enroll or increase their contribution, and getting 1,109 participants back into the 401(k) plan.

BRONZE

Four Seasons Hotels

Sponsored by: Wells Fargo Institutional Retirement and Trust

Plan design changes, including the elimination of the employer contribution and profit sharing contribution, didn't stop Four Seasons Hotels from encouraging their employees to continue their efforts in saving for retirement. To give



employees a little push in the right direction, Four Seasons added a 3 percent automatic enrollment feature to the retirement plan. Understanding the plan design changes could result in a negative perception from employees,

Four Seasons partnered with Wells Fargo Institutional Retirement and Trust in a proactive approach to informing participants about the plan design changes, while promoting the importance of participating in the

retirement plan. The concept was simple, yet fitting – "Let's Grow Together." The campaign deployed in the spring and summer months, with an emphasis on the shift from an automatic employer contribution to an employee contribution in order to receive the company match. Four Seasons sent an automatic enrollment communication, posters, plan design change announcement, and "Maximize the Match" tear-off cards to employees who previously opted out of the plan. Employees realized the importance of retirement planning and saving, and the "Let's Grow Together" campaign resulted in an impressive 96 percent participation rate.

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

Community Health Systems, Inc.

Sponsored by: The Principal Financial Group

Over the past several years, millions of American workers have been negatively affected by the economic downturn, which has forced many employees to take lower-paying jobs and adjust their retirement goals and dreams.

In partnership with The Principal Financial Group, Community Health Systems, Inc. developed a comprehensive two-phased program. CHS' goals for their employees were straightforward: rebuild their financial future; reevaluate short-term and long-term goals; and take appropriate action to get back on track. The "Dream, Design, Rebuild" campaign was

developed, and "Construction Eddie" was created as the campaign's mascot.

A special handbook provided helpful and easy-to-follow tools to help employees rebuild their retirement future one dream at a time. These tools included checklists pertaining to family, home, career, and their retirement. The materials included suggestions to help people focus on their goals, and a fact-finder tool enabled people to stay on track.

In Phase 1, targeted, personalized postcards were sent to segmented audiences, such as those who stopped contributions or those who reduced their contributions. In Phase 2, a customized letter and handbook was distributed full of inspirational tips, how-to tools, and suggestions about how employees can save more for retirement.



The results were excellent, with response rates of 3 to 6 percent from the segmented groups. The increase of the deferral rate percentage ranged from 5.1 percent to 9.2 for those who took action in Phase 1 and reached 9 percent for those who took action in Phase 2.

SILVER

Southern Illinois Healthcare

Sponsored by: Wells Fargo Institutional Retirement and Trust

With more than 2,000 dedicated employees, Southern Illinois Healthcare (SIH), along with physicians and volunteers, treats patients in SIH facilities and rural clinic, and works with charitable community benefit programs.

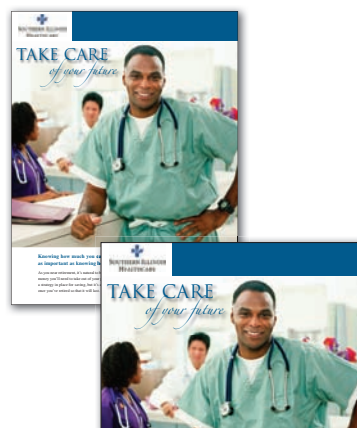
SIH wanted to help its employees over the age of 50 to take a serious look at their retirement planning to help them determine what they needed to save for retirement and to motivate them to take action. SIH's challenge was to convey the message of retirement readiness to their employees, many of whom are mobile

and/or do not have access to a computer while at work.

Working with Wells Fargo Institutional Retirement and Trust, SIH developed the, "Take Care of Your Future" campaign, which resonated with their audience of care-providing

Baby Boomers. The campaign featured a series of colorful and relatable fliers and informational seminars. SIH sent a personalized communication to everyone in the target audience that clearly explained where that person stood in term of retirement readiness relative to the goal of replacing 80 percent of their income in retirement.

The campaign was a success. As a result of their efforts, 26.8 percent of the targeted population increased the amount they were deferring into the 401(k) program.



Retirement Readiness

BRONZE

SUPERVALU

Sponsored by: ING Retirement

SUPERVALU, in conjunction with ING Retirement, wanted to increase active participation in their plan. The plan automatically enrolls participants and automatically escalates their deferral rates; however, SUPERVALU wanted employees to make active elections and increase their deferrals to take full advantage of the company match. They also wanted their core population to begin to assess their own retirement readiness at an age when they could still take action to make significant improvements in their retirement prospects.

The challenges faced in trying to reach such a diverse, broad-based employee population included understanding employee

demographics as well as the working environment in retail grocery.

The solution was to build a comprehensive, multi-faceted program that included a flash-file e-book, personalized mailings, personalized URLs, newsletters, and Microsoft Tags. In headquarters and in larger concentrated facilities, the campaign was available through on-site workshops, e-mail, and the intranet. The creative STAR (Save Toward Active Retirement) Program was colorful, visually appealing, and full of images of healthy grocery items that would appeal to SUPERVALU employees.

As a result, the campaign built a broad-based awareness and appreciation of the company's retirement plan. Response rates were outstanding, averaging from 5 percent to 8.5 percent for select audiences.



Employees who received income gap message increased their average deferral rates from 4 percent to 6 percent, which enabled them to take full advantage of the company match. In another targeted group, the average deferral rate increased from 5.7 percent to 8.5 percent.

Singular Campaigns

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 fliers that focus on one area of participant behavior.

GOLD

The Hartford Retirement Plans Group

Plexus Corp., a client of The Hartford Retirement Plans Group, calculated that more than \$1 million was "left on the table" by participants who were not contributing at least 4 percent of their income to their retirement plan accounts.

The Hartford designed a campaign to address this problem by encouraging zero- and low-level contributors to

increase participant deferral rates to 4 percent, which was the full company match rate.

Armed with site-specific demographics, The Hartford determined that they could best engage Plexus employees by using a clever theme that included giveaways. At this point, they developed the vibrant, engaging, and playful "Matching Socks" campaign to convey the message of deferral rate increases.



The campaign materials included print collateral, Plexus-branded socks, and HTML e-mails. Messages featured in the campaign were, "Some Things Are Better in Pairs," like a company matching contribution, "You've Just Met Your Match," and "Sock it Away." These communications emphasized the impact of the company match over five, 10, and 25 years.

The Hartford saw multiple positive measurements from the campaign, including a 13.7 percent improvement in the rate of participants meeting the full company match. The creative campaign was well-received by Plexus employees and motivated them to meet their company match.

Singular Campaigns

SILVER

The Hartford Retirement Plans Group

In 2010, The Hartford Retirement Plans Group developed the participation postcard campaign to increase the participation rate of eligible employees in The Macerich Property Management Company 401(k) Profit Sharing Plan.

The program centered on the “Retirement is Your Destination” campaign, which consisted of a series of four postcards that promoted the benefits of enrollment. Other tools were used to supplement the message, including quarterly statement messages, an enrollment webinar, and a postcard for National Save for Retirement Week in October.

The series of postcards featured water and waterfront images designed to look like a postcard from a travel destination. The postcards featured messages that encouraged participants to join the plan and save, the benefits of giving their savings more time to grow, and how the added benefit of the company match can help boost retirement savings.

The campaign resulted in 9.5 percent of the targeted audience enrolling in the plan. The campaign



was a success due to the consistency and frequency of messages that were directed to the target audience. The postcards were mailed to eligible non-participating employees approximately four weeks apart.

BRONZE

ING Retirement

ING Retirement developed a campaign with the purpose of giving participants approaching retirement in the next five to 10 years simple, actionable steps to help them and their spouse or partner prepare for retirement.

Throughout participants’ careers, they hear the message, “save, save, save!” However, very few resources exist to help them prepare for the next stage of life. ING literally created a “retirement inventory” of the items pre-retirees should consider before leaving the workforce. A resource was developed with the stories of “Joe Average” in mind, who, with guidance,

can make informed retirement decisions.

The brochure was included on the log-in page of the participant web site, included as an insert in quarterly



statement mailings, and used by benefit specialists who counsel pre-retirees. Each brochure was customized to include a plan sponsors’ service offerings, including advice, transition services, and retirement calculators.

Since ING initiated the campaign, the brochure has been downloaded more than 3,400 times. The brochure consistently ranks among the top 30 downloaded files for more than a third of the six plans that leverage the brochure. The campaign was a success because ING identified a need and developed a comprehensive solution that is customizable, engaging, and incredibly popular.

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

The Board of Trustees of the IATSE Annuity Fund

Sponsored by: MassMutual Financial Group

The IATSE National Benefit Fund Office, along with MassMutual Financial Group, wanted to transition all participants seamlessly to the new provider (MassMutual) while simultaneously re-branding the plan to reflect the unique work environment of plan participants.

With a large and diverse population, keeping the plan transition at the forefront of people's minds was the primary focus of all communications. The goal was met through the "Get Your Show on the

Road" communications program. Because participants spend so much time on the road, the campaign focused on that aspect of their jobs. The design focused on an RV seen traveling across the United States. The intent of the materials was to draw an implicit connection between the participants' day-to-day activities and the gradual increase in their account balances.

Local representatives were kept informed through an introductory letter and a quick recorded presentation posted on the web site. Print materials went out in stages, and Florida and Puerto Rico locals received Spanish versions of the transition brochure to distribute as needed.



During the transition, IATSE leaders built a solid foundation for future communications with plan participants. They built a recognizable brand that will be built upon over the next several years to encourage retirement plan participants to get their show on the road!

Save the Date!

Mark your calendar for PSCA's 65th Annual National Conference

September 11-14, 2012

The Roosevelt Hotel, New Orleans, Louisiana

We look forward to seeing you there!

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

Zachry Holdings, Inc.

Zachry Holdings, Inc. is a construction, engineering, and maintenance company with more than 9,000 employees based in 60 locations. Zachry wanted to educate their employees on the value of participating in the 401(k) plan and taking control of their financial planning for retirement by increasing awareness of the plan through 401(k) Day events.

Zachry is a sponsor of a NASCAR truck and, because many employees are located in the south where racing draws many fans, they developed a NASCAR-related theme, "On the Right Track." Zachry enlisted David Starr, their NASCAR truck diver, as a spokesperson to help drive

engagement. Zachry leveraged a diverse mix of tools, including a video featuring David Starr and prizes for the best job site results, including a checkered flag autographed by David Starr.

Job Site Coordinators were supplied with a Coordinator's Training Guide, a quick reference guide, hardhat stickers, giveaways, raffle items, and more to help build excitement, engagement, and support for the 401(k) plan and the events.

The 401(k) Day campaign reached more than 80 percent of employees and helped Zachry achieve an increase in participation of 3.7 percent and an



increase in average savings rate from 2.84 percent to 3.07 percent. As a result of its 401(k) Day effort, more employees are now "on the right track" to a more secure retirement.

BRONZE

FIS

Sponsored by: Wells Fargo Institutional Retirement and Trust

FIS is one of the world's top-ranked technology providers to the baking industry and employs more than 30,000 experts in 100 countries. FIS wanted to engage employees, increase their knowledge about the 401(k) plan, and highlight the great company match.

They also wanted to provide a fun environment where employees could ask questions and take action to increase their retirement savings.

With the help of their provider, Wells Fargo Institutional Retirement and Trust, FIS developed a highly interactive trivia game with the theme,

"Save for the Date." The game featured four educational Jeopardy-style categories, "Save for the Date," "Act Your Age," "Just the Facts," and "Fill in the Blank," which helped deliver relevant information to employees about the 401(k) plan. The game was set up in high-traffic public areas. Employees could win prizes just for participating. Many employees answered several questions just to test themselves.

The 401(k) Day campaign prompted 169 participants to update their beneficiary forms. FIS saw a 4.9 percent increase in account consolidations (rollovers), and more than 400 individuals attended the on-site meetings. In addition, the average deferral rate

among those eligible but not participating increased from 5.9 percent to 6.0 percent.



Join us as we honor and celebrate the **2011 Signature Awards** winners.

The Reception Honoring Signature Awards,
sponsored by **Russell Investments**, will take place on **Tuesday, Sept. 20,**
from **5:00-6:30 p.m.** in the **Exhibit Hall.**

You'll have an opportunity to meet some of the winners and get a close-up
look at their successful campaign materials.

We hope to see you there!



**The first step in a DC strategy
should be a conversation.**

The goal of your DC plan participants is simple: They want to save enough money to successfully fund their retirements. But your job is to build a plan that helps them get there. And that's a lot more complicated.

Instead of offering you off-the-shelf solutions, we'd like to try a unique approach. We call it listening. What are *your* biggest challenges and what keeps *you* awake at night?

Like your plan participants, we've got a simple goal, too. We call it *Improving Financial Security for People*. But before we give you any advice on how to get there, we should have a conversation.

Let's talk.

**Contact us at 1-866-272-9166
or www.russell.com/institutional**

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Important PSCA Dates and Events

401(k) Day 2011

September 9, 2011

Education and Communication Committee Meeting

September 19, 2011, The Mirage, Las Vegas, Nevada

Legal and Legislative Committee Meeting

September 19, 2011, The Mirage, Las Vegas, Nevada

2011 Annual National Conference

September 19-22, 2011, The Mirage, Las Vegas, Nevada

Board of Directors Meeting

September 22, 2011, The Mirage, Las Vegas, Nevada

2012 Annual National Conference

September 11-14, 2012, The Roosevelt Hotel, New Orleans, Louisiana