

2015 Signature Awards

Recognizing Excellence in Plan Education and Communication

Signature Award Categories

- 2 Asset Allocation
- 4 Conversion
- 6 Digital Innovations
- 8 Events and Workshops
- 10 Fiduciary and Plan Decision Resources
- 12 Financial Wellness and Education — General
- 14 Financial Wellness and Education — Specific
- 16 Increasing Participation and Savings Rates
- 18 Language and Cultural Diversity
- 20 Plan Administration and Design Changes
- 22 Plan Publications — for Participants
- 24 Plan Publications — for Plan Sponsors or Advisors
- 26 Retirement Readiness



Additional Contents

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

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

Introduction — page 1
Congratulations to the 2015 Signature Awards Winners, and thank you to all participants!

PSCA Member Benefits — inside back cover
A listing of some of the many benefits available with membership to PSCA.



2015 Signature Awards Judges

PSCA would like to give a special thank you to the judges of the 2015 Signature Awards for dedicating their expertise, time, and hard work reviewing the entries we received this year.

Gayle Baird, Wm W. Meyer & Sons

Deborah Baran, Prudential Retirement

Barbara Best, Capital Strategies Investment Group

Jason Brantley, Milliman

Courtney Cervantes, Lowery Asset Consulting

Ashley Cramer, ProCourse Fiduciary Advisors, LLC

Tom Cullen, Orbitz

Vera Fuller

Jean Marie Gartner, Roc Group

Peggy Gordon

Justin Hales, Marmon Group

Jill Hill, Biscom Communications

Greg Johnson, The Joint Commission

Kathleen Kelly, Compass Financial Partners, LLC

Sharon Lin, Illinois Tool Works

Terri Marrs, ADP

Jamie McAllister, Callan Associates

Pamela Orvis, Evraz North America

Kara Petrovich, Heidrick & Struggles

Lisa Polezoes, Cabot Microelectronics Corp.

Terese Reilly, Reynolds Leveraged Services

Karin Rettger, Principal Resource Group

Shelley Schwartz, Retired

Patty Sonnenschein, BP

Lynne Sorkin, Chicago Symphony Orchestra

Kara Stacy

Rebecca Welter, McDonald's Corporation

Andrea Will, Zachry Industrial, Inc.

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*Executive Committee Member

Signature Awards 2015

PSCA's Signature Awards, which are highly regarded in the retirement industry, and have been a highlight at the Annual National Conference for many years, prove that retirement plan communications continue to be a focus for plan sponsors and are extremely important to participants. Effective communications can help participants understand how to set goals, stay focused on achieving them, and realize that they can have a more secure financial future.

Congratulations to the 2015 Signature Awards winners! We want to commend them and all of the entrants for taking the time and resources in reaching out to help their participants. This year the judges chose 33 winners in 13 categories. We are pleased to showcase the winners in this magazine. We want to acknowledge all the entrants' efforts and encourage all plan sponsors to continue their hard work in the area of communication and education.

Signature Awards winners are examples to their colleagues in their own organizations and to their peers in the industry. They remain engaged in the process of improving the effectiveness of participant communication and education. By so doing, they show their participants that by focusing on their retirement plan and finances in general, they can achieve their life goals and attain financial well-being.



Asset Allocation

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

1st Place

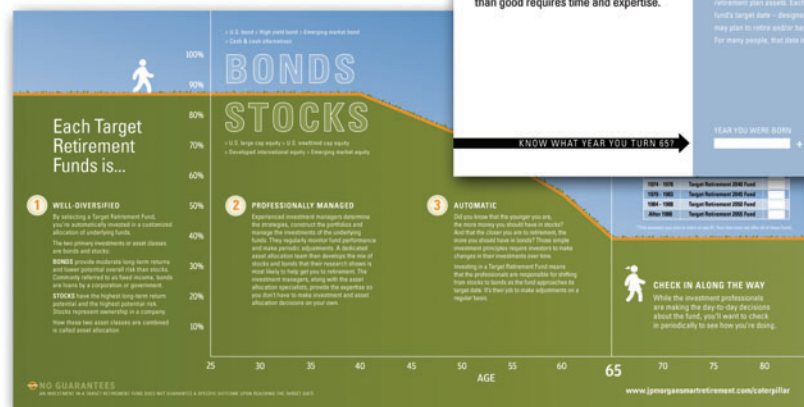
Caterpillar, Inc.

Sponsored by J.P. Morgan Asset Management

Caterpillar, Inc. is the world's leading manufacturer of construction and mining equipment, diesel and natural gas engines, industrial turbines, and diesel-electric locomotives. Caterpillar decided to change the plan's investment lineup by switching their target-risk investment options to custom target-date funds. As a result of this change, the company decided to do a re-enrollment of participants. To ensure that their participants understood the transition, Caterpillar communicated the changes through a multi-media approach. Included were a microsite, newsletter, flyer, tri-fold brochure, postcards, and a visual campaign on monitors in Caterpillar's locations. In particular, the microsite featured an animated video that illustrated the basics of target-date funds. Caterpillar also used images and themes pertinent to their product.

The look of the campaign was particularly appealing to its audience due to the use of industry and company images of construction equipment. The photos of employees helped the participants to see that it was their retirement plan being impacted and they should pay attention to the changes.

By simplifying the message to "do-it-for-me" versus "do-it-myself," Caterpillar was able to achieve their goal of high utilization of the new funds. 38 percent of the plan's assets were allocated to the new target-date funds after the campaign. For the participants that were re-enrolled, 63 percent came into the target-date funds. A comprehensive approach to communicating new investments led Caterpillar to help their participants better handle their asset allocation.



2nd Place

Exelon Corporation

Sponsored by J.P. Morgan Asset Management

Exelon, one of the largest U.S. power generators doing business in 48 states, the District of Columbia and Canada, wanted to simplify the number of choices in its retirement plan and offer a higher level of diversification. The primary objectives were to improve asset allocation and investment outcomes for participants, and simplify the investment decision process for them, along with providing access to professional managers at a low cost.

Exelon had J.P. Morgan create a microsite to be integrated into all plan communications. It highlighted three critical concepts: what target-date funds are and how they work, who they are designed for, and how to select the right fund. Using an animated glide path video, the site illustrates how the asset allocation of the target-date fund changes over time. To further simplify the selection, the site offers users two ways of searching for the appropriate fund using birth year or the fund name.

By creating the microsite for participants, Exelon was able to effectively convey the message on target-date funds and achieve impressive results. Prior to the launch of the microsite, 15 percent of participants used the target-date funds. Afterward, 59 percent were invested in the target-date funds. This usage proves that Exelon's employees embraced the web approach to communications.



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-based tools. This category also includes changes due to mergers and acquisitions.

1st Place

Brown-Forman Corporation

Sponsored by Wells Fargo Institutional Retirement and Trust

The Brown-Forman Corporation is one of the largest American-owned spirits and wine companies with 4,120 employees worldwide and is based in Louisville, KY. The company's focus when moving to a new recordkeeper was to improve certain areas of their already well-designed plan by adding enhancements in an effort to increase participation and savings rates. For its diverse population working in shifts, Brown-Forman offered onsite meetings and one-on-one sessions for employees to learn about the transition. Print materials were created to encourage attendance in the sessions.

The campaign capitalized on the company's brand identity with images of a cocktail in a glass on the beach and the line "Your future is served." Another message used in the materials was the line "Designated Saver" on a t-shirt worn by a young person. It helped to convey the automatic features of the plan and encouraged the Millennial workers to stay in the plan even though retirement is far in the future. Many of the communications pieces were created in both English and Spanish. The meetings were well attended with 1,036 employees going. Overall, the participation rate increased from 86 percent to 92.7 percent and the number of employees maximizing the match went from 78 percent to 90 percent. Using the company's brand identity in a clever way was the key to the success of this campaign.



A collage of promotional materials for the Brown-Forman retirement plan conversion. The central focus is a smartphone displaying the "BROWN-FORMAN PLAN WELL" app interface. To the right, a laptop shows a "Dashboard" with various charts and data. Below the phone, there are several informational cards: one titled "Access your account" with a "Go online" icon, another titled "Call us: 1-800-SAVE-123 (1-800-728-3123)", and a third titled "Review your beneficiary information". To the right of the laptop, there are sections titled "Take the next step", "Social media", "Articles and checklists", "Calculators and Charts", "Seminars and videos", and "Sign up for savings plan emails". The overall design is clean and professional, using a color palette of blues, greys, and whites.

2nd Place

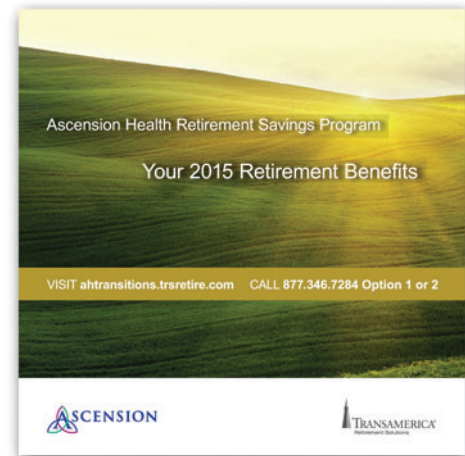
Ascension Health

Sponsored by Transamerica Retirement Solutions

Ascension Health, the largest Catholic non-profit health system in the U.S., acquired two new health ministries in 2013, and needed to transition the retirement benefits for approximately 20,000 people. These employees were in 19 different plans with multiple vendors. Ascension Health created a communications campaign to address the new retirement benefits and to explain what was happening to the employees' existing plan assets. The goals were to explain how the Ascension plan works and why it is a valuable benefit, encourage enrollment so that there would be no gap in contributions, emphasize that employees make their investment and beneficiary elections, and encourage participation at town hall meetings.

Custom branding was created which was easily identifiable and contained soothing and reassuring images appropriate to a health care organization. Ascension also learned from the groups they were acquiring how they typically communicate to their employees, and tailored the program to support these specifications. The transition took place from April through December and included multiple touch points both at work and to the home.

Great results were achieved by using a welcoming feel and an impressive pool of resources. Participation rates increased for one of the new groups by 30 percent. But, for the other new group the rate increased 150 percent! 3,700 employees attended meetings and almost half made beneficiary elections. It is not easy to get health care workers to focus on themselves, but Ascension Health used effective communications to help its employees focus on their own retirement benefits.



3rd Place

Franklin Templeton Investments

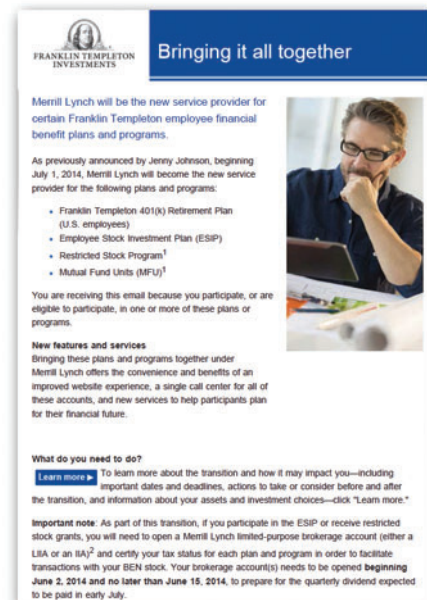
Sponsored by Bank of America Merrill Lynch

Franklin Templeton Investments has a workforce of finance professionals with high expectations regarding their personal retirement and equity dollars. The company has a unique global view while maintaining a local perspective and is committed to employees' personal and professional development. The company decided to move three benefit plans to one provider so that employees could see their retirement and equity plan accounts in one place. The goal was to implement the transition for all three plans on the same date. Additionally, the company wanted to ensure high employee satisfaction with the transition.

To achieve these goals, Franklin Templeton chose to provide primarily electronic communications for maximum reach and efficiency over multiple time zones around the world. A satisfaction survey was conducted upon completion of the transition.

Each communication in the "Bringing it All Together" program was designed to minimize duplication of e-mails for people in multiple plans. Management received an initial preview, training webcasts followed for the HR leads around the world, and the employee e-mails came after.

The outcome was that all three plans did go live on the intended day. Employee feedback was very positive and 90 percent of employees were aware of the effort and pleased with the way it was handled. Using concise goals, substantial research, and comprehensive communications, Franklin Templeton was able to smoothly complete a large and complex undertaking.



Digital Innovations

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 category recognizes the use of emerging technologies that will likely have a significant impact on participant education.

1st Place

Federal Retirement Thrift Investment Board

The Federal Retirement Thrift Investment Board (FRTIB) administers the Thrift Savings Plan for 4.6 million federal employees and uniformed service members. Historically younger participants saved less for retirement and invested in low-return treasury securities. The "Take Five for Your Future" campaign encouraged employees younger than age 45 to increase their contributions with a simple message: contribute five percent to get the maximum match, choose from five core and five lifecycle funds, and make changes in five minutes. The challenge was that there are more than 100 payroll systems! They worded the action steps in a way that was helpful without being specific to any one system.

The group reviewed academic studies, plan surveys, and industry reports to determine behavioral trends among the target audience.

135,000 postcards and 175,000 leaflets were mailed. Recipients were directed to a microsite where they could watch a YouTube video explaining the campaign using eye-catching animation. Social media was used to engage the younger population. This included weekly blogs on a government networking site, the use of Twitter, and other sites.

With uniform messaging, a compelling video and strong calls to action on a unique microsite, the results were an 18 percent increase in participation. Of those surveyed 19 percent intended to increase their contributions. The campaign was picked up by government radio and websites and received 3.7 million impressions.



2nd Place

Metropolitan Transportation Authority

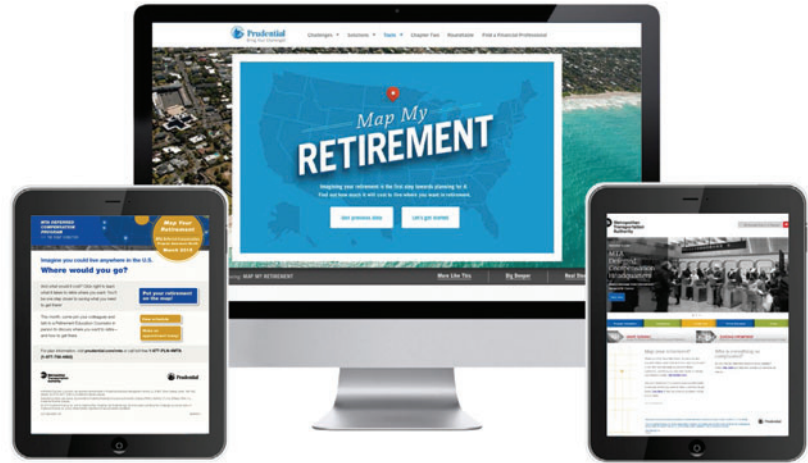
Sponsored by Prudential Retirement

The Metropolitan Transportation Authority (MTA) employs a diverse workforce of 65,000 with a range of educational background and investment experience levels. From highly-skilled technical professionals to entry-level service and support staff, there are employees working 24/7. The main purpose of the “Map My Retirement” program was to get people to join the plan or to save more. To effectively engage participants, a digital and social platform was created. The focus was on envisioning their future selves and thinking about where they want to retire, since many of them want to retire outside of New York City. The mobile-friendly application allows people to enter a zip code of the location

where they want to live in retirement or get a list of possible locations using their own preferences. The app gives descriptions of the area, average climate, key attributes, and projected inflation-adjusted living costs. It allows sharing of the locations via Facebook, Twitter, and LinkedIn. The app puts the day-to-day costs of employees’ financial futures at the top of their minds.

The campaign used targeted e-mails, posters, and flyers to get people to attend onsite events, complete take-action forms, and use the app. Custom-branded luggage tags helped remind participants of their retirement destination.

The campaign e-mails boasted high open rates of 30 percent and three times more participants than usual took action and increased their savings rates. The overall plan participation rate increased from 40 percent to 61 percent and the average savings rate went from 7 percent to 10 percent!



Events and Workshops

A lot of effort is required to schedule, promote, and implement successful benefits fairs, events, workshops, employee meetings, and other special events. Examples include 401(k) Day events, Train-the-Trainer programs, marketing promotions, and other special events.

1st Place

Beaulieu Group, LLC

Sponsored by Wells Fargo Institutional Retirement and Trust

The Beaulieu Group, headquartered in Dalton, GA, is a carpet and rug manufacturer that believes one size doesn't necessarily fit all. In 2014 they added a "Plan Leaders" advocate program as a fresh approach to engage employees. The overall campaign was designed to increase participation rates. The company knows that people love to buy things and decided to reshape the typical message of giving something up in order to save more into showing participants how to "buy" retirement.

A campaign theme was developed that uses cute characters derived from the carpet industry. Texture, Pattern, Twisted, and Plush make comments in the printed materials and offer bits of information about the retirement plan. These included helpful ways to save more, like "save a little now for a better tomorrow." A simple 2-step card created a strong call to action. Posters for the onsite meetings showed the characters on a train and stated "all aboard the free money train."

Overall participation rose from 69.7 percent to 76.4 percent, with an average deferral rate of 5 percent. The success of the onsite meetings was attributed to the more casual, less intimidating atmosphere and the participation of "Plan Leaders."



2nd Place

Syncreon Acquisition Corporation, Inc.

Sponsored by MassMutual Retirement Services

As a specialized provider of logistics services, Syncreon offers supply chain solutions across numerous industrial sectors around the globe. Their locations have 24-hour operations in staggered shifts. Their challenge has been conducting group meetings while accommodating the work schedules. Syncreon chose to focus on high-traffic areas where employees could meet with Retirement Education Specialists in brief one-on-one sessions. The goal was to educate employees on the importance of saving and get them to participate to ensure they are building to adequate savings levels.

Using Easy Enroll and Quick Deferral Increase cards, employees were able to take action right away. They also learned the concept of income replacement in retirement, the importance of having beneficiary designations, and options for rollovers. The Retirement Education

Specialists used laptops to guide employees through online tools. Syncreon achieved its goal of higher participation rates, moving it from 28 percent to 37 percent. This company kept it simple and provided employees with expert guidance, thereby helping them to have a better understanding of their financial needs in retirement.



3rd Place

Michigan CAT

Sponsored by MassMutual Retirement Services

Michigan CAT, which services, rents, and sells construction equipment, capitalized on its business to design a campaign to educate employees on the importance of asset allocation. They used construction images in their materials, which resonated with the employees. The president of the company kicked off the campaign with an announcement to employees of the importance of the campaign.

Along with e-mails and print materials, the company offered onsite meetings, recorded online meetings, and videos. A pop-up mailer, "The Power Up Your Retirement Plan" campaign, included a popup postcard showing a piece of construction equipment with the message "Let's Dig Into Asset Allocation." The result was that despite multiple staggered shifts in multiple locations, 314 employees attended a group meeting and 115 met with a Retirement Education Specialist. Eight percent made changes to their future investment strategies and 20 percent made investment transfers. These results show that making the message suit the audience has impact.



Fiduciary and 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, skill, and prudence as they manage their retirement plans. Examples include plan decision resources, white papers, strategic research, executive and fiduciary guides.

1st Place

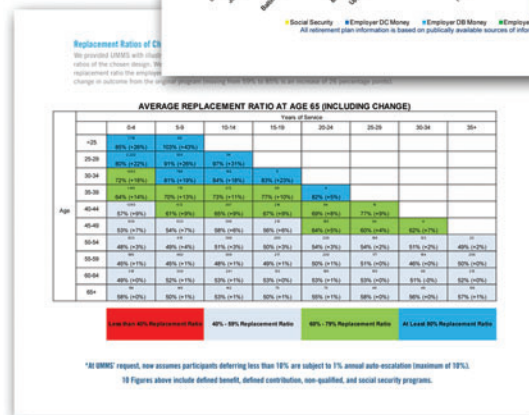
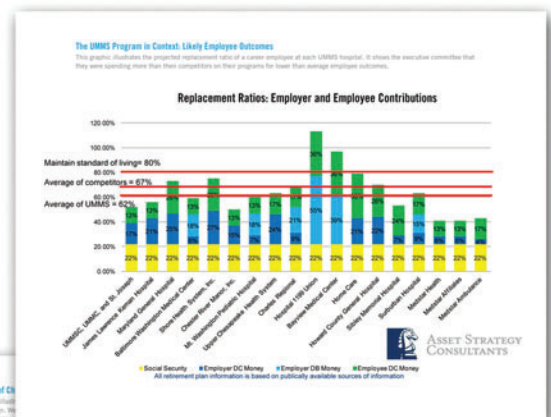
University of Maryland Medical System

Sponsored by Prudential Retirement

The University of Maryland Medical System, a multi-hospital system, had 23 legacy retirement programs that they wished to reduce to one program, while keeping the total cost for the program neutral versus the costs of the 23 programs. They wanted a program that would allow for growth of the health system, would be easy to administer and communicate, would provide better outcomes for employees, and reward long service. UMMS wants employees to think of their employment as a long-term career, not just a job.

Eight hospitals make up the UMMS, each with its own CEO. There were multiple plan types, including DB, 401(k), 401(a), 403(b), and 457 plans. Any committee decision had to coordinate with all the CEOs. UMMS, along with its consultant and recordkeeper, examined the current structure, costs, and likely benefits generated for employees across the whole system. A comparative grid and graphs were created so that the committee could easily compare strategies and plan designs. The analysis included a multi-year cost projection of the current plans and benefit outcomes achieved, as a base scenario. Each proposed option had a 5-year projection, with a table underneath clearly and concisely showing the change in costs versus the original 23 programs. The impact on benefits for each employee was calculated and presented in a "heat map" format.

Using a thorough analysis and easy to compare format, the committee was able to make an informed decision on a complex project. The outcome was that one single plan design allowing for administrative ease now gives UMMS the ability to hire employees and place them anywhere in the system without a variation in retirement benefits. Additionally, there was an 18 percent improvement in the projected income replacement ratios for career employees, with a \$7.4 million reduction in cost over 5 years from the original 23 separate plans. With thorough analysis and an organized structure, the committee was able to make informed decisions on a formidable task.



2nd Place

MassMutual Retirement Services

MassMutual's ERISA Advisory Services team provides a variety of support services to plan sponsors in their administrative, operational, and fiduciary duties. The responsibilities that plan sponsors have are numerous and changing. A wrong step, even accidental, can have difficult and expensive repercussions. MassMutual decided to revamp how it shares information by standardizing the location of information in its white papers. With the new approach, plan sponsors of DB or DC plans can quickly identify if they need to read an article in-depth or skim it for specific information. A fiduciary calendar has been provided in the past in a monthly format. It has now been replaced with a calendar in a quarterly format, which allows people to see ahead and not be surprised because they didn't turn the page. These changes were made after soliciting feedback from internal experts and looking at the white papers and calendar from a plan sponsor perspective.

Providing the calendar booklet, separated by DC and DB plan, offers plan sponsors an easy way to find what to do when. The simplified white papers are easy to read with a good balance of length and content. 9,800 plan sponsors have websites where the ERISA Advisory Services communications are posted. MassMutual also distributed the 2015 calendar by e-mail. The calendar received 6,530 click-throughs. 225–300 sponsors clicked on three of the white papers. MassMutual did the proper research to determine what plan sponsors need and provided it to them in a meaningful way, making it easier for them to stay on top of their ever-changing retirement plan duties.

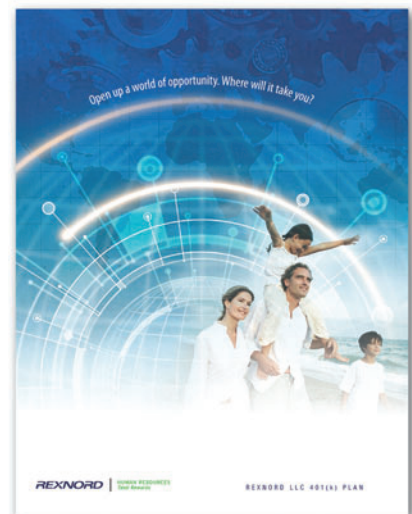


3rd Place

Rexnord, LLC

Sponsored by Wells Fargo Institutional Retirement and Trust

Rexnord LLC, a worldwide industrial company working in process and motion control and water management, recognizes the importance of plan health and influencing behaviors to help participants prepare for a better retirement. The retirement committee had not yet received plan health information from its new provider. Taking the one-time opportunity to create an emotional and powerful connection with the committee members, Rexnord and Wells Fargo created a video, instead of the typical PowerPoint presentation. The video showcases year-over-year plan metrics, including the upward trends of participation, contributions, diversification, and overall plan health. The 2014 monthly employee communication outreach efforts were shared along with the percent action taken by the employees. The recap helped the committee stay engaged and committed to future initiatives by focusing on outcomes. The committee loved the video and felt the information would help them make decisions about a range of investment, plan design, and fiduciary issues. The video tells a good story through numbers, and that through the partnership with its provider, Rexnord has achieved success.



Financial Wellness and Education – General

This category showcases complete education programs and campaigns offered by providers to a broad base of plan sponsors. Examples include campaigns with multiple touch-points, programs that provide solutions for the different needs of diverse employees groups, and on-going targeted campaigns covering various participant behaviors. This also includes education on financial topics such as plan fees, fee disclosure, and broader financial education, such as balancing financial needs, saving for college, budgeting, debt management, etc.

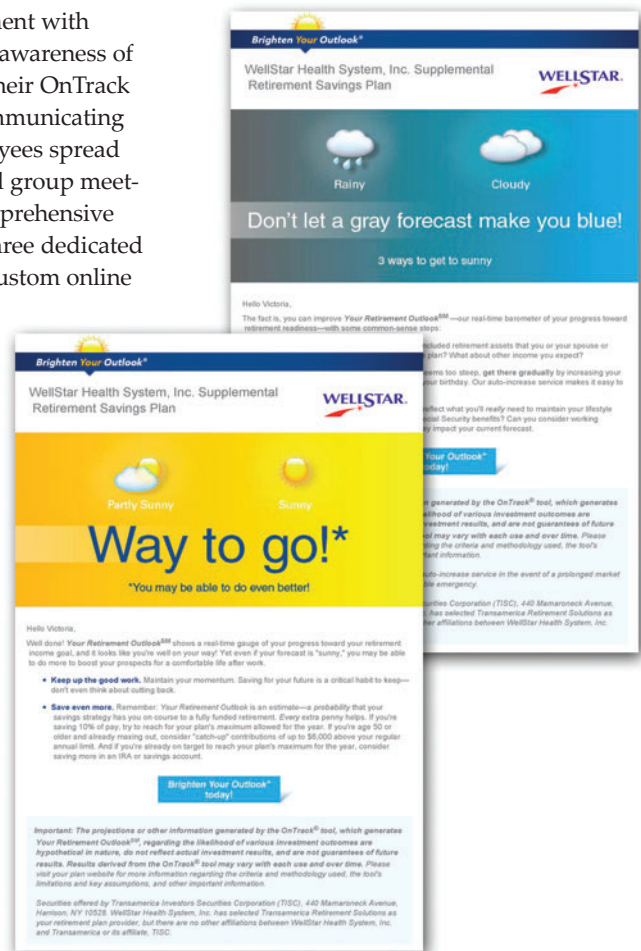
1st Place

WellStar Health System, Inc.

Sponsored by Transamerica Retirement Solutions

WellStar Health System was concerned about employee engagement with regard to their retirement plan. They wanted to raise employees' awareness of their benefits and identify if their employees were on target via their OnTrack program, which provides a gap analysis and planning tools. Communicating about the program was a challenge with more than 13,000 employees spread throughout 150 locations and working multiple shifts. Traditional group meetings were not practical. WellStar and Transamerica created a comprehensive education program offering employees personalized guidance, three dedicated on-site consultants, benefit fairs, personalized reminder texts, a custom online portal, a gap analysis, and various planning tools. They made the gap analysis messaging user-friendly with a "forecast" for stormy, partly cloudy, sunny, etc. to help employees understand if they were on track for retirement. Publishing an article in the *Wellness at WellStar* newsletter helped encourage team members to make an appointment to meet with the retirement consultants. The personalized gap analysis was mailed to employees' homes.

By creating a well-thought out process to deliver information using a variety of media, WellStar was able to get the message out to employees to pay attention to their own retirement plan. The participant scorecard showing how on-track employees are in each aspect of the plan shows that they are moving in the right direction. After the program, one-quarter more employees were contributing to the plan, saving at the maximum matching rate or higher, were more diversified, and had a partly sunny or sunny forecast for retirement.



2nd Place

Wells Fargo Institutional Retirement and Trust

Not all plan sponsors can afford to produce custom retirement education for their employees, which is why Wells Fargo Institutional Retirement and Trust created a campaign that their retirement plan clients can use. The year-long campaign provided participants with tools and resources to help them know where they stand and next best steps. A multi-media approach was used to ensure that participants received information in a way preferable to them.

The communications were delivered to support the participant experience. Personalized e-mails featured age-specific education. Participants in their 20s and 30s received a link to an article about investing myths, whereas participants in their 60s received an article about retirement savings withdrawal strategies. Monthly live webinars were made available on a broad range of topics, from budgeting strategies and identity theft protection to health care in retirement. Recordings were made available later. Trigger-based communications included quarterly e-mails sent to participants who recently enrolled or made changes to their plan. Additional relevant communications were mailed or sent by e-mail. Videos were created and featured in the e-mails to engage participants differently. One video features real retirees that share tips on how they accomplished their savings goals.

29,000 participants took the first step to identify if they were on track for retirement by checking their savings status. There was a 12.7 percent take action rate with an average deferral rate increase of 5.8 percent, while almost 19 percent took action towards their next best step. The clear, concise, modern communications that Wells Fargo created for plan participants provided relevant information for plan sponsors to give to their employees, without them having to take valuable time and resources to create a program themselves.



3rd Place

Viacom

Sponsored by Financial Finesse

Viacom's workforce is comprised of many Millennials, who are more focused on day-to-day survival than long term retirement planning. Many work in high cost-of-living areas. With more than 7,000 employees, Viacom was concerned about getting their young employees motivated to take action on their own personal financial situations, focusing on cash flow and debt management. A needs analysis revealed that employees needed more education than they originally expected. The goal was to use messaging and marketing in a comprehensive program that appeals to this creative population who, as media employees, have discerning taste.

A multi-channel approach was used with in-person workshops, webcasts, a financial helpline, and a financial learning center, which is an online platform where employees receive a personalized financial wellness assessment. Various marketing communications delivered the messages: e-cards, flyers, etc. They also presented a "MoneyMadness" webinar presentation that had terrific results. 85 percent of the total population took at least one step to improve their financial situation with the majority taking two or more steps. Before the program, 54 percent paid off their credit card each month. After the program it was 63 percent. Hundreds of employees proactively shared positive feedback and experiences with the service. Some of the feedback included, "I feel empowered after talking to Financial Finesse," "I've come to the understanding that most things that we do are just skills...practically anything can be learned...I can be a beginner in creating a better financial outlook." And "Thank you for giving me a tremendous gift of hope."



Financial Wellness and Education – Specific

This category is the same as Financial Wellness and Education – General, except that it is geared toward education programs and campaigns offered to one specific plan sponsor for its participants.

1st Place

Ascension Health

Sponsored by Transamerica Retirement Solutions

Ascension Health created a financial wellness program to encourage those not yet enrolled to join the retirement savings plan, and for all employees to save as much as they can for their futures. They identified the locations that were underperforming in participation and contribution rates and implemented the financial wellness program in an intensive blitz effort over one week.

A brand was created which shows a sunrise using a dollar sign in the middle with the line “Financial Wellness for a brighter tomorrow.” The program’s golden yellow colored logo was eye-catching. A series of eight e-mails informed people about the event coming to their location. The event offered several learning activities and give-a-ways. These goodies had clever messages attached such as a tin of mints with the line “Look at your invest-mints.” Now and Later candies highlighted decisions now and later, and fortune cookies held various 403(b) tips. They even offered “Savebucks” coffee in the mornings. Financial Wellness lunch bags were distributed to associates who attended the events over the three-day period.

Enrollment increased by 10 percent. The majority of the increase in participation happened within the first three days of the event. Some comments from one of the locations drive home how important it is for employees to get the information they need and to feel like their employer cares about them. One person noted, “Thanks for being available to all shifts. It is so nice to be able to meet with someone without coming in on my off day.” Someone else said “I can’t believe you all are doing this for us.”



2nd Place

Franciscan Missionaries of Our Lady Health System

Sponsored by Lincoln Financial Group

Franciscan Missionaries of Our Lady Health System (FMOLHS) chose to target a group of 20–29 year olds to get them engaged in retirement savings. These Millennials typically don't engage with traditional communications approaches and juggle competing financial priorities. Lincoln Financial's consultants routinely provide onsite group and one-on-one meetings. They conducted "retirement rounding" walking the floor like a physician on rounds, to answer employee questions. They provided the feedback they received about the communication gap to the plan sponsor with ideas about how to close it.

What emerged was a video contest, where employees submitted video clips on why to save for retirement. There were 60 submissions and 200 employees voted on their favorite videos. They were encouraged to vote in a printed piece titled "Talking retirement with the stars," which asked them to vote on "who deserves a moment in the spotlight." The winning videos were compiled into a separate video that was showcased at a benefits fair. The campaign was promoted with videos, flyers, posters, and e-mails. Meetings were led by Lincoln Financial consultants who were also in their 20s. Attendees received a budget planning worksheet for follow-up action. There was a nearly 25 percent increase in participation after this campaign. The success of this financial wellness program can be attributed to analyzing the needs of the targeted group and the creativity in responding to the cultural changes that are starting to alter the traditional approach to retirement education, especially for younger generations.



Increasing Participation and Savings Rates

This category includes all education campaigns and communications that help employees start to save, or to save more, for retirement. Entries were either complete campaigns or singular one-time communications efforts. The focus of this category is demonstrable results including either improved participation rates, improved deferral rates, and/or effective savings rates.

1st Place

State of Michigan

Sponsored by Voya Financial

The State of Michigan serves more than 530,000 active and retired participants in DB, DC, and hybrid plans. These employees possess various levels of education and work experience. The state developed a “Say Hello to Your Match” campaign to better support participants in meeting their retirement income needs by fully maximizing the 5 percent match. Rather than having participants take action themselves to increase their deferrals, an opt-out approach was taken. The primary goals of the campaign were to get employees to the 5 percent contribution level, even those not contributing. They hoped to have at least 50 percent of the targeted population at the maximum match level when the campaign was completed. The state also wanted the opt-out process to be quick and easy without people having to call or login to a website.

A printed mailer directed people to a microsite, which explained what was going to happen. If the participant still chose to opt out, they had to go to a website called “www.idonotwantmore-moneyfrommyemployer.com” that the state purchased! The campaign addressed not only the value of the employer match, but also overall plan features.

The state achieved much more than the hoped for 50 percent, with 85 percent of the participants retaining the automatic increase. Nine percent of employees manually increased their deferrals by more than the automatic amount of one percent. Only seven percent opted out, bringing the overall participation rate to 93 percent.



Increasing Participation and Savings Rates

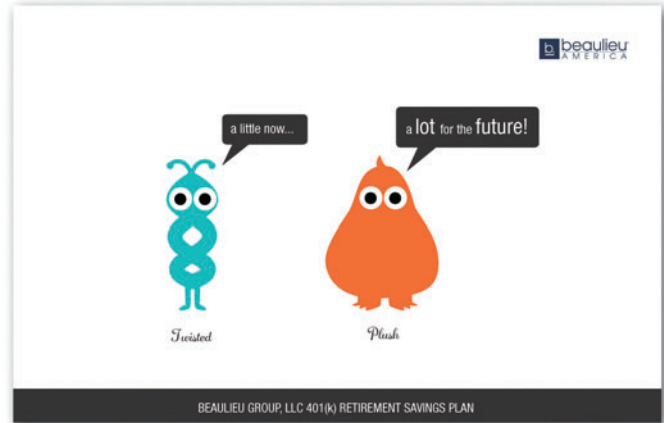
2nd Place

Beaulieu Group, LLC

Sponsored by Wells Fargo Institutional Retirement and Trust

Beaulieu Group seeks each year to *Empower Members Through Benefits, Retirement, and Claims Education* (EMBRACE). In early 2014 “People Love to Buy” mailers, components of the EMBRACE campaign were used to get employees to increase their participation in the 401(k) plan. The mailer utilized the creative design of the other retirement plan communications, including cartoon images of characters drawn from the carpet business. “Twisted” said to readers, “A little now...” and “Plush” replied “a lot for the future!” By showing the fun side of retirement and using imagery that fit with the company culture, the year-long campaign resonated with participants and had great results. Overall participation rose almost six percent while 56 percent of employees maximized the employer match and 14.6 percent enrolled in the automatic increase feature.

Beaulieu Group’s clever communications campaign reaped great rewards and shows that tapping into the company’s brand and culture will help employees be engaged with their retirement plan and save more money.



3rd Place

McLaren Health Care Corporation

Sponsored by MassMutual Retirement Services

Many people know that hospital workers often put others’ needs before their own. McLaren Health Care Corporation, based in Flint, MI, knew this about their 19,500 employees working in more than 300 facilities. McLaren wanted to encourage employees who were not receiving the full match to save more in the plan. A two-fold approach was developed. First was a sign-up campaign targeting employees who were not contributing at all to the plan. Second was a campaign to employees deferring less than the maximum match level. The hospital knew that direct mail works better than e-mail for their participants and that employees don’t usually attend meetings. With a typical two percent response rate on mailings, they hoped to have results better than that.

Tapping into the caring nature of hospital employees, McLaren chose a gardening theme and the message, “A little seed, a little water, a little love” and that “saving for retirement is a way you can care for you.” One mailer contained a packet of seeds, driving home the gardening theme. Employees embraced the higher savings message and the sign-up rate of 4.28 percent was more than double the industry average response. The campaign achieved a 5.86 percent average deferral rate. The save more campaign’s response rate was 5.21 percent, with an average deferral rate of 2.18 percent. McLaren certainly got the right idea of tapping into what its employees feel and do for others in order to help them learn to take care of themselves, which is a great step towards financial security later in life.



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. This category recognizes communications that address language, cultural, and/or generational barriers to plan participation. Successful campaigns may also include special and unique targeted communications, advocacy programs, or other cross-cultural communications efforts.

1st Place

Four Seasons Hotels

Sponsored by Wells Fargo Institutional Retirement and Trust

Following the success of its previous years' communication efforts, Four Seasons continued the "Plan Carefully Live Gracefully" theme to increase participation and contribution rates for its employees. With 40 percent of their workforce having Spanish as a first language, Four Seasons knew it was imperative to not only have bilingual communication pieces, but to appeal to Hispanics who tend to take care of family first, rather than save for their own retirement.

Since Four Seasons operates luxury hotels with elegant surroundings, their mailers used an orchid image, prominently seen throughout the hotels. This branding was tied into the company culture. With messages of "Take time to make your future bloom" for those not yet saving in the plan and "You're making possibilities bloom" for those who were contributing, the mailers were specifically targeted. Later in the year, employees were sent a customized New Year's themed piece that encouraged them to make a resolution to save. This piece also had the elegant look of prior pieces.

Once again, the Four Seasons' efforts blossomed. The bilingual mailer to employees who had previously taken action had a 56.2 percent action rate with an average deferral that increased from 7.4 percent to 11 percent. For those that didn't previously take action, the follow-up caused 10.7 percent to act with an average deferral rate increasing from 4.8 percent to 7.9 percent. A bilingual easy enroll mailer with the New Year's theme generated a 5.4 percent action rate. Overall, participation in the plan rose by 1.25 percent to 86 percent. This was really good for a population working hourly jobs and living paycheck to paycheck.



Mark Your Calendar...

The 2016 Signature Awards Competition and PSCA National Conference are moving!

Don't miss your chance to earn the recognition you deserve for your hard work on your education and communication campaigns. Each year the winners of the Signature Awards competition are announced at PSCA's Annual National Conference.

PSCA's Annual National Conference is moving to the spring and Signature Awards is moving to the first quarter of 2016!

PSCA's 69th Annual National Conference will be held **May 3–4, 2016** in downtown Nashville, TN at the Renaissance Nashville Hotel.

Look for registration information coming soon.



Renaissance Nashville Hotel
611 Commerce Street
Nashville, TN 37203

With the change in timing of the conference, the 2016 Signature Awards competition will open January 4, 2016. Campaigns that occurred in 2015 will be eligible, even if they continue into 2016. Judging will take place in early March 2016.

Deadline for Submissions: February 19, 2015

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Look for updated submission forms on our website at www.psc.org/signature-awards later this year. You will receive an e-mail notification with all of the information for the 2016 event as soon as it is available.

PSCA

Plan Administration and Design Changes

Plan Administration and Design Changes involve 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.

1st Place

AutoNation, Inc.

Sponsored by Wells Fargo Institutional Retirement and Trust

With 267 locations in 15 states, AutoNation's sites don't have space for meetings and workers don't have a work-provided computer or e-mail address. The company also has high turnover in the first three years of service, so 401(k) plan participation is always in flux. To make the plan more visible and engaging, AutoNation created a mascot, "Thumbuddy" who shared information using humor in his "Rules of Thum." Choosing colors that mimic those in the company logo, each benefit plan opted for one primary color, with green being the 401(k) plan's color. The campaign involved a multi-channel drip approach using a combination of communications to HR personnel and participants. AutoNation decided to overhaul the investment lineup to piggyback on the momentum of rolling out the new mascot. Web content on both the AutoNation and Wells Fargo sites and in-store videos helped steer people to make changes to their plan elections, as Thumbuddy told employees "We've got thumbthing cookin'" to get their attention.

The creative and unique messaging made retirement less intimidating and relatable. The campaign led to 99 percent of defaulted balances mapping to target-date funds during the investment transition process. This represents 33.44 percent of plan assets. Plus, plan participation increased by 3 percent. Thumbuddy was clearly thinking differently on how to reach employees in a clever and funny way.



Plan Administration and Design Changes

2nd Place

Fujifilm

Sponsored by Prudential Retirement

In 2014, Fujifilm had a daunting task: to bring in two new retirement plans and merge two existing plans into their main retirement plan, while also making numerous enhancements, including auto enrolling participants. The company's overarching aim is to help enhance the quality of life of people worldwide, both in spiritual and material wealth. This mission extends to the lives of its employees, who are in more than 50 locations in the U.S.

A needs analysis at each individual plan level leveraged payroll and plan data. This led to each group receiving targeted communications with information specific to the changes they would experience. The materials included e-mails, mailings, newsletter articles, webinars, and onsite meetings. 145 meetings were held over 40 days.

Particular attention was paid to clearly explaining what was changing and what, if any, action participants needed to take. A chart was created so that on the left side participants could easily identify themselves and on the right side the detail on their auto enrollment was listed.

The auto enrollment achieved great success with 89–96 percent of the participants in the various plans participating after the changes were made. By taking action for their participants, Fujifilm was able to enhance the quality of their employees' lives to help them achieve the material wealth they will need to retire well.

| | Old provisions | New provisions |
|----------------------------------------------|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Employee matching contributions | 25 cents for each dollar saved up to 2% of your pay Total of 1.25% | 50 cents for each dollar saved up to 4% of your pay Total of 2% (but be subject to new 3 year vesting schedule upon hire) |
| Waiting for employer matching contributions* | 1 year—0% 2 years—20% 3 years—40% 4 years—70% 5 years—100% | 1 year—0% 2 years—50% 3 years—100% |
| Employee contributions | Savings contribution—2% 401(k) contribution—2% | FUJIFILM contribution—4% |
| Waiting for employer contributions** | Savings contribution—Same as old match, 100% after five years 401(k) contribution—100% immediate | 100% immediate for new FUJIFILM contribution |
| Plan fees | Fees varied depending on which funds you were invested in and how much you had invested in each fund | \$3 per year charged in four quarterly installments of \$0.75. This will be a reduction in fees for most participants. |

3rd Place

Ingalls Health System

Sponsored by MassMutual Retirement Services

The Human Resources team at Ingalls Health System in Chicago felt it was time that their 2,300 employees give some quality attention to themselves, particularly their plan for retirement. The Ingalls Smart Money 403(b) Plan was adding automatic enrollment, a Roth feature, new investment lineup, and restructuring the company match. The needs analysis revealed that only 51 percent of the employees were on track to replace 75 percent of their income at age 67.

Using postcards, e-mails, and brochures mailed to homes, group meetings, and on-on-one sessions, the thorough and simple communications had an impact. A lifecycle theme and the imagery were relatable. Materials were brightly colored with images that included people in all stages of life with the message, "Life is a cycle. Here's how to ride it into retirement." 875 people attended a group meeting or benefits fair, while 60–65 individuals per day met one-on-one with MassMutual representatives. This was an increase over the 8–10 people per day in the past. Overall the retirement readiness measurement increased to 55 percent.



Plan Publications — for Participants

This category is for publications created by a provider or plan sponsor designed to educate plan participants about any aspect of retirement planning and saving. Examples include newsletters, magazines, and brochures designed to be distributed to participants.

1st Place

AutoNation, Inc.

Sponsored by Wells Fargo Institutional Retirement and Trust

With more than 10,000,000 happy customers and counting, AutoNation is America's largest auto retailer. AutoNation is a Fortune® 500 company with more than 25,000 associates at more than 290 new vehicle franchises across 15 states.

In developing a brand for their retirement plan communications, AutoNation wanted a fun and visually interesting way to share retirement planning information to a widely dispersed, high-turnover workforce. In addition to finding a brand, AutoNation also wanted to increase e-usership, increase the number of participants maximizing their match, and increase overall participation.

ThumbBuddy, the new face of the 401(k) Plan, is a creative and fun cartoon-like thumb figure that uses clever wording and messaging to engage employees. On one printed piece he tells readers to “thumb through this brochure for more information.” To introduce the ThumbBuddy campaign, AutoNation took a targeted, multi-channel approach using posters, web content, statement teasers, targeted campaigns, tailored emails, in-store videos, and an e-preference sweepstake. The comprehensive campaign was well-organized and rolled out based on a thoughtful and coordinated timeline.

This fun and effective approach resulted in a 10 percent increase in AutoNation's participation rate. It also achieved its goals of increasing the number of participants who maximized their company match and those who selected e-delivery as their preference.



2nd Place

Ascension Health

Sponsored by Transamerica Retirement Solutions

A quarterly newsletter, “Savings News,” is sent to all participants in the Ascension Health Retirement Savings Program, as a statement insert. The goal was to use the newsletter as a platform to encourage associates to “Strive for 10 percent,” in terms of saving 10 percent of their income for retirement. The organization wanted to increase readership and measure the effectiveness of the articles. The challenge was to create editorial content that was compelling to read and meaningful to participants. Ascension Health found out that there were associates who were dedicated savers, and were saving at a rate of 10% or more. Individual participant interviews were conducted with these “10 percent savers” in different age groups and life phases.

Each quarter, the newsletter highlighted one of Ascension Health’s 10 percent savers, sharing their personal stories about why and how they save 10 percent for retirement. Each newsletter was sent by e-mail with an enticing subject line alluding to the messages that the interviewee had to share.

Overall the 403(b) plan average deferral rate increased from 6.83 percent to 7.17 percent, a move in the right direction. Readership of the newsletter continues to grow steadily. Today, more than half of active participants now receive “Savings News” electronically. Ascension Health found a creative way to get employees to read a newsletter by highlighting actual employees and using peer comparisons to incentivize increased saving for retirement.



Plan Publications –for Plan Sponsors or Advisors

This category is for general publications created by a provider designed to educate multiple plan sponsors and/or their advisors about any aspect of retirement planning and saving. Examples include newsletters, magazines, and brochures designed for use by those administering or servicing retirement plans.

1st Place

MassMutual Retirement Services

MassMutual wowed its clients with a unique tactic to get them to pay attention. With the goal of client retention, they launched a creative campaign linking retirement savings and the culinary world titled *Recipe for a Better Plan*. This fun approach incorporated several boxes of cooking utensils, including a whisk, a set of measuring spoons, a reusable shopping bag and a recipe box. Along with each of these items, were tie-ins to retirement savings. This messaging was branded on the outside of the box, as well as in inserts that echoed the overall message — what is needed for a recipe for a successful retirement.

Some examples of the messaging are: on the outside of one box it says “We’re whipping up...” and on the inside “tasty ingredients to stir up participant action.” The box contains a whisk and a recipe card, with an actual recipe and information on how MassMutual can help a company get participants to do something. Another said “We’re cooking up... Easy and delicious investments for your plan,” and the box held the measuring spoons and the recipe card.

This unique approach not only quickly captured attention, but also made a lasting impression. MassMutual’s efforts created buzz among the targeted existing clients and was something that got tongues wagging, which is an important first step towards shining a light on the importance of retirement planning. This campaign helped achieve the result of 94 percent client retention, above their target rate of 92 percent. Congratulations to Mass Mutual for thinking outside the box, or actually with a box.



Plan Publications – for Plan Sponsors or Advisors

2nd Place

Fidelity Investments

Fidelity's Retirement Vision 2020 magazine was developed to reaffirm the company's position as a retirement industry thought leader. Their hope is to shift the conversation from viewing workplace retirement plans as a recruitment and retention tool to viewing them as a critical element of an organization's workforce planning strategy. The launch of the print and digital magazine was intended to inspire plan sponsors to get in the conversation and want to make a change.

Retirement Vision 2020 focused on four strategic areas: Design for Income: DC plans should be designed with an income replacement goal, considering contributions over a career; Account for Health Care: employers should help employees understand the increasing role of health care in saving for retirement; Engage and Empower: Employers and their provider partners must drive for broader and deeper employee engagement using the latest research and data mining techniques; and Transition with Confidence: Employees need personalized help as they near the next phase of their careers. These four topics are also addressed in videos, infographics, and supporting thought leadership content.

The publication's succinct, relevant articles presented technical information in an approachable way. It had a strong graphic look and engaging headlines. The campaign's reach was good. 38 percent of the companies in receipt opened it, 11 percent visited the digital magazine and 30 percent of visitors saw at least one video. The campaign also generated interest to host a client event in Nashville for attendees to learn more about Retirement Vision 2020.



3rd Place

J.P. Morgan Asset Management

Retirement Link, J.P. Morgan's retirement plan solution for small-to-mid-market clients, delivers the "At Your Service" bi-monthly plan sponsor newsletter on behalf of their relationship managers. Every issue continuously offers ways to help clients mitigate fiduciary risk, ease administrative demands, and get participants retirement ready. The greatest challenge is to get the small business clients who wear many hats to open the newsletter. Newsletter content is written with the audience in mind and is brief, yet relevant, with strong calls to action. The information is easy to find and navigate. Yet, not enough plan sponsors were taking advantage of this helpful resource.

J.P. Morgan made one seemingly minor change that made all the difference. They altered the subject line of the e-mails sent to announce each issue of the newsletter from "J.P. Morgan Retirement Link Plan Sponsor Newsletter" to something related to the content of that issue. For example, an April issue's subject was "4 steps to help you prepare for audit season." This drove an increase in open rates to 29.3 percent with open rates of content portions of the newsletter to 45.3 percent, or a 123 percent increase over the prior year results. Sometimes all it takes is reframing how people see what you have to offer to get them to pay attention!



Retirement Readiness

Retirement readiness, or participants having enough money to last throughout their retirement, is an objective of most retirement plans. However, saving is only the first step. Retirement readiness measures and tracks how prepared the participants in the retirement plan are for their retirement. Analyses by age or income group, or individual projections may be some ways to determine retirement readiness. These may include projections of income from defined contribution plans, defined benefit plans, social security, other household income and any other information pertinent to a participant's ability to have enough money at retirement. Examples include gap analysis communications, retirement projections, general retirement planning programs, etc., as well as campaigns that promote/explain resources for participants nearing retirement (Social Security, Medicare, healthcare resources), and communications and services that focus on retirement income distribution or the "de-accumulation" phase.

1st Place

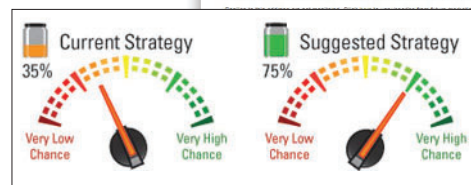
The Advisory Board Company

Sponsored by MassMutual Retirement Services

With a young workforce The Advisory Board Company, a global research, technology and consulting firm, has the opportunity to help its employees start their careers out properly by saving for retirement early. The company has automatic enrollment and automatic increasing in place, therefore, their participation rate is close to 90 percent. However, they determined that only 65 percent of their population was on track to replace 75 percent of their income by age 67. With a high turnover rate and recent acquisitions, reaching the young employees early was imperative. The company decided to help their employees to make small changes.

Specifically The Advisory Board Company wanted to double the number of people who were accessing the online personal gap analysis and guidance tools. To achieve this goal, the company sent an e-mail the day after quarterly plan statements were delivered. The e-mail with its "Fill up your tank" message used colorful gauges to visually show the chance that a suggested strategy will fill the tank more than the employee's current strategy. Participants were encouraged to logon to the website to enter their outside assets, such as a former employer's plan or IRA. With specific bullet point instructions for navigating the website to view their accounts and make changes, the process was simple and easy.

Throughout the first six months of the year an average of 27 participants per month used the online tools. After the first e-mail, 151 people used the tool in one month. Using what they learned, The Advisory Board Company will build on the momentum they started by encouraging participants to fill their tanks.



2nd Place

Groendyke Transport, Inc.

Sponsored by Lincoln Financial Group

Groendyke Transport's drivers work in 35 locations in 7 states and spend much of the time on the road. They check in weekly at Groendyke's terminals along their routes. The company recognized the challenge in reaching a mobile workforce with retirement plan communications. Since the plan already included automatic features, the company wanted to stress increased participation and deferrals to help the retirement readiness levels of its 827 participants.

The program the company developed began with a newsletter article, workplace mailbox stuffers, and posters to prepare employees for the mailing they would soon receive. The employees were invited to schedule a one-on-one session with a retirement consultant. The primary piece, a personalized retirement readiness statement, was then mailed out. The statement encouraged each driver to "Rev up your retirement savings program." The green, yellow, and red classifications allude to traffic lights and clearly illustrate how on-track the participants are to having enough retirement savings. Based on their situations, the participants were supplied with information and action items to help them achieve better outcomes.

Using multiple touchpoints and messaging that were appropriate to the audience, the campaign generated a higher participation rate. More importantly, 200 consultations with retirement specialists caused 15 percent of attendees to enroll, 28 percent to increase their deferral rates, and 22 percent to elect automatic increases. Helping show employees where they are now and how to improve their retirement readiness allowed Groendyke Transport to continue its commitment to helping its employees achieve financial security.



3rd Place

IATSE

Sponsored by MassMutual Retirement Services

IATSE is the union for people who work in the entertainment industry, including live theater, motion picture and television production, trade shows and exhibitions, concerts, and the construction and equipment shops that support these areas. The members of IATSE, who work behind the scenes, live and work throughout the U.S. for different employers. Therefore, IATSE wanted an attention grabbing way to reach out and educate its members. The goal was to encourage participants to keep their money in the Annuity Fund and to save their own money for supplemental retirement income.

The Story of Your Retirement brochure, with its unique envelope, puts the participant in the director's chair to see how retirement can unfold. With images of movie making, the brochure is perfectly tailored to the industry in which the employees work. The outside of the self-mailer tells says "Plan for Your Act Three." Then inside it asks, "What does it take to write a happy ending?" and "How much will you need to save to enjoy your act three?" Once open, the reader sees a booklet titled "The Story of Your Retirement." With "scenes" such as the IATSE Annuity Fund, the story begins and continues through the action item. With beautifully drawn and photographed images, the high quality of the brochure is in keeping with the nature of the industry.

Participants followed through and took action by signing up to make their own deferrals or by increasing their contributions. The campaign engaged employees in the way they wanted to be reached, showing them there was still time to create their own happy ending.



Thanks once again to all those who participated in the 2015 Signature Awards. We appreciate the efforts of the entrants, judges, and PSCA staff in making this year's program so successful. By sharing the vision of their plan strategies, they have contributed to the continued success of our industry as a whole.

PSCA extends its best wishes to everyone for the coming year, and we look forward to the 2016 Signature Awards – moving to the first quarter of 2016!



PSCA Member Benefits



The Plan Sponsor Council of America offers many benefits to its members to assist in the administration of their defined contribution plans. Here is a list of just a few of the benefits PSCA membership offers:

- Conferences and Training**
National and regional conferences designed for defined contribution plan administrators and sponsors.
Providing education from industry leaders and peer networking.
- Professional Growth**
For plan sponsors, administrators and service providers.
Opportunities to serve on PSCA committees, speak at regional and national conferences, and have your trade articles published in *Defined Contribution Insights*.
- 401(k)/403(b) Day**
An annual event promoting plan participation, communication, and education.
Tools and ideas designed and provided by PSCA for increasing plan participation and promoting effective participant communication and education.
- Members-Only Web Page**
An interactive, online community of plan sponsors, administrators, and service providers.
Sharing administrative best practices, important legislative updates, and technical assistance for 401(k) and profit sharing plans.
- Benchmarking**
PSCA surveys: Including the industries most comprehensive annual survey.
Annual survey of profit sharing, 401(k), and 403(b) plans created by and for members. Current trends and other surveys available throughout the year. *Free* to members that participate.
- Web Casts**
Comprehensive, unbiased training exclusively for PSCA members.
State-of-the art training available 24-7, covering plan basics, design, administration, fiduciary responsibilities, investments, and participant communication.
- Media Involvement**
Articles and reports on profit sharing and 401(k) plans.
PSCA continually works to provide and promote accurate, concise, and balanced coverage for profit sharing and 401(k) plans.
- Signature Awards**
Peer and industry recognition for employee communication and education.
Recognizing outstanding defined contribution programs implemented by plan sponsors, administrators, and service providers.
- Bimonthly Magazine, *Defined Contribution Insights***
An award-winning and essential 401(k) and profit sharing plan resource.
Featuring nationally-respected columnists, case studies, the latest research, and more. Providing practical and constructive solutions.
- Members-Only Toll-free Help Line**
Solutions and ideas for plan sponsors and administrators.
Available for technical assistance and best-practice information.
- Washington Representation**
Your direct connection to Washington DC events and developments affecting profit sharing and 401(k) plans.
PSCA works in Washington to advocate in the best interests of our members and bring you the latest developments that will impact your plan.
- PSCA's Executive Report**
A monthly legislative newsletter.
Providing concise, current information on Washington's most recent events and developments.

For more information on membership with PSCA, and how we can help you more effectively manage and communicate your plan, visit our website at www.pzca.org/pzca-membership or call 312.419.1863.





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