



Thank you to the Sponsors of the 2010 401(k) Day:

ADP Retirement Services
Fidelity Investments
The Hartford
Lincoln Financial Group
The Principal Financial Group
Wells Fargo Institutional Retirement and Trust

Special thanks to Write on Target, Inc.
for the graphic design of employee education tools.



401(k) Day 2010 Taking You There

What is 401(k) Day?

The Profit Sharing/401k Council of America (PSCA) strongly believes it is important that companies communicate with and educate their employees about the importance of saving for retirement. PSCA created 401(k) Day as an annual event to promote retirement savings education. Each year, PSCA creates an education campaign for plan sponsors to use, *free of charge*, with their employees. PSCA 401(k) Day materials can be used alone or in conjunction with materials and campaigns already in place. You can use the entire campaign or select the pieces that best fit your education and communication needs. In 2010, 401(k) officially falls on September 10, 2010, but plan sponsors can celebrate any day of the year. However you choose to do it, PSCA encourages you to host your own 401(k) Day and to make every day 401(k) Day.



2010 Campaign Theme: 401(k) Day: Taking You There

401(k) Day... Taking You There is a comprehensive suite of materials based on a GPS/road map theme. Everyone's journey to retirement is different, but, as a plan sponsor, you can help your participants ensure that they are prepared every step of the way. Each of the three campaigns includes a poster, a postcard, an easy-to-print 8.5"x11" flyer, and one or two

informative articles. Each of the campaigns can be customized with your own company name and logo.

Materials for the first two campaigns have been translated into Spanish. Wherever your employees are on the road to retirement, PSCA's 2010 401(k) Day will take them there!

401(k) Day Web Site

All of the tools and resources for this year's campaign are available on the 401(k) Day Web site, www.401kday.org. Visit the site today and explore all there is to know about 401(k) Day.



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2010 401(k) Day
Taking You There



Taking You There — Tools for 401(k) Day 2010

Tools for Plan Sponsors: Three Themed Campaigns

This year's exciting program features communication campaigns targeted to three different generations of workers at different stops on their journey to retirement. The materials can also be targeted based on plan needs, such as a need to increase participation or contributions. The themed campaigns are:

- **On the Winding Road to Retirement... Let Your 401(k) Plan Help Get You There.** This campaign encourages younger workers to map a course toward their retirement and enroll in their company's 401(k) plan, increase their contribution to their 401(k) plan, take control of their savings, and learn about available investment options.
- **Map the Course to Your Destination... Show Your Retirement Account to Get You There.** This campaign encourages Generation X workers to ensure their 401(k) investments are on target to get them where they need to be, shift their asset mix to stay on course, and prepare for detours on their journey toward retirement.
- **Maintain Your 401(k)... Proper Care of Your Retirement Account Will Get You There.** This campaign encourages Baby Boomers to check their account balance frequently, work with their 401(k) plan administrator or a financial advisor, and make sure they are prepared to make their retirement destination.

Wherever your employees are on their road to retirement, PSCA's 2010 401(k) Day will take them there!



Tools for Each Campaign

Each of the three campaigns features a full suite of materials, including posters, postcards, 8.5"x11" flyers, and articles. Postcards can be mailed to participants' homes. Plan sponsors can use the flyers as payroll stuffers. Articles can easily be posted on a company Intranet site or used as an e-mail. The options are endless!



Customizable Tools

Plan sponsors have the option to co-brand all of the 401(k) Day tools. Two complete sets of customizable versions are available for each of the three campaigns. Depending on the shape of their company logo, plan sponsors can download and customize the set of materials that will work best for their company.

Tools for Participants: Web Casts

Online educational videos, in both English and Spanish, will provide a broad overview of how profit sharing and 401(k) plans work. Among these is "Retirement Ready," a Web cast for employees that reviews the benefits of participating in a 401(k) or 457 plan. For plan sponsors, PSCA offers four Web casts that provide nuts-and-bolts retirement plan training:

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

Retirement Planning Calculator

Our Web site's personalized 401(k) calculator will allow employees to try out different saving and investment strategies to fit their personal situation and timeframe.

Annual Retirement Checkup

The annual retirement checkup is a tool designed to help employees evaluate their retirement plan each year and identify necessary adjustments.

Interactive Games

Planning for retirement can be fun. The 401(k) Day Web site features an online, interactive 401(k) quiz game and a crossword puzzle. These games are designed to teach employees the basics and the language of retirement planning and investing.

401(k) Glossary

A glossary of terms is included to help you better understand the language of everything 401(k).

Tools Available in Spanish

Communicating with multi-lingual employees is easy. All of the materials in the first two campaigns have been translated into Spanish. Other planning tools, including a 401(k) glossary and retirement calculator, are also available in Spanish.



Roth 401(k) Tools

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

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

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

About the Profit Sharing/401(k) Council of America

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