

## PSCA's 2026 403(b) Day Campaign

### The Retirement Ripple

With some 403(b) plans mandating plan participation as a condition of employment, some providing a non-matching contribution that doesn't require participation, and the rapid increase in the use of automatic enrollment, organizations may have a large number of employees that have accounts, but don't understand them or know what is in them, much less how to access and monitor them. This year's campaign is designed to increase engagement by encouraging employees to take small steps that create a lasting ripple effect on their retirement savings.

The campaign encourages employees to captain the ship of their own retirement savings journey by taking five steps in five minutes on 403(b) Day, or any day your organization wishes to emphasize, that will have a lasting impact and turn those savings ripples into waves.

#### **The Retirement Ripple Flyer**

One of the barriers to effectively saving for retirement is knowing where to start. This campaign includes five very basic steps, including finding out where to go and documenting access to the retirement account including links and passwords. This step alone can be a barrier for some, so having the information in one place and saved for easy access will help facilitate easier and more frequent account monitoring.

The five steps are outlined in a flyer that can be customized with plan links and information and distributed via email as a PDF or pasted into email copy, or printed and posted around workspaces. The entire document can be distributed, or it can be broken into 5 emails with one step each.

The five steps include:

1. Access Your Account
2. Check Your Balance
3. Check Your Savings Rate
4. Review Your Investments
5. Check Your Beneficiaries

### **Additional Resources**

In addition to the flyer, there are three supplemental resources that correspond with steps four and five. There are two infographics available that visually convey the idea of compounding and the impact of saving just a little bit from each paycheck. Those paycheck ripples might feel like insignificant drops in a bucket, but they do add up to a significant amount over time.

Along with the infographics is a slide deck giving a very basic overview of investment types. These slides can also be customized with your organization's specific investment options.

To help explain the importance of naming and updating beneficiaries in step five, we have a brief explanation of why this is important and the protentional impacts of not having updated beneficiaries on file.

All of these resources are available for download and are fully customizable – we provide a framework that you can quickly update to fit your plan and employees. We also provide a full suite of graphics that be used in emails and on websites to promote the resources available.

These resources as well as last year's 403(b) day campaign are available at <http://www.pzca.org/403bday>.