

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/401k Council of America

The Profit Sharing/401k 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.

Thanks to the Sponsors of the 2009 401(k) Day

ADP Retirement Services
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Wells Fargo

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2009 401(k) Day

Make Wise Choices

401(k) Day 2009: Make Wise Choices

What is 401(k) Day?

The Profit Sharing/401k Council of America (PSCA) strongly believes that companies need to 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. However you choose to do it, PSCA encourages you to host your own 401(k) Day and to make every day 401(k) Day.

2009 Campaign Theme: Make Wise Choices

Long-term health - both physical and financial - requires wise choices. This year's campaign draws a connection between lifestyle and investment decisions to position the 401(k) plan as one of the essential elements of overall health, and reminds employees that today's choices shape tomorrow's well-being. It features a playful cartoon owl as spokesperson, colorful images, and messages that are clear and direct.



The Advantages of PSCA Membership

As a PSCA member company, you and your employees can take advantage of a host of exclusive promotional tools. These include:

- A full suite of six sets of beautifully designed campaign postcards that are easy to print and cut for distribution through inter-office mail or U.S. mail, or as handouts on 401(k) Day.
- Informative Web casts that include "Retirement Readiness" for 401(k) and 457 plan participants, and a nuts-and-bolts training overview for plan sponsors. These online educational videos provide a broad overview of the operation of profit sharing and 401(k) plans.

- Articles appropriate to each demographic audience, for plan sponsors to publish in office newsletters or hand out during employee meetings.
- Spanish versions of articles, the calculator, the annual retirement checkup, Web casts, and interactive games.

PSCA provides each member company with a personal password for round-the-clock access to these valuable resources. How can you join PSCA? Go to www.psc.org today. It's easy, inexpensive, and the best move you will make all year.

Tools for 401(k) Day 2009

Posters and Postcards

The 2009 campaign includes a series of eye-catching posters and postcards that compare saving for retirement with other wise decisions that people make every day. These promotional tools are available in several formats to suit each plan sponsor's unique needs. PDF versions can be downloaded from the 401(k) Day Web site (www.401kday.org) and printed to be displayed around the workplace, used as a desk drop, or mailed to participants. In addition, JPEG versions are available for plan sponsors who want to display them on a corporate Intranet site. The posters and postcards can be used as they are or customized with a specific plan name or Web site. Two sets of posters and postcards are available for everyone. PSCA members can access all six sets of materials.



Targeted Communications

Wise choices may not be the same choices for every employee. That's why this campaign offers targeted communications to remind participants to make investment and asset allocation changes that are appropriate for their lifestyle and career stage. One example is a postcard that can be used to inform older employees about the availability and power of catch-up contributions.



Customized Articles

An informative article titled "Invest Now for a Healthy Retirement" offers healthy retirement tips and can be customized to include your company's name or Web site. Also, a series of customized articles that target specific employee demographics can be printed, posted on an Intranet site, or incorporated into a company newsletter.

Interactive Games

Planning for retirement can be fun. PSCA members can access 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) 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 us today and explore all there is to know about 401(k).

Web Casts

An up-to-the-minute Web cast featuring PSCA President David L. Wray will provide your employees with the latest news on the economy and why investing in a 401(k) plan is a wise choice. PSCA members can access additional online educational videos, in both English and Spanish, that 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. And for plan sponsors, we offer 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 time frame.

Annual Retirement Checkup

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

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. This campaign provides PSCA members with Spanish versions of select posters and postcards.



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.