by Hattie Greenan with Tobi Davis

PSCA Signature Awards

Innovation in Retirement Plan Education

PSCA HONORED THE WINNERS OF ITS ANNUAL SIGNATURE AWARD COMPETITION AT THE 2024 NATIONAL CONFERENCE.

PSCA'S ANNUAL PSCA'S SIGNATURE AWARDS COMPETITION RECOGNIZES EDUCATION PROGRAMS THAT EMBRACE CREATIVE AND INNOVATIVE SOLUTIONS TO PLAN EDUCATION, RESULTING IN TANGIBLE POSITIVE OUTCOMES FOR

PARTICIPANTS. The awards program is the longest-running, most distinguished retirement plan education and communication recognition program of its kind. The winners of this year's competition were announced at the recently held PSCA national conference.

As technology has fundamentally changed the way we communicate with each other, retirement plan education has had to adapt – this year's winners did so with exemplary results. From using technology to tackle specific obstacles to emphasizing diversity and inclusion to improve outcomes for all employees, these plan sponsors and their provider partners embraced innovative solutions to improving retirement outcomes for all.

A panel of business leaders evaluated and selected the winners of the 2024 Signature Awards in four key categories. The 2024 Signature Award Winners are:

Emphasizing Diversity and Inclusion

- 1st Place Fidelity National Financial with Principal Financial Group
- 2nd Place Danone with Transamerica
- 3rd Place Froedtert Health with Lincoln Financial Group

Financial Wellness

- 1st Place ADP TotalSource with Voya Financial
- 2nd Place Froedtert Health with Lincoln Financial Group
- 3rd Place –Ryan Specialty with Empower

Provider Innovation

- 1st Place The University of Texas at Dallas with Lincoln Financial Group
- 2nd Place Savannah River Nuclear Solutions, LLC with Transamerica
- 3rd Place Trek Bicycle Corporation with Transamerica

Innovation in Promoting Participation

- 1st Place Savannah River Nuclear Solutions, LLC with Transamerica
- 1st Place (tie) Trek
 Bicycle Corporation with
 Transamerica
- 2nd Place Nestlé USA, Inc. with Voya Financial
- 3rd Place Bechtel with Empower

Detailed descriptions of the winning campaigns follow.

Emphasizing Diversity and Inclusion

Greater focus is being placed on diversity, equity, and inclusion in the workplace and in all aspects of life. Companies are highlighting individual differences, providing equal opportunities for growth and development, and treating each other with dignity and respect. This category showcases examples of how retirement plan communications are embracing these individual differences by using more inclusive language, imagery, and other creative methods. Entries in this category include print or digital communications relating to any diversity topic or non-majority employee group aimed at retirement and financial wellness such as increasing participation among minorities, women, or other populations.



Fidelity National Financial with Principal Financial Group

Fidelity National Financial (FNF) provides title insurance and settlement services to the real estate and mortgage industries. FNF has four main divisions (with different branding and company names) that make up the company with more than 12,000 employees across the country.

The purpose of the program was to drive an increase in saving rates, savings behaviors, and engagement for women by encouraging them to take the wheel and be the "doer" in their own financial futures. The campaign specifically aimed to close the gap between the average deferral rates between men and women, increase the account access (multifactor authentication) rate for female plan participants, and increase the "Retirement Wellness Scores" among women.

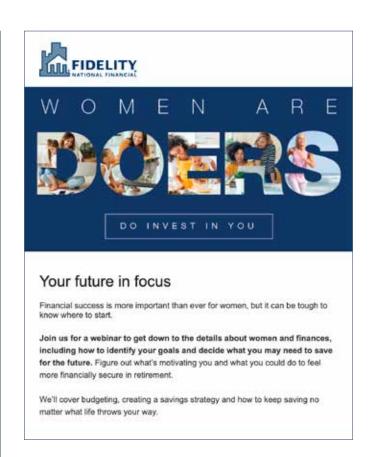
The campaign targeted eligible women in the plan and consisted of three emails, live webinars, and one direct mail piece that included personalized projections and variable content based on age.

Having employees across six different time zones proved a logistical challenge to providing live webinars.

The campaign produced a 6.71% action rate with an average deferral rate increase of 3.34%. Additional accomplishments during the campaign included:

- 50% logged into their account at principal.com
- 17% increase in multifactor authentication rates for women
- 52% increase in Retirement Wellness Planner users
- 19% increase in Principal® app users
- 26% participation rate for virtual webinar on Women Building Wealth

At the plan level, the gap in average deferral rate between men and women was cut in half. Women in the plan are now deferring an average of 6.81% compared with their male counterparts who are deferring 7.52%. Additionally, the average "Retirement Wellness Score" is now one percent higher for women than men.



This campaign won because it ticked all of the boxes from identifying the need through good data sourcing, to identifying goals, being creative with a cohesive communications campaign, and results clearly meeting the goals.



Danone with Transamerica

Danone North America is the world's largest Certified B Corporation with 5,600 employees and 16 production locations across the U.S. and Canada, manufacturing and distributing popular food brands including *Activia*°, *Danimals*°, *Dannon*°, *evian*°, and *Happy Family*° Organics.

A large portion of Danone's employees are Spanish speaking, including 100% of employees at some locations. The goal for their program was to provide general education about the plan, including the use of automatic enrollment, Roth, and the company match of 100% on the first 4% an employee contributes, plus 50% on the next 2% of pay to increase participation among the Spanish speaking employees. Danone wanted to arm all employees with essential knowledge and resources pertaining to retirement planning while also fostering a culture of inclusivity and belonging within the Danone ecosystem. They wanted to empower every individual to navigate their own financial journey with confidence, resilience, and a sense of belonging.

To accomplish these goals, the "Danone Diversity and Inclusion Digital Slide Initiative" was created. Recognizing the importance of catering to diverse linguistic and cultural needs, the initiative

was tailored to ensure equitable access and relevance for all employees regardless of their background or role.

The "Danone Diversity and Inclusion Digital Slide Initiative" included a digital slide library that leveraged the prominent display monitors across the Danone locations. The slides were designed to be visually captivating and were written in both English and Spanish. Some slides were embedded with QR codes, linking employees to their account login page, webinar registrations, and other resources enabling them to take immediate action. Additionally, the library included slides linking to videos sharing the significance of saving early, the long-term impact of one percent contribution increases, and the features and benefits of Roth contributions. All the materials on the digital monitors are also posted on the Danone intranet site for easy access for all employees and their HR representatives nationally. During annual enrollment a Spanish speaking representative from Transamerica was on-site for one-on-one meetings with employees.

After the program, the Danone 401(k) plan had an 80% participation rate, saw a seven percent increase in deferral rates, and a 12.5 percent increase in total assets. Employees also

benefited from an increased and heightened awareness of the tools and resources available to them.

The campaign won a Signature Award because it was cohesive, creative, engaging, and forward thinking using texting and multiple communications channels, and achieving positive results. The slides were well thought out with the variety of items they covered and all important in providing the essential knowledge of the campaign – it seems that everyone could have benefited from at least one item of the campaign. Having onsite education shows the importance of the topic to the worker and reinforced the inclusivity goal.



Designar a un beneficiario de la cuenta de su plan de jubilación es una de mejores medidas que puede tomar para garantizar que las personas que elija reciban sus activos ante cualquier eventualidad. Además, esto ayuda a evitar gastos, pérdida de tiempo y frustraciones para sus seres queridos.



Froedtert Health with Lincoln Financial Group

Froedtert Health is a Wisconsin-based, integrated health care system providing a variety of health-related services, including hospitals and health centers, home care, laboratory, health insurance, employer health services and workplace clinics, and digital health solutions with 16,000 US employees. The employee base includes doctors, nurses, and specialists, as well as food service workers, cleaners, security, transportation, and other support personnel.

Froedtert Health recognized that an inability to save for the future is often related to struggles with debt or the ability to pay current bills and expenses, so they provided holistic financial wellness education and support. Some of the challenges they faced were that many of the departments with the lowest participation, deferrals, and fewer

interactions with onsite representatives also have higher turnover, less locational cohesiveness, and less online engagement. To address these challenges, Froedtert Health implemented four campaigns throughout 2023 in addition to their typical ongoing educational programs. Their program included:

- Moving to weekly pay and offering additional financial education to help employees more effectively manage their financial obligations. It was determined that more frequent and consistent paychecks could allow less financially stable staff to pay their bills as they come in. The communications around this change were internal posting and onsite and virtual webinars entitled "Managing your finances with pay," articles posted via Workspace, targeted emails from retirement consultants, and a special form to help them switch from flat dollar contributions to a percentage of pay. In less than a month after the communication began 217 people (44% of those saving less than \$600) switched from a flat dollar contribution to a percentage contribution.
- Creating an inclusive video to highlight the value of the Froedtert retirement plans and the support from Lincoln Financial retirement consultants. The video featured two employees of color who worked in two departments with high numbers



of employees of color – and some of Froedtert's lowest participation rates and deferral rates. It shared the employees' personal experience with the retirement plan, turning them into financial wellness champions. It was posted to the *Froedtert Health News* workplace page, which has more than 18,000 members and was viewed by 3,800 employees.

- Offering bilingual financial wellness education during National Hispanic Heritage Month through the LatinX Business Resource Group (BRG). The education was provided as an on-demand webinar in both English and Spanish by bilingual Lincoln retirement consultants. The webinar was promoted by an article and a bilingual flyer. Employee feedback on the education was positive, with several mentions that it was great that the education was provided in both English and Spanish.
- Promoting women-focused financial education through a
 partnership with a Lincoln Financial retirement consultant and
 the Women in Leadership BRG. A virtual book club discussion on
 "Smart Women Finish Rich" by David Bach was held.

Froedtert won for its multifaceted approach to delivering financial wellness education to targeted groups. The diverse testimonials were a great idea as was the use the BRGs to deliver the messages.



Financial Wellness

Financial wellness programs work to address employees' total financial circumstances, rather than focusing solely on retirement. These programs can help employees with cash management, debt reduction strategies, saving for college, home buying and other financial life events that people face throughout their careers. This category seeks to highlight financial wellness programs offered by specific plan sponsors that achieved significant results. Examples include programs that provide solutions for the different needs of diverse employees, groups, or on-going targeted campaigns covering various participant behaviors. Campaigns can include those that cover a single financial need, or multiple needs, such as balancing financial needs, saving for college, student loan debt, budgeting, debt management, etc.



ADP TotalSource with Voya Financial



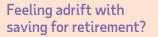
The ADP TotalSource Retirement Savings Plan (the "Plan"), is a complex 401(k) multiple employer plan (MEP), with more than 6,300 employers covering more than 194,000 eligible worksite employees. Because of the nature of the MEP with organizations of varying industries and plan designs, they face unique communication and education challenges.

For 2023, ADP TotalSource developed a campaign to target pre-retirees, aged 50+ with specific tools and resources to help them with retirement readiness and their financial goals as they near retirement. A plan analysis showed that more than 53,000 participants with a balance are aged 50+ (making up the largest life stage in the plan) and more than 37,000 were not contributing. The objectives of the campaign were to:

- Encourage participants to think about retirement planning and steps they can take to better prepare by using the refreshed *Retirement Planning Guide* website (originally launched in 2019).
- Encourage participants to incorporate outside assets into myOrangeMoney to get a better picture of retirement readiness.
- Meet with a Voya Retirement Advisor to discuss specific preretirement needs.

ADP TotalSource® Retirement Savings Plan Keep thinking of your future





Always Designing

ADP TotalSource Retirement Savings Plan c/o Voya Financial® PO Box 990071 Hartford, CT 06199

- Educate participants about draw-down strategy and creating an income stream for retirement.
- Educate participants about the new Social Security guidance tool now available.

The nautical-themed campaign included multiple touchpoints and multiple media, including emails, postcards, webinars, a microsite, and one-on-one sessions with advisors. Catchy taglines such as "Learn the ropes so you can sail smoothly into retirement!," "Feeling adrift?...Seas the day...," and "Put the Power of investment advice into your sails!" tied back to the initial "Smooth Sailing into Retirement" campaign announcement.

The results were impressive. More than 400,000 employees and participants were reached with an overall email open rate of 37.2% and 10,000 employees engaged with the material. The campaign worked across industries, ages, and income levels and it clearly hit the mark. The judges awarded this campaign because it was directed to the right audience, and the email open rate was solid. Communications were generally clear and concise and creative.

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SUMMER 2024



Froedtert Health with Lincoln Financial Group

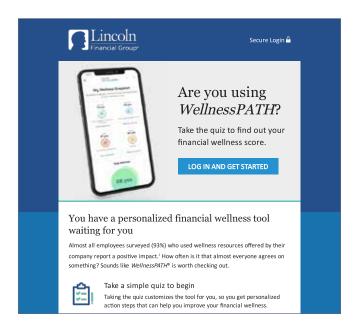
The campaign's goal was to increase financial security, with fewer staff living paycheck-to-paycheck and more being on track to retire in comfort. The campaign initially began in 2018 and the 2023 campaign used the theme "A rising tide lifts all boats." The ongoing, holistic employee education program includes a variety of educational resources to engage employees, including live webinars on different financial subjects. Strong onsite support and education (from non-commissioned financial professionals who do not cross-sell additional products) was provided. Userfriendly retirement planning tools were incorporated. Throughout the year, 259 different educational presentations were available, including webinars promoted by postings on Froedtert Health's business communication platform every 45 days, in-person new hire presentations, and presentations in departments identified as having lower retirement readiness. Individual meetings with Lincoln retirement consultants were promoted by a flyer and monthly Workplace postings that reminded staff where they can find the consultants in person. A new financial wellness tool, Lincoln WellnessPATH®, was promoted through two different HTML emails and a Workplace posting.

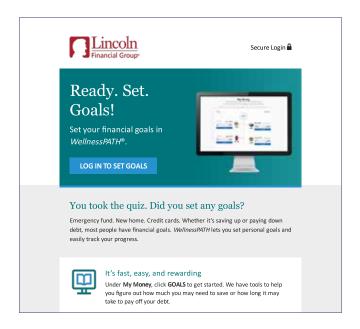
The total attendance for these education presentations was 2,408. Of the 71 employees who completed an optional post-seminar survey, 85.9% rated the seminars as very beneficial and 12.7% rated them as somewhat beneficial. As of 12/31/2023.

60.8% of current employees have met with a Lincoln retirement consultant, an increase of 57.7% from the end of 2022.

In 2023, a promotional campaign ran for the new financial wellness tool. In late September, an email was sent, urging Froedtert employees to take advantage of the new tool. New users completed a quick quiz to get an overall financial wellness score comprised of four different areas: saving, spending, debt, and protection. An article on Workplace included a short video on the tool and let employees know about a raffle for \$25 Amazon gift cards to anyone who completed the initial guiz. In late October, another email was sent to employees who had signed up, urging them to set financial goals and begin tracking their progress. As a result, at the beginning of 2023 the number of users increased 63%. Overall retirement plan participation rose in 2023, from 87.5% to 88.3%. Retirement plan participation in the four lowest participating departments has risen steadily since Lincoln began implementing their educational strategy and took a significant iump in 2023.

This campaign won because the materials were relevant and were communicated clearly. The focus on the four areas with lowest participation had very positive results. Although it's a mature program the materials are engaging, and the statistics show the program is still working.









Ryan Specialty with Empower

Ryan Specialty is a specialty insurance firm that provides innovative solutions for brokers, agents, and insurance carriers and has about 3,500 employees. The company had recent mergers and wanted to promote financial wellness to employees and the benefits of rolling in assets to the current 401(k) plan, provide point-in-time advice, and saving strategies. They created an email campaign featuring a puppy rolling over with the subject line, "You can teach your retirement account new tricks!" and body copy including "Do more with your 401(k) than just sit and stay!" This simple and creative campaign was successful in getting new employees from the merger to roll assets into the plan. In the first half of 2023, the assets that were retained or rolled into the plan were \$11 million (total roll-in assets were \$7,357,209). From June through August 2023, right after campaign launched, the assets retained or rolled into the plan were \$9 million (total roll-in assets were \$3,932,514). The trend continued until the end of the year.

The campaign won because the communications were very simple and informative, along with a clear "fun" factor and clear call to action. The message was easy to follow, and instructions were intuitive.





Provider Innovation

The Retirement Plan Service Provider Innovation award highlights service providers that bring pioneering ideas, services, or solutions to the retirement planning industry. This award typically acknowledges innovation in technology, investment strategies, or administrative services within retirement plans that is effectively communicated to educate plan sponsors and/or participates to increase outcomes. It celebrates those who introduce new methods to enhance plan effectiveness, improve participant outcomes, streamline processes, or offer unique solutions to challenges faced by retirement plan sponsors and participants. Examples include complete education campaigns with a unique or innovative approach or targeted campaigns addressing a specific problem with a unique solution.



The University of Texas at Dallas with Lincoln Financial Group

The University of Texas at Dallas (UT Dallas) is a public university with more than 7,240 employees, and plan participants including staff, faculty, graduate students and other student and non-student employees, retirees, and surviving dependents. The employees are spread out across six locations with eight schools and for the third year in a row, employees are working remotely or in a hybrid capacity. Each year an all-vendor benefits fair is held. For the 2023 UT Dallas Benefits and Wellness Fair — the first on-site fair since the COVID-19 pandemic began — the aim was to create engaging on-line content and on-site events that motivated employees to make the most of their benefits.

Using a Hollywood theme, employees were encouraged to walk the red carpet and celebrate themselves and their benefits. The fair's theme was "Lights, Camera, Benefits, Action!" A movie star theme was used as a fun way to entertain while educating employees on taking advantage of benefits that were right for them. On-site attractions, including the red carpet walk, a photo booth, talent show, and vendor booths all tied into the theme. The fair also featured a wall of fame with stars to recognize colleagues. Virtual pages ensured employees who were unable to attend in person could still be a star of the show and have access to this valuable information. Employees received a golden ticket punch card to win raffle items from visiting booths both in person and online.

The campaign incorporated interactive agendas, informative materials, a custom website, and live events to drive engagement with the basic and voluntary benefits, all leading up to the open enrollment deadline. Communications targeted benefit-eligible employees plus retirees, allowing them to become benefits stars. Interactive roundtable panel discussions were held. The event provided engaging information that attendees needed to select the best benefits for their situations. It helped attendees feel connected to UT Dallas and each other, even if they weren't on-site. Easy access



to the fair allowed participation for retirees, faculty, and graduate student employees, who are generally on summer break.

The event saw great success in helping employees celebrate each other and their benefits - 632 people attended in person and virtually (combined) the two days that kicked off open enrollment, a 47 percent increase over the virtual-only 2022 event. Employee feedback was positive, with 93% rating the fair as Good or Excellent.

UT Dallas won by using a hybrid approach to a benefits fair which is very innovative and celebrated their employees. It had a great theme and fun factor. Every medium was employed including an app store option and employee feedback was very positive.



Savannah River Nuclear Solutions, LLC with Transamerica



Headquartered in Aiken, South Carolina, Savannah River Nuclear Solutions, LLC (SRNS) is dedicated to making the world safer through disciplined performance in producing and protecting nuclear materials used by the energy industry for the nation's security. They have 8,906 employees.

SRNS is committed to helping their employees grow their retirement savings so they can prepare for a successful financial future. They use Transamerica's online <code>OnTrack®</code> retirement forecast tool. This tool establishes "Your Retirement Outlook®," which uses weather icons to show participants how likely their current strategy is to help them live comfortably in retirement. SRNS and Transamerica created a "Plant the Seeds to Grow Your Retirement" campaign to raise awareness about the <code>OnTrack®</code> tool and teach participants how to use it to positively change their forecast and "Get Sunny." Participants who have a rainy, cloudy, partly sunny, or no established forecast can easily make changes using the online tool to improve their forecast. Participants must first engage with the tool, increase their contribution rate, and/or add outside assets for a more holistic and brighter picture.

SRNS deployed emails launching the campaign in Spring 2023, when planting was on the mind of many individuals. South Carolina's state flower, the Yellow Jessamine, was the primary visual for all campaign materials. The flower's use made the

campaign relatable and recognizable to SRNS employees. In addition, the "Get Sunny" tag across all mediums created consistency in the actionable messaging. The campaign kicked off with an internal company posting with a Transamerica themed banner and copy to the pre-login page on the participant website. An informational flyer was posted for additional guidance and education. Transamerica then sent an email on behalf of SRNS in late March, when seeds are typically planted. The email distribution was segmented by participants' current retirement forecast (rainy, cloudy, partly sunny, sunny, and no forecast for those who had not yet engaged with the online tool). This campaign also provided Transamerica the opportunity to try three fun and exciting new tactics. These included:

- Incorporating an animated Graphics Interchange Format, or GIF, in the emails that showed seeds of Yellow Jessamine flowers sprouting and growing under a rainy to sunny sky.
- 2. Mailing a lenticular postcard that provided a visual effect, giving the card 3D-depth and movement. When you hold a lenticular card and shift it from side to side, the image appears to move. Similar to the GIF, the card featured Yellow Jessamine flowers growing under the changing sky and included Transamerica's weather icons.
- 3. Sending a client-specific text message using new methods targeting SRNS plan participants who have elected to receive text messages from Transamerica.

The campaign also included quarterly account statement messaging as another reinforcement (statements were sent to participants shortly after the emails deployed). Transamerica's participant statements feature a detailed section highlighting a participant's retirement forecast. The digital statement also provides a link so participants can make adjustments to improve their forecast immediately. Using multiple communication formats to spark action allows the participant to digest communications in the best manner for them.

The impact of this campaign was positive with 78% of participants who were rainy, cloudy or without an outlook taking action to improve their forecast to partly sunny or sunny. The e-mail open rates averaged 41%, and all email sends surpassed the benchmark rate and the average deferral rate increased by one percent (to 9.78%).

Savannah River Nuclear Solutions won an award due to their good results and fun theme carried through multiple media.



Trek Bicycle Corporation with Transamerica

Trek started in a small Wisconsin barn in 1976 manufacturing bicycles, and 48 years later, they have 3,870 employees across 249 locations. Trek boasts a diverse population, encompassing individuals working in corporate offices, retail spaces, and manufacturing units. This unique blend of employees represent a broad spectrum of roles, skills, and backgrounds.

Trek and Transamerica collaborated to create a unique beneficiary campaign that used a Valentine's Day theme. The campaign featured a corporate buzz word: "Wheelie," which Trek used in various ways. The word resonates especially well, considering Trek manufactures bicycles. Post-COVID, "Wheelie" was used on posters and welcome signs: "We Wheelie Missed You." Knowing this, Transamerica strategized with Trek about using the idea for the beneficiary campaign, and "Who Do You Wheelie Love?" emerged as the theme. They took it a step further by using the same imagery from the earlier campaign and added hot pink coloring, which made it ideal for Valentine's Day.

This campaign was immediately relevant and easy to identify as coming from Trek in partnership with their plan administrator, Transamerica.

There were three primary objectives to the "Who Do You Wheelie Love?" beneficiary campaign:

- 1. To encourage participants to designate a beneficiary for their Trek Retirement Plans.
- Use consistent Trek branding throughout to catch attention and prompt participants to take action. The campaign message needed to create an emotional connection, and the goal was to accomplish this with brand consistency.
- 3. Take advantage of Valentine's Day to make the message timely and relevant. They wanted to encourage Trek employees to consider their loved ones' future security as an act of love and responsibility.



YOU DON'T HAVE A BENEFICIARY ON FILE

Give your loved ones a gift they'll appreciate this Valentine's Day. Go online and designate at least one beneficiary for your Trek 401(k) Plan and Trek ESOP. While we hope this doesn't come into play for years to come, designating a beneficiary will help you stay in control of your assets and estate plans, and will ease time and stress on your loved ones down the road.

DESIGNATE NOW

The campaign was simple, yet effective, as it was a single email sent on valentine's day. The email boasted a 38% open rate, while the benchmark during this time was closer to 25%. Within 90 days, 178 participants took action (5%), with 35% of those doing so in the first 30 days of the campaign.

Beneficiary designations are always a hurdle for plan sponsors and Trek's success in reaching participants made them stand out. Taking advantage of Valentine's Day, a season when people are already thinking about the well-being of those they care about most, and ensuring that Trek's brand and voice were used in this campaign added the pizazz and were the components for success! The campaign effectively leveraged the sentiment of Valentine's Day to drive home the message that it's important to designate a beneficiary, which can help secure one's legacy. Judges noted that branding is a strong influencer, especially when employees value the company brand, which is why they were awarded.

Innovation in Promoting Participation

The Innovation in Promoting Retirement Plan Participation award celebrates creative and effective strategies implemented by plan sponsors or financial service providers to encourage and increase participation in retirement plans. Recipients of this award often showcase innovative methods, educational initiatives, or engagement programs that successfully boost the number of employees enrolling in and contributing to retirement plans.



Savannah River Nuclear Solutions, LLC with Transamerica

Savannah River Nuclear Solutions (SRNS) wanted their participants to increase their contribution rates, and/or add outside assets for a more holistic and brighter financial future. SRNS and Transamerica created the "Plant the Seeds to Grow Your Retirement" campaign to encourage employees to contribute more to the plan.

The tools and materials used to communicate the message were emails starting in spring when planting typically begins, use of the state flower image, internal postings, a banner on Transamerica's participant website, a flyer, a GIF in emails, a 3D postcard text messaging and messages in participant statements.

The results were that 78% of participants improved their retirement savings outlook.

76% of those who visited the pre-login website did so for the first time. The average contribution rate increased by one percent (to 9.78%). There was a 100% increase in one-on-one appointments with Transamerica's retirement planning consultants over the same period the previous year. Nineteen percent of those who received the final campaign text took action. Email open rates averaged 41%, and all email sends surpassed the benchmark rate. Feedback from the plan sponsor indicated the success of the campaign: "The campaign clearly caught the attention of our employees, and we're pleased with the impactful results. In partnership with Transamerica, we achieved our goal to

educate our employees, encourage them to view or establish their retirement forecast, and guide them to take action to help them "Get Sunny." This campaign won because of their multiple, and creative, outreach methods and strong results.



Your Retirement Outlook® provides a straightforward forecast that uses we to show how likely you are to have enough money in retirement, based o current strategy. Click CHANGE OUTLOOK on the overview page to adjust account.





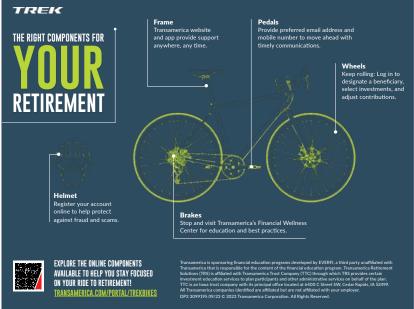




Trek Bicycle Corporation with Transamerica

The primary goal and purpose of Trek's Employee Benefits Fair was to engage and educate employees across all sectors about their comprehensive retirement benefits package. Trek wanted to encourage employees to designate a beneficiary and adopt a more holistic approach to retirement planning. This was a difficult challenge, because the message needed to resonate with a group of people with diverse backgrounds and roles. To address these challenges, Trek and Transamerica executed a multi-faceted campaign promoting the benefits fair where employees were encouraged to explore and better understand their workplace benefits. Bicycle-shaped stress balls were distributed, creating a tangible and memorable connection to the campaign. A poster with the tag line "THE RIGHT COMPONENTS FOR YOUR RETIREMENT," used the anatomy of a bicycle to explain how each part correlates to retirement planning. A bike helmet promoted account security and safety. A bike frame represented the Transamerica website and mobile app. Pedals demonstrated how plan participants who add their email address and mobile number to their account can stay informed with timely and relevant plan communications. Wheels conveyed rolling along and logging in to the plan website to take important steps, such as designating a beneficiary, selecting investments, and adjusting contributions. Brakes illustrated stopping along the retirement journey to visit Transamerica's Financial Wellness Center and pausing to watch Trek's educational videos.

A second poster was titled "EMBRACE THE JOURNEY, PEDAL TO A BRIGHTER FUTURE" and displayed QR codes linked to educational resources suitable for employees to explore, regardless of career stage or age. There were specific plan materials and Medicare and Social Security resources. The poster also promoted downloading the Transamerica app. The Transamerica retirement planning consultant engaged with nearly 100 employees.



Evidence of the fair's success includes the following 90 days after the fair:

- 4% increase in beneficiaries on file
- 95.2% participation rate (11.5% above the benchmark)
- 3% increase in website traffic
- 1.2% increase in average deferral rate
- 2.5% increase in average Roth deferral rate
- 3% increase in the number of retirement outlooks with a partly sunny or sunny forecast.

The bicycle-shaped stress balls were a huge hit, symbolizing the connection between a smooth ride and a secure financial future. Employee feedback emphasized the clarity and creativity of the educational materials, making complex financial concepts simple, accessible, and engaging for all.

Judges felt that this campaign had good success using a benefits fair for the target audience. The materials were creative, fun, and well aligned to the company and its goals.





Nestlé USA, Inc. with Voya Financial

Nestlé USA has 30,000 employees across 28 states and manufactures products in pet care, coffee, premium bottled water, consumer health, and infant nutrition.

The goal of this campaign was to reach as many employees as possible to bring awareness to the new Roth choice in the Savings Plan while providing education to employees about the benefits of plan participation and Roth contributions.

The company feels that retirement is a journey and that it takes time to get there. A campaign theme around the "Path to Retirement" was created with visuals showing an individual faced with the choice of two paths. A series of communications were deployed starting in July 2023. The communications began with announcement emails and letters sent to internal stakeholders including HR and key contacts. The letter shared the upcoming plan enhancement along with an Onsite Marketing Kit and instructions on how to use the materials. The kit included posters, table tents and handout cards. In addition, they received information on how to electronically download digital signage

that could be used on TV monitors and digital displays. A custom website was made available and emails sent to employees to announce the Roth option. Educational meetings were promoted. Posters and table tents were placed in all office locations. An eBook and enrollment kits were updated to reflect the Roth 401(k) option. Other communications on the ease and simplicity of enrolling, the tax benefits, and in-plan Roth conversion were provided.

The campaign elicited an average email open rate of 43%. In the first week the custom website had views by 2,420 employees. During the first week the Roth features video was viewed more than 200 times and the Roth guide was downloaded more than 406 times. More than 1,500 employees registered for both English and Spanish live education meetings, with several meetings having attendance rates at or above 70%. There was a 42% increase in unique employee visits to the Roth Informational website after the second email and a 57% increase in Roth guide downloads. Within

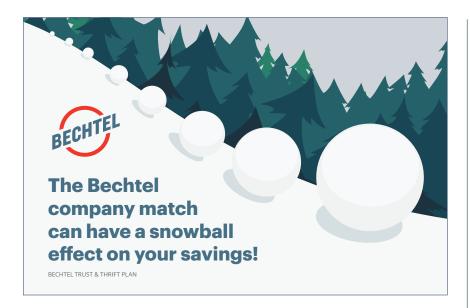


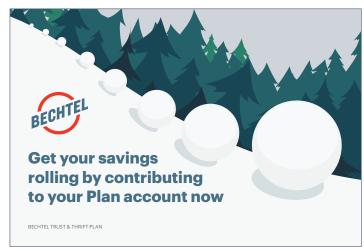


the first 45 days after adding the Roth 401(k) option, approximately 1,400 participants made changes to their contributions – 593 employees also increased their savings rate an average of 3.9% from 7.9% to 11.8%. The great results and getting in front of the Rothification of catch-up contributions made Nestlé a winner.



Bechtel with Empower





Through more than five generations of family leadership, Bechtel is a trusted engineering, construction, and project management partner to industry and government. Since 1898, Bechtel has helped customers complete more than 25,000 projects in 160 countries on all seven continents and has created jobs, grown economies, improved the resiliency of the world's infrastructure, increased access to energy, resources, and vital services, and made the world a safer, cleaner place. Bechtel serves nuclear, security & environmental; oil, gas & chemicals; and mining & metals markets. They have 8,000 employees in more than 100 locations.

The purpose of the campaign was to encourage people, creatively, to start saving, showing them it's never too late and for most, it's part of their total comp that they're missing out on. Bechtel had the challenges of some people not yet being match eligible, and the timing of the campaign being during the holidays, when many people are stretched financially thin.

All non-savers were targeted in two groups: match eligible and those who weren't. A self-mailer, extra sealed for security purposes, was mailed that explained how much they were missing in match based on their current salary. With a snowball theme, they were shown the effect of saving. Messaging included, "The Bechtel company match can have a snowball effect on your savings!" and "Get your savings rolling with the company match" with snowball imagery. The messaging resonated and 12.6% of the match eligible group enrolled and 9.8% of those ineligible for the match enrolled.

Bechtel won due to their great messaging, especially with the personalized communication component. The communications were brief and to the point. The personalization was particularly effective and achieved great results.