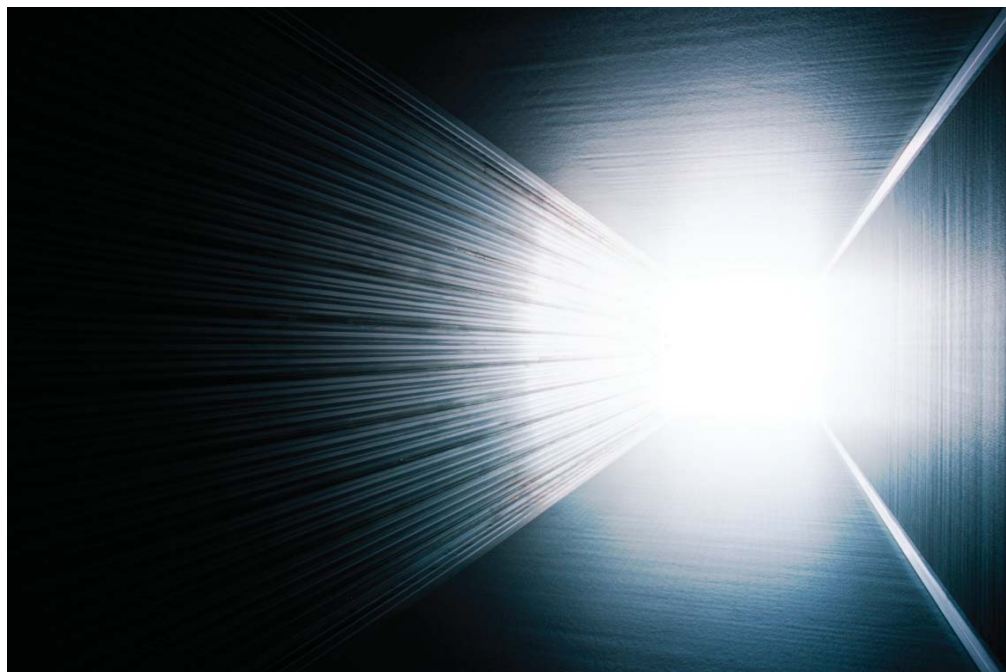


# 2009 Signature Awards

Recognizing Excellence in Plan Education and Communication

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### INSIDE THIS ISSUE

**Letter from the President**—inside front cover  
PSCA's president, David Wray, says this year's Signature Award winners demonstrated that employers kept their commitment to get employees to plan and invest for retirement – even when economic times made keeping such commitments challenging.

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

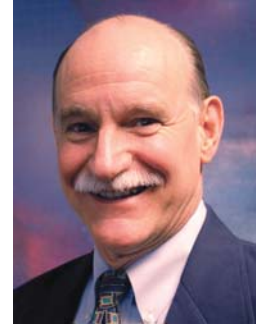
**Signature Awards Judges**—inside back cover  
The names and companies of the individuals who donated their time, energy, and expertise to assist in the judging of this year's field of entries.

# A Message from David L. Wray

Congratulations to the winners of the 2009 Signature Awards! PSCA is pleased to see that so many plan sponsors are making such a significant contribution to retirement education and communication. This year, PSCA received 211 Signature Awards entries. It is incredible to see that despite the economic challenges of the past year, plan sponsors remain dedicated to providing their employees with timely, accurate information about the benefits of profit sharing and 401(k) plans.

I noticed several themes throughout the winning entries this year. One of the most prevalent of these themes was the quick and successful response of companies across the board to educate plan sponsors and participants on market volatility. Also, many companies geared their education toward target-date funds, which has been a hot-button issue in defined contribution plans lately. It is extremely important to keep plan sponsors and participants informed about challenges and trends in the retirement industry; this will help them make better-informed decisions about their retirement investing.

It is exciting to see that so many companies remain dedicated to employer-sponsored defined contribution plan education and communication. Together, we can help millions of American workers attain their retirement goals. Thank you to all of the entrants for your valuable contribution to retirement saving and investing.



## PSCA Board of Directors

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# Best of Show: Forest Laboratories, Inc.

## Sponsored by: JPMorgan Retirement Plan Services

Forest Laboratories, Inc. hosts an annual week long 401(k) education event called *Financial Health Week*. This multi-media campaign focused on educating employees about diversification and taking advantage of the company match.

The goals of the campaign were to increase the use of target-date funds by Financial Health Week attendees, encourage participants to save more, and maintain a high participation rate in Financial Health Week and the 401(k) plan.

Financial Health Week took place in September, so Forest took advantage of the 2008 Presidential campaign when they developed their theme, "Decision 401(k)." The multi-media tools included mailings, announcement e-mails and reminders, posters, handouts

and giveaways, face-to-face meetings, and Webcasts.

Forest faced the challenge of hosting this event at corporate offices on the day the Dow Jones dropped more than 500 points. They prepared their on-site education representatives so they could answer participant questions about the changing market.

Forest made an impact on their employees. There was a 20 percent increase in participation in Financial Health Week events. Four percent of participants increased their contribution rate, and the percentage of participants maximizing the company match increased to 75 percent.

As a result of Financial Health Week, exit poll surveys showed that 17 percent of participants

changed their investment choices, 12 percent increased their contribution rate, and 44 percent logged onto the plan Web site.

**Decision 401(k)**

Forest Laboratories, Inc. Savings & Profit Sharing Plan

### HOW WILL YOU DECIDE WHEN TO RETIRE?

**Odds are, it won't be as simple as going to the calendar, picking a date and marking it with a giant bull's-eye. Instead, you'll likely put a lot of careful thought and consideration into determining when and how it happens.**

**But, right now you probably have a target retirement date or age in mind.**

**That's the basic idea behind "target retirement date" funds. They're pre-assembled and diversified for you. So, they take a target date and keep it with an investment strategy that provides diversification and risk based on years until retirement. You can pick the one that aligns best to your target retirement date, and the fund's managers do the rest.**

**Who might consider target date funds?**

It's a worthwhile exercise for everyone to get individual retirement goals and design their own investment strategy. But, let's face it — not everyone has the time, interest or expertise to do that. Choosing a fund based on an estimated retirement date can eliminate some of the confusion and frustration that might otherwise ensue for non-savvy investors.

**What are the benefits of a target date fund?**

You might get one choice. Once you pick the fund that aligns best to your target retirement date, the rest is automatic. These funds are professionally managed to achieve the objectives of an average investor in your target date range and to become increasingly more conservative as the target retirement date approaches.

**Which funds are target date funds in Forest's 401(k) plan?**

The 11 T-Rose Price Retirement Funds are multi-fund portfolios designed to mature based on a target retirement date.

**How do you decide which T-Rose Price Retirement Fund is chosen?**

Whether you're shooting for 55, 65 or some other general time frame for retirement, you have the information you need to pick one of these funds. Just select the fund with the year that aligns best or use your birth date and the chart on back.

\*Based on T-Rose's current guidelines for choosing a Retirement Fund.

**You can identify your Forest account by choosing a "fund" from the list on the "target retirement date" list. Remember: No amount exceeds 50 percent of the fund options in the Forest 401(k) Plan, and pick the one that is right for you.**

ForestPath Benefits  
LIVE THAT LIFE WELL

JPMorgan

# President's Award: MassMutual Financial Group

This year's judges presented the President's Award to MassMutual Financial Group for going above and beyond in educating not only potential participants, but also the general public on the principles of 401(k)s and retirement planning.

MassMutual included all of their clients in a multi-faceted consumer education campaign designed to help consumers move beyond just thinking about their financial issues and actually taking action.

The campaign included the national sponsorship of the PBS documentary, *Retirement Revolution*. Hosted by Paula Zahn, this groundbreaking documentary about retirement savings in America offered information about challenges facing Americans, insight from industry experts, ways for individuals to better prepare for

the future, and the value of seeking help from a financial professional.

A 20-minute DVD with a three-minute trailer and electronic posters

was sent to plan sponsors, participants, and advisors in advance of the air date. Web banner ads and pop-ups on Web sites also helped promote the documentary.

The results were phenomenal: Media coverage and PBS-related publicity achieved more than 168 million media impressions, helping to create national awareness. PBS considers an 80 percent carriage rate an excellent result; 95 percent of PBS stations nationwide carried the premier of *Retirement Revolution*. Click-through on banner ads was 2½ to 3 times the industry average high.

MassMutual has received a tremendous request for DVD copies of the documentary as well as the 20-minute shorter version.

Congratulations to MassMutual on creating a successful national awareness campaign!



# Asset Allocation

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

## GOLD

### The Timken Company

Sponsored by: JPMorgan Retirement Plan Services

With many work sites, multiple shifts, and union and non-union employees, The Timken Company has to overcome a lot of challenges to spread their messages.

For this campaign, Timken specifically focused on participants who were investing in only one fund: whether a mutual fund, stable value fund, or the company stock fund. This group comprised 25 percent of the participants in Timken's two 401(k) plans.

Building on their existing "Dream.Plan.Act.Live" theme and striking orange color, the mailed piece is a wheel with an image of Timken's

bread and butter: a ball bearing. The image was intended to give participants a sense of company pride. The tag line, "Get your bearings on retirement," was a fun play on words, tied to the image. By turning the wheel for each of the categories, the reader could see text related to each specific action. The piece included information on risk tolerance, diversification, the plan's fund offerings, and common investment mistakes.

Asset allocation is one area where automatic won't work. Participants must take action. Timken's campaign got employees to act. The end result was 9.06 percent of the targeted group diversified their investments from a single fund.



## SILVER

### Data Device Corporation

Sponsored by: The Hartford

With one-third of its 850 plan participants investing in only one non-asset allocation mutual fund, Data Device Corporation (DDC) decided to educate them about making good investment choices based on their age, risk tolerance, and situation to help them meet their retirement goals.

As with many plan sponsors in 2008, DDC also recognized the challenge of affecting behavior during a highly volatile market when many participants had lost confidence in the system as a whole. DDC responded with a

three-part approach: (1) a 401(k) kit in a thermal tote bag marked with the plan name; (2) a series of the provider's standard postcards on asset allocation,

diversification, rebalancing, reviewing and automatic deferral increase; and (3) one-on-one consultations with the plan's financial advisor for those who still had not made investment changes after the mailings.

Offering the one-on-one sessions after the mailings was a key driver to behavioral change. Often employees need to have an expert to talk to about their financial situations.

Without spending a lot of money, and using the provider's existing materials, DDC got nearly all of their targeted participants to diversify their investments.





# Asset Allocation

## BRONZE

### Coca-Cola Enterprises Inc.

Sponsored by: JPMorgan Retirement Plan Services

Coca-Cola Enterprises Inc. added more target-date funds to its investment lineup, and wanted to make sure participants were aware of the new funds and how easy it was to use them for diversification.

The biggest challenge the company faced was participant inertia. A “QuickTransfer” piece was created to act like their “QuickEnroll” piece, which the target audience was familiar with from previous campaigns. The “QuickTransfer” made it easy for participants to make the change by checking a box acknowledging they wanted to move their balance and future contributions

to a target-date fund based on their age. They didn’t even have to choose which fund; it was done for them. A return envelope was provided for participants to mail it back.

The building theme, such as what you see in the nearby photo, was

carried through an oversized postcard, which explained the “no assembly required” approach versus the “build it yourself” approach. A tear-off section included the check box and a signature line.

The simple approach and one-step actionable item resulted in 3.2 percent of participants taking action. 1.3 percent of the target population moved a portion of their money into a target-date fund, while 1.9 percent moved all of their money. There was a 6.6 percent increase in the number of participants who invested 100 percent in these funds.



# Communication to Plan Sponsors

Communication to Plan Sponsors involves an individual piece or campaign that provides effective and accurate information to plan sponsors. Examples include fiduciary information and “tools of the trade.”

## GOLD

### Fidelity Investments

The Market Volatility and Response Campaign was Fidelity Investment’s rapid response to calm the fears of plan sponsors and retirement plan participants, and rapid it was! Fidelity initiated the campaign on October 2, 2008 and followed through the next several months with ongoing media messages.

The campaign included an online Market Volatility Research Center as well as Webcasts, newsletters, tool kits, and presentations to assist the Fidelity client-facing associates.

Response from plan sponsors was overwhelmingly positive across all

media with praise ranging from appreciation for delivering valuable updates and quick response, to acknowledgement for alleviating anxiety and reassuring them in tough times.

The market volatility response campaign represented a company-wide action plan to support plan sponsors and calm the fears of nervous investors.

This campaign was a massive, multi-media effort that leveraged familiar and new communication channels

to successfully deliver messages to plan sponsors.



# Communication to Plan Sponsors

## SILVER

### MassMutual Financial Group

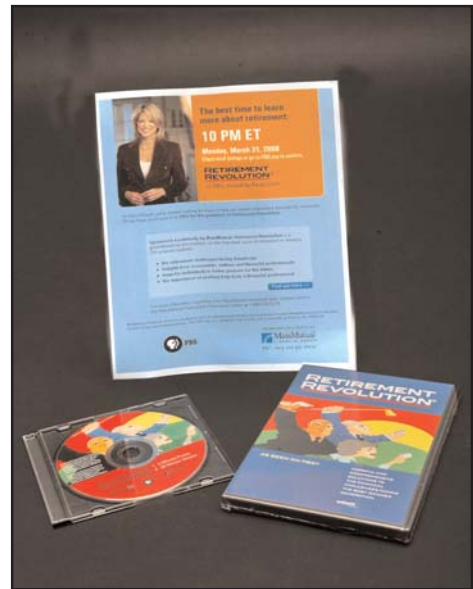
MassMutual Financial Group reached out to plan sponsors and participants nationwide with their two-part documentary series created exclusively for PBS.

This documentary was narrated by Emmy-winning broadcast journalist Paula Zahn. The information was based on a new thought-provoking research study conducted by MassMutual on retirement savings behavior. The documentary was made to offer hope and affirm to millions of viewers that it is never too late to begin preparing for retirement.

Part one, titled, "Hazards and Vicissitudes," covered the origins of retirement and the evolution to today's climate of economic uncertainty.

Part two, titled, "On Our Own," was designed to help viewers assume personal responsibility to plan for retirement on their own terms.

As part of a multi-faceted consumer education campaign designed to help consumers move beyond thinking about financial issues to taking action and having a plan, this documentary was right on. MassMutual receives continued requests from plan sponsors for copies of the various DVDs, and this documentary continues to create national awareness regarding the importance of saving for retirement.



## BRONZE

### Gallagher Retirement Services

Gallagher used great organizational skills and creativity to communicate and educate 403(b) plan sponsors across multiple employer sectors. They created separate campaigns to address the need for information and guidance to the healthcare industry, religious groups, higher education employers, and K-12 public schools.

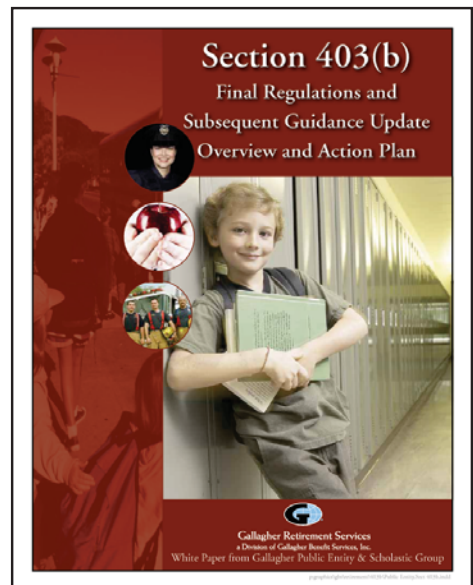
With different needs for each entity, Gallagher issued a series of white papers and technical bulletins targeted to each type of 403(b) plan sponsor. The white papers explained each regulation with a series of "stop" and "go" symbols signifying action that needed to be taken on the part of the plan sponsor.

With the addition of two Webinars hosted by their ERISA attorney, along

with other various media to deliver their message, this campaign delivered a very useful set of tools to address a potentially overwhelming circumstance for plan sponsors faced with a new series of regulations and compliance requirements.

More than 100 people participated in the 403(b) Webinar hosted in July 2008. As a result of the campaign, 44 plan sponsors engaged Gallagher Retirement Services for consulting services in 2008.

Detailed information combined with an action plan resulted in many plan sponsors getting the help they needed in the current environment of ERISA regulations.



# Complete Campaign – Small Company

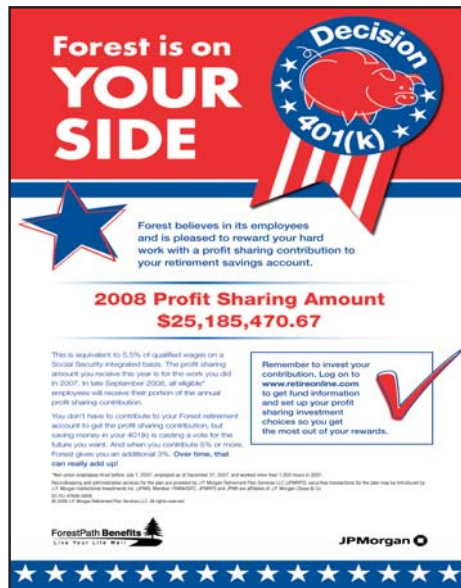
Complete Campaign – Small Company is for companies with 8,000 or fewer employees and addresses numerous plan issues, such as plan design enhancements, increasing awareness, increasing participation, increasing deferral rates, and investment education.

## GOLD

### Forest Laboratories, Inc.

Sponsored by: JPMorgan Retirement Plan Services

This campaign received the top vote as the clear winner as it combines a well-timed political theme in a creatively packaged, striking patriotic red, white, and blue theme. Taking into account Forest Laboratories Inc.'s large and mobile workforce, results were strong with increases in contribution rates, including the number of individuals maximizing their rate to receive the full company match. In addition the use of target-date funds increased. All of these results occurred at the height of the turbulent market.



This campaign smartly incorporated personalization into the flyers resembling “election”-style mailers that included each employee’s name.

Leveraging Financial Health Week in September during the ‘08 Presidential campaigns was a strategic move that paid off. The newsworthy theme provided great opportunities in a “Decision 401(k)” theme.

Forest’s campaign used a variety of mediums including mailers, e-mails, posters, company intranet, and live and Web meetings. Using the timely idea of an election theme in a turbulent market creatively helped Forest to get the attention of their employees. Despite the uncertain financial markets, the campaign made a clear impact with employees.

## SILVER

### Kawasaki Motors Corp., U.S.A.

Sponsored by: The Principal Financial Group

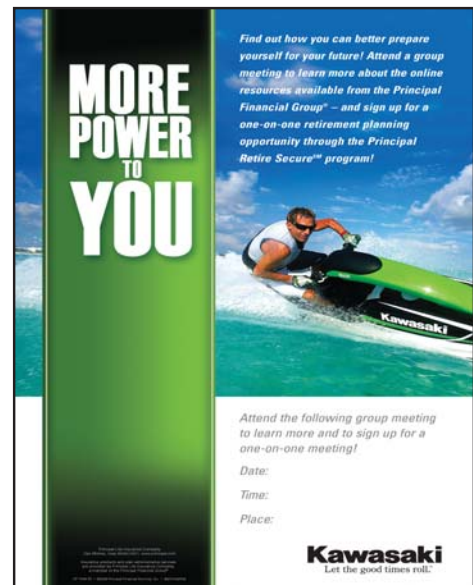
The tagline of “More Power to You” was very connected to Kawasaki Motors Corp., U.S.A.’s product line. This allowed their employees to relate to the campaign from a corporate standpoint as well as personally being given empowerment to take control.

The campaign communications materials varied by divisions, using targeted media and multiple-media outlets. The human resources “Power Tools Kit” outlined the campaign for the entire HR group. It included a mini “go green” incentive campaign, which encouraged the use of the Web. It also promoted electronic statements and

tools that encouraged using media that would help to reduce paper waste.

Other tools included a customized Web site, posters, on-site group education seminars, one-on-one meetings, and electronic flyers. Employees also received incentive items, such as keychains, pedometers, and postage stamps as an incentive to take action.

Overall this campaign measured powerful results. The plan showed increases in all targeted areas – participation, deferral rates, and meeting attendance.





# Complete Campaign – Small Company

## BRONZE

### Merial

Sponsored by: Wells Fargo Institutional Trust Services

Merial felt strongly about reaching out to employees to help encourage maximizing their company match, enrolling in the plan, and properly allocating assets. To accomplish this, Merial used a series of materials that all included easy-to-return “Take Action” components.

One tool, a “Retirement Spots” brochure, explained recent changes to the fund line-up and a complete fund array. An easy enroll brochure included a tear-off form, including pre-paid postage, so participants could enroll

easily into the plan. A direct mailer with an easy increase form allowed employees to quickly and easily increase their deferral rates.

Overall, the campaign was a success because the materials captured the participants’ attention and prompted them to take action. More than 14 percent of targeted employees enrolling in the plan with an average deferral of more than 6 percent. Ten percent of the targeted employees increase their deferrals rates from 3.3 percent to 9.2 percent.

Employees really did “Sit, Stay & Save.”



# Complete Campaign – Large Company

Complete Campaign – Large Company is for companies with 8,001 or more employees and addresses numerous plan issues, such as plan design enhancements, increasing awareness, increasing participation, increasing deferral rates, and investment education.

## GOLD

### Nestlé USA, Inc.

Sponsored by: ING Institutional Plan Services

Nestlé USA, Inc. set out to re-brand the Nestlé Savings Plan with the objectives of increasing overall awareness of the plan and improving active account management.

The strategy was to inspire active participation by creating a “membership” appeal, expand the usage of the Smart\$aving theme, and raise awareness of the account management features available in the plan.

Nestlé surveyed 2,000 randomly selected participants to measure overall plan awareness. Only 58 percent of

respondents knew the correct company match rate.

The campaign included quarterly messages that focused on driving participants to the Web and phone to access specific account management features. Each quarterly message used a mix of media so participants would see consistency on paper, poster, and online. One of the mailings, targeted to participants saving below the company match, was personalized with the participant’s contribution rate and salary. This particular

mailing received an impressive 19 percent response rate.

A follow-up survey showed a marked improvement in plan awareness across the board.





# Complete Campaign – Large Company

## SILVER

### Continuum Health Partners, Inc.

Sponsored by: Fidelity Investments

As feedback continued to come in around the overwhelming and confusing topic of the 403(b) retirement plan, Continuum Health Partners knew they needed to re-launch the program to all participants. They also wanted to reach out to non-participants and reposition the plan while stressing the importance of participation.

Continuum wanted to re-brand the plan to ensure participants knew that the plan was a valuable benefit from the company, reduce the numerous questions about the 403(b) plan coming into their HR staff, and direct participants to the available resources.

The information obtained from a needs analysis was used to drive the

campaign messages that were delivered effectively through use of home mailings, e-mails, posters, open houses, and recorded workshops that were accessible 24/7. The presentations were developed to be basic or in-depth, depending on the interest level of those in attendance and the questions asked.

The campaign reduced questions to Continuum's HR personnel from more than 20 inquiries per week to an average of two per week. Additional resources rolled out to participants have been highly used, which demonstrates that the participants are more engaged and supportive.



**Making a change for the better.**  
A Better Plan for a Better Retirement

**Exciting enhancements are being made to the Continuum Health Partners Retirement Plans!**

Learn more by attending an onsite meeting about these changes and what they mean to you. Reserve your seat today by:

- Logging on to [www.fidelity.com/network/reservations](http://www.fidelity.com/network/reservations) for the latest schedules
- Calling Fidelity at 1-800-642-7131
- Checking your e-mail and GroupWise Bulletins



## BRONZE

### Parsons Corporation

Sponsored by: Wells Fargo Institutional Trust Services

Parsons Corporation wanted to grab the attention of employees who were in many different stages of planning for retirement and get them to take action. They wanted to create a campaign that would lend itself to “thinking” and “doing” while encouraging and educating on retirement planning, and, more importantly, getting participants to take action.

The campaign team created an interactive game, “Enroll-N-Grow,” with Scrabble-like tiles and used personalized communications to target three specific population segments: eligible non-participating employees; non-highly compensated employees (non-HCEs) who were already contributing, but could potentially increase their contribution rate; and

HCEs who were already saving in the plan but perhaps not properly diversified.

In addition to the cleverly worded game instructions, each mailer contained six wooden tiles with a letter on each that when put in order spelled the word I-N-V-E-S-T. A fun and interactive Flash file was also made available on Parson’s Intranet site.

The campaign spelled success. The plan saw 7.2 percent of eligible employees enroll in the plan with an outstanding average deferral rate of 7.5 percent. They also saw a 19.5 percent increase in investment diversification from employees who moved their elections into target-date fund.



# Generic Participant Education – Focused

This category is for providers only and includes materials prepared by a plan provider that was used by a variety of plan sponsors for a single objective or theme or a targeted audience.

## GOLD

### Transamerica Retirement Services

Addressing the needs of anxious investors during the fourth quarter of 2008, this gold-winning campaign delivered participants a “framework for success.” Under the umbrella RECOVER, Transamerica’s campaign provided actionable guidance on the steps employees should take to get control of their retirement planning, renew confidence in their financial future, reduce the anxiety associated with market cycle, and avoid taking actions that may have had a lasting, negative effect on their account balances.

The RECOVER handbook, coupled with an engaging DVD and Web site, cleverly delivers the guidance to plan participants. The acronym RECOVER conveys the advice:

- Recognize the events
- Evaluate your current situation
- Calculate your retirement savings goal
- Organize your budget
- Verify your investment strategy
- Execute any necessary changes
- Regain control of our retirement dreams

Each section is delivered in clear, easy-to-understand language with specific direction on how to make the guidance relevant to each individual’s situation.

Given the severity of market conditions and

the resulting employee anxiety, Transamerica pulled together its comprehensive campaign in quick order, providing timely advice without compromising quality.



## SILVER

### Wells Fargo Institutional Trust Services

Wells Fargo Institutional Trust Services launched a campaign to educate and highlight the key advantages of the target-date fund investment principles.

The simple, yet effective, campaign delivered and reinforced a focused, consistent, and clear message: “Choose the fund closest to the year you’re planning to retire, and let your target-date fund do the investment work for you.”

Featuring the tagline, “What’s your retirement target?” on all communications, the campaign consisted of pieces that catered to all levels of engagement – from the

straightforward, “pick your retirement date” posters, a flyer providing a high-level overview of how target-date funds work, to the more in-depth product brochure covering the ins and outs of how they work.

A key aspect that caught the attention of the judges was the animated e-mail, which conveyed the basic concept of target-date funds in a matter of minutes.

This clever, effective campaign garnered the desired results with more employees investing in target-date funds, doubling the previous total of 4 percent to 8 percent of all assets in Wells Fargo-administered plans.



# Generic Participant Education – Focused

## BRONZE

### The Principal Financial Group

Responding quickly to the market conditions in the latter half of 2008, The Principal Financial Group packaged existing content with newly created content to deliver a comprehensive, multi-media campaign that addressed the fears and concerns of plan sponsors and participants.

The multi-pronged campaign included on-site meetings, direct mail materials, an audio cast, videos, e-mails, and online content to reach as many employees as possible. The materials hit the issues head-on with topics such as, “Is My Money Safe?”

and “Weigh the Impact of a Financial Hardship Withdrawal.” The messages directly addressed the questions they were hearing from their customers.

A breadth of topics was made available for plan sponsors to select from so they could specifically target their employees’ concerns. The materials included basic examples, charts, and plain language to provide guidance on what to think about, what to do, and what not to do in a volatile market, specific to the topic being covered.



# Generic Participant Education – Comprehensive

This category is for providers only and includes materials prepared by a plan provider that was used by a variety of plan sponsors for general education purposes. Entries included generic materials as well as items such as employee.

## GOLD

### MassMutual Financial Group

MassMutual Financial Group wins gold in this category for sponsorship of *Retirement Revolution*, a PBS documentary. This two-part documentary led audiences across America on an exploration of the financial challenges and solutions facing Americans preparing for retirement.

The program explored: retirement challenges facing Americans; insights from economists, authors and financial professionals; ways for individuals to better prepare for the future; and the value of seeking help from a financial professional.

This important documentary was informative and offered practical solutions for preparing for retirement.

The use of people in real situations helped the audience relate and kept the viewer engaged.

In advance of the airing, the promotional campaign included video trailers aired on PBS affiliates and the MassMutual Web sites, electronic posters, and Web banners and pop-up ads. After the program aired, MassMutual provided complementary DVD copies of the program to retirement advisors and plan sponsors.

The success of the program was confirmed by the reported 96 percent carriage rate reported by PBS affiliates. In addition, the requests for copies of the DVD were more than three times the expected volume.

Although *Retirement Revolution* supports MassMutual’s brand

promise – “We’ll help you get there” – to their customers; the entire nation benefited from this program.





# Generic Participant Education – Comprehensive

## SILVER

### Wachovia Retirement Services, A Wells Fargo Company

Wachovia Retirement Services, A Wells Fargo Company developed a series of personalized and targeted education campaigns that all plan sponsors could easily implement to obtain results in a cost-effective manner.

The campaigns, all branded under the theme, Peak Performance, provided education services to more than 5,800 organizations across the country, and focused on increasing participation, increasing deferrals, and improving asset allocation. The goal was to help as many participants as possible to replace 80 percent of their pre-retirement income.

Plan sponsors who wished to adopt a campaign had access to e-mail announcements, posters in English and Spanish, gap statements, paycheck mailers, head start mailers, on-site meetings, one-on-one on-site or call

center consultations, group meetings, and an e-video.

The participants targeted for increasing participation led Wachovia to see \$2.3 million in projected new participant savings. The participants needing to increase their deferrals delivered \$1.8 million in projected new participant savings. The asset allocation campaign not only met its goal, but also resulted in a 3.2 percent increase in average deferral rates among the targeted participants. Finally, 99 percent of the e-video viewers interacted with the tool to view examples of asset allocation models. These results are extremely impressive considering the investment climate of 2008.

Wachovia was able to use its technology to give generic communication materials a customized feel.

## BRONZE

### The Principal Financial Group

The goal of this bronze-medal winning program was to provide Principal's 1.2 million participant Web site users with a quick, easy, and personalized online retirement planning experience. The answer was Principal Edge Milestones.

By culling its recordkeeping database, Principal was able to provide retirement scenarios based upon the participant's unique situation. Furthermore, the scenario analysis tool allows participants to make changes to the basic assumptions to understand

the impact of changing variables. (What if I retire at age 67 instead of 65?)

Milestones is designed to be completed in 15 minutes or less, meeting one of the three primary objectives. In addition, there is a follow-up strategy that helps participants stay on track by encouraging periodic review of their retirement plan.

# Increasing Deferrals

Increasing Deferrals honors campaigns that encourage employees to save more money in the plan.

## GOLD

### Reed Elsevier

Sponsored by: ING Institutional Plan Services

Reed Elsevier faced the challenge of a significantly large number of employees not deferring enough to get the full company match. The company devised a program to encourage participants to increase their deferral rate by stressing the importance of the company match.

The main challenge was to effectively communicate the importance of the company match so employees would understand the benefits of company match money and how it affects their ability to reach their savings goals.

Working with ING, Reed Elsevier sent low-deferring participants an e-

mail personalized with their name in a custom graphic designed to look like a check that depicted how much they were leaving behind annually in company matching contributions. The message included a personalized URL (PURL), encouraging employees to increase their deferral rate or to request a call from an ING advisor.

Reed Elsevier sent the PURL to 2,826 participants. Of the recipients, 7 percent increased to 6 percent deferral rate to receive the full company match. Seventy percent of those who visited the PURL took action. These results show that online campaigns can be an effective way to communicate with employees.



## SILVER

### Bemis Company, Inc.

Sponsored by: JPMorgan Retirement Plan Services

Bemis Company, Inc. recognized too many employees were leaving dollars on the table by not deferring at 8 percent, the level to receive the full company match. So the company resurrected a sports-centric "join the team" logo that was created during the previous plan conversion and timed their campaign to coincide with the U.S. Open. As tennis is played in matches, the theme of "matching" contributions fit nicely. They developed a tennis-themed postcard and deferral increase mailer with the key message

of "you aren't contributing enough to net the full match."

The postcard was extremely visual and almost interactive; the tennis ball design on the front felt like an actual tennis ball. The follow-up mailer offered easy ways to save money so participants could more easily budget their increased deferral rate.

The challenge of this campaign was the economy; yet the materials and the message were engaging enough to get 5 percent of the targeted audience increased their deferral rate. Seventy percent of those participants increased to the full match.



# Increasing Deferrals

## BRONZE

### Nestlé USA, Inc.

Sponsored by: ING Institutional Plan Services

In early 2008, Nestlé USA, Inc. conducted an online survey to assess participant knowledge of the company's defined contribution plan. 42 percent of those surveyed did not know the company match rate, which had been increased a few years earlier.

The purpose of the campaign was to generate awareness of the new match rate among plan participants and encourage them to save to the match.

Nestlé developed a three-part campaign: a personalized self-mailer with an EZ Reply card for participants to increase their deferral amount. The mailer showed the potential growth for each individual if they increased their

deferral amount. This mailer was followed up with a reminder postcard. Finally, a targeted Web message was sent to the same audience.

The message of the campaign conveyed the importance of having a deferral rate that will give participants the savings they need and the value of the match money that participants were not taking advantage of. The mailers suggested that a small increase in deferral rate could make a big difference. The EZ response card made taking action easy.

Close to 20 percent of the targeted group increased their deferral

rates in the month of October 2008 – more than 1,000 individuals. Before the program, 58.1 percent of participants knew the company match rate. After the campaign, 67 percent knew the match rate – a 9 percent increase.



## BRONZE

### Corinthian Colleges, Inc.

Sponsored by: Prudential Retirement

Corinthian Colleges, Inc. (CCi) has a highly-decentralized population throughout the United States. Their employees are fairly young and tech savvy. In the past, conventional print and mail communications have generally not been successful for getting eligible employees to participate or increase their contribution. Live meetings are difficult to conduct because CCi employees are spread out across the country.

CCi developed an e-mail campaign that targeted two groups: those employees currently eligible for the 401(k) plan but who were not yet enrolled, and those who were participating, but contributing less than the employer matching contribution,

which is 6 percent. The campaign addressed the importance of enrolling in the plan, the importance of increasing contribution rates, and emphasized the necessity to take immediate action.

Challenges included designing the e-mail in a way that was unique and caught the employees' eyes in their inbox and to be sure that the employer had correct Web capabilities installed on computers to allow the flash features in the e-mail to run correctly.

After the e-mail was sent to the targeted groups, average weekly e-enrollments nearly doubled the company's traditional enrollment

weekly average. Responses rose nearly 5 percent and averaged approximately a 3 percent increase in contributions.





# Increasing Participation – Small Company

Increasing Participation – Small Company is for companies with 8,000 or fewer employees and involves increasing awareness, appreciation, and participation in the plan.

## GOLD

### EmCare

Sponsored by: Charles Schwab

EmCare has an unconventional group of eligible employees, even for a healthcare firm. The typical participation rate in the healthcare industry is 73 percent, and the participation rate for EmCare was 34 percent.

The starting point for this campaign was a thorough needs analysis, which included surveying the eligible employees. A letter and EZ Enrollment form with a postage-paid return envelope was mailed, which led to 72 new participants who deferred an average of 10 percent.

The results of the survey led to the creation of a short DVD that turned into a successful tool for increasing

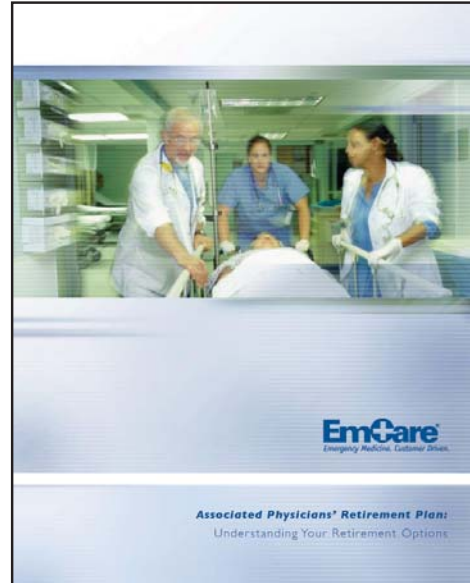
participation. The Chief Medical Officer from the practice provided the introduction to the video.

The employees have two plans, and the video helped explain the difference between the two plans and how both plans can work together to allow for the maximum contribution.

The DVD encouraged employees to use a concierge service to enroll.

Employees who viewed the video on a computer were able to link directly to [schwabplan.com](http://schwabplan.com) to enroll.

The video led to many new participants, and those participants had an average deferral rate of 9 percent. Overall, the plan's participation rate went from 34 percent to 42 percent.



## SILVER

### National Wildlife Federation

Sponsored by: The Hartford

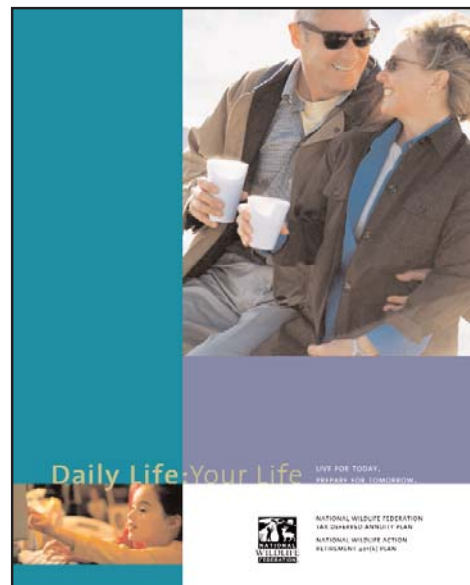
The primary goal of the National Wildlife Federation's (NWF) campaign was to increase their 403(b) plan's participation rate. Important considerations as NWF and The Hartford developed their campaign included simplifying the enrollment process and adhering to NWF's core value of environmental preservation by avoiding use of paper.

The Hartford's solution was to develop a retirement plan landing page specifically for NWF that provided an electronic version of the NWF 403(b) enrollment kits. This electronic enrollment kit had bookmarks to make it easy for employees to get to specific parts or topics, thus making it easier to use. In addition, an electronic plan

eligibility notice was implemented. Embedded within this notice were hyperlinks to the enrollment kit, fund fact sheets, and prospectus.

In addition, Hartford conducted on-site educational meetings providing participants with investment basics, benefits of plan participation, information on new investment options, and instruction on the new paperless environment.

The results of the campaign produced a 6 percent increase in participation rate, an 18 percent increase in investment knowledge, and a 5 percent move out of the cash preservation fund. In addition, the HR department noted a substantial reduction of administrative activities, delivering substantive results for NWF's "Go Green!" core value.



# Increasing Participation – Small Company

## BRONZE

### M. A. Mortenson Company

Sponsored by: Ampersand Communication

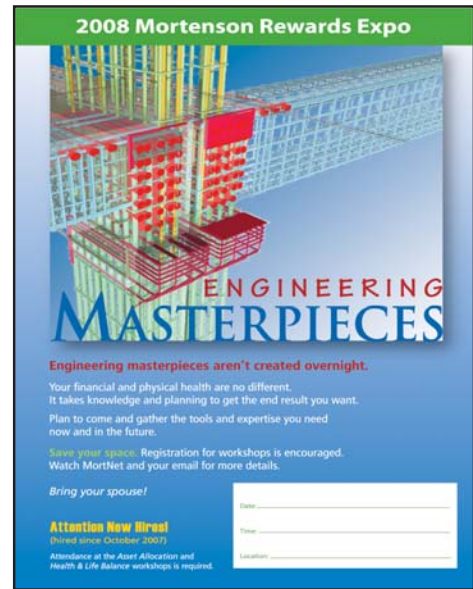
M. A. Mortenson Company planned to host an employee benefits expo that would include all offices. The company anticipated that great attendance at the expo would likely translate to increased participation and deferral rates in the company retirement plan.

The goal of the initial communication campaign was to generate a lot of “pre-expo” buzz that would entice all team members to attend.

The campaign itself consisted of cleverly designed invitations and

communication materials, all tied to an engineering theme that resonated well with Mortenson’s engineer-heavy workforce. The expo offered health and welfare booths, workshops, and raffles/give-aways. PSCA’s own David Wray spoke at several of the workshops, helping employees to take control of their 401(k)!

Mortenson achieved a 5 percent increase in plan participation, to 87 percent of eligible employees, and increased the average deferral rate to 7.6 percent. All-in-all the expo was successful and well-received by employees.



# Increasing Participation – Large Company

Increasing Participation – Large Company is for companies with 8,001 or more employees and involves increasing awareness, appreciation, and participation in the plan.

## GOLD

### MGM MIRAGE

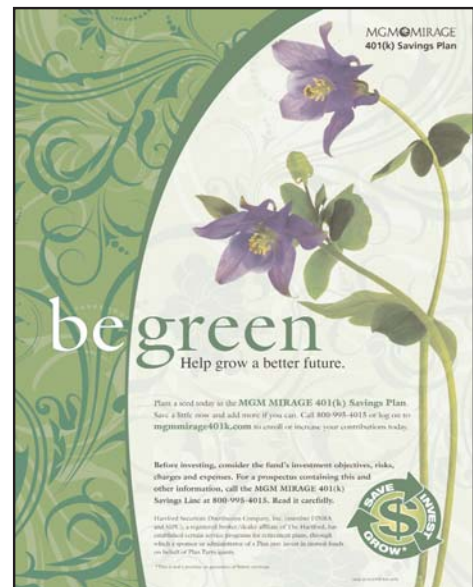
Sponsored by: The Hartford

As part of a growing green movement within the gaming industry, MGM MIRAGE launched a company-wide employee initiative with the creation of a Green Council. The Hartford and MGM MIRAGE collaborated with PartnerComm on the project. To complement the green programs, they chose a “Go Green” theme for MGM’s annual SummerSaver 401(k) participation campaign.

The campaign targeted employees who were eligible but not participating and who were contributing below the level to receive the full matching contribution. Two mailers were sent

using a clear plastic envelope with a colorful mailer to grab and hold employees’ attention. The mailer was also timed to coincide with employee on-site meetings. Other media included workplace posters, newsletter articles, e-mail blasts, and online promotions. Clever taglines helped to get employees to grasp the concept of saving in the plan. This combined with Earth-friendly giveaways like ecofriendly seed packets and recycled tote bags offered tangible reminders of the importance of saving.

Results for the two targeted groups were tremendous with 11 percent new enrollments and 22 percent of the population increasing deferrals!



# Increasing Participation – Large Company

## SILVER

### The Talbots, Inc.

Sponsored by: Wachovia Retirement Services, A Wells Fargo Company

Like many retail stores with online operations, The Talbots, Inc. is challenged with a geographically dispersed workforce, high turnover among lower-earning employees, multiple shifts, and limited access to Internet or call center services during working hours. These challenges make traditional means of retirement plan education and communication difficult and less than cost-effective.

Two targeted, parallel campaigns were developed for the brands Talbots and J. Jill, to help employees of each brand better identify with the materials and embrace the messaging. Clever taglines, such as “Helping employees

to be dressed for success at retirement” and “Accessorize your future,” helped to draw in employees and motivate them.

Eligible non-participating employees received an announcement, a teaser postcard, and personalized gap report that illustrated the impact of retirement income saved over time at various contribution levels as well as the net effect of contributions on pay. A response card was included, pre-populated with deferral options personalized for each recipient.

Talbots saw a 5.4 percent response rate with an average deferral rate of 7.4 percent – exceptional initial deferrals for the retail industry.

## BRONZE

### Genzyme Corporation

Sponsored by: Prudential Retirement

Genzyme Corporation wanted to focus on increasing participation with the new hire population.

The obvious challenge is new hires are distracted by many tasks, including enrolling in all of the other employee benefits. Genzyme wanted to encourage these employees to get started toward building a secure retirement as soon as possible and remind them of the importance of the plan without being overwhelming. They knew they needed to showcase the plan, with its rich employer match, at the right time with the new hires.

A unique and clever enrollment reminder card was sent to new hires. It was printed on biodegradable paper that was infused with wildflower seeds so that the card could be planted. The reminder card highlighted the employer match and gave enrollment call-to-action messages.

From 2007 to 2008 new hire enrollment increased by 4 percent. The card reinforces the idea that Genzyme is a company committed to the welfare of both its employees and the environment, a message that resonates deeply with this population.



# Language/Cultural Diversity

Language/Cultural Diversity involves showcasing how companies developed unique cross-cultural tools to overcome obstacles associated with language or cultural diversity among the targeted employee population.

## GOLD

### Express Scripts, Inc.

Sponsored by: New York Life Retirement Plan Services

Express Scripts, Inc. conducted a needs analysis that revealed barriers to the effectiveness of the firm's 401(k) plan promotion: A significant percentage of its workforce consists of individuals who do not speak English as their primary language, or are hearing or sight impaired.

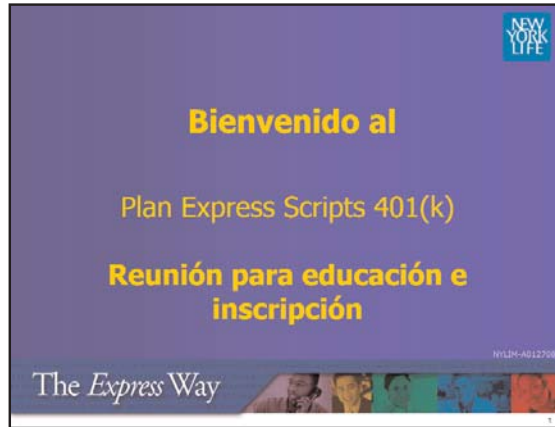
Express Scripts developed a 401(k) plan awareness campaign customized for these audiences. In-person and virtual meetings were offered in Spanish,

Vietnamese, Cantonese, and American Sign Language. In addition, printed materials were produced in Spanish and Braille. Results were impressive. For example, the Spanish language

materials and presentations generated a 6 percent increase in calls to plan representatives in the first month following the presentations.

Overall, the campaign saw the plan's participation rate increase by 5 percentage points, the average deferral rate increase to 7 percent of salary, and 7.68 percent of participants taking some action in managing their 401(k) accounts.

By bringing their 401(k) promotion to employees in ways they'd be more comfortable with, Express Scripts demonstrated a commitment to each worker's well being and long-term financial health – a commitment that employees responded to.



## SILVER

### National Oilwell Varco

Sponsored by: Wachovia Retirement Services, A Wells Fargo Company

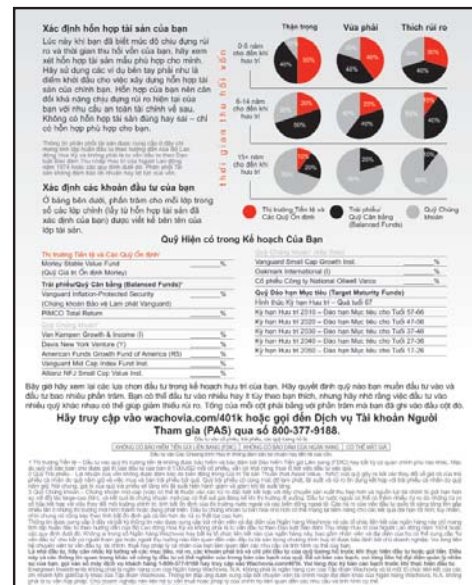
National Oilwell Varco (NOV) identified an opportunity to better educate Vietnamese employees about planning for, investing in, and preparing for retirement.

The company recognized that among certain cultures, long-standing traditions work against participation in employer-sponsored retirement plans – largely, because these traditions set an expectation for younger generations to care for their elders.

NOV engaged a trusted Vietnamese financial advisor and radio personality

to partner with a Wachovia representative to conduct education meetings. Having a well-known Vietnamese personality as host, interpreter, and presenter served as a significant draw for attendance.

Reaching to build trust among its workers helped NOV bridge a cultural divide that might otherwise have impeded participation in their 401(k) plan. Their workers responded to NOV's approach, bumping overall plan participation by several percentage points and increasing average deferrals as well.



# Plan 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.

## GOLD

### The Metropolitan Opera

Sponsored by: Diversified Investment Advisors

With a diverse group of employees, The Metropolitan Opera had their work cut out for them when they did a plan conversion. To make the challenge even greater, they had limited time to complete the conversion process before the close to the 2007-2008 performance season. Employees had not previously undergone this type of benefit change and were facing a transition to a more responsible role for their retirement planning.

With the introduction of technology to encourage a new level of retirement planning responsibility, the Pension Committee and Human Resources

Department lodged a thorough and concise campaign to reach out to their employees. Thanks to a series of carefully worded and strategically delivered communications including newsletters, posters, and announcements along with educational meetings, the conversion was a huge success.

The conversion campaign raised awareness and helped employees understand the changes to their retirement benefits. The multiple and ongoing communications led to increased deferral rates, asset allocation changes, and an increased use in online tools and services. Bravo indeed!



## SILVER

### Honda of America Manufacturing, Inc.

Sponsored by: T. Rowe Price

Honda was faced with a complex conversion involving more than 18,000 participants in five separate plans to a single plan with T. Rowe Price. Their approach was to create a campaign that would catch the attention of the workforce and generate awareness of plan changes. The goal was for the campaign to look different from what the workforce was used to seeing – no Honda red, no Honda logos, etc. The result was an eye-catching campaign using an unconventional color palette and a cartoon-like

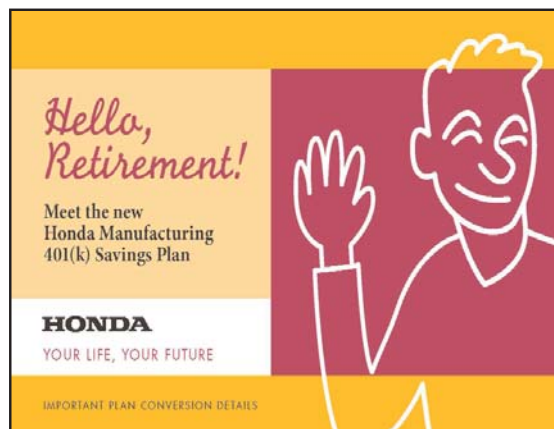
character that is a male, which represents the population of 75 percent of the Honda employees.

The campaign included announcement letters, brochures, posters, banners, postcards, and quick enroll cards that were well-received by Honda

employees. Honda hosted employee meetings with t-shirt giveaways and advertised the changes on the Honda News Network screens.

The campaign was a great success! Employees enjoyed all aspects of the theme, which was directly related to an increased awareness of the plan changes and an increase in plan-related employee activity. There was an increase in meeting attendance over the prior provider, and a surprising 26 percent of associates who received quick enroll cards enrolled in the plan.

There was also a specific goal to increase beneficiary designations, and 25 percent of associates with a balance named a beneficiary! A well-thought out, strategic plan!



# Plan Conversion

## BRONZE

### Safeway

Sponsored by: JPMorgan Retirement Plan Services

In their recent plan conversion, Safeway sought to ensure their employees understood what was going on with their retirement plan well enough that they could act on it – even if they weren't current participants. Safeway gave its 401(k) campaign the theme, "Feed Your Dreams," an obvious connection to its business as a grocer.

The company set a goal for increasing participation by 4 percent; driving at least 5 percent of participants to designate a beneficiary through the

plan's online resources within two months following the transition and generating at least a 2 percent response rate to its post-conversion online survey.

Safeway developed visually appealing and easy-to-understand hard-copy materials and offered education meetings face-to-face, via live Webcast, and by playback online.

The campaign exceeded its goals delivering an increased participation of 4.1 percent, online beneficiary designation of 7.6 percent, and an online survey response rate of 2.5 percent. In addition, the company continues to receive positive feedback about how well the campaign worked.

**Feed your dreams.**

**Take a look at what's cooking with the Safeway Companies 401(k) Plans!**

Starting in January 2008, the Safeway Companies 401(k) Plans will be administered by JPMorgan Retirement Plan Services. This change to JPMorgan is part of Safeway's commitment to help make the 401(k) plan even better for our employees and retirees.

Think you find your retirement dreams, we have you covered with JPMorgan to create a better plan for you in a great series of retirement planning services, investor education and expert customer service. The transition to JPMorgan will result in several improvements to your retirement planning, including enhanced services that give you more options in managing your 401(k) plan account.

**Review this guide, you'll find on-depth information on:**

- Key factors for the transition, including deadlines for certain transactions during this time
- Some changes to the fund lineup that include larger, stable investment funds
- How the funds in the current plan will automatically transfer to the new fund lineup
- How to access your 401(k) plan account at JPMorgan

Please read on for more details about the changes we are making to the Safeway Companies 401(k) Plans. We also listed our most recent news features and tools in 2008... you will receive more information about the new features there in their availability. For now, a lot of important details related to the transition to JPMorgan is on page 2.

**In this issue:**

- Important dates
- How to access your 401(k) plan account
- The right investment mix
- How to invest in the Safeway Companies 401(k) Plans
- What kind of cash are you getting?
- How will my current benefit be moved over the transition to JPMorgan?
- Rebalancing your new account at JPMorgan

**aisle one** Take Charge of Your Tomorrow

**SAFEWAY** Safeway Companies

# Plan Design Changes

Plan Design Changes involves announcing changes in a way that is easy to understand, educational, and non-alienating to employees. This includes special circumstances such as mergers and acquisitions.

## GOLD

### Ascension Health

Sponsored by: Diversified Investment Advisors

Ascension Health's goal was to communicate changes to investment options, including removal of target-date funds, the addition of an asset allocation service, and change in the plan's default fund. The main focus was the asset allocation service, which rebalances the asset allocation of a plan account based on the target retirement date designated by the participant. The organization recognized that the program had to be engaging to a wide demographic and the images, language, and themes had to be a tone that supports the Catholic tradition. With all of this in mind, targeted newsletters and memos were sent, followed up with flyers, workshops, and one-on-one sessions.

Using peaceful pastel colors and simple images, the various newsletters highlighted the "whys" and "hows" of the product offerings. Simple language and a consistent look helped participants recognize the material as their "Savings News."

More than half of the organization's 106,000 employees met with plan representatives during the 2008 plan year. Eighty-eight percent of survey respondents were very satisfied or satisfied with the support they received, and the print materials received high marks on understandability, organization, look, and usefulness. Many people took advantage of other plan products, including SaveXpress, e-statements, and auto-rebalancing.

Creating a cohesive look and message over time helped

Ascension Health achieve its goals of educating its participants on the investment changes and new services offered in the 401(k) plan.

**ASCENSION HEALTH**  
ASSOCIATE WELL-BEING

**Savings News**  
SPRING 2008, ISSUE 2

**Good Credit Scores Save You Money**

Do you even know what a credit score is? Any time you apply for credit – for a car loan, a home mortgage or a credit card, for example – the potential lender needs to decide how large a risk you present for not paying your bills on time.

Your credit score summarizes the risk you present to a lender. It is usually expressed as a number between 300 and 850. A higher number indicates a better credit history and a lower risk. That credit translates to a better interest rate, which means lower monthly payments. You can see the money you save with 4-year monthly payments to increase your contributions to the Ascension Health Retirement Savings Plan.

**What goes into your score?**

There are several factors that determine your credit score, which means there is more than one way you can improve a low credit score:

- **How you pay your bills** (35% of your score). Paying bills late lowers your score, so do declaring bankruptcies. The more recently any problems have happened, the more your score.
- **Your outstanding debt** (30% of your score). The total debt you owe on credit cards, car loans, mortgages, lines of credit, etc., is considered, along with the total amount of credit that you have available. A lower balance results in a higher credit score.
- **Length of your credit history** (15% of your score). The longer you have had credit, the better. A longer history tells more information about past payment capabilities to more accurate parties.
- **New credit** (10% of your score). A lot of recent applications for credit or credit accounts could indicate that you are in financial trouble or relying on a lot of debt.
- **Types of credit** (10% of your score). A mix of revolving credit like credit cards, and installment credit like mortgages or car loans, results in a better score. This indicates a wider variety of credit experiences and an indication of financial responsibility.

**How to Improve Your Score**

The first step to raising your credit score and make corrections if there are errors:

- Register: [www.ascension.com](http://www.ascension.com)
- Register: [www.ascension.com](http://www.ascension.com)
- TransUnion: [www.transunion.com](http://www.transunion.com)

There are credit to a free copy of their credit report once a year free end of these credit bureaus. By registering your request for credit reports, you can obtain free reports while checking your progress.

Be careful! Other companies advertise free credit reports, but provide them only after you join a protection plan that charges you a monthly fee.

**How do you score?**

According to Fair Isaac, the company that developed the first credit score, American consumers fall into the credit score ratings listed in this chart.

Credit Rating	% of Consumers
800	2%
750-799	21%
700-749	29%
650-699	27%
500-649	11%

Source: [www.fairisac.com](http://www.fairisac.com)



# Plan Design Changes

## SILVER

### Navistar, Inc.

Sponsored by: JPMorgan Retirement Plan Services

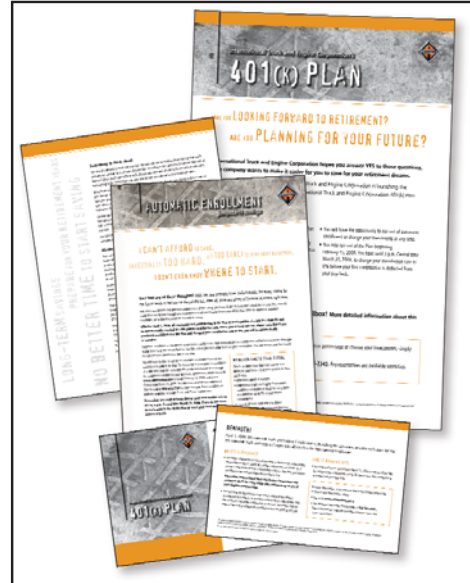
At the beginning of 2008, 5,893 of Navistar, Inc.'s union employees were eligible to participate in their 401(k) plan, but only 2,762 were contributing. The company chose to implement retroactive automatic enrollment with an auto increase feature for the UAW group of 1,833 employees. The communication program focused on announcing the change and the opt-out period. The intent of the company was to promote the plan's benefits so that employees wouldn't opt out of the automatic provisions.

The goals were to increase participation in the plan from 46.87 percent to 60 percent, motivate 70 percent of the group to stay in the plan

after being automatically enrolled, and to allow the automatic increase.

The campaign was designed with easy-to-understand language and images appropriate for a male, manufacturing audience. The look will be used for ongoing materials. First an announcement letter was mailed to employees' homes, followed up with a newsletter. Posters were displayed in the work environment and a reminder postcard of the deadline to opt out was the final communication. With a budget of \$5,000, the total cost was \$4,321.

As of April 30, 2008, the overall participation rate increased to 63.35 percent, 76.2 percent stayed enrolled, and 97 percent maintained the automatic increase, exceeding the campaign goals.



## BRONZE

### Carolinas HealthCare System

Sponsored by: Wachovia Retirement Services, A Wells Fargo Company

After adopting automatic enrollment with an initial deferral of 3 percent, Carolinas HealthCare System employees were instructed to make future changes using paper forms submitted to an HR representative.

A staggered, targeted approach was used with four specified goals: create a paperless office, increase awareness and level of participation in the plan, reinforce value of existing plan benefits and auto features, and manage the number of

communications to avoid overwhelming employees.

A variety of methods were used for the communications, each promoting the ease with which employees could make future changes saying, "It's

Easy!" and "Relax." Those messages, along with information employees could use, such as Q&As, allowed employees to take appropriate action.

The results show that the multi-touch methodology worked: 10 percent of employees made deferral changes online, overall awareness of the plan increased, and 25 percent of newly eligible part-time employees joined the plan with an average deferral rate of 7.6 percent.

Creating a communications strategy to be used for current and future needs is a key method to ensure that plan participants will embrace change and recognize the benefits of their retirement plan.



# Retirement Readiness

Retirement Readiness includes programs that address not only financial concerns but also the qualitative dimensions of retirement preparation for employees at any career stage.

## GOLD

### Forest Laboratories, Inc.

Sponsored by: JPMorgan Retirement Plan Services

Forest Laboratories, Inc.'s commitment to educating employees about the importance of saving for retirement has included holding an annual week-long 401(k) educational event called, Financial Health Week.

The challenge was how to keep the Financial Health Week campaign fresh and employee participation high as well as achieve specific objectives for: increasing usage of target-date funds, educating employees about the importance of saving

and diversification, and increasing the number of participants maximizing the match by 3 percent.

With Financial Health Week being in September, Forest Laboratories decided to leverage the 2008 Presidential

campaign and introduced the theme, "Decision 401(k)." They launched a fully integrated, multi-media campaign designed to reach employees in person, in print, and through electronic vehicles. They were able to rapidly

build recognition and a sense of urgency with direct mail, e-mail, face-to-face education events, and Webcasts – all at a low cost per participant.

The campaign took place amidst one of the most turbulent times in the financial markets yet delivered results. Forest achieved a 20 percent increase in participation in Financial Health Week events, the use of target-date funds increased by 3 percent following the event and 4 percent of participants increased their contribution rate.



## SILVER

### Aetna Inc.

Sponsored by: Financial Finesse, Inc.

Aetna Inc.'s goal was to create a proven financial wellness program that would change employee behavior and ultimately help them become financially secure and independent. They also wanted to help control health care costs by reducing stress related to finances and improve employee satisfaction with Aetna's financial benefits.

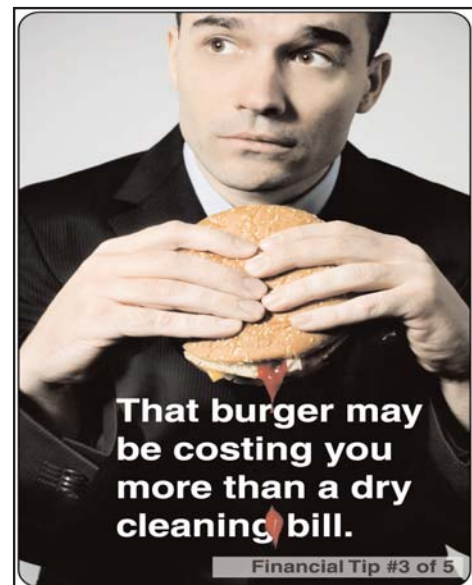
Based on several pilot sessions that received positive feedback, they created a broad-based financial wellness program that included education on all financial topics from getting out of debt money management to retirement and estate planning.

The challenge was accommodating a large number of employees and doing it in a way that was personalized

to each individual. Their approach included conducting small-group workshops, Webcasts, large-group retirement planning sessions, and in-person financial planning sessions. Aetna also create an online Financial Education Center Web site for viewing of live and video-taped education sessions and a variety of print materials were crated such as, articles, newsletters, worksheets, and planning guides.

As a result of their efforts, 94 percent of employees who participated in the behavioral change program indicated that they did make major financial changes within 30 days of receiving the financial education. During a recent survey, 68 percent of employees indicated they had a low or manageable level of financial stress.

Employees were very satisfied with their financial education, indicating they view it as an important component of their overall benefits.



# Retirement Readiness

## BRONZE

### Bailey Nurseries, Inc.

Sponsored by: The Principal Financial Group

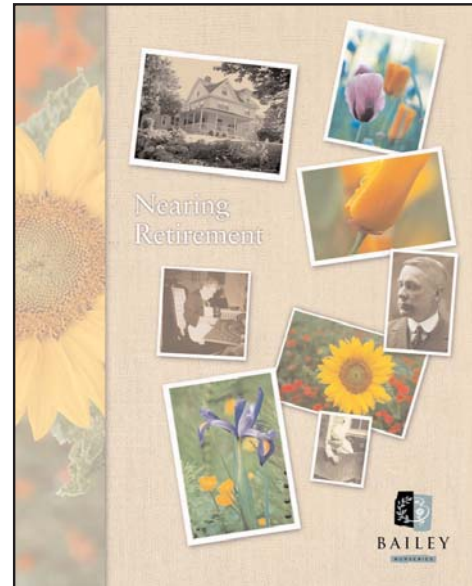
Bailey Nurseries, Inc. (BNI) developed a campaign with the goals of cultivating appreciation of the BNI retirement plan and to increase the percentage of employees with solid investment knowledge; assist participants in determining whether they are on track for a “bountiful harvest;” increase participation and average salary deferral rate; and encourage participant attendance at a seminar.

The seminar was designed to help cultivate and nurture retirement plan comprehension, introduce techniques to make savings last throughout retirement, discuss investment strategies that allow ongoing growth,

and provide tips to make the transition from growing season to harvest season as smooth as possible. A representative from the Social Security Administration attended the seminar.

There is a deep pride in the 100 year history of BNI. The seminar materials incorporated branding that reflected the company roots and products. Images included photos of the founders, core business products, and the main offices. The materials struck a familiar tone and established credibility with participants, with 90 percent agreeing that the seminar education materials will help them make better informed decisions about financing retirement and 70 percent indicating above average

investing knowledge after the seminar, an increase of 30 percent.



## BRONZE

### Silgan Containers

Sponsored by: Mercer

In approaching the retirement readiness of their workforce, Silgan Containers faced a number of daunting challenges. Overall, the employees were distrustful of the company-sponsored 401(k) plan and there was a lack of awareness about how it worked and the benefits it offered.

With current employee perception in mind, their goal was to raise awareness about the cost of retirement and help employees understand how Silgan could help them prepare for the future. Specifically, they wanted to make employees more conscious of their own financial scenario and how they could optimize the full value of their retirement plan. They also wanted to motivate employees to take action with an objective of a 2-3 percent increase in the areas of enrollment,

contribution percentages, and portfolio diversification.

Based on their needs analysis, Silgan developed a targeted communications program that included a series of mailings to reach employees (particularly those with no computer access). The mailings incorporated Silgan's established brand elements to visually tie the pieces together and ensure they would be immediately recognized by employees.

Silgan employed a personalized retirement projection statement, customized for each employee and populated with their current balances, contribution rates, and retirement outlook based on four scenarios. The communication described how easy it was to enroll and access online interactive planning tools.





# Train-the-Trainer/Advocacy Programs

Train-the-Trainer/Advocacy Programs involve campaigns and materials using peer influence to reach targeted employee groups, including programs that help passionate non-experts talk to employees about their plans.

## GOLD

### Community Health Systems

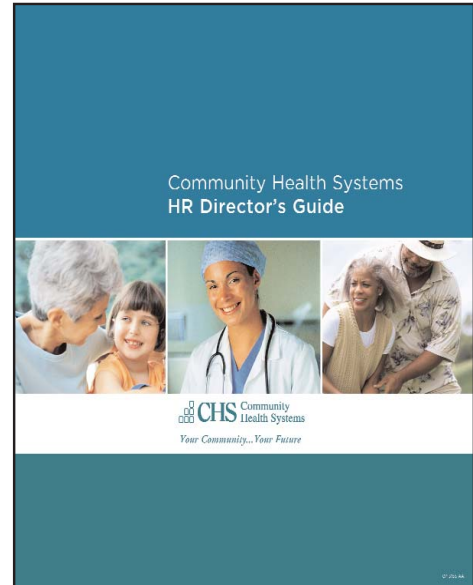
Sponsored by: The Principal Financial Group

This Train-the-Trainer program was well-planned and executed. It measured strong results – a 40 percent increase in plan participation. This truly comprehensive campaign needed to engage HR directors in more than 130 locations as well as HR directors in newly-acquired locations.

The program's goal was to instill advocacy by using a multi-phase communication approach to avoid overwhelming employees with a significant amount of information. This method ultimately produced strong results.

A suite of materials were supplied to all of the locations and was efficiently presented to allow each HR group to order the tools that suited their needs. This also addressed the various cultures within the company. The director of Community Health Systems' HR department, Roy Sellers, summed up the results:

*"The Train-the Trainer campaign has exceeded our expectations. From the HR Directors binder to the on-site meetings and Web conferences, the Train-the-Trainer campaign was a comprehensive approach to building the knowledge, skills, and confidence in our HR directors. The transition was remarkably smooth and I am firmly convinced that a major part of our success was directly related to the effectiveness of the Train-the Trainer campaign."*



## SILVER

### Resorts International

Sponsored by: New York Life Retirement Plan Services

This cleverly packaged, self-contained Train-the-Trainer kit is a fun and interesting package that helps each location's HR staff promote retirement education to employees in the gaming industry.

The kit contained several promotional ideas that included a creative attention grabber that used a custom dealer's card shoe that contained 25 promotional "cards" with various tips and ideas to help promote the plan. A well-organized tabbed binder contained a clear mission that included key messages in each section.

Focus groups were conducted individually for each of the six locations to gather overall needs.

This "Retirement Ace" campaign promoted the 401(k) plan in general and a specific conference call was held to launch and roll out the program.

The payout for this program was high; 21 percent of participants increased their contributions to 6 percent to take full advantage of the company match, and 40 percent reactivated their accounts online.



# 401(k) Day

A campaign designed to help employees benefit from 401(k) Day. 401(k) Day is a special day set aside each year to raise employee knowledge about retirement savings and the rewards of 401(k) plans.

## GOLD

### Advantage Sales and Marketing

Sponsored by: The Principal Financial Group

Advantage Sales and Marketing launched its “Our 401(k) Day, Your Way” contest to generate interest, engage employees, and create a sense of plan ownership on the part of employees. The contest invited employees to submit 401(k) Day themes, taglines, and designs – the winner would receive a \$75 gas card.

The winning theme, “A Brighter Tomorrow Can Start Today with a 401(k)!” , became the core message for a campaign that included “before,” “during,” and “after” elements. Clever tools, like a monthly “financial tips” desktop calendar, served as a constant

reminder to employees of the importance of planning and saving for retirement all year long. Advance promotion materials included door hangers, table tents, posters, and e-mails to all office associates. The program also generated enthusiasm and awareness of the auto deferral increase option. Elements of the communication plan included a highly creative and visually engaging “light-bulb” concept to help generate “bright ideas.” As a result of Advantage’s well-executed initiative, the plan participation rate increased from 42.3 percent to 43.2 percent, and the average deferral rate increased from 3.73 percent to 4.64 percent.



## SILVER

### Universal Orlando

Sponsored by: Charles Schwab

Building on the previously introduced “401(k) Kid” and his canine sidekick, “Rollover,” Universal Orlando (UO) launched a campaign with a “Hey Batter-Batter, Save!” baseball theme.

For team members who only had time to drop off their raffle tickets and take information on the fly, UO created four “baseball cards” to mirror the four stations set up in the booth where individuals could obtain participant information, rollover advice, and target-date fund information. Using home mailers, posters, table tents, an outdoor banner at the employee entrance gate, “pre-game” stress ball toys,

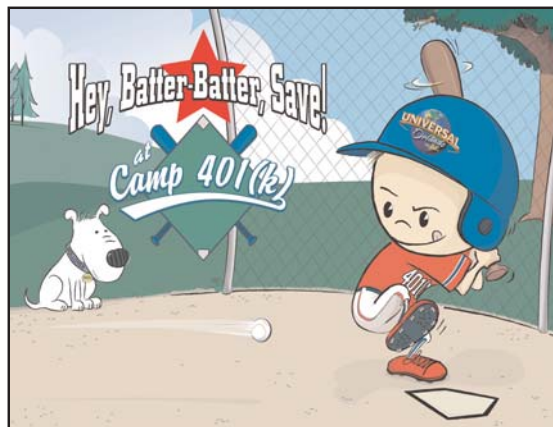
peanuts, Cracker Jacks, and 401(k) “coaches,” UO was able to engage more than 800 employees on 401(k) Day.

A key element of this educational day was to help employees understand that their 401(k) was portable and that they should start saving now because

their 401(k) account would stay with them throughout their career, even if they were no longer employed by UO. As a result of its efforts, UO hit the ball out of the park on 401(k) Day.

Approximately 850 employees stopped by the 401(k) Day booth, of

which 10.2 percent enrolled in the plan. In one day, UO achieved a 1 percent increase in its overall participation rate. The average deferral rate just among employees who enrolled that day was 4.97 percent, demonstrating that employees were inspired to take full advantage of the 5 percent company match!



# 401(k) Day

## BRONZE

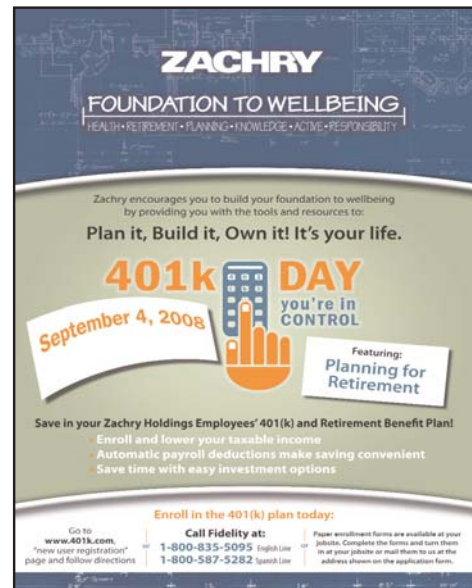
### Zachry Holdings, Inc.

Sponsored by: Fidelity Investments

Zachry Holdings, Inc. enlisted the help of Job Site Administrative Managers to coordinate the events and provided comprehensive instructions, training, and tools to help them be successful with their 401(k) Day. Employees who were already enrolled were invited to speak at the various job sites in favor of enrolling in the plan. Job site visit “tips” and a checklist for Job Site Administrative Managers helped drive a consistent message and smooth delivery on behalf of employees. Conference calls were conducted to assist with training and rollout of the event agenda. Despite numerous activities that were occurring simultaneously (United Way campaign, Open Enrollment, and Hurricane Ike bearing down on the Gulf of Mexico),

Zachry retained its focus and executed a successful event. Flyers, posters, training guides, even a presentation to management, went into the mix.

With awareness being the primary goal of 401(k) Day, Zachry surpassed all expectations! Plan participation increased from 31.59 percent to 35.15 percent, an 11.18 percent increase. In addition, the average deferral rate increased from 5.16 percent to 6.95 percent. But Zachry didn’t stop there – they even documented “lessons learned” from the 2008 campaign so they could improve upon their efforts going forward. On all counts, Zachry is building a winning 401(k) Day program that will help ensure its large employee population understands the importance of planning and saving for retirement.



## Honorable Mention Award Winners

**Congratulations to the following companies that have been awarded an Honorable Mention for their Signature Award entry:**

**In the category of Communication to Plan Sponsors:**

MassMutual Financial Group  
Wachovia Retirement Services, A Wells Fargo Company

**In the category of Generic Participant Education – Focused:**

Fidelity Investments  
Findley Davies, Inc.

**In the category of Increasing Participation – Small Company:**

M. A. Mortenson Company, sponsored by Wells Fargo Institutional Trust Services



# 2009 Signature Awards Judges

PSCA would like to give a special thank you to the judges of the 2009 Signature Awards for dedicating their expertise, time, and hard work reviewing the entries we received this year.

Catherine Alexander  
Charles Schwab

Joseph Amaya  
July Business Services

Christy August  
Wells Fargo Institutional Trust Services

Deborah Baran  
Prudential Retirement

Bob Beasley  
Nationwide Financial

Tobi Davis  
Playboy Enterprises, Inc.

Jodi DiCenzo  
JLD Consulting, LLC

Paul Dowd  
Morningstar

Louise Emerson  
UBS Financial Services

Arlene Hammel  
Fidelity Investments

Sue Jamison  
Milliman

Chris Lakumb  
RiverNorth Capital Management, Inc.

Roger Lovejoy  
The Hartford

Tamara Mann  
Stiles Financial Services

Jamie McAllister  
Ennis Knupp & Associates

James Modelski  
DiMeo Schneider & Associates, L.L.C.

Shelly Moeller  
Wachovia Retirement Services, A Wells  
Fargo Company

Karrie Morisette  
MassMutual Financial Group

Cindy Prodoehl  
Principal Financial Group

Rhiannon Rail  
John Hancock Financial Services

Lisa Reilly  
MassMutual Financial Group

Darcy Schmidt  
Illinois Tool Works Inc.

Bob Seraphin  
Seraphin Communications

Heather Tredup  
Hewitt Associates

Carolyn Trenda  
McGuireWoods LLP

Stephen Wallace  
Putnam Investments

## About the PSCA Signature Awards

PSCA designed the annual Signature Awards competition to honor excellence in plan communication and investment education. By sponsoring the Signature Awards competition, PSCA encourages the sharing of communication ideas and rewards excellence in profit sharing and 401(k) plan communication and investment education. The competition also provides plan sponsors with outside, objective recognition of the efforts of their company and their staff.

Signature Awards judges evaluate each entry based on the information submitted on the Measuring Results Worksheet. This worksheet gives judges information about targeted employees, the purposes and goals of the program, challenges that the campaign addressed, and measurable results that show the success of the campaign.

The entry form for the 2010 Signature Awards will be on PSCA's Web site, [www.psc.org](http://www.psc.org), by January 1, 2010.

# Recent and Upcoming Dates & Events

## **401(k) Day 2009**

September 11, 2009

## **Legal and Legislative Committee Meeting**

September 21, 2009 • Scottsdale, Arizona

## **Education and Communication Committee Meeting**

September 21, 2009 • Scottsdale, Arizona

## **2009 National Profit Sharing/401(k) Conference and Exhibition**

September 21-24, 2009 • The Fairmont, Scottsdale, Arizona

## **Board of Directors Meeting**

September 24, 2009 • Scottsdale, Arizona

## **Midwest Regional Conference**

March 25, 2010 • University of Chicago Gleacher Center, Chicago

## **Public Policy Fly-In**

June 2010 • Washington, DC

## **2010 National Profit Sharing/401(k) Conference and Exhibition**

September 21-24, 2010 • The Ritz Carlton, Amelia Island, Florida



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