

Signature Awards

2019 PSCA Signature Award Winners

Winners were announced at PSCA's 2019 National Conference in May.


By Tobi Davis for PSCA's Education and Communication Committee

PSCA's Signature Awards recognize excellence in retirement plan communications to both plan sponsors and plan participants. Effective education and communications are crucial to help employees understand the importance of saving for their futures and increasing their financial wellness. The work done by benefits teams to create

campaigns that go beyond the basics of communication and education are worthy of recognition.

Award-winning campaigns are those that engage employees and drive action, helping employees to be better prepared for retirement. The winners are examples of what can work when a company values its retirement plan and its

employees by striving to make the plan a best-in-class benefit for participants.

Congratulations to the 2019 winners! We applaud them and all the entrants for their hard work helping their participants. This year the judges chose 34 winners in 13 categories. Below is a complete listing of the winners and, on the following pages, a more detailed summary of each of the winning campaigns. 

Signature Awards 2019 Full Winners List

Creating Culture Change

- 1st Place **McLaren Health Care Corporation**
- 2nd Place **Shaw Industries Group, Inc.**

Events and Workshops

- 1st Place **Massey Services**
- 2nd Place **Kaweah Delta Health Care District**
- 3rd Place **AutoZone, Inc.**

Financial Wellness

- 1st Place **DTE Energy Company**
- 2nd Place **MGM Resorts International**
- 3rd Place **DENSO with Empower Retirement**

Health Savings Account (HSA) Communications

- 1st Place **Dimensional Fund Advisors**

Investment Education

- 1st Place **Occidental Petroleum Corporation**
- 2nd Place **Illinois Tool Works**
- 3rd Place **Iron Workers of Western Pennsylvania**

Overcoming Obstacles

- 1st Place **State of Michigan Office of Retirement Services**
- 2nd Place **MGM Studios**
- 3rd Place **California Institute of Technology**

Plan Changes — Large Company

- 1st Place **Boyd Gaming Corporation**
- 2nd Place **Ballad Health**
- 3rd Place **University of Pittsburgh**

Plan Changes — Small Company

- 1st Place **Mountaire Corporation**

Promoting Participation — Large Company

- 1st Place **Averitt Express**
- 2nd Place **AutoNation**
- 3rd Place **McLaren Health Care Corporation**

Promoting Participation — Small Company

- 1st Place **Massey Services**
- 2nd Place **Applied Industrial Technologies**
- 3rd Place **Gallup**

Provider Campaigns — Participant Education

- 1st Place **MassMutual**
- 2nd Place **Vanguard**
- 3rd Place **Wells Fargo Institutional Retirement and Trust**

Provider Campaigns — Plan Sponsor Education

- 1st Place **Prudential**
- 2nd Place **Invesco**
- 3rd Place **John Hancock**

Retirement Readiness

- 1st Place **TIAA**
- 2nd Place **Wells Fargo Institutional Retirement and Trust**
- 3rd Place **John Hancock**

Creating Culture Change

1st Place

McLaren Health Care Corporation
with MassMutual



Objective

- Design campaigns each year that provide innovative tools to engage five generations in understanding their financial wellness.
- Develop a strategic plan to support internal projects that may impact savings behavior in their five plans.

Method

- Email, direct mail, social media, on-site events, mobile, and internal web portals.

Results

- Participation rate increased from 36 percent in 2010 to 59 percent in 2016, 61 percent in 2017, and 63 percent in 2018.
- Average deferral rate changed from 7.5 percent in 2010 to 6.7 percent in 2016, 6.9 percent in 2017, and 7.2 percent in 2018.

Why Did They Win?

- Challenged by many acquisitions, they needed to be flexible in designing and communicating their retirement plan, and re-evaluating their goals year-over-year, which they did, with great results.

Creating Culture Change

2nd Place

Shaw Industries Group, Inc.
with Principal

Making 2019 the year of you.
Exciting changes to the 401(k) Plan

OUR ASSOCIATES DRIVE OUR SUCCESS. We know it, we appreciate it, and that's why we're making some great additions to the Shaw Industries Group 401(k) Plan (the 401(k) Plan) starting in 2019 — because it's all about you.

We're increasing the company match! Starting January 1, 2019, we're increasing our 401(k) Plan matching contribution from 4% to 6% for all eligible employees. This means you'll get an extra 2% match on top of the 4% you've been getting. It's a great way to help you reach your financial goals.

It's time to take full advantage of the 401(k) Plan's new features! Starting in 2019, you'll be able to make a larger investment in the 401(k) Plan. This means you can invest up to \$597,400, up from \$448,000 in 2018.

Very significant, right? Contributing to a total 8% match. 4% contribution increase from 2018.

Objective

- Build on the employee-centric culture and help associates understand the impact of positive plan changes over multiple years.

Method

- Print, email, messaging on TVs in the plants, leveraging Shaw's internal color palette, and materials in English and Spanish.
- Materials for HR to promote the plan.

Results

- Participation rate is 94 percent.
- As of 1/28/2019, 46 percent were deferring 8 percent of pay or more with an average deferral rate of 7.31 percent.
- 199 new enrollees elected Roth in the month it was first added to the plan.

Why Did They Win?

- Shaw is committed to helping employees live their best lives in work and in retirement.
- They incorporated their paternalistic culture, leveraging their brand, and gradually made changes to their plan year-after-year.

Events and Workshops

1st Place

Massey Services
with Chepenik Financial



Objective

- Interest, engage, and educate employees about the 401(k) Plan.

Method

- Let's Taco-Bout Retirement™ program using local food truck and meal vouchers.
- Enrollment forms branded for the event with humorous sayings such as: "Put Away A Little Extra Just In Queso," and "Sign Up Now, Or You'll Be Living La Vida Broke-A."

Results

- The campaign succeeded in creating a cultural shift, changing the way employees think about retirement savings plans which led to a 95.5 percent participation rate and 4.8 percent average savings rate.

Why Did They Win?

- Simple, very creative and fun, with great results!

Events and Workshops

2nd Place

Kaweah Delta Health Care District
with Lincoln Financial Group

Kaweah CARE ABOUT YOUR RETIREMENT

See more now and give your future a boost!

Boost your savings now. It's easy!

Next I want to increase my contribution to the Kaweah Delta Health Care District Employee Salary Deferral Plan. Please increase my contribution to:

How many dollars (per pay period) _____

Employee ID # _____

Work phone: _____ Home phone: _____

By signing this, I acknowledge that I've received an enrollment form, and my enrollment is specific to the plan listed below. I understand that my enrollment is subject to the plan's terms and conditions. I understand that my enrollment is subject to the plan's terms and conditions. I understand that my enrollment is subject to the plan's terms and conditions.

Objective

- Encourage one-on-one meetings with retirement consultants during the benefits fair, increase plan participation, and identify future financial education opportunities.

Method

- Booth at benefits fair, raffle, and giveaways.
- Easy enroll and easy increase flyers and bookmark highlighting the match.
- Surveyed employees about future educational events.

Results

- Fifteen percent of employees met with a retirement consultant.
- Plan participation increased 2 percent.
- \$1.4 million in plan assets were rolled into the plan.

Why Did They Win?

- Consistent colorful branding with "Care about your Retirement" messaging.
- Included a call-to-action and with good results.
- Used demographic research to address topics that were relevant to their employees.

Signature Awards | 2019 PSCA Signature Award Winners

Events and Workshops 3rd Place

AutoZone, Inc.
with Prudential Retirement



Objective

- Increase use of the financial wellness website and encourage AutoZoners to take an active role in saving for retirement.
- Arm regional and store managers with tools to be 401(k) plan advocates.

Method

- Held train-the-trainer sessions for managers at the annual national sales meeting and provided a digital manager toolkit.
- Flyer and postcard with link to toolkit.

Results

- 100 managers attended meetings.
- Within 2 months, new enrollments doubled.
- Participation and average deferral rates increased.

Why Did They Win?

- Made good use of the annual sales meeting and promotional material/video content to generate interest in the plan.
- Great branding with the “You Got This” tagline playing on company’s “We Got It!” slogan.

Financial Wellness 1st Place

DTE Energy Company
with Empower Retirement



Objective

- Leverage America Saves Week to increase plan awareness, web engagement, and increase overall financial wellness.

Method

- Daily emails and associated articles using the five senses theme with a new topic each day for five days.
- E-boards, web banner, print banner, and table tents.
- Sixth Sense for Savings Challenge daily quizzes to win company stock.

Results

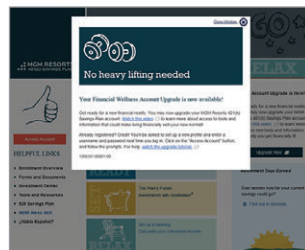
- Kickoff: 10,947 total employees opened the email with a 44.2 percent unique open rate.
- In one week, 1,044 new participants viewed the website, 263 increased contributions, and 84 updated their beneficiary forms.

Why Did They Win?

- Sophisticated yet simple campaign tied to the five senses was beautifully done.
- Engaging and easy for employees to understand.
- Comprehensive multimedia strategy resulted in impressive engagement rates.

Financial Wellness 2nd Place

MGM Resorts International
with Prudential Retirement



Objective

- Upgrade the financial wellness program coinciding with annual enrollment events.
- Engage employees to complete the financial checklist and join the plan or increase contributions.

Method

- Digital communications including pop-up window on website, two videos, financial checklist, booth at onsite events, and giveaways.

Results

- 7,575 employees upgraded to the new program.
- 1,145 employees stopped by the booth.
- 550 employees enrolled in the plan.
- 239 participants increased the deferral rate.

Why Did They Win?

- Campaign was sleek and enjoyable.
- Multiple channels of communication were well written, and the video was engaging.
- Impressive engagement rate at the booth.

Financial Wellness 3rd Place

DENSO
with Empower Retirement



Objective

- Pilot a financial wellness program at two locations to determine the feasibility of rolling it out company-wide.
- Familiarize associates with the program, improve their financial situations, and heighten awareness of the resources and tools available.

Method

- Created a Get F.I.T. (Financial Independence Tools) theme using emails, postcards, posters, and TV monitor displays.
- Conducted a survey as well as financial planning workshops with phone consultations.

Results

- The launch email open rate was 32 percent — double the average open rate.
- Good attendance at workshops with 71 percent of attendees saying the class helped them appreciate their retirement plan.

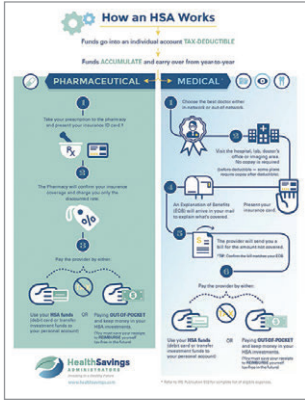
Why Did They Win?

- Focused on holistic wellness.
- Pleasing graphics.
- Excellent participant usage.

HSA Communications

1st Place

Dimensional Fund Advisors
with HealthSavings Administrators



Objective

- Increase participation in the HSA program and increase the percentage of employees that use the HSA investments options.

Method

- New hire, open enrollment, and small group meetings covering retirement.
- Infographics

Results

- In the first year, half of HSA participants voluntarily converted to the investment HSA program.
- As of 1/1/2019 86 percent of employees are enrolled in the HSA plan versus the PPO plan.
- Current HSA assets are \$6.9 million.

Why Did They Win?

- Emphasis on in-person meetings and engaging in a dialogue about the importance of the HSA to retirement planning.
- The ability to get executives on board and participating in the small group meetings was impressive.
- Great usage by young employees who have competing demands on discretionary income.

Investment Education

1st Place

Occidental Petroleum Corporation
with Voya Financial



Objective

- Raise awareness of investment changes being made to two plans after collecting employee feedback on investment choices.
- Educate employees on target-date funds and their intended use.

Method

- Emails including "coming soon" messaging, videos, on-site and recorded meetings, and print materials.
- Reminder mailed to employees at home.

Results

- High open rates, and video views and meeting attendance resulted in employees investing in an average of 5.1 funds, and 78 percent are on track to replace at least 70 percent of income at retirement.

Why Did They Win?

- Well planned-out campaign.
- Usage of multiple touchpoints and in-person meetings.
- High participant interaction rates demonstrate clear success.

Investment Education

2nd Place

Illinois Tool Works
with ROC Group



Objective

- Encourage employees to more actively participate in the retirement plan, focusing on their investments despite auto enrollment.

Method

- Five-postcard series using a puzzle/game theme and incorporating a contest mailed to employees' homes over 10 weeks.
- Drive website usage by requiring answers be entered online for chance at prizes.

Results

- 91 percent increase in account balance views.
- 70 percent increase in fund election reviews.
- 13 percent increase in lifetime income tool usage.
- 30 percent increase in contribution percentage reviews.

Why Did They Win?

- Clear messaging about importance of continuing to focus on retirement accounts.
- Used a creative, investment-themed game.
- Strong results showed that communications were understandable and prompted the desired actions.

Investment Education

3rd Place

Iron Workers of Western Pennsylvania
with PNC Retirement Solutions



Objectives

- Increase usage of online tools and resources.
- Encourage members to take a closer look at their asset allocation.
- Work with challenge of workers spread throughout the state and who have no control of contributions made to the plan for them.

Method

- Two home mailers using themes and images related to iron workers' craft, in a size to catch attention.

Results

- 19.7 percent increase in logins in June and 38.1 percent in July.
- 255 percent and 320 percent increase in online activity in the same months.
- Assets in target-date funds increased from 61 percent to 96 percent.

Why Did They Win?

- Well thought-out and deliberate campaign with appealing imagery, understandable language, personalized messaging, and a clear call to action.

Overcoming Obstacles

1st Place

State of Michigan Office of Retirement Services

with Voya Financial



Objective

- Engage with human resource representatives and participants in the 401(k) and 457 plans to promote one-on-one sessions to ease confusion about plan features and providers.

Method

- Flyer, phone calls, LinkedIn campaign

Results

- Click through and engagement rates exceeded industry benchmark by more than 130 percent.
- 165 people participated in live sessions.

Why Did They Win?

- Used HR representatives to help engagement due to the large number of participants.
- Simple messaging for a complex plan design.

Overcoming Obstacles

2nd Place

MGM Studios

with Prudential Retirement



Objective

- Educate workers and provide a solution to help improve their financial well-being with a convenient way to establish emergency savings, through utilization of their plan's after-tax emergency savings feature.

Method

- Emails, flyer, onsite education meetings
- Eye-catching images and clever taglines

Results

- After three months, two percent of participants elected to contribute to the after-tax emergency savings feature, while others increased the amount they were already contributing.

Why Did They Win?

- Using the voluntary after-tax option to help employees build emergency savings was a unique way to overcome an obstacle.
- Engaging visual images and good results.

Overcoming Obstacles

3rd Place

California Institute of Technology

with TIAA



Objective

- Reinforce the importance of keeping beneficiary information up to date and motivate both active and terminated employees to establish or update beneficiary information.

Method

- Brochure in English and Spanish with bold colors and large fonts.
- Letters mailed to employees' homes with custom envelopes.

Results

- As much as a 2,042 percent increase in number of beneficiary designations made by active and terminated participants in two locations.

Why Did They Win?

- Used simple, clear messages to allow for different experience levels.
- Engaged terminated participants.
- Improved results among all participants.

Plan Changes — Large Company

1st Place

Boyd Gaming Corporation

with Prudential Retirement



Objective

- Enroll employees from five terminating plans and solicit rollovers as well as educate employees about the record-keeper change.
- Assist employees with pre-arranging enrollment prior to the completed transition date.

Method

- Onsite meetings, plan highlights brochure, custom enrollment cards, bilingual table tents, posters, rollover acceptance form, and call center.

Results

- \$38 million rolled into the plan.

Why Did They Win?

- Used great diversity in photos with clever captions, such as "Let it Roll."
- Company went to great lengths to accommodate the rollover deadline from the terminating plans.
- Achieved impressive number of rollovers.

**Plan Changes —
Large Company
2nd Place**

Ballad Health
with Lincoln Financial Group



Objective

- Develop a sense of community within the newly-merged organization.
- Offer high-touch personal communications on plan changes and easy-to-understand investment information.

Method

- Used new post-merger corporate brand design.
- On-site group and one-on-one meetings, e-newsletter articles, custom website, and print brochures and fliers.

Results

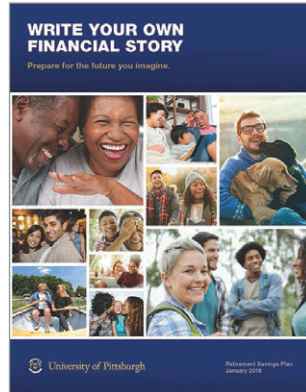
- 3,019 one-on-one team meetings and 139 group meetings.
- 40.5 percent of attendees increased contributions and 468 people enrolled in the plan.
- 4,366 employees updated their beneficiary forms.
- Plan participation rate increased nine percent.

Why Did They Win?

- Creative and colorful materials.
- Achieved goal of a creating a “sense of community.”

**Plan Changes —
Large Company
3rd Place**

University of Pittsburgh
with TIAA



Objective

- Create a new retirement plan identity to build awareness, increase financial literacy, and strengthen connections with the employees to empower them to use the advice and guidance offered to them.

Method

- “Write Your Own Financial Story” theme.
- Human resources website, Facebook, Twitter, video displays across campus, employee intranet, email, and snail mail.

Results

- Average income replacement ratio 111 percent compared to peer benchmark of 93 percent.
- Average contribution rate of 17 percent vs. peer benchmark of 13 percent.
- Plan participation rate increased from 63 percent to 70 percent.

Why Did They Win?

- “Your Financial Story” theme highlighting employees’ personal stories was well done.
- Good increase in participation rate.

**Plan Changes —
Small Company
1st Place**

Mountaire Corporation
with Lincoln Financial Group



Objective

- Announce new immediate vesting and enriched match formula and motivate employees to save as much as possible for retirement.
- Address workforce diversity — 50 percent of employees are from countries other than the U.S.

Method

- Nine-month campaign with seasonal postcards and posters in three languages.

Results

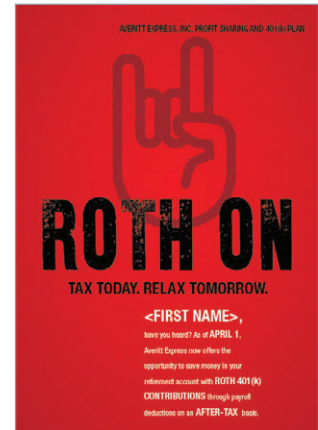
- Plan participation increased from 79 percent to 82.4 percent.
- Average deferral rate increased from 4.13 percent to 5.47 percent.

Why Did They Win?

- Materials were clear and well-designed, with easy-to-understand messaging, fun seasonal themes, and clear calls to action.
- Addressed their diverse workforce with careful targeting and use of multiple languages.

**Promoting Participation —
Large Company
1st Place**

Averitt Express
with Wells Fargo Institutional Retirement and Trust



Objective

- Communicate the addition of Roth contributions to the plan.

Method

- “Roth On” theme used in mailer, posters, flyers, and video.
- Onsite meetings

Results

- 209 associates signed up for Roth contributions.
- Contribution index increased from 36 percent to 39 percent, resulting in an increase in plan health from 30 percent to 32 percent.
- Average deferral rate went from 7.29 percent to 7.80 percent.

Why Did They Win?

- Clever, simple, and fun campaign with materials that were informative without being overwhelming.
- Graphics and theme tied to the company colors and stood out as completely different from a typical retirement communication.

Signature Awards | 2019 PSCA Signature Award Winners

Promoting Participation —
Large Company
2nd Place

AutoNation
with Wells Fargo Institutional
Retirement and Trust



Objective

- Increase overall plan participation.
- Encourage associates to enroll via text enroll.
- Create awareness about maximizing the company match.

Method

- Multiple communications using fliers, statement inserts, mailers, web banners, and two-sided posters.

Results

- 2,490 employees enrolled in the plan.
- Seven percent of participants went from deferring less than the amount needed to receive the full company match to deferring at least enough or more.

Why Did They Win?

- Creative summer golf theme with great plays on words to tie-in the theme with retirement concepts.
- Text-to-enroll feature was very clever.

Promoting Participation —
Large Company
3rd Place

McLaren Health Care Corporation
with MassMutual



Objective

- Promote increased participation by engaging employees at various stages throughout their employment cycle, not just with a one-time campaign.

Method

- Onboarding video, emails, retirement "Savings Club" campaign, and meetings.

Results

- Plan participation increased from 62 percent to 63 percent with an average deferral rate of 7 percent.
- 10.76 percent of targeted employees enrolled due to the emails and direct mail.
- 3,118 employees attended meetings and 1,117 enrolled in the plan.

Why Did They Win?

- Used mix of data and interviewing to understand employees' needs.
- Targeted key moments within employee lifecycle to address education.
- Used social behavior triggers in the messaging.

Promoting Participation —
Small Company
1st Place

Massey Services
with Chepenik Financial



Objective

- Invite employees to think differently about retirement.

Method

- Let's Taco-Bout Retirement™ program using local food truck and meal vouchers.
- Humorous enrollment forms branded for the event, plus print materials with plan offerings and general information about savings, budgeting, and debt management.
- Educational counselor onsite to provide information and answer questions.

Results

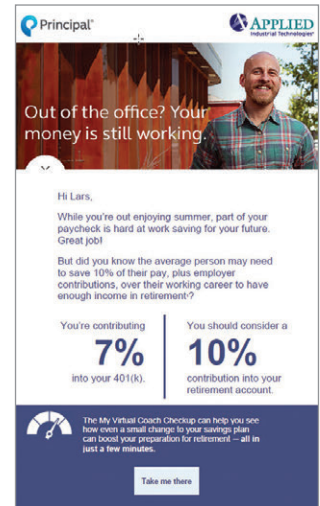
- Increase in participation and savings rates and increase in interest in plan and energy of the employees.

Why Did They Win?

- Creative approach made it fun and inviting.
- Got employees' attention and engaged them in a different way.

Promoting Participation —
Small Company
2nd Place

Applied Industrial Technologies
with Principal



Objective

- Promote retirement readiness through maximizing the employer match.
- Deliver communications in a personalized manner using Salesforce Marketing Cloud with deferral information specific to each participant.

Method

- Customized email templates and data calculations.

Results

- Open and click-through rates remained consistent with each subsequent message.
- 39.5 percent newly engaged participants.
- 9.7 percent started saving.
- Average savings rate increase was 5.7 percent.

Why Did They Win?

- Highly personalized, interactive campaign that spoke to each participant's unique circumstances.

Promoting Participation — Small Company 3rd Place

Gallup

with SageView Advisory Group and Vanguard



Objective

- Encourage employees to save an amount appropriate for their salary levels.
- Create one-time campaign to sweep participants into their target savings rates if not already at those rates or higher.

Method

- Letters sent to participants.
- Quarterly webinars with email and poster solicitation.

Results

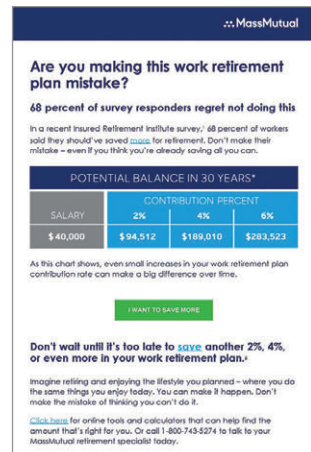
- Plan's median deferral rate increased by 14.3 percent.
- Few employees opted-out of the higher rates.

Why Did They Win?

- Used plan analysis to create personalized savings rates.
- Company set their employees up for retirement success by increasing savings rates to optimum levels.

Provider Campaigns — Participant Education 1st Place

MassMutual



Objective

- Inspire eligible, non-participating employees to join their plans.
- Motivate participants contributing less than 12 percent of pay to increase their contributions.
- Encourage participants with fewer than five years of service who have never done a rollover to move their assets into their current plan.

Method

- Identified three actions to take: Save, Sign-up, or Consolidate and used behavioral finance principles to develop three themes: "Secrets," "Stash," and "Mistakes."
- Emails, letters, Facebook ads, and app notifications.

Results

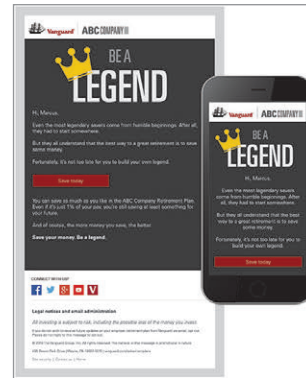
- Brought in more than \$200 million in annualized contributions.

Why Did They Win?

- Use of participant data and behavioral finance principles created highly targeted messages that proved more effective than more generic forms of communication.

Provider Campaigns — Participant Education 2nd Place

Vanguard



Objective

- Help participants overcome obstacles that prevented them from joining their plan, saving more, and checking or updating beneficiaries.

Method

- Created emails that use behavioral finance theories to motivate the unmotivated to take action.

Results

- 2.7 percent – 38.4 percent of targeted participants took action, with 20 percent more responding to the "Legend" email than the control group.

Why Did They Win?

- Developed personalized and targeted emails using behavioral finance principals.
- Compared results to previous years to gauge if the additional efforts created positive change.

Provider Campaigns — Participant Education 3rd Place

Wells Fargo Institutional Retirement and Trust



Objective

- Build a campaign around National 401(k) Day to encourage participants to check in on their retirement savings and use online retirement savings tools.

Method

- One-day communications blast on National 401(k) Day with email, posters, Pinterest post, and marketing tile on the website.

Results

- Email generated a 30 percent open rate and 19 pins were made from the Pinterest post.

Why Did They Win?

- Fresh and unique design elements with fun tagline of "Show your 401(k) some love."
- Usage of Pinterest differentiated this campaign.

**Provider Campaigns —
Plan Sponsor Education**

1st Place

Prudential



Objective

- Help employers seamlessly connect workers with financial wellness education and tools.
- Provide clients with a multi-touch, integrated journey to educate, enable, and help participants build confidence and connection with a new platform.

Method

- Created new financial wellness platform.
- Microsite, announcement from Prudential’s president, digital capabilities guide, upgrade checklist, and videos.

Results

- Microsite received a net promoter rating of 9/10.

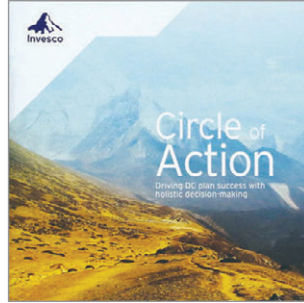
Why Did They Win?

- Direct, easy-to-read and understand, and included an appropriate mix of multi-faceted media.
- Completed a needs assessment upfront, which contributed to the overall success of the program.

**Provider Campaigns —
Plan Sponsor Education**

2nd Place

Invesco



Objective

- Provide thought leadership to help plan sponsors, advisors, and consultants optimize participant outcomes.

Method

- Developed a comprehensive programmatic approach, structured on the “Circle of Action’s” four key areas: investment strategy, plan design, participant engagement, and plan governance.
- Theme books, digital outreach, and printed magazines.

Results

- Reports from sales organization indicate success.
- Since launch, subscriptions to the magazine and LinkedIn likes and shares have increased.

Why Did They Win?

- Robust program with a comprehensive, yet simplified approach.

**Provider Campaigns —
Plan Sponsor Education**

3rd Place

John Hancock



Objective

- Create an engaging plan-level employee summary that showcases key plan statistics to ignite a conversation around John Hancock solutions.

Method

- One-page double-sided reports: “PlanCheck” for overall plan information, and “ParticipantCheck” for individual account analysis.
- Flyers and brochures to promote the report.

Results

- 340 plan sponsor users ran plan level reports in the first six months.

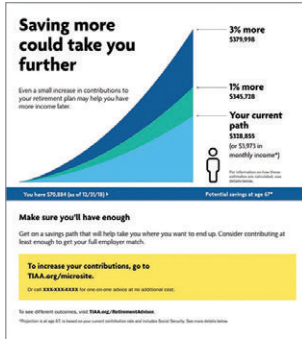
Why Did They Win?

- Relatable, easy-to-understand, not complicated, and designed towards plan sponsors and participants.

Retirement Readiness

1st Place

TIAA



Objective

- Drive increased participation and educate participants about how much income they're set to replace in retirement to help them plan for their future.

Method

- Savings, Income & Peer campaign using personalized email, direct mail, social media, personalized income projections and peer comparisons.

Results

- High email open rates with 20 percent taking action by increasing contributions or taking an advice session.

Why Did They Win?

- Targeted, easy-to-understand, illustrative, and personalized with a strong call to action and a great tag line about standing out in a crowd, which was carried through the campaign.

Retirement Readiness

2nd Place

Wells Fargo Institutional Retirement and Trust



Objective

- Develop a pre-retiree program to address the questions and concerns of participants who are getting closer to retirement.

Method

- Retirement Income Planning Center — for people to do it themselves and Retirement Income Conversations — for people who want in-person help.
- Emails, webinars, training for Wells Fargo representatives.

Results

- 30 percent used Retirement Income Conversations, high webinar attendance, and the email open rates much higher than the benchmark.

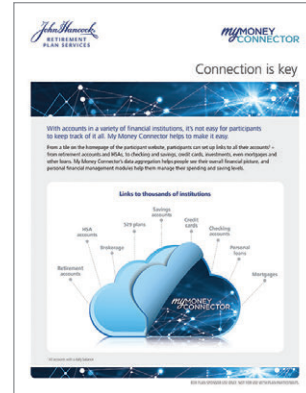
Why Did They Win?

- Use of technology created an effective campaign.
- Easy-to-use with quick links and QR code to help participants access their accounts and model their retirement income.

Retirement Readiness

3rd Place

John Hancock



Objective

- Deliver a robust communications suite that fits into John Hancock's financial wellness value proposition, grabs attention, and encourages excitement and engagement.

Method

- Print materials and meetings to introduce My Money Connector tool.
- Tool provides participants the ability to view all their financial accounts in one place as well as tools to help manage their finances.

Results

- 99.7 percent of plan sponsors adopted the tool.
- Participant use exceeded goals and continues to grow.

Why Did They Win?

- Integrated approach to evaluate savings, debt, and spending habits with a strong call to action.
- Unique tool for a holistic approach to retirement readiness.