



Washoe County

2018 – 2019 participant education strategy

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2017 Education Results

# Participant Interactions	# of Participant Actions	Actions	Action Ratio
1248	755	Enrollments: 187 Increase Savings: 269 Asset Allocation: 243 Rollovers: 56	60%
8 County locations			

2018 Education Results thru July

# Participant Interactions	# of Participant Actions	Actions	Action Ratio
513	288	Enrollments: 76 Increase Savings: 104 Asset Allocation: 77 Rollovers: 31	56%
8 County locations			

2018 - 2019 Proposed Education Goals and Tactics

- Increase plan participation
 - Present at monthly New Employee Orientations
 - Create and use: Quick Enroll forms
 - On-site seminars and 1 on 1 meetings
 - Blitz with multiple weeks of 1 on 1 meetings in Jan/Feb, May/June, Sept/Oct

MassMutual
Automatic Enrollment Salary Reduction Agreement Form

MassMutual Retirement Services, PO Box 219062, Kansas City MO 64121-9062 Fax number: 816-701-8005
 For Overnight Mail: MassMutual Retirement Services, 430 W 7th St, Kansas City MO 64105

Section A - Plan and Participant Information

Account No: 62708-2	Social Security Number	Employer: City of Monterey Park
Participant Name (Last, First, M.I.):		Daytime Phone Number
Usual Address	City	State Zip Code

Section B - Contributions
 Please refer to the Plan Overview and Plan Highlights section of the Enrollment Kit for information on the deferral option available under the Plan. Elective Deferrals: (select one)

- I elect to contribute \$_____ of my compensation each payroll period on a before tax basis
- I elect to contribute \$_____ of my compensation each payroll period on an after tax basis
- I do not elect to contribute a portion of my salary at this time

Section C - Investment Elections
 Future contributions will be invested in an age-based target investment option. You may select an investment option from the investments made available to your plan. To make any investment elections or changes please visit www.massmutual.com/investedcp or call 1-800-743-5274.

Section D - Beneficiary Designation
 I designate the following beneficiary(ies) in accordance with the 457(b) Deferred Compensation Plan

Primary Beneficiary(ies) name, address and phone no.	Social Security No.	Date of Birth	Relationship	%
PRIMARY TOTAL:				100%

Contingent Beneficiary (optional): If no Primary Beneficiary listed above is alive upon my death, I designate the following person(s) to receive my account balance upon my death: (Must be in whole percentages totaling 100 %)

Contingent Beneficiary(ies) name, address and phone no.	Social Security No.	Date of Birth	Relationship	%

2018 - 2019 Proposed Education Goals and Tactics

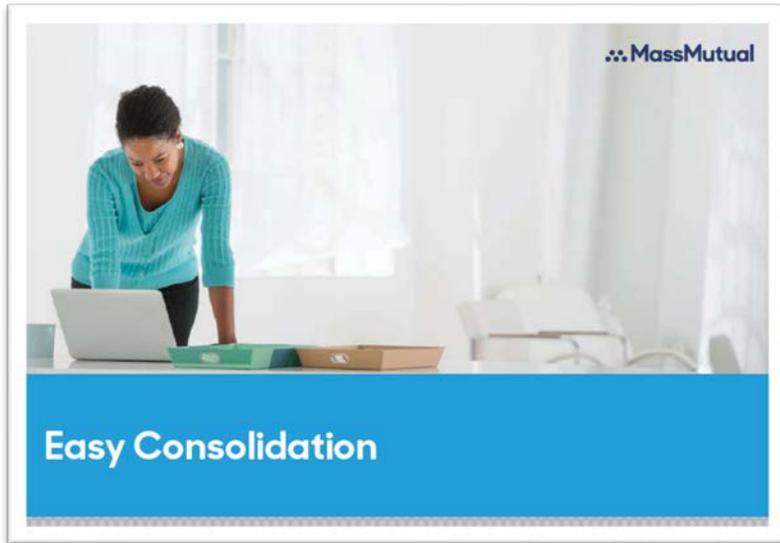
- **Increase deferrals**

- Save More campaigns
- Birthday campaigns
- On-site seminars and 1 on 1 meetings
 - Blitz with multiple weeks of 1 on 1 meetings in Jan/Feb, May/June, Sept/Oct
- Encourage annual contribution increases during 1x1 meetings and educational seminars

- **Consolidation**

- Encourage rollovers at New Employee Orientations
 - Use of roll-in referral cards
- Promote roll-ins at on-site seminars and 1 on 1 meetings
 - Blitz with multiple weeks of 1 on 1 meetings in Jan/Feb, May/June, Sept/Oct

2018 - 2019 Proposed Education Goals and Tactics



Want to consolidate your retirement savings?

If you've had more than one job, chances are you have left a workplace savings plan with a former employer. Perhaps it's time to consider consolidating your retirement savings into your current workplace plan to take control of your finances, develop a more comprehensive investment strategy and simplify your account management.

MassMutual is here to help

Consider having the old account rolled over directly from one plan to another.* MassMutual's roll-in specialists provide personalized assistance and help make the entire process quick and easy. They will help you obtain the right forms, contact your former employers or financial institutions, and confirm the completion of your fund transfers.

Getting started is easy

Please provide us with your name, phone number, email address and the name of the financial institution of your former workplace savings plan. Return the card to your Retirement Education Specialist and we'll call you!

* You should be aware that receiving a distribution from your previous plan payable to you will be subject to tax withholding and may be subject to certain penalties. Special rules apply if you held company stock in your old plan; be sure to ask about the different options available in this case. Additionally, you should consider the impact of transfer fees, the loss of vested benefits and/or surrender charges that may be imposed when funds are rolled over.

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NAME _____
PHONE _____
EMAIL _____
FINANCIAL INSTITUTION _____

2018 – 2019 Proposed Education Goals and Tactics

- **Diversification**

- Focus on diversification during on-site seminars and 1 on 1 meetings
 - Blitz with multiple weeks of 1 on 1 meetings in Jan/Feb, May/June, Sept/Oct
- Allocate campaign for under 30 year olds with 100% in GIA

- **General Engagement Campaigns**

- Pre-retirement seminar for those nearing retirement
- Beneficiary email

RetireSmart targeted campaign

WHO?

Participating employees

WHAT?

SAVE



Active and deferring

HOW?

MassMutual

Want to know the secret to making your work retirement plan work harder for you?

Here's a move you can make today

You were smart to enroll in your work retirement plan. Your next smart move?

Consider **increasing** your contribution. Even small increases can fuel big growth over time. And bigger increases can mean even larger gains and a more secure retirement.

SAVE EVEN MORE

More good news for people who want to be smart with their money

- Your retirement savings can grow, which means more future money
- These savings aren't taxed the same way they would be in a bank or investment account
- Your currently taxable income will be reduced by the amount of your increased contribution
- You're eligible for catch-up contributions at age 50

Get started today. Or call 1-800-749-8274 to talk with your MassMutual retirement specialist. Online or on the phone, you'll find the increase that's right for you – even with your competing financial priorities.

Remember, an increase now can yield thousands of dollars of additional retirement savings over time. Which means your future self could have the security your current self knows you want.

2018 Campaign Results – Save

SAVE



January & April

Target (print & email):	800
Responses:	18
Response Rate:	2.25%
Avg. % Increase:	2.89%

RetireSmart targeted campaign

WHO?

Employees Under 30 invested 100% in GIA

WHAT?

ALLOCATE



HOW?



Does your retirement strategy have the right balance?

Do you know that you have 100% of your Deferred Compensation retirement monies invested in the Guaranteed Interest Account ("General Account")?

Many people figure that cash investments like General Account investments and Treasury bills are the safest investments available. But their safety may be an illusion in the long run. It's true that cash investments, like the General Account, don't expose investors to the risk of losing significant sums. Yet many investors may find themselves disappointed in the long run because cash investments have historically generated low long-term returns. This is especially important to consider because you have a longer time horizon until retirement. The Washoe County Deferred Compensation Plan offers participants a wider range of investments — stocks, bonds and cash — that you can use to create a well-diversified portfolio.

continued

2018 Campaign Results – GIA Under 30

ALLOCATE



May	
Target (print & email):	32
Responses:	2
Response Rate:	0.63%



2018 Employee Engagement Calendar

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
EDUCATION	Education: 1:1's BLITZ & NEO	Education: 1:1's BLITZ & NEO	Education: 1:1's & NEO	Education: 1:1's & NEO	Education: 1:1's BLITZ & NEO Pre-Retirement Seminar	Education: 1:1's BLITZ & NEO	Education: 1:1's & NEO		Education: 1:1's BLITZ & NEO	Education: 1:1's BLITZ & NEO	Education: 1:1's & NEO	Education: 1:1's & NEO
BEHAVIORAL CAMPAIGNS				Save More	Allocate - GIA Under 30		Save More		Save More			
ENGAGEMENT CAMPAIGNS								Birthday	Birthday	Birthday	Birthday	Birthday
ADMIN	Quarterly Statements Admin & Comm Calls	Admin & Comm Calls	Admin & Comm Calls	Quarterly Statements Admin & Comm Calls	Admin & Comm Calls	Admin & Comm Calls	Quarterly Statements Admin & Comm Calls	Admin & Comm Calls	Admin & Comm Calls	Quarterly Statements Admin & Comm Calls	Admin & Comm Calls	Admin & Comm Calls



2019 Employee Engagement Calendar

	JAN	FEB	MAR	APR	MAY	JUN
EDUCATION	Education: 1:1's BLITZ & NEO	Education: 1:1's BLITZ & NEO	Education: 1:1's & NEO	Education: 1:1's & NEO	Education: 1:1's BLITZ & NEO	Education: 1:1's BLITZ & NEO
BEHAVIORAL CAMPAIGNS	Save More		Beneficiary	Save More		Save More
ENGAGEMENT CAMPAIGNS	Birthday	Birthday	Birthday	Birthday	Birthday	Birthday
ADMIN	Quarterly Statements Admin & Comm Calls	Admin & Comm Calls	Admin & Comm Calls	Quarterly Statements Admin & Comm Calls	Admin & Comm Calls	Admin & Comm Calls

Campaign dates and initiatives subject to change.