

2025 Communication and Education Strategy

January, 2025



2025 Communication Initiatives



Communication Campaigns

- Diversification/Asset Allocation – Q1 2025

Building upon the successful diversification message sent to employees of the Sheriff's Department, Voya will mail the same notice to all employees in the 457 and 401a plans that are invested solely in the Voya Fixed Account

- Campaign steps:

1. Mailed notice to those invested solely in the Voya Fixed Account
 - Mailing to be sent to participants no later than 1/10/25
2. A reminder e-mail notice will be sent to all employees again on the following dates:
 - Between January 23rd and January 29th
 - Between February 6th and 12th

- Employee seminar delivered in support of Financial Wellness – Q1 2025

- Seminar to be held on 2/19
 - E-mail notice to employees on 2/3 and two e-mail reminders sent as follow-up



Communication Campaigns

- COLA “Pay Yourself” Campaign – Q2 2025

Carryout the annual campaign to remind employees receiving a COLA in July of the need to “pay themselves” with their pay increases

- Campaign steps:
 1. Utilize the messaging of prior years to deliver a timely message to impacted employees
 - Message deliver to be timed for delivery between June 18th and 26th
 - Messaging to target increased contributions, restart of contributions and new enrollments as in prior years



Communication Campaigns

- Stay in the Plan Retiree Messaging – Q3 2025

Carryout the annual campaign to remind separate employees to remind them of their ability to stay in the plan post retirement/separation

- Campaign steps:
 1. Utilize the messaging of 2024 for mailing to retired/separated employees
 - Message deliver to be timed for delivery in August to coincide with County activities
 - Carryout retiree seminar in early September



Communication Campaigns

- Contribution Limit Increases – Q4 2025

Carryout the annual campaign to inform employees of any increases to the IRS Contribution limits for 2026

- Campaign steps:
 1. Utilize the messaging of 2026 for mailing to all employees
 - Message deliver to be timed for delivery as soon as possible after new limits are announced.



Other Communication Activities

- Plan changes
 - Fund changes (as needed)
 - Secure 2.0 – review any potential messaging to impacted employees as to the impact of the Roth Catch-up provisions to be effective January 1, 2026
- Small Account Cash-out
 - Carry out review of small accounts and take necessary steps to cashout small account balances in Q1 2025



Additional Items to Consider During 2025

- Promote Voya Retire mobile app
- Promote account registration process
- Look for other opportunities to integrate cybersecurity messaging
- Bishop to send educational seminars utilized to develop overall plan tool and financial wellness for consideration



2025 Communication Calendars



2025 Engagement & Education Overview

Always-on strategy

	Q1	Q2	Q3	Q4
Personalized financial wellness messaging (emails sent to e-Delivery users; *text available): <ul style="list-style-type: none"> - Diversification - Birthday - Advice - Max out - Beneficiary* - Restart* - Save More* - Health Savings Account¹ 	----->			
Participant web messages (account login)	----->			
Quarterly education calendar:	Supporting emails, flyers & messaging available			
<ul style="list-style-type: none"> - Financial Wellness - Tax preparation - Emergency savings 	✓			
<ul style="list-style-type: none"> - America Saves Week - Financial Literacy Month - Mental health awareness month 		✓		
<ul style="list-style-type: none"> - Managing debt - Special needs planning - National 401(k)/403(b) Day 			✓	
<ul style="list-style-type: none"> - HSA Day - Cybersecurity Awareness Month - Saving for college - Evaluating retirement readiness - Estate planning 				✓
<ul style="list-style-type: none"> - Work with a financial professional - Black History Month - Women's History Month - Retirement planning - Asian American and Native Hawaiian/Pacific Islander Heritage Month - Pride Month - Voluntary benefits - National Hispanic Heritage Month - 2026 COLA limits - National Disability Employment Awareness Month - National Retirement Security Month 				

¹ Participants must have a Retirement Account and HSA with Voya.



Always-on digital resources

Enhanced participant web experience
 Voya Retire mobile app
 Multicultural Hub
 myOrangeMoney®
 Web experience

Voya Learn:
 Live and on-demand education
 Retire Better blog
 VoyaRetireBetter.com

Financial Wellness experience

Market Volatility resource center

Life Stage guidance
 voya.com

IRS limits
 microsite

available anytime

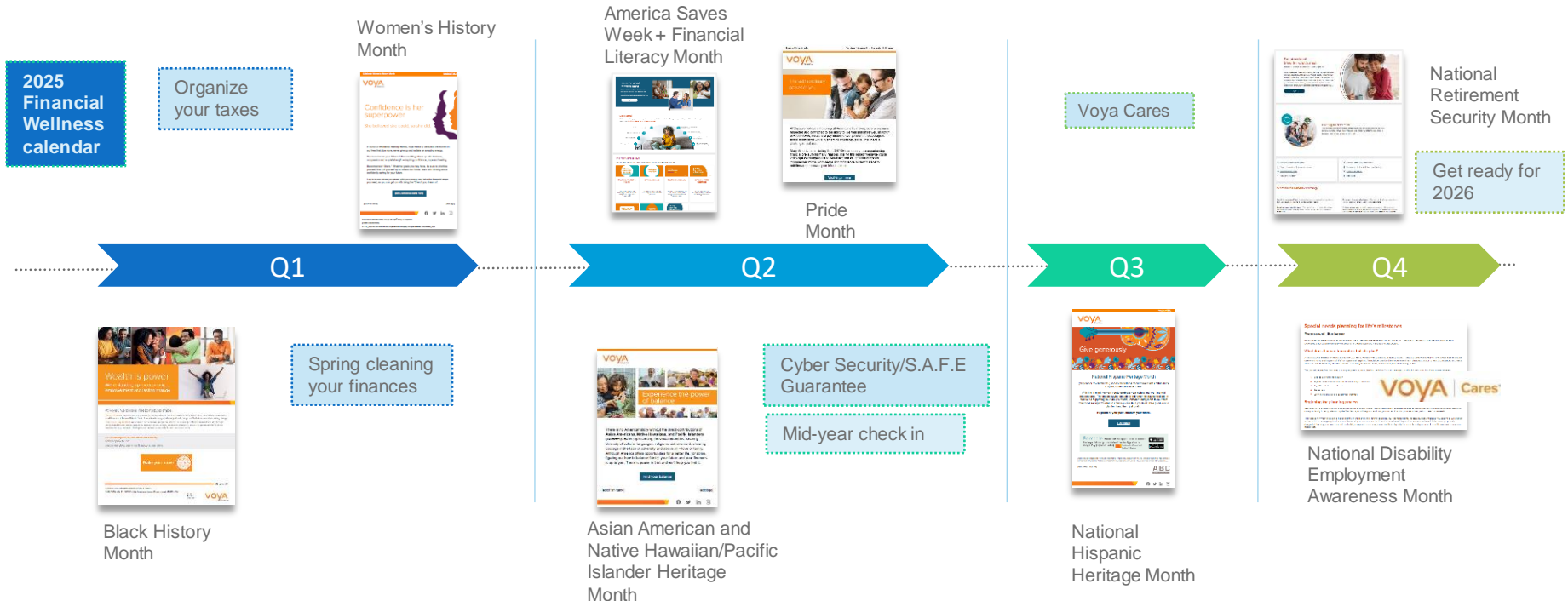
Roth microsite

Voya Cares®



Voya Educational Campaigns

Our campaigns help meet individuals where they are, delivering compelling education to help improve their financial well-being.



Scheduled Personalized Messaging Sends

	Journey	Launch date*	Topic / theme*
Q1	Q1 Education – Digital engagement	January	Welcome to 2025 – Check your account
	Q1 Education – Financial Wellness	February	Organize your taxes
	Q1 Health Savings Account (only for those enrolled in HSA + RS)	March	Spring cleaning
Q2	Q2 Education – Financial Wellness	April	ASW + Financial Literacy Month
	Q2 Education – Digital engagement	June	Midyear check-in
Q3	Q3 Education – Financial Wellness	July	Voya Cares
	Q3 Education – Digital engagement	August	Saving for the unexpected
	Q3 Health Savings Account (only for those enrolled in HSA + RS)	September	Open enrollment
Q4	Q4 Education – Financial Wellness	October	National Retirement Security Month
	Q4 Education – Digital engagement	December	End of year. Get ready for 2026.

*Dates and topics are subject to change



Financial Wellness Calendar Quarterly Topics

Highlighted below are the key topics that will be featured in our educational resources each quarter, aligning with our Financial Wellness calendar.

Q1

- Financial wellness
- Tax preparation
- Emergency savings
- Work with a financial professional

Life stage guidance

- Starting out

Q2

- Financial Literacy Month (April)
- Mental health awareness month (May)
- Retirement planning

Life stage guidance

- Mid-career



America Saves Week
(April 7–11)

Q3

- Managing debt
- Special needs planning
- National 401(k)/403(b) Day (Sept. 5)
- Voluntary benefits

Life stage guidance

- Nearing retirement

Q4

- HSA day (Oct. 15)
- Cybersecurity Awareness Month
- Saving for college
- Evaluating retirement readiness
- Estate planning
- 2026 COLA limits

Life stage guidance

- In retirement



National Retirement Security
Month (October)

← Trending/timely topics →



2025 participant communication calendar

