



2020-2021 City of San José Participant Communications Strategy Update

Michelle Stanford
Communications Consultant

PLAN | INVEST | PROTECT



Agenda



Participant Analysis



Current Employee Engagement



2019-2020 Update

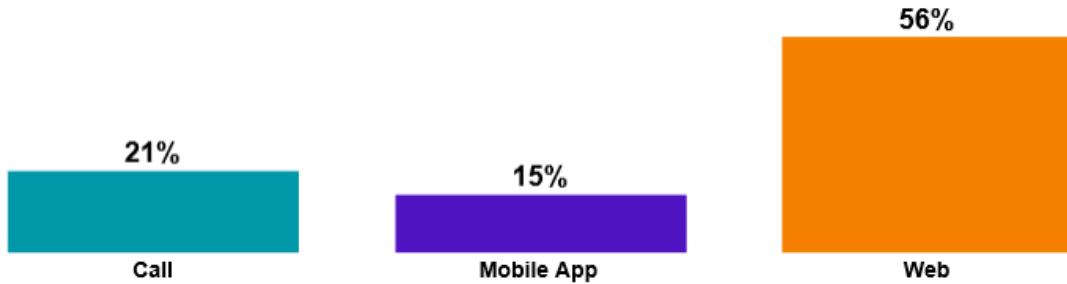


2020-2021 Strategy & Planning

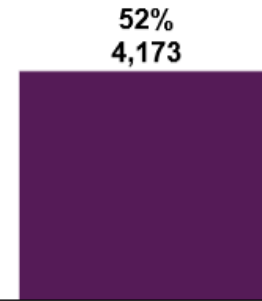
Engagement by Channel – Q2 2020 – Active Participants

63% of Plan participants have engaged (calls, mobile, web) over the last 12 months
 56% of Plan participants have digitally engaged over the last 12 months

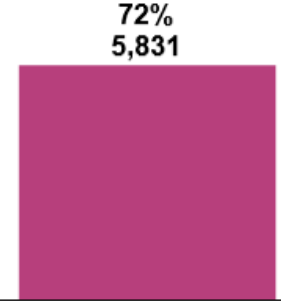
Unique Participant Engagement by Channel



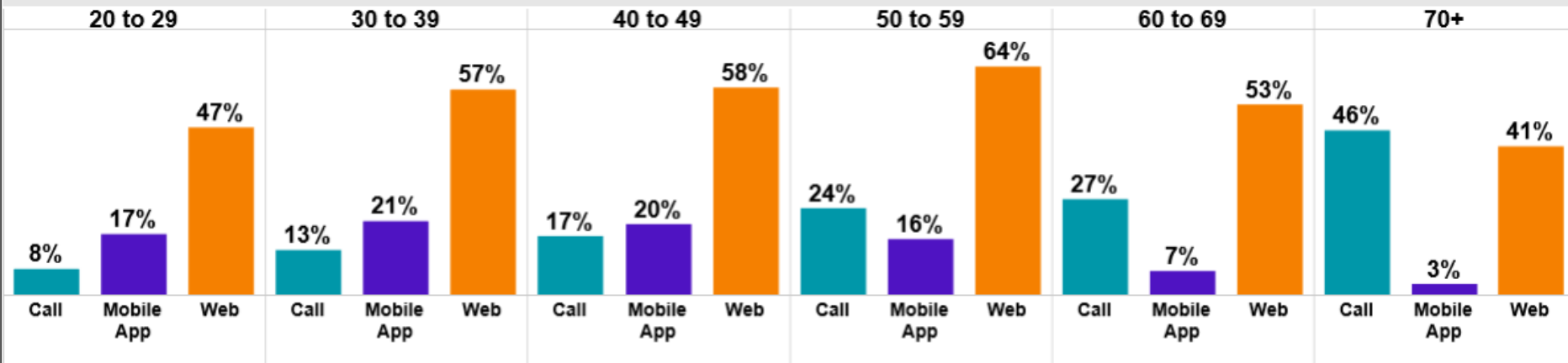
E-Delivery



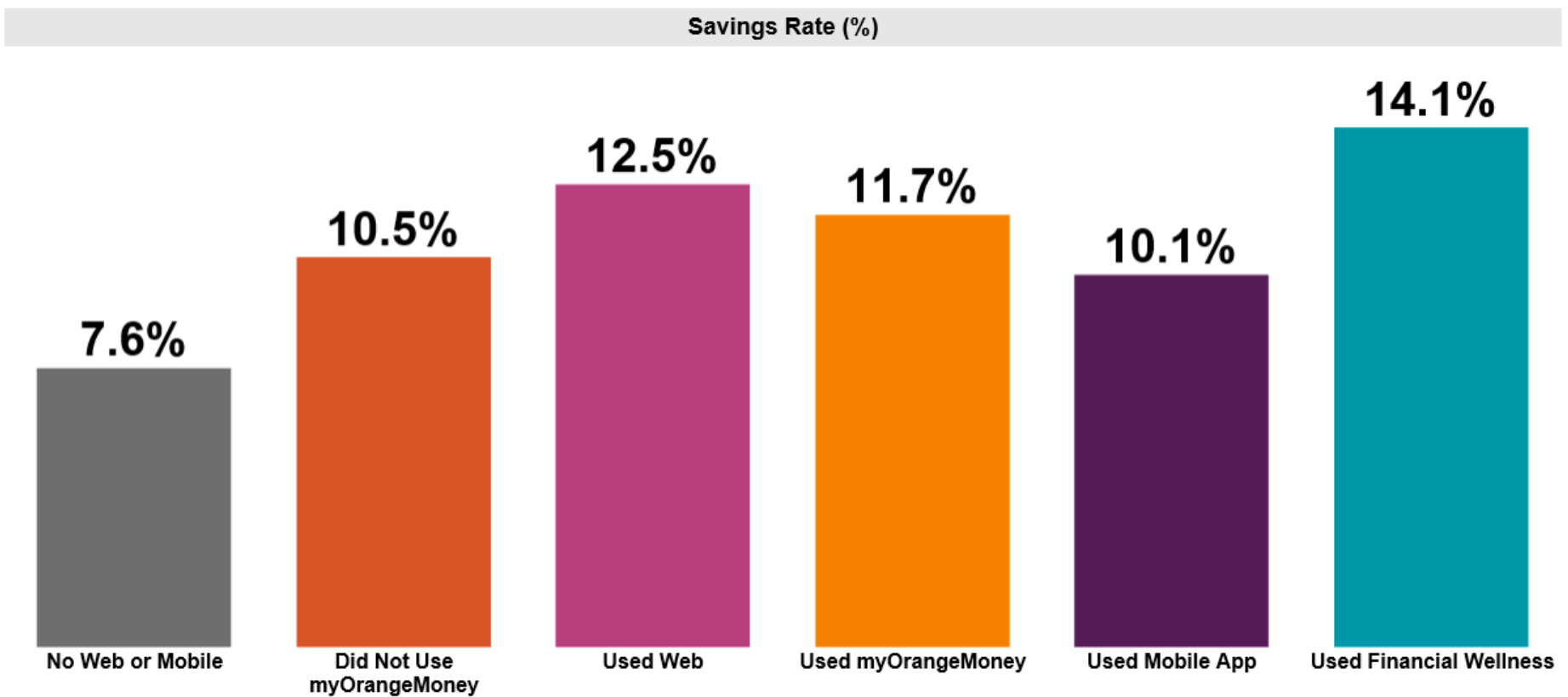
Web Registration



Unique Participant Engagement by Age Group



Engagement by Channel – Q2 2020 – Active Participants



Digital Engagement – 7/1/19 to 6/30/20

myOrangeMoney Engagement

- 19% of participants took action after using *myOrangeMoney*
 - 36 participants changed deferral rate on average from 7.2% to 8.3%
 - 228 participants changed deferral amount
 - 65 participants changed allocations
 - 4 participants enrolled in managed accounts
 - 7 participants rolled money into the Plan

Activity	# of Participants
Viewed <i>myOrangeMoney</i>	3,627
Engaged and interacted with <i>myOrangeMoney</i>	1,505 (41%)
Took Action after using <i>myOrangeMoney</i>	289 (19%)



Personal Financial Dashboard Engagement

- 19% of participants took action after using the PFD
 - 1 participant changed deferral rate
 - 9 participants changed deferral amt. on average from \$397 to \$443
 - 3 participants changed allocations

Activity	# of Participants
Used the Personal Financial Dashboard (PFD)	58
Created an action plan	15 (26%)
Took action after using PFD	11 (19%)



What is Financial Wellness?

Financial Wellness is about the **healthy balance** between living for today while preparing financially for tomorrow

It's not necessarily about being wealthy, but it is a state of **mental well-being** in which one feels they have control over their current finances and have confidence in their financial decisions

How does it feel?

- Living within your means
- Confident in your future
- Prepared to handle the unexpected
- Free to indulge a little and embrace life



Protection

Spending &
Saving

Emergency
Fund

Retirement

Debt

Other
Goals

Financial Wellness through 06/30/20



How do your employees feel about their current financial situation?

Your employees



Voya book of business



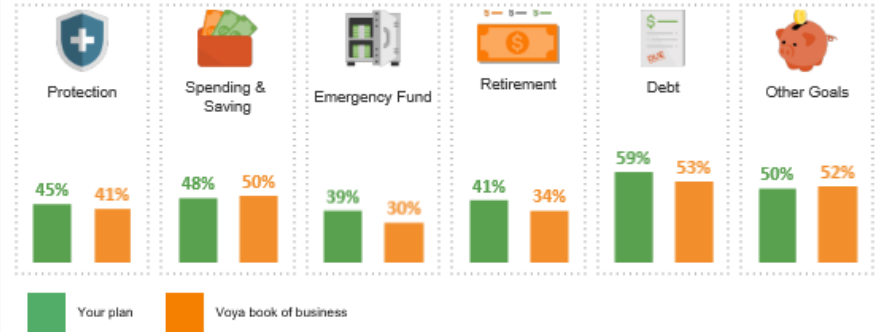
0 not confident 10 very confident

60% have a financial confidence of 7 or more
(Voya book of business: 52%)



Percent of employees on track by pillar

47% of your employees' pillar scores are green
(Voya book of business: 43%)

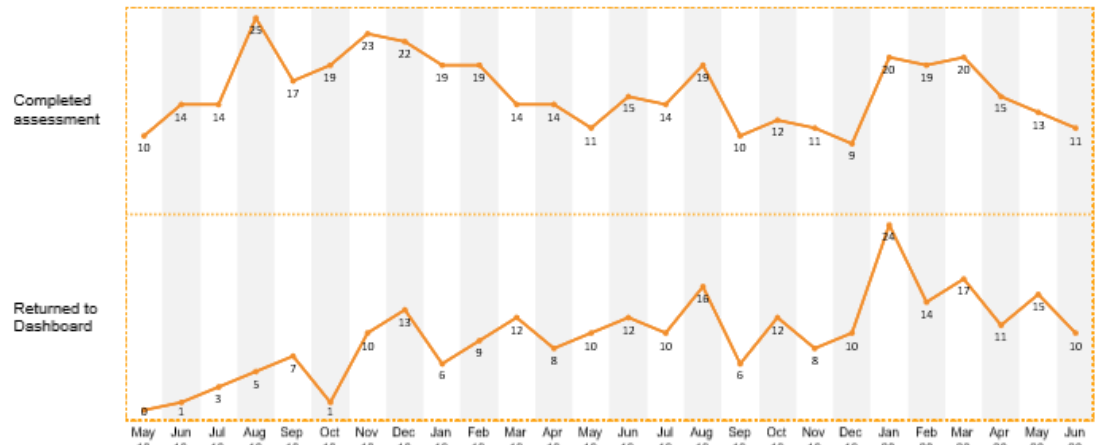


Engagement

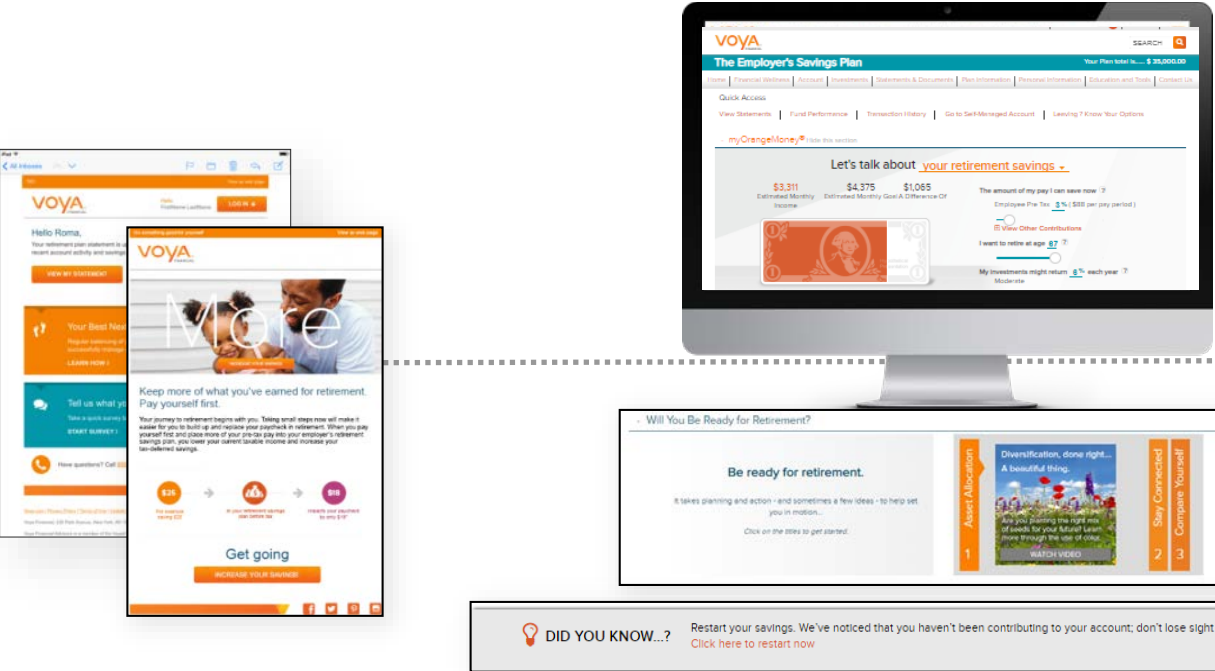
	# of participants	% of participants	Voya Book of Business
Completed assessment	338	--	--
Started Financial Wellness assessment			
Completed assessment and viewed results	310	92%	88%
Viewed dashboard after completing assessment	266	86%	85%



Trending



Personalized Messaging



Messages are ranked by score and most relevant message and delivered to the participant



- Emails
- Quarterly e-statements

- Accordion message
- Light bulb message

- Customer service associates



Save More Journey Results

48 (6%) of participants targeted took action after opening a Save More email

Unique Participant Activity	8/20/20
Participants reached (Delivered)	1,402
Participants interested (Opens)	744 (53%)
Participants engaged (Email clicks)	72 (10%)
Participants took action after opening	48 (6%)

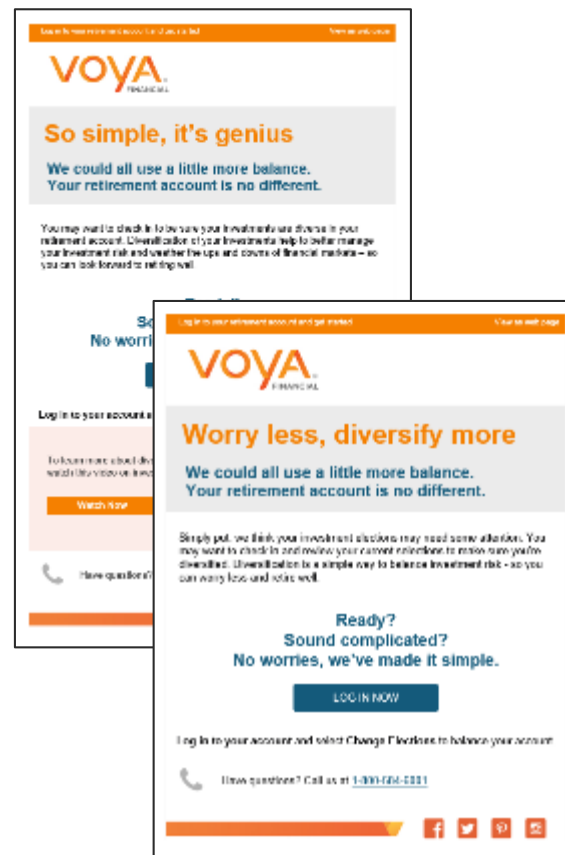


Taking an action refers to making a contribution change

Diversification Journey Results

121 (17%) of participants targeted diversified their account after opening a diversification email

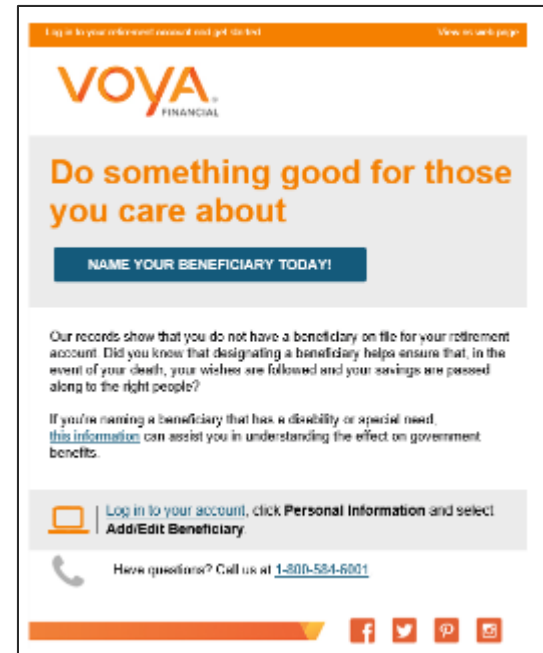
Unique Participant Activity	8/20/2020
Participants reached (Delivered)	1,221
Participants interested (Opens)	707 (58%)
Participants engaged (Email clicks)	104 (15%)
Participants took action after opening	121 (17%)



Beneficiary Journey Results

49 (12%) of participants targeted named a beneficiary on their account after opening the beneficiary email

Unique Participant Activity	8/20/2020
Participants reached (Delivered)	769
Participants interested (Opens)	419 (54%)
Participants engaged (Email clicks)	85 (20%)
Participants took action after opening	49 (12%)

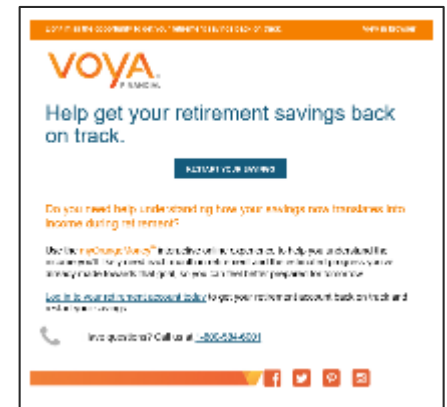
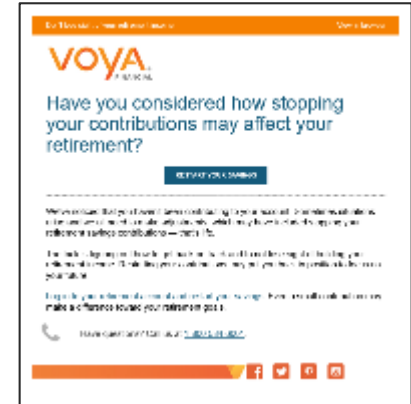


Stopped Savers Journey Results

2 (3%) of participants targeted resumed contributions after opening a Restart Savings email

- 1 participant is saving an average of 2% more per period (from 0.0% to 2%)
- 1 participant is saving an average of \$25 more per pay period (from \$0 to \$25)

Unique Participant Activity	8/20/2020
Participants reached (Delivered)	133
Participants interested (Opens)	62 (47%)
Participants engaged (Email clicks)	5 (8%)
Participants took action after opening	2 (3%)



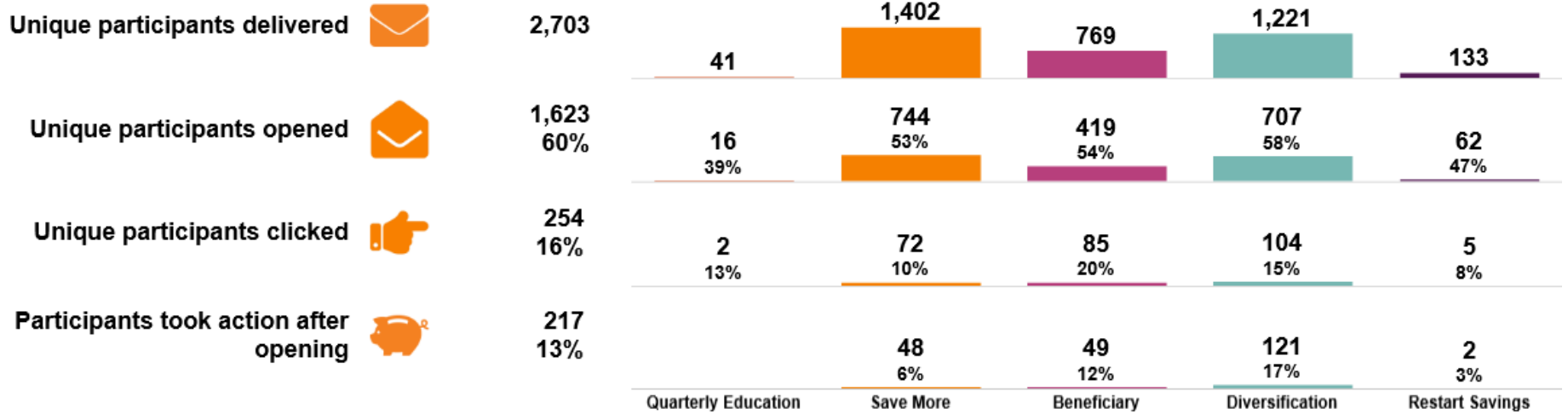
Financial Wellness/Education Journey Results

Unique Participant Activity	8/20/20
Participants reached (Delivered)	41
Participants interested (Opens)	16 (39%)
Participants engaged (Email clicks)	2 (13%)
Participants took action after opening	N/A

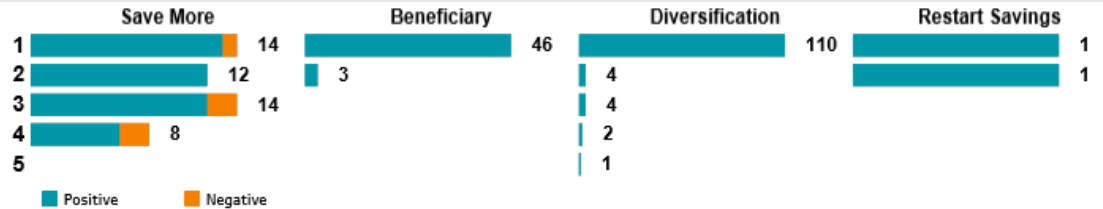


Taking an action refers to completing the assessment

Overall View as of 8/20/20



Action details: total actions after email open



2019-2020 Update

2019-2020 Participant Education and Engagement Goals

1 Financial Wellness

2 Increase Beneficiary Elections

3 Nearing Retirement

New/Updated Core Communications

457News | San Jose Deferred Compensation Plan | New Section | FALL 2019

4 Things That Threaten Women's Retirement Security

At a time when women are experiencing a social and an economic uprising, they still may face a steeper uphill challenge for a secure retirement than men do. Here's why:

Living Longer
Women live longer than men by roughly 5 years and that can be a risk to women's retirement security - not to mention that they also enjoy retirement longer than men and are more likely to outlive their retirement savings as well. There is the cost of additional years of healthcare and now you're looking at a greater need to save more.

Wealth Gap
The gap in economic equality is narrowing thanks to women gaining work in higher paying fields as well as holding higher ranking positions. Still, there is a significant disparity in wealth. The wealth gap looks at your total balance of assets minus debts, so it gives a much more accurate picture of how you're doing financially than measuring wages alone.

Lack of Investing Confidence
Women are taking control of their financial lives like never before, but when it comes to investing, their confidence decreases gradually, by tending to be more risk-averse in their investments, women risk sacrificing growth opportunities for safety. Saving is an important step in retirement planning, but it's also important to take opportunities to build wealth.

Likely to Work Less
Relying on the responsibility as a caregiver can lead to gaps in active employment for women. Having four or five dependents is the last straw at some point in their work life and they may take a significant amount of time off (sabbatical) or reduce their work hours to provide care for a loved one.

Go paperless!
Going paperless is a simple and secure way to review your City of San Jose Deferred Compensation Plan statements and correspondence.

- Fall secure that documents have not been lost in the mail.
- Save time - stop waiting, organizing and shredding documents.
- Reduce clutter in your mailbox and on your desk.
- Print only what you need. Statements and documents are available 24/7 online.

Reduce clutter and go green by signing up for e-delivery today! Log into your account at sanjosedefered.com. Click "My Profile" in the top right hand corner of the web page and follow the prompts to update your communication preferences to paperless.

City of San Jose
Voluntary Employees' Beneficiary Association

Welcome to the City of San Jose! Your employment with the city affords you many benefits. One important benefit is the City's VEBA plan.

Your financial wellness journey begins with you.
Take your personal assessment to get started today.

City of San Jose Deferred Compensation Plans



You're still part of the family

Even though your service as a City employee has ended, you still have access to all retirement plan benefits and features. Whether you're retirement still in the plan or choosing to withdraw funds, there are many options available to help you make the most of your investment savings and guide investment decisions and risk tolerance.

If you have a retirement plan account it's a good idea to schedule an account review and plan as well.

For more information, see:
• www.voyafinancial.com
• Call your local representative at 877-464-4749
• Visit the website: www.voyafinancial.com

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The Financial Edge. The Way We Think. The Way We Live.

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Protect your loved ones and your future today!

City of San Jose Deferred Compensation Plans

sanjosedefered.com

City of San Jose Deferred Compensation
Plan Overview

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as you prepare for retirement

years of hard work, retirement is finally in sight - and having a good financial plan is an important step in making the most of the retirement you see yourself having. Now may be a good time to make sure that you are ready. Consider starting with the following steps:

- Organize your finances and establish a budget
- Create a clearly defined financial plan
- Set aside an emergency fund
- Max out your contributions
- Align your investments with your risk tolerance
- Make the most of your Social Security benefits
- Prepare for your healthcare

Call your local Voya representatives* at 877-464-4749 to arrange your meeting to discuss your financial plan. Additionally, Voya representatives are available every Wednesday from 9:00 a.m. - 3:00 p.m. PT in the Human Resource Department at City Hall.

Representative and registered representative (R) and securities and investment advisory services offered through, Voya Financial Advisors, Inc. Member SIPC

Financial Wellness

Goal

Take a holistic approach to financial wellness to help individuals improve their financial health today and be more prepared for the future.

Audience

Active, contributing participants

Call to Action

Go online at sanjose.beready2retire.com and take the online financial wellness assessment

Materials

- Email
- Mailer

Mailer and Email Sent in September 2019

Mailer mailed on 8/15/19 to 4,451 participants
Email Results:

- Delivered on 08/15/19: 3,092 recipients
- Unique Opens: 1,526 (49.4%)
- Unique Clicks: 54 (3.5%)

Choose to think differently about your financial future. [back to TML](#)

CITY OF SAN JOSE
DEFERRED COMPENSATION PLAN
PLAN YEAR 2019

Your financial wellness journey begins with you.

Take your personal assessment today, so you can build a healthier financial future for tomorrow.

GET STARTED

Take the next step

We want to help make a secure future possible for everyone, so we invite your journey with the Financial Wellness Experience. This interactive assessment helps you think about your priorities in a comprehensive way and learn how to take meaningful actions. Improve your future by focusing on:

- Balancing living for today while preparing for tomorrow.
- Understanding your full financial picture and making better choices over time.
- Achieving a state of confidence at every stage of life.
- Having the freedom to indulge a little and embrace life.

So, where are you on your financial wellness journey?

Log in today at sanjose.beready2retire.com then click on Financial Wellness at the top of the page.

Questions?

Call Voya's Customer Service at 800-584-6001 Monday through Friday 9:00 a.m. - 6:00 p.m. Pacific Time (PT). Additionally, our local Voya representatives are available every Wednesday from 9:00 a.m. - 3:00 p.m. PT in the Human Resource Department at City Hall and are also available for enrollments, account reviews, group and one-on-one meetings at your worksite. Call for an appointment: 877-464-4748.

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Your financial wellness journey begins with you.

Take your personal assessment to get started today.

City of San Jose Deferred Compensation Plans

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Financial wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. We invite you to start your journey with the Financial Wellness Experience. This interactive assessment will help you think about your priorities in a comprehensive way and learn how to take meaningful actions. Take your personal assessment today to gain insights that will help you take meaningful actions for your financial future.
Log in today at sanjose.beready2retire.com then click on Financial Wellness on the top of the page to get started!

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Beneficiary

Goal

Encourage participants to review/update their beneficiaries. Additional touch to those without a beneficiary on file.

Audience

All active participants

Call to Action

Go to sanjose.beready2retire.com or contact your local Voya representative

Materials

- Email
- Self Mailer

Mailer and Email Sent in October 2019

Mailer mailed on 10/21/19 to 4,777 participants

Email Results:

- Delivered 10/23/19: 3,139 recipients
- Unique Opens: 1,633 (52%)
- Unique Clicks: 165 (10.1%)

The screenshot shows the top portion of a website page. At the top, it says "Review your beneficiaries today" with a "Log In" button. Below that is the City of San Jose logo and a "DEFERRED COMPENSATION PLAN" header. The main headline reads "Protect your loved ones and your future today!" with a "LOG IN TODAY!" button. Below the headline, there is a paragraph explaining the importance of designating beneficiaries. Three circular icons with arrows point to the next steps: logging in, clicking personal information, and designating a beneficiary. A "LOG IN TODAY!" button is prominently displayed. At the bottom, there is a "Questions? Need Help?" section with contact information for Voya's Customer Service.

This screenshot shows a different section of the website. It features the Voya logo at the top left. Below it, there is a section titled "Protect your loved ones and your future today!" with a "LOG IN TODAY!" button. The text below explains that designating beneficiaries ensures that savings are passed on to the right people. It also includes a "LOG IN TODAY!" button and a "Questions? Need Help?" section with contact information.

This screenshot shows a third section of the website. It features a photograph of a man playing a guitar for a young girl. Below the photo, the text reads "Review or name your beneficiaries for your retirement account today!". It includes a "LOG IN TODAY!" button and a "Questions? Need Help?" section with contact information. The bottom of the page has a footer with legal disclaimers and contact information.



Nearing Retirement

Goal

Education for those approaching retirement to assist in creating a financial plan. Remind those exiting of Plan's services and benefits of staying in the Plan.

Audience

- Any employee with a balance over the age of 55.
- Exiting/Retiring Employees

Call to Action

Contact your local Voya representative to learn about the special savings program and leave payout options available.

Materials

- Email
- Flier

Completed in February 2020

Email Results:

- Delivered 2/19/20: 877 recipients
- Unique Opens: 393 (44.8%)
- Unique Clicks: 16 (4.07%)

Consider following these steps toward a sound financial plan [weblinkHTML]

CITY OF SAN JOSE
CAPITAL OF SILICON VALLEY

Help as you prepare for retirement


After many years of hard work, retirement is finally in sight – and having a good financial plan is an important part of shaping the type of retirement you see yourself having. Now may be a good time to make sure that you'll be ready.

Start with the following steps:

- Organize your finances and establish a budget
- Create a clearly defined financial plan
- Set aside an emergency fund
- Max out your contributions
- Prepare for your healthcare
- Align your investments with your risk tolerance
- Make the most of your Social Security benefits

Call your local Voya representatives* at your meeting to discuss your financial plan. Representatives are available every Wednesday from 9:00 a.m. – 3:00 p.m. PT in the Human Resource Department at City Hall.

*Investment adviser representative and registered representative services offered through Voya Financial Advisors, Inc. (member SIPC).
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Help as you prepare for retirement

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- Align your investments with your risk tolerance
- Make the most of your Social Security benefits
- Prepare for your healthcare

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2020-2021 Strategy & Planning

2020-2021 Participant Engagement and Education Goals

Personalized Messaging/Marketing Automation

- Save More, Stopped Savers, Beneficiary, Diversification and Financial Wellness/Education

Online Account Registration

- Encourage participants to register account online

Beneficiary

- Encourage all to review/update beneficiary

Consolidate

- Encourage participants to consider consolidating outside retirement accounts

E-delivery

- Encourage participants to go green by electing e-delivery



MISSION

Creating market-leading experiences and outcomes for your employees while providing information to participants when, where, and how they want it.

Online Account Registration

Goal

Increase number of participants registering account online

- Web registration is 72%

Audience

All participating that haven't registered their account online yet

Call to Action

Register your account

Materials

- Email

The screenshot shows the registration page for the City of San José Deferred Compensation Plan. At the top, it says "Make retirement happen for you" and includes a "WebLinkHTML" link. The City of San José logo is prominently displayed. Below the logo, a banner image shows a person's hands typing on a laptop, with the text "Your account at your fingertips" overlaid. The main text encourages users to create an online account at SanJose.beready2retire.com. It lists benefits of online access: tracking progress with myOrangeMoney, viewing balances and investment performance, reviewing account activity, and going green by reducing paper communication. A "LET'S GO" button is centered below these icons. Further down, there are instructions for new users to select "Register Now" and for existing users to update their email address. A "Questions? Need Help?" section provides contact information for Voya's Customer Service and the Human Resource Department at City Hall.

Make retirement happen for you [WebLinkHTML]

CITY OF SAN JOSE
DEFERRED COMPENSATION PLAN
PLAN 0001-0001

Your account at your fingertips

In order to get the most out of your City of San José Deferred Compensation Plan, you'll want to create an online account at SanJose.beready2retire.com.

With online account access, you can:

- Track progress toward your future monthly retirement income goals with the myOrangeMoney® educational and interactive experience
- View your balance and investment performance
- Review your account activity
- Go green and reduce paper communication: Sign up for e-delivery!

LET'S GO

Be sure to select **Register Now** after clicking **Login** and follow the instructions to create your account.

Already registered your account online?
Check to make sure your most current email address is the email address on file: Login, click My Profile in the top right corner and then select Communication Preferences.

Questions? Need Help?
Call Voya's Customer Service at 800-584-6001 Monday through Friday 5 a.m. - 6 p.m. Pacific Time (PT). Additionally, Voya Representatives* are available every Wednesday from 9 a.m. - 3 p.m. PT in the Human Resource Department at City Hall.

Beneficiary

Goal

Encourage participants to review/update their beneficiaries. Additional touch to those without a beneficiary on file.

Audience

All active participants and termed with a balance participants without beneficiary elections

Call to Action

Go to sanjose.beready2retire.com or contact your local Voya representative

Materials

- Email
- Self Mailer

Review your beneficiaries today

CITY OF SAN JOSE
DEFERRED COMPENSATION PLAN
2004-2010-2014

Protect your loved ones and your future today!

LOG IN TODAY!

Review or name your beneficiaries for your retirement account today!

Designating beneficiaries for your City of San José Deferred Compensation account helps make sure that, in the event of your death, your wishes are followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.

It's easy to get started

- Log in to your account at sanjose.beready2retire.com
- Click Personal Information then select Add/Edit Beneficiary.
- If beneficiaries are already listed, no action is needed unless you want to make changes.

Designating a beneficiary is easy. Don't wait! Do it today!

LOG IN TODAY!

Questions? Need Help?

Call Voya's Customer Service at 800-684-8001 Monday through Friday 9 a.m. - 5 p.m. Pacific (PT). Additionally, local Voya representatives* are available every Wednesday from 9:00 a.m. - 3:00 p.m. PT in the Human Resource Department at City Hall and are also available for enrollments, account reviews, group and one-on-one meetings at your worksite. Call for an appointment: (877) 464-4748.

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Member SIPC

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Review or name your beneficiaries for your retirement account today!

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- Log in to your account at sanjose.beready2retire.com
- Click Add/Edit Beneficiary Information from the Personal Information menu.
- If beneficiaries are already listed, no action is needed unless you want to make changes.

Designating a beneficiary is easy. Don't wait! Do it today!

Log in to: sanjose.beready2retire.com

Questions? Need Help?

Call Voya's Customer Service at 800-684-8001 Monday through Friday 9 a.m. - 5 p.m. Pacific (PT). Additionally, local Voya representatives* are available every Wednesday from 9:00 a.m. - 3:00 p.m. PT in the Human Resource Department at City Hall and are also available for enrollments, account reviews, group and one-on-one meetings at your worksite. Call for an appointment: (877) 464-4748.

* Investment adviser representative and registered representative of, and securities and investment adviser services offered through, Voya Financial Advisors, Inc. (member SIPC).



Consolidate/Roll-In

Goal

Encourage participants to consider consolidating outside retirement accounts.

Audience

All active and contributing participants

Call to Action

Contact your local Voya representative or the Voya Account Consolidation Team

Materials




- Email
- Flier

Put your 457(b) where you can see it work. [To view this e-mail on the web, click here.](#)

CITY OF SAN JOSE
DEFERRED COMPENSATION PLAN
PLAN YEAR 2020

Simplifying your retirement planning now can make it easier for you to manage later.

Consider consolidating your retirement accounts to help stay on top of your finances, track investment performance and help keep your savings and investments aligned with your long term goals.

 Track	 Simplify	 Align
Track where your money is invested	Simplify your fees	Align your asset allocations with your goals and feelings about risk

You can leave your retirement account with your former employer, move your account into your new Employer's Plan, roll it into an IRA, or cash it out. The decision is an important one, so check on the implications of each action before taking money out of your retirement account.

Ready to have a conversation about your options?
All it takes is one phone call, and we'll handle the details. Call enter phone or email us at enter email.

VOYA
FINANCIAL

E-Delivery

Goal

- Increase number of participants electing e-delivery of statements and communications
- 52% currently active on e-delivery

Audience

All participating that haven't elected e-delivery

Call to Action

Login to your account and update your communication preferences

Materials

- Email
- Postcard

City of San José 457(b) Deferred Compensation Plan



Go paperless
and make
your life easier!

Going completely paperless is a simple and secure way to review your statements and correspondence.

- Feel secure that documents have not been lost in the mail.
- Save time - stop storing, organizing and shredding documents.
- Reduce clutter in your mailbox and on your desk.
- Print only what you need. Statements and documents are available 24/7.



2020-2021 Campaign Calendar

Q4

Q1

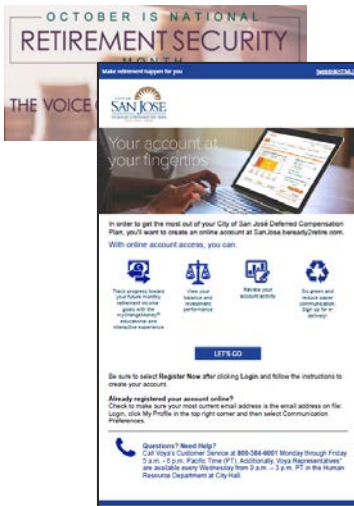
Q2

Q3

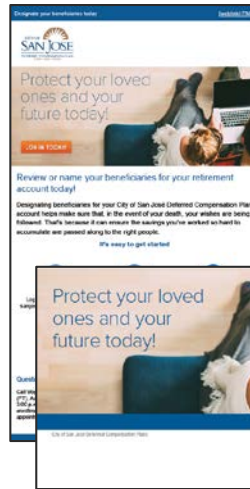
Automation / Personalized Messaging



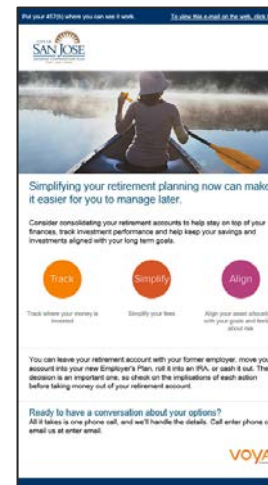
ACTION
CAMPAIGNS



Online Account Registration



Beneficiary



Consolidate/Roll-In



E-Delivery

Plan Communications / Ongoing Enrollment

