



# 2020-2021 City of San José Participant Communications Strategy Update

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Communications Consultant

PLAN | INVEST | PROTECT



# Agenda



Participant Analysis



Current Employee Engagement



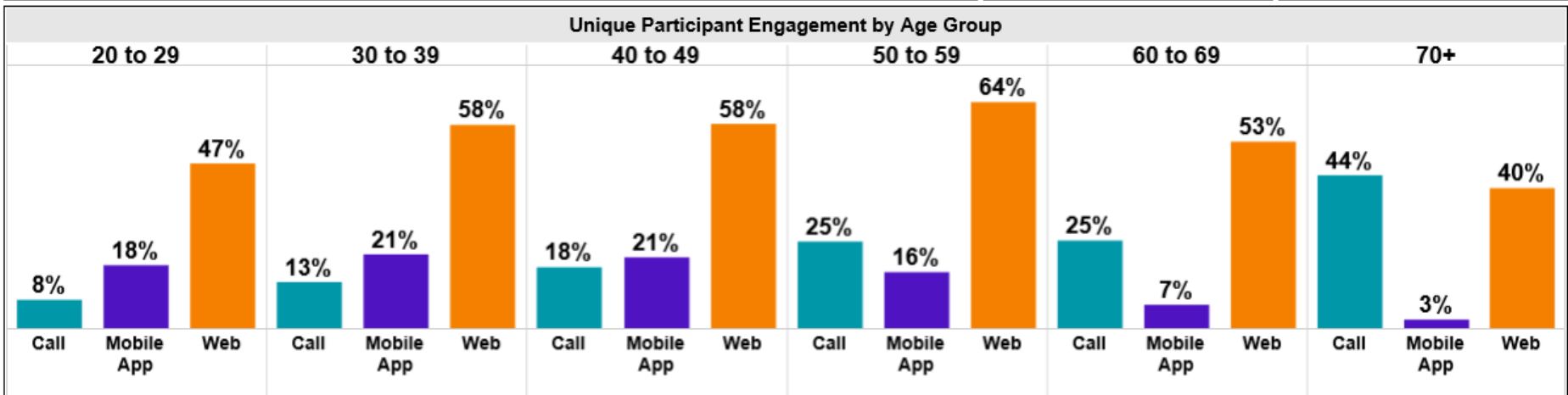
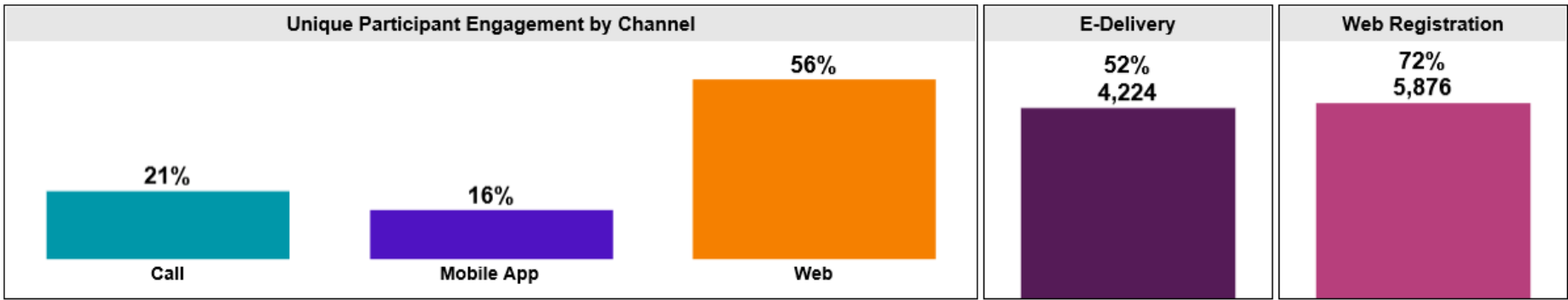
2019-2020 Update



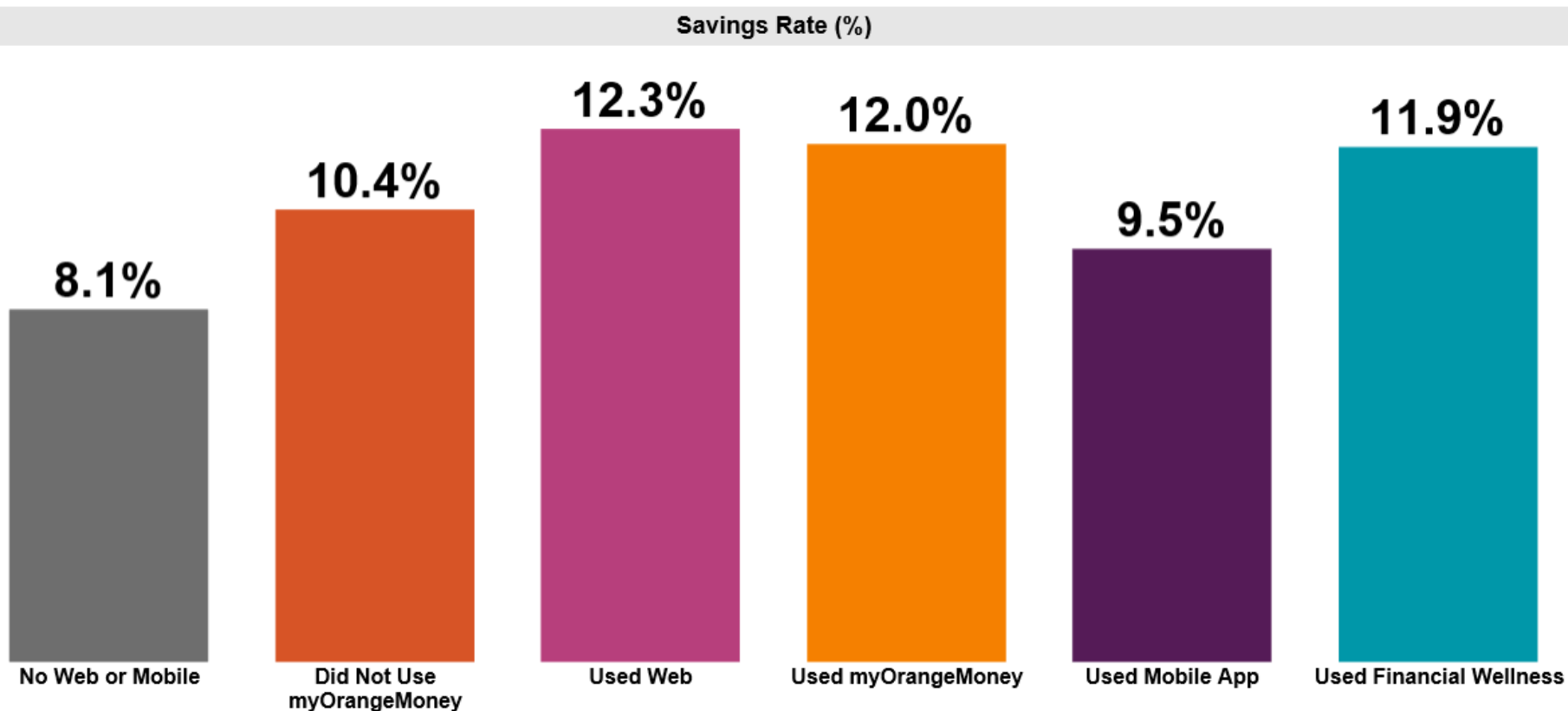
2021 Strategy & Planning

# Engagement by Channel – Q3 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



# Engagement by Channel – Q3 2020 – Active Participants



# Digital Engagement – 10/1/19 to 9/30/20

## myOrangeMoney Engagement

- 20% of participants took action after using *myOrangeMoney*
  - 38 participants changed deferral rate on average from 8.9% to 9.6%
  - 198 participants changed deferral amount
- 64 participants changed allocations
- 1 participant enrolled in managed accounts
- 5 participants rolled money into the Plan

Activity	# of Participants
Viewed <i>myOrangeMoney</i>	3,681
Engaged and interacted with <i>myOrangeMoney</i>	1,319 (36%)
Took Action after using <i>myOrangeMoney</i>	268 (20%)



## Personal Financial Dashboard Engagement

- 15% of participants took action after using the PFD
  - 1 participant changed deferral rate
  - 8 participants changed deferral amt. on average from \$306 to \$389
- 3 participants changed allocations
- 1 participant rolled money into the Plan

Activity	# of Participants
Used the Personal Financial Dashboard (PFD)	61
Created an action plan	17 (28%)
Took action after using PFD	9 (15%)



# 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

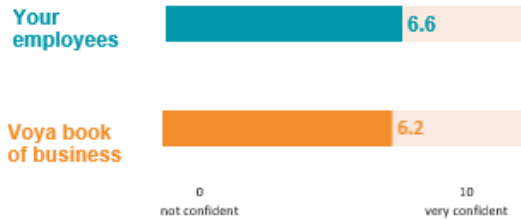
Other  
Goals



# Financial Wellness through 09/30/20



How do your employees feel about their current financial situation?

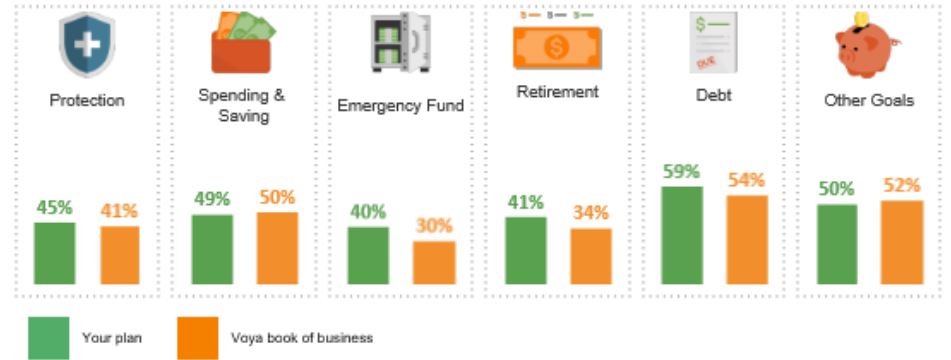


60% have a financial confidence of 7 or more  
(Voya book of business: 53%)



Percent of employees on track by pillar

47% of your employees' pillar scores are green  
(Voya book of business: 44%)

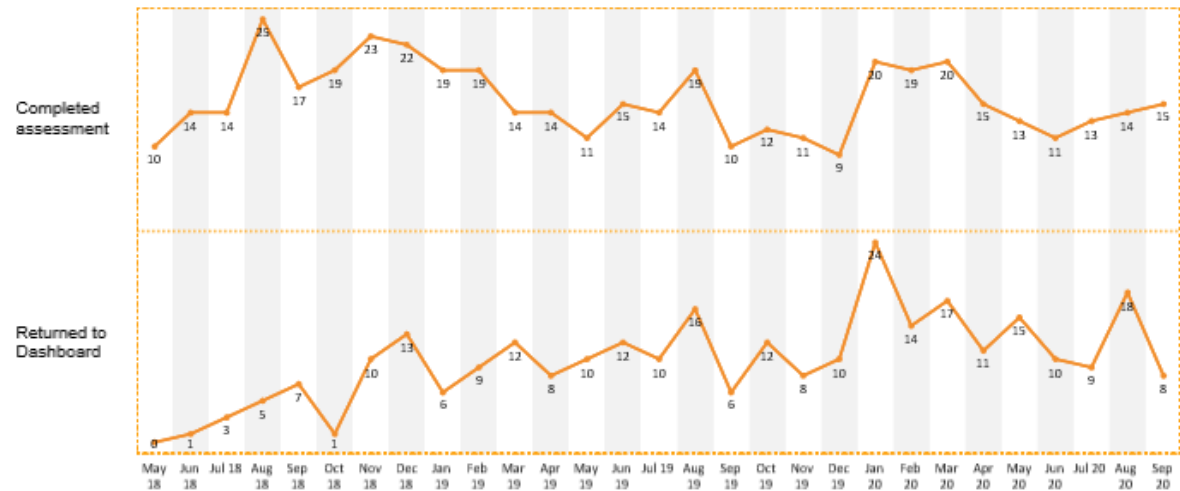


Engagement

	# of participants	% of participants	Voya Book of Business
Completed assessment	361	--	--
Started Financial Wellness assessment			
Completed assessment and viewed results	329	91%	88%
Viewed dashboard after completing assessment	284	86%	85%



Trending



# Personalized Messaging

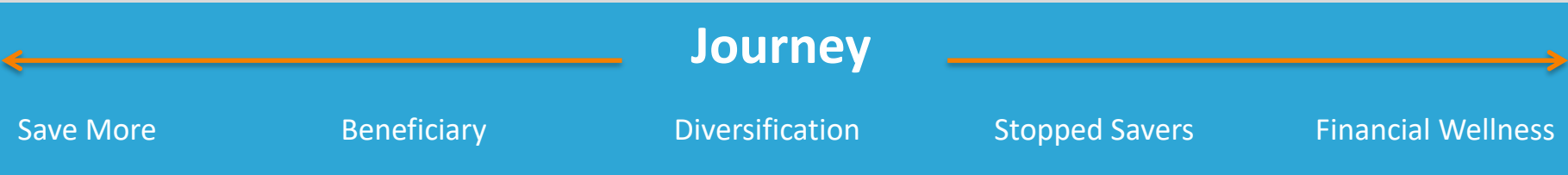
Messages are ranked by score and most relevant message and delivered to the participant



- Emails
- Quarterly e-statements

- Accordion message
- Light bulb message

- Customer service associates

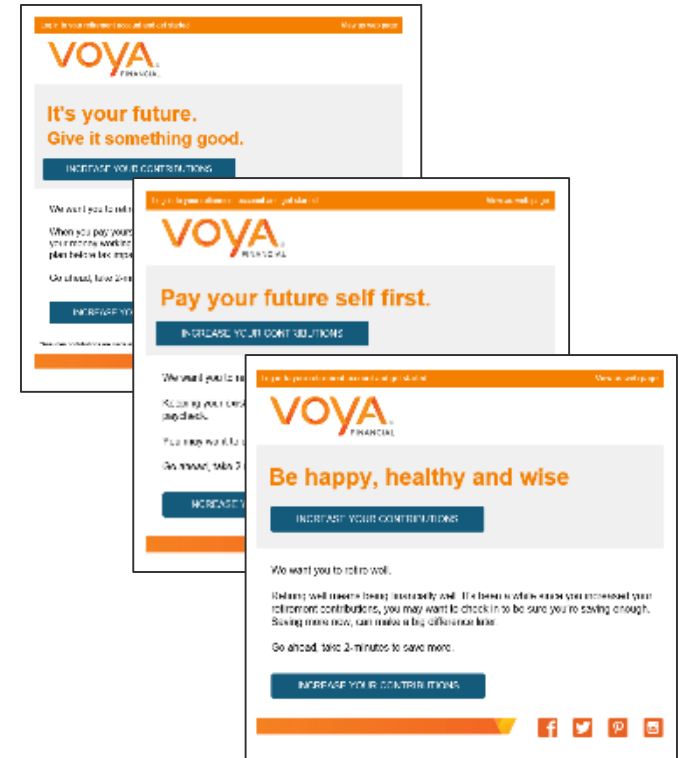




# Save More Journey Results

51 (7%) of participants targeted took action after opening a Save More email

Unique Participant Activity	11/13/20
Participants reached (Delivered)	1,444
Participants interested (Opens)	767 (53%)
Participants engaged (Email clicks)	73 (10%)
Participants took action after opening	51 (7%)

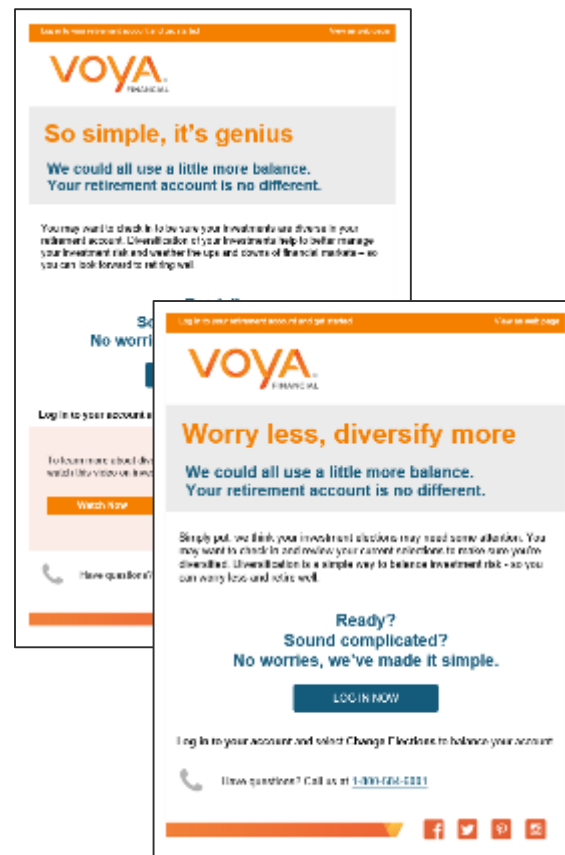


*Taking an action refers to making a contribution change*

# Diversification Journey Results

122 (17%) of participants targeted diversified their account after opening a diversification email

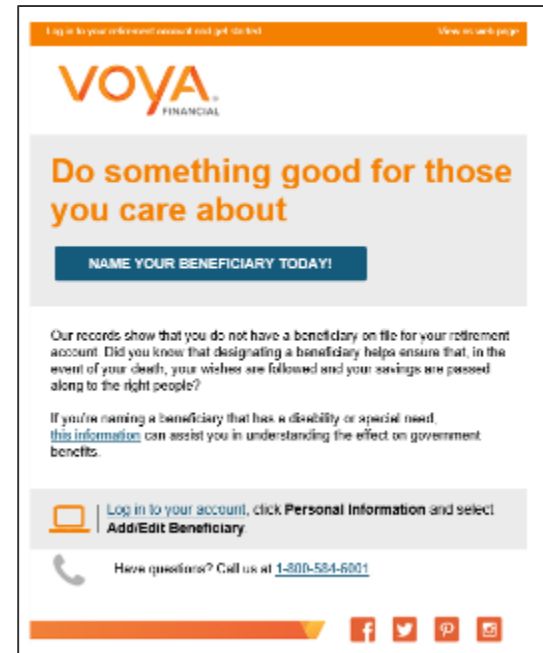
Unique Participant Activity	11/13/2020
Participants reached (Delivered)	1,246
Participants interested (Opens)	728 (58%)
Participants engaged (Email clicks)	106 (15%)
Participants took action after opening	122 (17%)



# Beneficiary Journey Results

55 (12%) of participants targeted named a beneficiary on their account after opening the beneficiary email

Unique Participant Activity	11/13/2020
Participants reached (Delivered)	806
Participants interested (Opens)	459 (57%)
Participants engaged (Email clicks)	102 (22%)
Participants took action after opening	55 (12%)

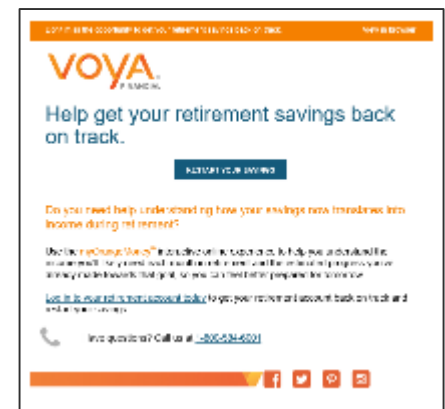
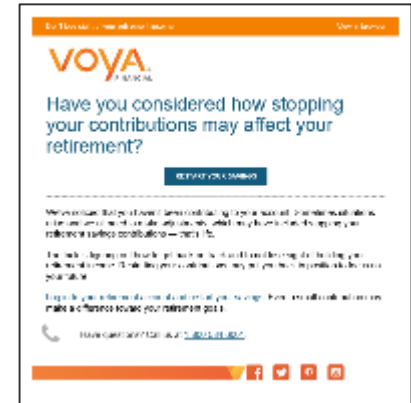


# Stopped Savers Journey Results

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

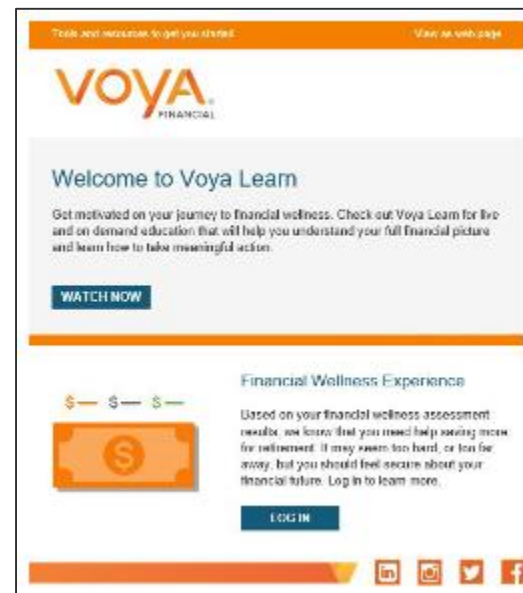
- 1 participant is saving an average of 2% more per period (from 0.0% to 2%)
- 1 participant is saving an average of \$25 more per pay period (from \$0 to \$25)

Unique Participant Activity	11/13/20
Participants reached (Delivered)	136
Participants interested (Opens)	65 (48%)
Participants engaged (Email clicks)	5 (8%)
Participants took action after opening	2 (3%)



# Financial Wellness/Education Journey Results

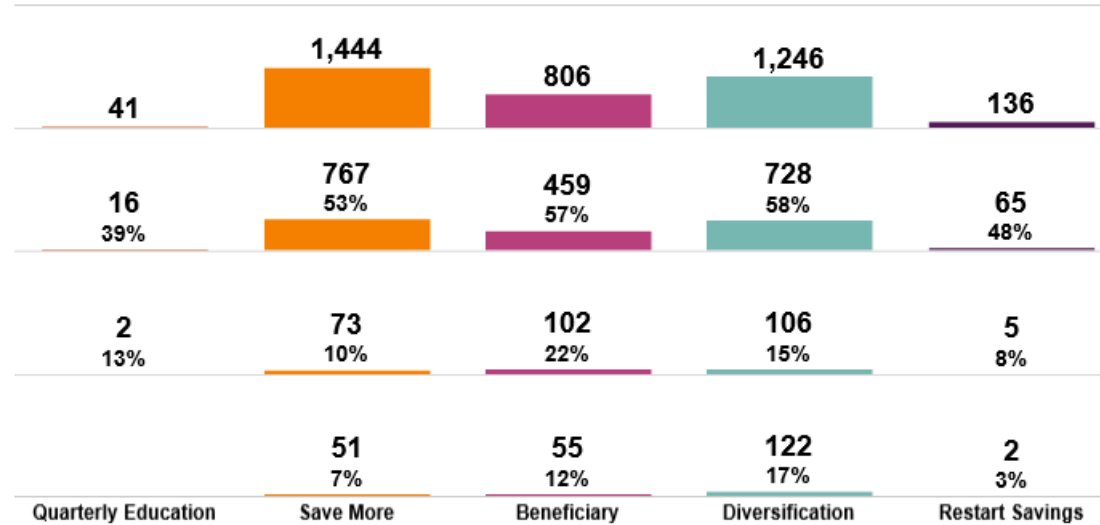
Unique Participant Activity	11/13/20
Participants reached (Delivered)	41
Participants interested (Opens)	16 (39%)
Participants engaged (Email clicks)	2 (13%)
Participants took action after opening	N/A



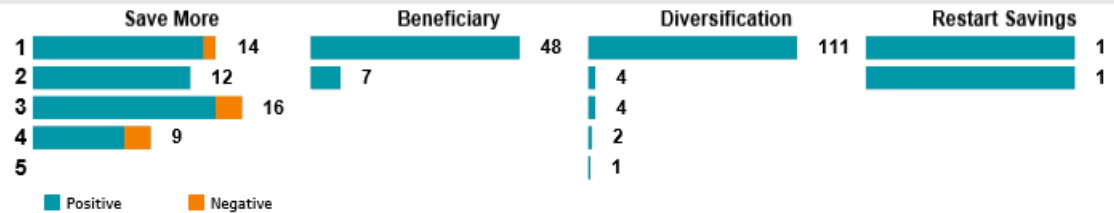
*Taking an action refers to completing the assessment*

# Overall View as of 11/13/20

**Unique participants delivered**  2,783  
**Unique participants opened**  1,687  
 61%  
**Unique participants clicked**  273  
 16%  
**Participants took action after opening**  226  
 13%



## 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

FALL 2019

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN  
NEW LETTER

### 4 Things That Threaten Women's Retirement Security

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

**Living Longer**  
Women are likely to live longer than men by roughly 5 years and that can be a risk to women's retirement security. How? While technically they could enjoy retirement longer, women are also more likely to outlive their retirement savings as well. Throw in 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 equity 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 drastically. 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**  
Taking on the responsibilities as a caregiver can lead to gaps in active employment for women. Nearly four-in-ten mothers (42%) said that at some point in their work life they had taken a significant amount of time off (39%) or reduced their work hours to care for a child, spouse, or other family member. This can significantly impact their retirement savings.

**Go paperless!**

Going paperless is a simple and secure way to review your City of San José Deferred Compensation Plan 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 online.

Reduce clutter and go green! Signing up for e-Delivery today. Log into your account at [sanjose.beneady2iretre.com](http://sanjose.beneady2iretre.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.

[Continue on other side](#)

**CITY OF SAN JOSE**  
EMPLOYEES' BENEFICIARY ASSOCIATION

## Your financial wellness journey begins with you.

Take your personal assessment to get started today.

City of San José Deferred Compensation Plans

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

**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 a retiree or on the path to becoming a retiree, help from our experienced, highly-qualified consulting team. Retirement benefits are available to get you on the path to possible pay equity and assistance to help you make the most of your plan. We'll help you understand your account to make sure you get a good idea of what you're getting and how to use it.

**Key Financial Advisors, Inc.**  
1000 North Main Street, Suite 100  
San Jose, CA 95128  
Phone: (408) 281-1100  
Fax: (408) 281-1101  
www.keyfinancial.com

**VOYA**  
FINANCIAL

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLANS

## 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 the type of retirement you see yourself having. Now may be a good time to make sure that you're 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 877-464-4768 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.

**VOYA**  
FINANCIAL

**VOYA**  
FINANCIAL

## Protect your loved ones and your future today!

City of San José Deferred Compensation Plans

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN OVERVIEW

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**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN

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# 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](http://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. **facthis:TM!**

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN  
Since 1983

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](http://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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Voya.com

Your financial wellness journey begins with you.

Take your personal assessment to get started today.

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN

**VOYA**  
FINANCIAL

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](http://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](http://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%)

**Review your beneficiaries today**

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN

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 Jose 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](http://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. - 6 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 of  
MetLife Group

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**Review or name your beneficiaries for your retirement account today!**

Designating beneficiaries for your City of San Jose (4576) Deferred Compensation Plan account helps make sure that, in the event of your death, your wishes are being followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.

- Log in to your account at [sanjose.beready2retire.com](http://sanjose.beready2retire.com)
- Click Add/Edit Beneficiary Information from the Personal Information menu.
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# 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]



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

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 Resources Department at City Hall.

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# 2021 Strategy & Planning

# 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 top of a web page for the City of San José Deferred Compensation Plan. At the top left, it says "Make retirement happen for you" and "CITY OF SAN JOSE DEFERRED COMPENSATION PLAN". Below this is a banner image of a person's hands typing on a laptop with the text "Your account at your fingertips". The main content area has a heading "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." followed by "With online account access, you can:". There are four icons with corresponding text: 1. A person with a dollar sign icon: "Track progress toward your future monthly retirement income goals with the myOrangeMoney® educational and interactive experience." 2. A scale of justice icon: "View your balance and investment performance." 3. A document with a checkmark icon: "Review your account activity." 4. A recycling symbol icon: "Go green and reduce paper communication: Sign up for e-delivery!". Below these is a blue "LET'S GO" button. Further down, there is a section "Be sure to select Register Now after clicking Login and follow the instructions to create your account." and another section "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." At the bottom, there is a phone icon and a section "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](http://sanjose.beready2retire.com) or contact your local Voya representative

## Materials

- Email
- Self Mailer

**Review your beneficiaries today**

**CITY OF SAN JOSE**  
DEFERRED COMPENSATION PLAN  
SERVICES PROVIDED BY VOYA

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 Jose 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](http://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 800-584-8001 Monday through Friday 9 a.m. - 6 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.

Voya.com

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

Insurance products, annuities and funding agreements are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. This administrative services provided by VRIAC or Voya institutions (Plan Services LLC ("VPS"). VPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. All products and services may not be available in all states.

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**VOYA** Financial Services  
Member SIPC

Protect your loved ones and your future today!

**LOG IN TODAY!**

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- Click **Personal Information** then select **Add/Edit Beneficiary**.
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**LOG IN TODAY!**

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Products and services offered through the Voya® family of companies.

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**Review or name your beneficiaries for your retirement account today!**

Designating beneficiaries for your City of San Jose (457e) Deferred Compensation Plan account helps make sure that, in the event of your death, your wishes are being followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.

- Log in to your account at [sanjose.beready2retire.com](http://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](http://sanjose.beready2retire.com)**

**Questions? Need Help?**

Call Voya's Customer Service at 800-584-8001 Monday through Friday 9 a.m. - 6 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  
1991 - 2007 - 2008

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.





# 2021 Campaign Calendar

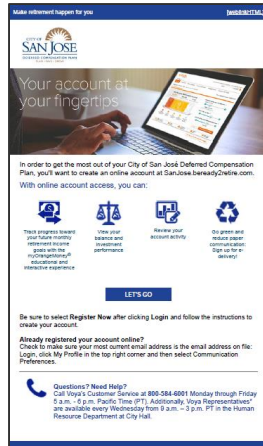
Q1

Q2

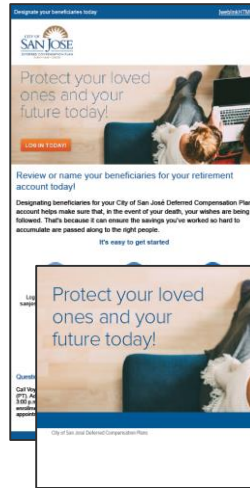
Q3

Q4

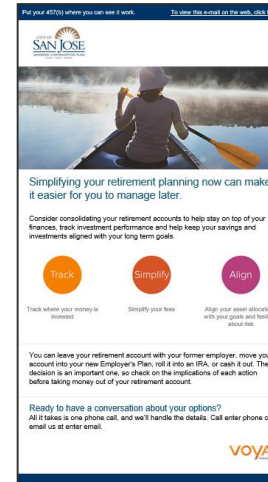
Automation / Personalized Messaging



Online Account Registration



Beneficiary



Consolidate/Roll-In



E-Delivery

Plan Communications / Ongoing Enrollment



ACTION  
CAMPAIGNS