

NAGDCA Annual Conference Overview

September 13 – September 16, 2021

Title	Description	Resource Links	Notes/Feedback
DAY 1			
Make it Personal- Developing Data-driven communications	<p>We live in a time when digital marketing moves fast, quickly changing our expectations of how we interact with and receive content. As consumers, we expect brands to deliver messages designed just for us and that expectation stretches to all types of messages we engage with. This session will focus on marketing trends like personalization and digital nudging and how plans can employ those techniques to engage with participants and drive results, especially with younger and mid-career savers. The panel will also explore the impact the pandemic has had on delivering information to older participants. Learn about the essential role participant data plays in delivering unique messages to increasingly micro-targeted audiences.</p>	<p>Session Recording PPT Presentation</p>	
The Long View- Decumulation Solutions	<p>Interest in retirement income has skyrocketed in recent years highlighted by the passing of the SECURE Act in 2019, leading many plans to seek out guaranteed income solutions that focus on the unique needs of both participants and plan sponsors. This session will discuss the increased need for choice in retirement income, portability of those solutions, and the need for services and tools offered by recordkeepers. Learn about the role of defined benefit plans and what plan sponsors specifically in the public sector must consider when exploring guaranteed income solutions, advice, and other decumulation strategies.</p>	<p>Session Recording PPT Presentation</p>	

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<p>Data-driven Solutions: Exploring and Utilizing Data Sources to Solve for Retirement Plan Goals & Concerns</p>	<p>Join three members of the Plan Sponsor Advisory Council for PRRL as they discuss their approach to data, the sources on which they rely for the data, and how they use it. The session will explore three levels of data: participant level, plan level, and peer group/outside data.</p>	<p>Session Recording PPT Presentation</p> <p>Additional Informational Video on the Public Retirement Research Lab (PRRL)</p>
DAY 2		
<p>Improving Plan and Participation Outcomes through DEI Initiatives</p>	<p>Diversity, equity, and inclusion (DEI) are more than just buzz words and many organizations realize the need and value in implementing initiatives that make a real difference. Plan sponsors and providers alike are investing time and resources and diverse talents to understand and address the needs of participants. Will the programs improve participant outcomes and how can data, communications, and education be used more effectively?</p> <p>This session will highlight best practices and initiatives in the public and private sector defined contribution plan industry to address historical inequities in retirement plan coverage, account balances and opportunity. The presentation will include a review of DC plan design, investment program and communications initiatives that support diversity, equity and inclusion goals.</p>	<p>Session Recording PPT Presentation</p>
<p>Understanding Plan Fees and Value Propositions</p>	<p>Reducing retirement plan costs is a commendable goal on the surface, but when plan sponsors dig a little deeper, they may find that cutting fees impact more than just the bottom line. This session will explain how to evaluate and understand the true costs of retirement plans, explore the relationship of services and cost, and discuss the importance of performance-based contracting. Learn best practices for benchmarking and negotiating fees and</p>	<p>Session Recording PPT Presentation</p> <p>A lot of good info on fees cutting into investments and ways to minimize costs. We discussed these fees about a year ago in DCAC meetings and it makes more sense now.</p>

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	tactics for successfully communicating plan costs with participants.	
DB Pensions and DC Plans – Working in tandem to achieve financial security	<p>While defined benefit plans have steadily declined in the private sector over the past decades, pensions continue to be the primary retirement income benefit offered to public sector employees. Employees’ reliance on and familiarity with pension benefits can make communicating the importance of contributing to a voluntary defined contribution plan an extremely difficult task.</p> <p>This session will explore how US retirement income sources have changed for both private and public sector workers and provide tactics for educating public sector employees about the importance of utilizing multiple sources of income to ensure financial security in retirement. Learn how to help employees understand the role of DC plans and how to communicate the benefits with employees, specifically the under 40 population who may be most likely to have lesser pension benefits than their older counterparts.</p>	<p>Session Recording PPT Presentation</p>
DAY 3		
Evolution of the DC Plan Menu	<p>Plan sponsor directed investment offerings have experienced many innovative changes over the past few years due to the passage of legislation such as the SECURE Act and CARES Act. Improved portability, benefit responsiveness, and fiduciary protections for plan sponsors offer a greater opportunity to explore in-plan guarantee investment solutions within their respective core investment line-ups.</p> <p>This session will explore various investment options – active vs passive, ESG, managed accounts, stable</p>	<p>Session Recording PPT Presentation</p>

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	<p>value/fixed income solutions, in-plan guaranteed investment options, TDFs – and the pros and cons of each. Learn about strategies and communication techniques that plan sponsors can employ to enhance plan design and investments for participants, especially those near retirement.</p>	
Public and Private- Exploring lessons learned from both sectors	<p>We know the public sector differs from the private sector with its unique challenges and opportunities, but what effect do those differences have on public sector employees’ retirement savings? This session will discuss the differences between the private and public sectors and how those differences can work to the advantage of public sector plans. Explore research and lessons learned in both sectors that can help plan sponsors meet the needs of participants and drive measurable outcomes.</p>	<p>Session Recording PPT Presentation</p>
The Value of an Effective Participant Education Program	<p>One size certainly does not fit all when it comes to participant education programs. From the types of services offered to the many ways participants can engage, plan sponsors are faced with many options when deciding on financial literacy programs for their participants. This session will provide an overview of the various ways in which education can be delivered in a COVID/post-COVID world, including any pros and cons. Learn about the important role education plays in comprehensive financial wellness programs.</p>	<p>Session Recording PPT Presentation</p>
The Next Generation of Financial Wellness	<p>Financial wellness programs are evolving quickly due to the embrace of enhanced artificial intelligence (AI) driven services and advice. The need for programs designed to support holistic personal financial and wealth management was made even more apparent in 2020 as some participants turned to employer programs when faced with economic uncertainty at the onset of the</p>	<p>Session Recording PPT Presentation</p>

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COVID-19 pandemic. Unforeseeable emergency distributions are more restrictive in 457(b) plans than their 401(k) or 403(b) counterparts, making financial wellness programs even more important for 457(b) plan participants.

This session will explore program components and communication approaches to help improve the financial well-being of employees and discuss the importance of data-sharing with recordkeepers to develop personalized programs. Learn about emerging trends and tools, and how comprehensive financial wellness programs benefit both participants and employers.

General Feedback:

- Having a conference on zoom is not ideal. It's hard to focus and not personable
- The "breakout discussions" hard to follow