

2018 Strategic Communications Plan Overview

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The Nearing Retirement Form 6 Direct Marketing Campaign



A targeted campaign to:

- 1) *intercept the* decision-making process
- 2) *remind* that we have the features they most want
- 3) *educate* about the benefits of keeping balance in the plans (decrease rollovers out, and increase rollovers in)
- 4) Provide opportunity to pause, reflect, and – if desired – get help and/or take action that is wise and personal



North Carolina
Total Retirement Plans
401k | 457



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The day you've waited
for is almost here!

Retirement is just around the corner for you, and you may think that you've done all you can to be prepared. But as you gear up for the retirement you envision, there's still *more* your NC 401(k) or NC 457 Plan account savings could do for you. And it's as easy as 1-2-3.

As you know, you can withdraw your assets. Below are some *other* options that you may want to consider:

1. Make a one-time contribution to the plan(s).

You can contribute additional compensation or other money you receive on a one-time basis, such as longevity payments or final payments for vacation and/or bonus leave upon your retirement. For more information, refer to our [One-time Contribution Flyer](#).

Intercept the decision making process

Enhanced choice

Plan feature that allows contribution of one time final payments

2. Roll over money into your plan account from another qualified retirement plan.

You may not realize this, but **as long as you have a balance in the plan(s)**, you can roll over money *into* your NC 401(k) and/or NC 457 Plan account. To learn more, check out our [Rollover Brochure](#). Consider these advantages of rolling some or all your eligible retirement dollars to your plan account(s):

Educate about rollovers in . Highlight this as an option.

	Consolidated into NC 401(k)/NC 457	Multiple Accounts
Money remains tax deferred	✓	✓
Avoid taxes and penalties	✓	✓
Convenience ← Our “costs”	✓	
Potentially lower cost	✓	
Easier to maintain proper asset allocation	✓	
Access to NC Total Retirement Plans’ investments	✓	
Additional fees → Their “fees”		✓

Enhanced choice

3. Keep your money in the plan(s) when you retire.

The savings you've worked so long to build can *stay* in your account, until you need it. If so, you *will* be able to continue taking advantage of all the plan's great features and benefits - such as:

- competitive costs;
- a wide range of investment options, including GoalMaker®;
- strong, trusted oversight from the NC Supplemental Retirement Board of Trustees (which includes the ongoing monitoring of investment performance and fees); and
- access to the plan's local Retirement Education Counselors at *no* extra charge.

Reminder that we have the plan features they say they most want

Get the information you need *now*.

There's a lot to consider as retirement approaches. For more information, be sure to review our [Nearing Retirement Brochure](#).

Intercept the decision process with easy access to resources that help

Questions? Please contact your [Retirement Education Counselor](#) or visit NCPlans.prudential.com.

Reminder – they already have access to local, in person, confidential help.

Nearing Retirement Outreach – Snapshot of raw data (March – July 2017)

Month	Open rate	Nearing Retirement Brochure	One Time Contribution Brochure	Rollover Brochure	Retirement Educational Counselor	NCPlans link
March	43%	47%	28%	11%	0%	6%
April	52%	40%	24%	16%	4%	4%
May	57%	47%	7%	0%	20%	7%
June	54%	31%	28%	14%	0%	13%
July	60%	31%	33%	10%	8%	8%
<i>Average</i>	53%	39%	24%	10%	6%	8%

2018 Strategic Communications Plan Footprint - NC 401(k)/NC 457 Plans and NC 403(b) Program

Areas of Focus



GoalMaker 2.0
Processes and Using data to target – part. as members are coming & going
Field Education/Enrollment Team Resources – 1:1/F2F
Supporting Retirees and Nearing Retirees
MyNCRetirement Statement and Use data
Rebranding

Increasing Enrollment Initiatives



Employer Engagement
ENROLLMENT/EDUCATIONAL FIELD TEAM RESOURCES
Enhanced NCPlans website portal
Enrollment Toolkit
Ongoing Communications – i.e. *Employer* NL
MRS
Marketing initiatives – i.e. EC campaign

Employee Engagement
ENROLLMENT INITIATIVES – i.e. Active Choice for New Hires, Educational Field Team Resources
Marketing Initiatives – i.e. *Give Yourself a Gift*, MRS follow up
Ongoing communications – i.e. *Signature* NL
NCPlans and DST Website

Increasing Contributions Initiatives



Employer Engagement
MRS
ENROLLMENT TEAM RESOURCES
Enhanced Website portal
Employer Newsletter

Employee Engagement
GOALMAKER 2.0
MRS follow-up marketing initiatives
ACTIVE CHOICE initiatives – i.e. Enhanced Roll-out Form, Online Retirement
Ongoing communications – i.e. *Signature* NL
NCPlans and NCTreasurer.com website

Asset Allocation Initiatives



Employer Engagement
Ongoing communications – i.e. *Employer* NL, *Monitor* NL
GOALMAKER 2.0
Plan features outreach – i.e. Employer contribution outreach, contribution accelerator feature outreach

Employee Engagement
GOALMAKER 2.0
FIELD TEAM RESOURCES
Nearing retirement Form 6 initiative

Retiree Engagement
GOALMAKER 2.0
NCplans.prudential.com retiree website tab
Online retirement process opportunities
FIELD TEAM RESOURCES



Appendix

NC 401(k)/NC 457 Plans and NC 403(b) Program – A Few 2017 Communications Strategy Highlights

Annual Benefits Statement (ABS)	<ul style="list-style-type: none"> • Post- ABS NC 401/457 Campaign- <i>Give Yourself a Gift</i> targeted initiative begins • ABS Supporting Communications – 30 touch points from Nov-May targeted to Employers and Employees • Enhanced Checkpoint 3 and New Checkpoint 4 added to ABS 	Value-add Plan Features Outreach	<ul style="list-style-type: none"> • Contribution accelerator – direct email outreach to employers • Plan Design changes to NC 401/457 Line-up • GoalMaker materials refreshed and updated – New materials created for NC 403(b)
Targeted Campaigns	<ul style="list-style-type: none"> • Nearing Retirement Initiative – targeted Form 6 begins • Enrollment Toolkit all – now w/ NC 403b • NC 403(b) Recordkeeper Transition and Welcome to participants • Targeted Beneficiary Update outreach – to 401/457 participants • <i>Who are You Connected To</i> campaign – statewide to all members • Employer Contribution Campaign 	Special Events, Presentations and Face2Face	<ul style="list-style-type: none"> • New 403b and Nearing Retirement Field Team member resources • RSD ERG F2F – <i>Ducks in a Row</i> and Enhanced DST Presentation • SRP Fin Ed Animations • NRSW Direct Email outreach and Social Media campaign • OSHR Sensible Savings
Communication Collateral	<ul style="list-style-type: none"> • Rebranding with enhanced, dual logo • New inventory created (i.e. <i>Ducks in a Row</i>, <i>Nearing Retirement animation</i>) and Inventory updates (i.e. <i>all ABS materials</i>, <i>NC 403(b) materials</i>, <i>new Plan Highlights</i>) • Mats. for Presentations in the Field – i.e. Combined DST Retirement Readiness presentation 	Special Opportunities to Engage	<ul style="list-style-type: none"> • Plan Design Changes – NC 401/457 Fund Line-up outreach • Fund Manager and fee changes • OSHR, agency and local government newsletter articles – re: <i>Who Are You Connected To?</i> • NCACCBO – Fall Conference Field team presentation
Website/Online Experience	<ul style="list-style-type: none"> • DST SRP Plan and Board Pages – enhancements • NCPlans.prudential.com • Rebranding, banner ops and links 	Associations and Collaborative Partners	<ul style="list-style-type: none"> • TSERS/LGERS Association Roundtable – materials and quarterly presentations • OSHR (Sensible Savings) • SECU collaboration
Publications	<ul style="list-style-type: none"> • <i>Employer NL</i> – SRP employers • <i>Signature NL</i> – SRP participants • <i>RSD Monitor NL</i> • <i>RSD Quarterly Employer Emails</i> • RSD All-member emails • RSD Aviator 	Social Media	<ul style="list-style-type: none"> • RSD Facebook & Twitter

NC 401(k)/NC 457 Plans and NC 403(b) Program – 2018 Communications Strategy Highlights

MyNCRetirement Statement (MRS) (formerly Annual Benefits Statement)	<ul style="list-style-type: none"> • Post- ABS NC 401/457 Campaign- <i>Give Yourself a Gift</i> targeted initiative continues • Targeted outreach to members referencing MRS – using new MRS Use data • MRS supporting comms materials 	Value-add Plan Features Outreach	<ul style="list-style-type: none"> • GoalMaker – Multiple (i.e., “through retirement” glidepath communications to participants, updated and enhanced supporting inventory, special outreach to current participants) • Transfer Benefit • Contribution accelerator
Targeted Campaigns	<ul style="list-style-type: none"> • Nearing Retirement Initiative – targeted Form 6 - <i>continues</i> • Active Choice Outreach to New Hires – Process, Form and Targeted outreach • Targeted marketing - enhanced data • <i>Who are You Connected To</i> campaign – statewide to all members - continues • Employer Contribution Campaign 	Special Events, Presentations and Face2Face	<ul style="list-style-type: none"> • Active Choice Outreach to New Hires – Process, Form and Email follow-up • NRSW Direct Email and Social Media campaign • OSHR Sensible Savings • Field Team resources • DST collaborative events with DB
Communication Collateral	<ul style="list-style-type: none"> • Rebranding with enhanced, dual logo • Active Choice Outreach for New Hires • Enhanced Roll-out Form • NC 403(b) Program and Employer materials for Field Team • New and enhanced GoalMaker Inventory • New and enhanced Field Team resources 	Special Opportunities to Engage	<ul style="list-style-type: none"> • Goalmaker – Multiple (i.e., “through retirement” glidepath comms, special outreach to current participants and retirees) • Retirement Online initiative collaboration • Unclaimed property – NC Cash roll-in • Fund Manager and Fee changes
Website/Online Experience	<ul style="list-style-type: none"> • SRP Plan and Board Pages • NCPlans.prudential.com – Retiree Tab, Enhanced Employer Portal, new GoalMaker • DST Fin Ed Animations to support SRP 	Associations and Collaborative Partners	<ul style="list-style-type: none"> • TSERS/LGERS Association Roundtable – materials and quarterly presentations • OSHR • State Health Plan and NC Cash
Publications	<ul style="list-style-type: none"> • <i>Employer NL</i> – SRP employers • <i>Signature NL</i> – SRP participants • <i>RSD Monitor NL</i> • <i>RSD Quarterly Employer</i> Emails • RSD All-member emails • <i>RSD Aviator</i> 	Social Media	<ul style="list-style-type: none"> • RSD and OST Facebook