



NAGDCA LEADERSHIP RECOGNITION AWARDS

2025 Winning Programs



THE VOICE
OF PUBLIC PLAN
SPONSORS



Leadership Recognition Awards Program

The NAGDCA Leadership Awards recognize the brightest ideas and most innovative solutions from across the public sector defined contribution industry.

Projects and campaigns from NAGDCA government members (public sector retirement plans) were eligible for nomination in five categories:

- Holistic Financial Wellness
- National Retirement Security Month
- Participant Education & Communication

- Plan Design & Administration
- Technology & Cybersecurity

Nominations were reviewed by a volunteer Awards Committee, and judged on originality and measurable results.

Learn more about the 2025 winning programs on the following pages and visit nagdca.org/about/nagdca-awards/2025-award-winners/ for full details.

CONGRATULATIONS TO ALL THE WINNERS!

Holistic Financial Wellness

Financial wellness is closely tied to overall health, productivity, and long-term security. This category recognizes campaigns that address the broader financial challenges participants face—such as debt, caregiving, and post-retirement planning—and highlight how financial stress impacts wellbeing. Plans of all sizes are encouraged to submit.

2025 Holistic Financial Wellness Winners:

- BAY AREA RAPID TRANSIT (BART) - Dive Into Financial Wellness
- EMPLOYEES RETIREMENT SYSTEM OF TEXAS (ERS) - Money MattERS Financial Literacy Initiative
- MICHIGAN OFFICE OF RETIREMENT SERVICES - “How Do I...?” Campaign
- STATE OF HAWAII - 2024 Hybrid Benefits Fairs
- STATE OF INDIANA HOOSIER START PLAN - Leader Campaign: Empowering State Leaders for Enhanced Employee Retirement



National Retirement Security Month

Each year NAGDCA works with members of Congress to sponsor National Retirement Security Month (NRSM), a dedicated time to focus on improving employee retirement outcomes. Throughout the month, plans run campaigns and host events to engage with participants and drive positive results. The Leadership Award for NRSM recognizes our members who developed the most creative and effective campaigns in the country.

2025 National Retirement Security Month Award Winners:

- **COUNTY OF LOS ANGELES** - “Living in LA” NRSM Campaign
- **STATE OF MISSOURI DEFERRED COMPENSATION PLAN** - Scary-Smart Retirement Savings
- **STATE OF NORTH CAROLINA** - HILL (Health, Income, Longevity, Legacy)



Participant Education & Communication

A creative communications campaign is one of the most effective ways for retirement plan sponsors to engage employees and highlight the importance of preparing for a secure retirement. NAGDCA annually recognizes the most original and captivating campaigns and education programs with Leadership Awards in this popular category.

2025 Participant Education & Communication Award Winners:

- CITY OF OAKLAND - Grand Prix Race Challenge
- OHIO DEFERRED COMPENSATION (Ohio DC) - Employer Recognition Program
- PORT OF SEATTLE - Sail Towards Your Financial Future
- STATE OF CALIFORNIA SAVINGS PLUS PROGRAM - 2024 Roadmap to Retirement Readiness Campaign
- WASHOE COUNTY - Investment Diversification Campaign



Plan Design & Administration

Plan design is one of the most direct ways plan sponsors can influence employee retirement outcomes. This category includes initiatives such as investment lineup enhancements, adoption of ancillary plans (401(a), HRA, HSA), plan document governance, and more. NAGDCA recognizes members who are leading the way in these important aspects of plan administration.

2025 Plan Design & Administration Award Winners:

- **CALIFORNIA PUBLIC EMPLOYEES' RETIREMENT SYSTEM (CalPERS)** - Implementing Roth Contributions and Online Enrollment
- **PRINCE GEORGE'S COUNTY** - 457(b) Enhancement Project
- **STATE OF HAWAI'I** - 2024-2025 Temporary Hazard Pay Deferral Opportunity
- **STATE UNIVERSITIES RETIREMENT SYSTEM OF ILLINOIS** - Adding Automatic Contribution Escalation to the Deferred Compensation Plan
- **THE STATE UNIVERSITY OF NEW YORK (SUNY)** - Custom Target Date Funds: STARS



Technology & Cybersecurity

The effective use of technology and digital tools has become essential for engaging employees in their retirement planning. Leadership Awards in this category recognize plans that leverage modern outreach methods to drive results and create dynamic, interactive participant experiences.

2025 Technology & Cybersecurity Award Winners:

- **CITY OF LOS ANGELES DEFERRED COMPENSATION PLAN** - The DCP Cybersecurity Assessment
- **STATE OF CALIFORNIA SAVINGS PLUS PROGRAM** - 2024 Simplified Enrollment and Onboarding Experience
- **STATE OF FLORIDA DEPARTMENT OF FINANCIAL SERVICES** - One Voice Initiative- Call Monitoring Score Sheets
- **STATE OF MISSOURI DEFERRED COMPENSATION PLAN** - Website Design x 3



BAY AREA RAPID TRANSIT

Industry Partner: MissionSquare Retirement

Dive Into Financial Wellness



BART offers its full-time employees access to a 457 Deferred Compensation Plan and a 401(a) Money Purchase Pension Plan through MissionSquare Retirement, serving approximately 12,270 participants with \$1.5 billion in assets.

To increase retiree engagement and promote proactive financial planning, BART launched “Dive Into Financial Wellness” in June 2024—an in-person event designed to empower participants to make informed decisions and confidently manage their retirement assets. Attendees connected with experts from MissionSquare, T. Rowe Price®, Galliard, Social Security, Medicare, and Bay Area Older Adults™, and received personalized guidance from Certified Financial Planner® Professionals and Retirement Plan Specialists.

The free event featured educational presentations, one-on-one consultations, and networking over lunch. A multi-channel promotional campaign—flyers, postcards, emails, and an RSVP site—helped drive awareness and participation.



The Bay Area Rapid Transit Deferred Compensation Committee sought to engage, support, and educate our retirees, ensuring they fully leveraged the financial planning services and retirement resources available to them. The collaborative financial wellness event was highly valued by participants, as it showcased the benefits of maintaining and optimizing their retirement accounts within the plan. Through a day of networking and learning, attendees gained valuable insights into securing their financial future.

*-Evelyn Chetcuti-Graves, Assistant to the Committee,
Bay Area Rapid Transit*



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EMPLOYEES RETIREMENT SYSTEM OF TEXAS (ERS)

Industry Partner: Empower Retirement

Money MattERS Financial Literacy Initiative

TEXA\$AVERSM
401(k) / 457 Program

To meet growing demand for financial education, the Employees Retirement System of Texas (ERS) launched Money MattERS, a monthly digital newsletter, and a companion podcast, Money Talks. These resources deliver targeted content on State of Texas retirement benefits and the voluntary savings programs ERS oversees, helping members understand the full value of their employer-sponsored benefits and how to use them to build long-term financial security.

ERS partnered with Empower, the administrator of the Texa\$aver 401(k)/457 program, to provide reliable financial education, tools, and short-form videos tailored to members' needs. By breaking down key financial concepts, the initiative aims to reduce financial stress, promote smart money management, and empower members to budget, manage debt, invest, and plan for a secure retirement.

“In response to the growing need for financial literacy among state employees, ERS staff identified an opportunity and responded with innovation—combining storytelling, design, and subject matter expertise to create a compelling digital newsletter called Money MattERS and the Money Talks podcast. These resources break down complex financial topics, such as retirement eligibility, into clear, engaging content. By embracing new formats like podcasting, the team expanded their reach and deepened engagement, receiving positive feedback from members. With measurable success and a growing audience, the initiative not only promotes financial literacy but reinforces ERS's commitment to support our members' retirement income security during their careers and into retirement.

-Angelica Harborth, Assistant Director of Benefits
Communications, ERS of Texas”

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MICHIGAN OFFICE OF RETIREMENT SERVICES

Industry Partner: Voya Financial

“How Do I ... ?” Campaign



The How Do I...? campaign targeted all active participants in the State of Michigan 401(k) and 457 Plans, aiming to increase awareness of key retirement planning actions. The campaign covered topics such as understanding plan benefits, healthcare options in retirement, updating beneficiaries, increasing contributions over time, and accessing additional resources.

While most content was delivered via email for easy future reference, the campaign also included dedicated healthcare guide webpages and social media posts to provide a more comprehensive view of participants' retirement benefits.

“We know our retirement plans are varied and can seem complicated for participants, from new hires to retirees. Plan data continues to prove that participants must have a firm understanding of their retirement plan to make informed decisions regarding their futures. The How Do I ... ? campaign provided the details they need in an easy to digest format, and the emails can be saved to refer to whenever needed.”

-Allison Wardlaw, ORS Plan Development and Compliance Director

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STATE OF HAWAI'I

Industry Partner: Empower Retirement

2024 Hybrid Benefits Fair



The Island Savings Plan supports the holistic well-being of Hawai'i's public employees—addressing both physical and financial health—through its comprehensive Employee Benefits Fairs. Given the geographic challenges of reaching participants across multiple counties and islands, the Plan's Board of Trustees revived its pre-COVID tradition of hosting two annual Fairs, with a modern upgrade: hybrid delivery.

In 2024, Board staff partnered with Empower to refine the hybrid format, hosting two events on Hawai'i Island in July and one on O'ahu in November. Customized communications were developed with county-specific details provided by local employers and shared statewide.

Each Fair offered in-person attendees a one-stop-shop to connect with Plan and State representatives, while live-streamed workshops ensured access for virtual participants. A post-event Lookback page featured digital resources, additional information, and recorded sessions, extending the impact and accessibility of the events. Strong coordination among Plan and State partners was key to the success of the hybrid model.

“Being that our members are separated by an ocean, it is imperative that the Plan provide multiple options for participant education. Having in-person Fairs spread across multiple islands accompanied by virtual options, we can reach more of our participants and provide direct support and real-time responses to questions.

-Reiko Matsuyama, Board Vice Chairperson,
Island Savings Plan”

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STATE OF INDIANA HOOSIER START PLAN

Industry Partner: Nationwide

Leader Campaign: *Empowering State Leaders for Enhanced Employee Retirement*



The Hoosier START Leader Campaign was designed to empower state leaders with the tools they need to effectively communicate the value of Indiana's Hoosier START 457(b) and 401(a) retirement plans. Built on the idea that understanding benefits can boost employee morale, the campaign addressed a common challenge with auto-enrolled plans—low engagement—by equipping managers and agency leaders to actively promote participation.

By positioning leaders as plan advocates, the campaign received strong positive feedback and revealed a clear need for continued support beyond onboarding. In response, the program introduced comprehensive guides, digital tools, and personalized assistance to help leaders confidently communicate plan benefits.

This strategic shift created knowledgeable internal champions, leading to greater employee engagement, improved savings behaviors, and stronger plan retention. The campaign ultimately helped strengthen the connection between employees and their retirement benefits, building a more informed and financially secure workforce.

“The results speak volumes and vindicate the model of inclusive partnerships. Engaging our stakeholders, providing valuable information, and allowing them to share in the outreach has made an invaluable difference and helped us reach our goals of increased engagement.

-Emily Boesen, Communications Director,
State of Indiana Hoosier START”

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COUNTY OF LOS ANGELES

Industry Partner: Empower Retirement

“Living in LA” NRSM Campaign



For its 2024 National Retirement Security Month (NRSM) campaign, the County of Los Angeles aimed to move the needle on key retirement metrics—enrollment, contributions, and asset allocation—while placing special focus on supporting retired participants. The goal was to highlight the importance of continued engagement and planning at every stage of the retirement journey, from enrollment through retirement and beyond.

In collaboration with Empower, the County launched a multi-faceted campaign featuring a series of webinars tailored to different phases of retirement: enrollment, contribution increases, pre-retirement, and, for the first time, retiree-specific planning. Each session included actionable steps to help participants strengthen their financial future.

The campaign theme, “Living in LA,” tied messaging to the iconic energy of Los Angeles, helping bring retirement planning to life through creative emails and promotional materials. In-person outreach by local Retirement Plan Counselors during NRSM further enhanced engagement by providing employees with personalized guidance and support.

“Retirement planning doesn’t end when someone retires—it continues throughout their retirement years. During National Retirement Security Month, we wanted to use this opportunity to connect with our retirees in a more meaningful way, while still offering helpful information on enrollment, higher contribution rates, and pre-retirement planning for our active participants. We understand that retirement planning is a long journey, and we want to remind everyone that both the County and Empower are here to support them every step of the way.

-Kimberly Burch-Garcia, Principal Analyst,
County of Los Angeles”

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STATE OF MISSOURI DEFERRED COMPENSATION PLAN

Scary-Smart Retirement Savings



To help bring awareness to National Retirement Security Month and encourage state of Missouri employees to save for retirement, the deferred comp team created the Scary-Smart Retirement Savings campaign. This campaign ran during October 2024. Each week throughout the month, the team highlighted different savings tools or features and encouraged employees to take control of their financial situation, no matter how scary it may be. Weekly topics included compounding interest, automatic increase, percent-based contributions, setting retirement ghouls goals, and plan resources. The most memorable piece of the campaign was a Monster Mash parody that had state employees singing about the state match. The campaign utilized several marketing avenues, but heavily relied on videos and email to reach participants.

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“MO Deferred Comp’s 2024 NRSM campaign - Scary-Smart Retirement Savings - put a fun twist on using marketing ‘scare’ tactics and participants loved it, especially the Monster MATCH parody. It’s a must-see video!

-Brooke Rowden, DC Plans Education & Marketing Coordinator, Missouri Deferred Compensation”

STATE OF NORTH CAROLINA

Industry Partner: Empower Retirement

HILL (Health, Income, Longevity, Legacy)



The North Carolina Department of State Treasurer (DST) has supported NAGDCA's efforts to encourage members to save for retirement since 2006, when NAGDCA launched National Retirement Security Week. Our support continued when NAGDCA expanded its efforts by designating the entire month of October as National Retirement Security Month (NRSN) in 2020.

In 2024, we took the opportunity to drive public servants throughout the state to take their next best steps to participate, engage and understand what it means to plan holistically for retirement.

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“Innovation is so important when you are looking to engage and inspire individuals to look to the future and save for something so far down the road. I am proud of staff for identifying a way to engage everyone to be a part of this campaign – from employers to members and everyone in between. Making retirement relatable is key and the strong relationship between DST and Empower is evident in this campaign's success.”

-Brad Briner, North Carolina State Treasurer

CITY OF OAKLAND

Industry Partner: MissionSquare Retirement

Grand Prix Race Challenge



The City of Oakland offers a voluntary 457 Deferred Compensation Plan through MissionSquare Retirement to all full-time employees. As of 2024, the plan included approximately 4,477 participants and \$687 million in assets.

To boost engagement and promote long-term financial wellness, the City launched the Grand Prix Race Challenge during National Retirement Security Month. This interactive campaign used racing-themed elements—including a series of emails, a flyer, and a dedicated microsite—to inform participants about valuable plan resources such as access to Certified Financial Planner® Professionals, Retirement Plan Specialists, educational webinars, and available financial services.

Participants from different bargaining groups competed by completing engagement activities—like attending webinars or meeting with plan advisors—to earn points and race toward the finish line. The competition added a fun and motivational element while reinforcing key retirement planning behaviors.

“The City of Oakland Deferred Compensation Committee sought to engage, support, educate, and encourage our participants to take full advantage of the financial planning services and retirement resources that MissionSquare Retirement provides. The collaborative retention marketing ‘race challenge’ provided a spirited competition between employees, by bargaining groups, through weekly challenges that encouraged employee engagement and participation in benefits offered by the City’s deferred compensation plan.

-City of Oakland Deferred Compensation Committee Members, Plan Sponsor”

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OHIO DEFERRED COMPENSATION

Industry Partner: Nationwide

Employer Recognition Program



The Ohio Deferred Compensation (Ohio DC) Employer Recognition Program honors employers who excel in supporting their employees' retirement planning. This program acknowledges employers who show significant improvements in participation and contributions through educational initiatives. Recognition of both small and large employers include growth in new enrollments, increase in active participants, growth in SMaRT Plan (Save More Tomorrow automatic contribution increase) enrollments, and increase in total contributions.

Award-winning employers are featured on the Ohio DC website and in newsletters highlighting their dedication to their employees' financial futures. This recognition not only celebrates their efforts but also encourages other employers to adopt similar strategies, enhancing retirement preparedness for employees across the state.

“The Ohio DC Employer Recognition Program shines a spotlight on employers who go above and beyond in supporting their employees' retirement planning. By celebrating these leaders, we not only honor their dedication but also inspire a statewide movement towards enhanced financial security for all employees.

- Lauren Gresh, Ohio DC Executive Director”

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PORT OF SEATTLE

Industry Partner: MissionSquare Retirement

Sail Towards Your Financial Future



The Port of Seattle offers full-time employees access to voluntary 457 Deferred Compensation and 401(a) Money Purchase Pension Plans through MissionSquare Retirement, serving over 4,000 participants with \$4 million in assets.

From March 4–25, 2025, the Port launched the Sail Towards Your Financial Future campaign to educate participants about key plan features and encourage smart retirement planning. The initiative promoted retaining assets in the plan, scheduling consultations with financial professionals, attending webinars, increasing contributions, and using financial wellness tools.

Partnering with MissionSquare, the interactive Travel Campaign engaged participants through online resources, quizzes, and personalized support to boost awareness, improve engagement, and encourage proactive financial behaviors—all aimed at strengthening long-term retirement security.

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“We want our participants to develop a strong understanding of the many financial resources available to them, including valuable tools and expert financial planning professionals. It’s important that they recognize the benefits of maintaining their retirement accounts within the plan.

The travel campaign offers a unique opportunity to engage with these resources in a dynamic and enjoyable setting, reinforcing the importance of utilizing the financial planning and retirement services provided by MissionSquare.

-Sonia Rogers, Retirement Plans Specialist for
Port of Seattle, MissionSquare Retirement”

STATE OF CALIFORNIA SAVINGS PLUS PROGRAM

Industry Partner: Nationwide

2024 Roadmap to Retirement Readiness Campaign



A national opinion poll revealed that 79% of Americans believe the nation faces a retirement crisis, with 55% concerned about achieving financial security in retirement. This highlights the critical need for robust retirement education and support. Financial literacy is essential for financial wellness, yet only 27% of Americans correctly answered five or more questions on a financial knowledge quiz. In response, Savings Plus launched a series of comprehensive financial education and communication efforts throughout 2024. These initiatives strategically aligned with key periods such as Financial Literacy Month and National Retirement Security Month, ensuring timely and relevant support. By leveraging multiple channels and industry campaigns, Savings Plus aimed to empower participants to make informed decisions about their retirement planning and overall financial wellness, ensuring they feel supported and confident in their financial journeys.

“It’s crucial to meet participants where they are in their financial education journey. Recognizing the unique financial situations of each participant, we offer personalized and accessible educational resources through various channels. This approach ensures participants feel supported and empowered to make informed financial decisions. Financial education is an ongoing process, and we continuously provide relevant and timely information to keep participants engaged and motivated. Our commitment to personalized, accessible, and ongoing education empowers participants to confidently navigate their financial journeys and achieve their retirement goals.

-Sandy Blair, Plan Administrator,
California Savings Plus”

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WASHOE COUNTY

Industry Partner: Voya Financial

Investment Diversification Campaign



In July 2024, County staff identified the Sheriff's Department as having the largest concentration of employees fully invested in the Stability of Principal investment option. Under the direction of the County's Deferred Compensation Committee and staff, Voya conducted a targeted mailing to 257 affected account holders within the Department. Following this outreach, the number of employees solely invested in the Stability of Principal option decreased to 196, resulting in 61 employees diversifying their portfolios—reflecting a 24% improvement in investment diversification within the Department.

Encouraged by these initial results, the County chose to expand the diversification initiative to include all active and inactive participants in both the 457 and 401(a) Plans.



We strive every day to enhance the financial well-being of our employees and retirees and make a tangible difference in their lives. We trust that our initiatives exemplify the leadership and excellence recognized by the NAGDCA Leadership Award, and we are honored to submit this nomination for consideration.

-Kendra Materasso, Chair, Deferred Compensation Committee, Washoe County



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CALIFORNIA PUBLIC EMPLOYEES' RETIREMENT SYSTEM (CalPERS)

Industry Partner: Voya Financial



Implementing Roth Contributions and Online Enrollment

After the SECURE 2.0 Act of 2022 was signed into law, CalPERS changed their CalPERS 457 Plan Roth contribution option from an optional feature that was adoptable at the agency level to a contribution source available to all current and future participants in the Plan. As part of its ongoing commitment to public employers and their employees, CalPERS further evolved its 457 Plan offering by adding online enrollment capabilities in late 2024 to make it even easier for employees to join the Plan and start saving to achieve their retirement goals. To announce and roll out both initiatives, CalPERS developed a strategic communication plan to increase Roth awareness and savings from existing participants and simplify the enrollment process for those who were interested in saving for retirement to the CalPERS 457 Plan.

“We at CalPERS wanted to give our contracted agencies the ability to implement legislation from the SECURE 2.0 Act as early as possible. Rolling out Roth contributions for all participants was an important first step. In adding online enrollment as a feature for eligible nonparticipating employees to join the CalPERS 457 Plan, we closed 2024 with another plan design enhancement that positions the Plan for greater participation among and improved retirement outcomes for public employees throughout the State in the years to come.

-Melody Benavides, Chief, CalPERS Pension
Contracts and Prefunding Division”

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PRINCE GEORGE'S COUNTY

Industry Partner: Empower Retirement

457(b) Enhancement Project



Historically, Prince George's County administered its deferred compensation plans through multiple providers, which resulted in fragmented participant experiences, paper-heavy processes, and administrative inefficiencies. Following a thorough RFP process, the County made a strategic decision to consolidate from two recordkeepers to a single provider. In 2024, the plan completed the implementation of key enhancements identified during its initial evaluation.

These improvements included a streamlined, cost-effective investment lineup that replaced underperforming funds and a more transparent, participant-friendly fee structure. The plan also introduced Roth contributions to offer flexible, tax-efficient savings options. Outdated paper-based processes for enrollment, deferrals, and contribution changes were eliminated, overcoming previous HRIS limitations that restricted deferrals to fixed dollar amounts by adding a percentage-based deferral option. Participants gained greater control over their investments through the addition of a self-directed brokerage account, along with access to fiduciary advice and one-on-one consultations with Certified Financial Planners.

“Prince George's County's transition to one deferred compensation provider, coupled with the introduction of paperless services, demonstrates a great deal of leadership and dedication among the County's Deferred Compensation team. Thereby launching the County into the forefront of innovation all while enhancing accessibility, education, and providing millions in annual savings. Implementation of this initiative was a game changer for the County; recognition is much deserved.

- Jared M. McCarthy, Prince George's County, Deputy Chief Administrative Officer for Government Operations”

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STATE OF HAWAI'I

Industry Partner: Empower Retirement

2024-2025 Temporary Hazard Pay Deferral Opportunity



In early 2024, staff of the Island Savings Plan Board of Trustees were informed that several State and county employee unions had negotiated Temporary Hazard Pay (THP) Settlements for their members for work performed during the COVID-19 pandemic. They reached out to Empower to research whether deferrals of similar payments were allowed in the Plan's history and to determine the programming needed to allow a THP deferral into the Plan. The Board of Trustees agreed to allow participants to defer their THP into the Plan and Board staff worked with Empower, State departments, and counties to plan and program for the multiple THP Settlements that were negotiated. Multiple communication pieces were created to inform employees of this THP deferral opportunity and to provide more information about specific settlement details and instructions.

“The THP project is another opportunity for the Plan's continuing efforts to provide educational outreach to its participants so that they can be successful in reaching their retirement goals.

-State of Hawai'i Deferred Compensation
Plan Board Staff”

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STATE UNIVERSITIES RETIREMENT SYSTEM OF ILLINOIS (SURS)



Industry Partner: Voya Financial

Adding Automatic Escalation to the Deferred Compensation Plan

On July 1, 2024, automatic contribution escalation was added to the already existing automatic enrollment program. In addition, those who had been automatically enrolled since the DCP added automatic enrollment on July 1, 2023, were retroactively enrolled in automatic contribution escalation, effective July 1, 2024. Members didn't need to take any action to keep their automatic enrollment settings. By default, 3% of their pay was deducted before taxes and contributed to their account. This amount was automatically increased by 1% each year until it reaches a maximum of 10%. Their money was invested in the SURS Lifetime Income Strategy (LIS), a professionally managed target date portfolio designed to help them grow their retirement savings while working and provide guaranteed income for life in retirement. As they near retirement, part of their savings can be moved into a Secure Income Portfolio (SIP), which ensures a steady monthly income they won't outlive. This transition happens automatically. Members could also choose their own contribution rate and investment options or opt out of the automatic settings within 30 days.

“The SURS DCP was carefully designed to help our retirees meet their income needs in retirement. Most SURS members do not qualify for Social Security. In addition, our Tier II structure provides a less substantial benefit than Tier I and requires members to work longer. Getting new members started by automatically enrolling them, increasing their contributions annually and defaulting them into a target date fund with a Guaranteed Lifetime Withdrawal Benefit allows them to generate additional guaranteed income in retirement that can supplement the income generated from their core SURS retirement plan. We are pleased with the results achieved during the initial rollout of automatic contribution escalation during the second half of 2024 and look forward to continuing to grow and evolve the plan to meet the needs of our membership.

-Suzanne Mayer, Executive Director,
State Universities Retirement System”

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THE STATE UNIVERSITY OF NEW YORK (SUNY)

Industry Partner: TIAA

Custom Target Date Fund - STARS



The STARS project is the creation and implementation of SUNY's custom target date fund designed to address the unique needs and varied demographics of their participants. By implementing a customized glidepath and a lifetime income solution, STARS provides tailored investment options that enhance both security and growth opportunities throughout an individual's career. This project ensures a more effective and rewarding investment experience, providing participants with the tools to achieve their retirement goals.

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“Given the diverse needs and varied demographics of our participants, a one-size-fits-all solution was not feasible. Our custom target date fund, STARS, provides tailored investment options that best suit each participant's profile, career stage and accumulated savings. By implementing a customized glidepath with a lifetime income solution, we've enhanced both security and growth opportunities for all our participants, ensuring a more effective and rewarding investment experience within our program.

- Michael Consorte, Director of University-wide Benefits,
The State University of New York”

CITY OF LOS ANGELES DEFERRED COMPENSATION PLAN (DCP)

Industry Partner: Voya Financial

The DCP Cybersecurity Assessment



CITY OF *Los Angeles*
DEFERRED COMPENSATION PLAN

Built on SurveyMonkey, the DCP Cybersecurity Assessment consisted of seven yes/no questions based directly on the U.S. Department of Labor's Online Security Tips for Retirement Plan Participants. These questions were carefully chosen to focus on the most critical behaviors participants should adopt to protect their accounts and identities, such as creating strong, unique passwords, recognizing phishing attempts, installing anti-virus software, and understanding how and where to report a suspected breach.

Designed with simplicity and approachability in mind, the campaign acknowledged that retirees may not frequently engage with digital learning tools. To build participant confidence, the tone was empowering rather than intimidating, the language was free of jargon, the experience was mobile-friendly, and the branding aligned with other trusted DCP communications.



This campaign addressed a real and growing concern for our retiree population. By combining education with a simple and engaging assessment, we empowered participants to better protect themselves online and feel more confident about the security of their retirement accounts.

*-Esther Chang, Plan Manager,
City of Los Angeles Deferred Compensation*



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STATE OF CALIFORNIA SAVINGS PLUS PROGRAM

Industry Partner: Nationwide

2024 Simplified Enrollment and Onboarding Experience



To enhance the user experience for state employees enrolling in retirement plans, Savings Plus partnered with Nationwide to streamline the online enrollment process. Recognizing that a simplified and intuitive enrollment experience can significantly boost adoption rates, the project aimed to remove barriers and confusion. By redesigning the enrollment process, implementing targeted email campaigns, and creating a comprehensive onboarding experience, Savings Plus ensured that employees felt supported and confident in their retirement planning. Additionally, personalized web banners and educational workshops were introduced to further encourage participation and informed decision-making. These efforts collectively aimed to empower state employees to take proactive steps towards securing their financial future.

“A streamlined and user-friendly enrollment experience can have a profound impact on participants’ success. Simplifying the enrollment experience is not just about making it easier for state employees to enroll—it’s about removing barriers that can deter participation and ensuring that every participant feels confident and supported from the very beginning. By offering a simple and intuitive enrollment experience, we empower employees to take proactive steps towards securing their financial future. When employees feel that the process is straightforward and accessible, they’re more likely to take advantage of the benefits offered and make informed decisions about their retirement savings.”

-Sandy Blair, Plan Administrator,
California Savings Plus

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STATE OF FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Industry Partner: Corebridge Financial

One Voice Initiative-Call Monitoring Score Sheets



In 2024, the Bureau of Deferred Compensation launched the One Voice Initiative. Holistically, the One Voice Initiative is a multi-phase approach to unify what and how all stakeholders communicate to Plan participants. The first phase of the One Voice Initiative focused on creating and improving procedures and tools that support the Bureau's Operations Team which provides front line customer service for the Florida Deferred Compensation Plan. Foundational to this effort was a review of the fraud prevention methods utilized by the bureau and the implementation of new training tools to teach, track and continuously train Operations team members to identify and prevent fraud. Simple but effective tools in combination with technologically advanced fraud prevention methods, are key to fraud prevention.

“The Call Monitoring Score Sheet is a simple and no cost way to train and monitor how employees consistently apply the fraud prevention and customer service standards of the Plan.

-Rosemary Isham, Chief of Deferred Compensation and Plan Administrator, Florida Bureau of Deferred Compensation”

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STATE OF MISSOURI DEFERRED COMPENSATION PLAN

Website Design x 3



The MO Deferred Comp Plan has three websites: their primary website (www.modeferredcomp.org), a college and university specific website (www.mo457.com), and a site dedicated to their comprehensive financial workshop (www.mopocketchange.org). All of these websites were built in or prior to 2016 and were coded in raw HTML, CSS, and JavaScript. They also lived on the organization's servers. While the websites functioned, the look and feel was dated and it was getting harder to maintain the programming as internet requirements evolved rapidly. In addition, server space was limited and the decision to move all websites within a cloud-based environment was made by the organization. The MO Deferred Comp Plan was tasked with selecting a CMS vendor and rebuilding the three sites. While this endeavor was quite tedious, the results positively impacted the plan's staff and participants.

“Redesigning our websites wasn't just about a new look—it was about creating more user-friendly, professional websites, improving functionality, and reducing the time our staff spent maintaining the old out-dated code. This endeavor was quite the project, but in the end it benefited both participants and staff.

-Brooke Rowden DC Plans Education & Marketing Coordinator, Missouri Deferred Compensation”

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Thank you to the 2024-2025 Awards Committee!

- **CHAIR:** Ben Hensarling, State of Florida Optional Retirement Program
- Malia Bonham, WA State Department of Retirement Systems
- Shelley Fredrick, Voya Financial
- Don Goldstein, Corebridge Financial
- Greg Jenkins, Invesco
- Javier Obando, SageView Advisory
- Jamie Salafia, Lincoln Financial
- Corey Robey, City of Baltimore
- Laura Rooney, Commonwealth of Massachusetts-SMART Plan
- Luella Wampler, Multnomah County - Portland Oregon