



Guiding the Journey

Strategic Messaging from Hire to Retire

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Today's conversation

- 1 Setting the Stage**
- 2 The Strategic Toolkit**
- 3 Implementation in Action**
- 4 Provider Support + Advocacy**
- 5 Q & A**



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Setting the Stage

Christina Elliott

STRS Ohio

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Vision Casting

Current vision

- Inform of the options
- Equip with resources

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Vision Casting (New)

.01

Craft clear, simple, and relatable (emotionally-driven) touchpoints

.02

Strategically pinpoint target audiences

.03

Streamline access to resources

.04

Leverage marketing tools to spark action and shape decisions

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Vision Casting

.01

Making decisions based on implied feelings instead of quantity of facts

.02

Ensuring the message is only delivered to related audience

.03

Our opportunity to brag and highlight the resources available

.04

Amplify the message with informed strategies

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.01

Turning messaging from this, too.....

Current



Communications involving career decisions are informative but lengthy, which could increase member confusion and uncertainty of decision made

Solutions



Reduce content and increase resource advertising
Supplement the decision events with follow up messaging that focuses on reinforcement and encouragement

Actions



Links and QR codes pointing to additional information

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.01

To this: Clear, Simple and Relatable Touchpoints

Current



Communication touchpoints are informative and lengthy

Solutions



Reduce content and increase resource advertising

Actions



Links and QR codes pointing to additional information

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.02

Strategically Pinpoint Target Audiences

Current



Repetitive and lengthy, very broad audience for most communications

Solutions



Data
Emotion

Actions



Change Management -
Stakeholder buy-in

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.03

Streamline Access to Resources

Current



Buried online

Solutions



QR Codes
Social Media

Actions



Change Management –
Stakeholder buy-in

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.04

Spark Action and Shape Decisions

Current



Very traditional and outdated

Solutions



Partner with Recordkeeper

Actions



Leveraging resources –
Stakeholder Engagement

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Next Steps

Problems



Member Benefits submits request often without context or data to back communications projects

Solutions



Comms team to provide member data with each touchpoint at weekly meeting
Additional surveys for member

Actions



Gathering member survey data and making data driven decisions

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The Strategic Toolkit

Chrisinda Mowrer

Voya



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The Strategic Toolkit

Chrisinda Mowrer

Voya



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The participant is the center of the experience



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Hyper-personalization fueled by data



BeFi

Optimized by data, insights and science through

The Voya Behavioral Finance Institute for Innovation

Conducting behavioral research and leveraging digital technology in collaboration with scientists and academics to help improve financial outcomes.

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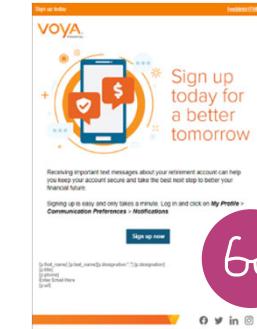


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Engaging and customized communications



Plan communications
to create awareness



Financial literacy education
to drive outcomes



"Take action" campaigns
to inspire action

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Personalizing communications help employees...



Get engaged

Personalized email campaigns
have a **2-3x higher**
engagement rate than
standard email campaigns¹



Save more

Employees engaging
in a personalized
Financial Wellness experience
save 77% more
than those that did not engage
with the web or mobile site²



Feel confident

76% of employees
feel confident knowing what steps
to take after engaging with
communications³

¹ Voya data as of 07/31/2024. Voya's personalized email open rate is 74%, compared to financial industry average of 28.8% open rate.

² Voya Internal data as of 6/30/24. The difference in savings rates between participants (10.6% vs. 6.0%).

³ Voya survey data as of 06/30/24.

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Implementation in Action

Gene Robison

Public Schools Employees' Retirement Systems

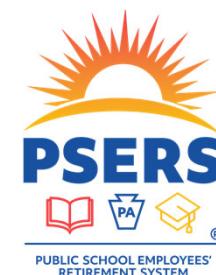
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PSERS DC Plan Overview

- Available to school employees who became new members of PSERS on or after July 1, 2019
- Members have 90 days to choose from three membership classes
 - **Class T-G** (default option) with a combination of:
 - DB (5.5% member contribution rate)
 - DC (2.75% member contribution rate)
 - 2.25% employer contribution rate to member's DC account
 - **Class T-H** with a combination of:
 - DB (4.5% member contribution rate)
 - DC (3% member contribution rate)
 - 2% employer contribution rate to member's DC account
 - **Class DC**
 - DC Plan only (7.5% member contribution rate) with no DB component
 - 2% employer contribution rate to member's DC account
- Members are vested in their employer's DC contributions after reaching three eligibility points (one eligibility point is earned for each fiscal year that a member contributes to the PSERS DC Plan)



PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM

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PSERS DC Plan

as of December 31, 2024

89,575

participant
accounts

\$434.3M

in assets under
management

\$210M

total
member contributions

\$166.9M

total
employer contributions

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Plan Engagement in 2024

87,446 participant website logins

17,792 mobile app logins

10,324 participant phone calls

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2024 Email Results

- PSERS has access to and shares member emails with Voya for DC Plan emails
- 20 global and targeted emails were sent in 2024
- Communication “lanes” launched in 2025 to tailor messaging based on tenure and level of DC Plan engagement

Results

887,453 emails delivered
46.5% open rate
13.3% emails clicked-through

Welcome to the Public School Employees' Retirement System

The Public School Employees' Retirement System (PSERS) is an agency of the Commonwealth of Pennsylvania that has administered the retirement plan of Pennsylvania's public school employees for over 100 years. As a new employee who is considering which PSERS class is right for you, we encourage you to learn more about the features and benefits of PSERS membership.

1. Review the [Information for New School Employees](#) for the components of your retirement benefit, your member, and more.
2. [Create your member self-service login](#). PSERS offers you secure access to 24/7 real-time membership information and pension plan-related your PSERS ID to register. Your PSERS ID is your unique member identifier. You can register online at connect@psers.pvtax.com or call 1-888-773-7746.
3. [Review your member benefits](#). A new employee you wish to review your accumulated sum benefit that is due upon death. It is important to review your MSS account as soon as possible to make sure it is correct.
4. Review the [Class Election Insert](#) to understand PSERS Defined Benefit (DB) and Defined Contribution (DC) plan options. You may choose to remain in Class T or elect Class PSERS retirement benefits.
5. Visit [plans.psers.gov](#) to learn more about PSERS and how to manage your PSERS throughout your membership, retirement planning, and death. Lastly, check your MSS account often to ensure it is correct.

Thank you for your commitment to public school education. We at PSERS, wish you all the best in your first year as a member.

How often do you look at the asset allocation mix in your Public School Employees' Retirement System (PSERS) Defined Contribution (DC) Plan? If the answer is "I never have" or "I don't know that I should," it's important to review your account regularly to ensure that it's properly diversified.

Why is diversification important?

Managing your PSERS DC account investments is an important part of your overall financial plan. To learn more about diversification, visit [myOrangeMoney](#) to see how your balance is invested. It's important to remember two things about diversification:

1. If you choose to build your own custom investment portfolio, it's important to diversify across asset classes (stocks, bonds, and stable value).
2. If you choose to diversify in a collection of other T, Rowan Price, and other PSERS DC accounts, it's important to diversify across asset classes (stocks, bonds, and stable value).

Your PSERS Defined Contribution (DC) account gives you access to myOrangeMoney™, an interactive tool that can help you answer two key questions about your retirement:

- How much do you need to save for retirement?
- Are you on track to retire when and how you want?

Orange Money is the money you save for tomorrow. Today myOrangeMoney will show you the future monthly income you may need and your progress toward that goal. Learn more about myOrangeMoney by visiting [myOrangeMoney](#). For presentation planning to a lifetime of income, visit [Using myOrangeMoney](#).

Watch Now

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Plan Communication Lanes

New Member

- New to PSERS
- Has taken no action with their DC account to date

Year 2-3 Member

- Has completed at least one year of service
- Has taken no action with their DC account to date

Year 4+ Member

- Has been with their employer for 4 or more years
- Has taken no action with their DC account to date

Super User

- Has taken action with their DC account
- Changed investments, rolled in outside assets, or made voluntary after-tax contributions

Terminated/Retired Member

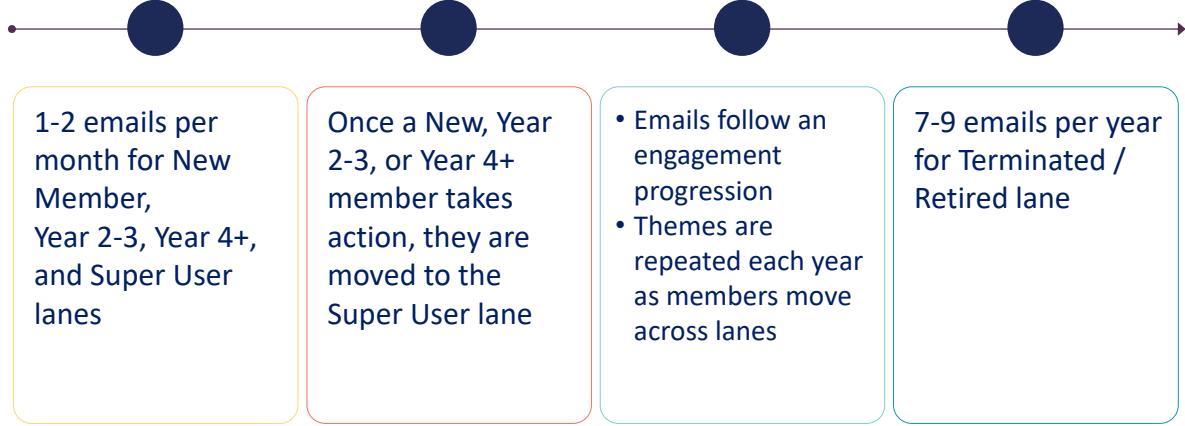
- No longer employed by a PSERS school but maintains a DC account balance of \$5,000 or more

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Features of Communication Lanes

Emails coincide with the school year, starting with “welcome” messaging in August/September



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2025-2026 Monthly Communication Lanes

 <p>August Welcome</p>	 <p>September Steps to Take This Year</p>	 <p>November Manage Your Account Online</p>	 <p>December Estimate Your Retirement Progress</p>	 <p>January Understand Your Investment Options</p>
 <p>February Manage Your Investments</p>	 <p>March Experience Financial Wellness</p>	 <p>April Go Paperless</p>	 <p>May Work Within a Budget</p>	 <p>June Take Advantage of PSERS Public Resources</p>

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Provider Support + Advocacy

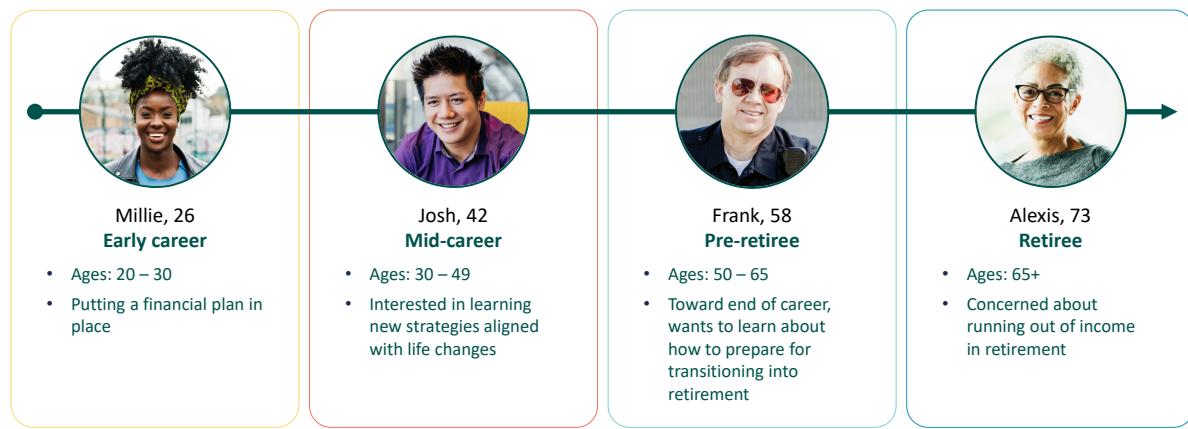
Christina Murray
Corebridge Financial

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Employees have different needs across each life stage: Every path is unique



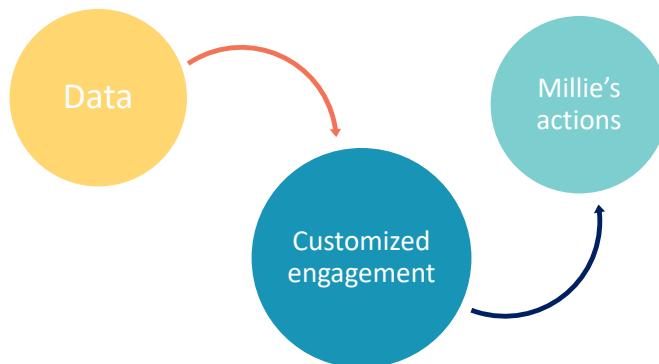
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Targeting and customization through data

Data-driven experiences create relevance and greater connection with participants



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A comprehensive engagement strategy

You have to deliver the right message to the right people at the right time.



Data-driven,
targeted messaging



Timely content



Integration with
personalized help
and resources



Multichannel
delivery

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Your employees need help getting there



Lack of **knowledge**



Lack of **time**



Competing financial **priorities**



Need for help and **guidance**

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Take action to improve outcomes for your employees

1

Ensure you are using your data to create targeted communications

2

Create campaigns using a multichannel approach, aligned to meet employees where they are

3

Understand the impact of financial education on overall employee health and wellness



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