



Guiding the Journey

Strategic Messaging from Hire to Retire

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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Very traditional and outdated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

Hyper-personalized financial care

Voya's Predictive Analytics Engine

Multi-channel experience

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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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

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Implementation in Action

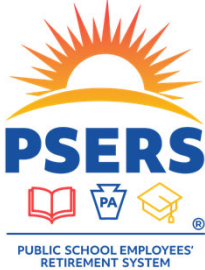
Gene Robison



Public Schools Employees' Retirement Systems



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)







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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 plan 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. The components of your retirement benefit, your member, and more.
2. Register your member. Self Service 24/7. PSERS offers you secure, convenient, 24/7 access to membership information and pension plan details. Your PSERS ID to register. Your PSERS ID is in your Welcome Packet and all PSERS correspondence. www.psers.pa.gov or call 1.888.773.7746. After you're registered for MSS, you can send messages through your account.
3. Identify and maintain beneficiaries. A beneficiary is the person you wish to receive your accumulated account benefit that is due upon your death. It is in your MSS account as soon as possible to name beneficiaries. If you have not done so already.
4. Review the [Class Election form](#) to understand PSERS Defined Benefit (DB) and Defined Contribution (DC) account options. You may choose to remain in Class T-G or select Class PSERS retirement benefit.
5. Visit www.psers.pa.gov to learn more about PSERS. Read the emails sent from PSERS throughout your membership, retirement planning, and each year. Lastly, check your MSS account often to ensure information.

Thank you for your commitment to public school as PSERS, we wish you all the best in your first year.

Finding your balance with diversification

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 much," it's important to review your account regularly to ensure that it's properly diversified.

Why is diversification important?

Diversification spreads your investment dollars among a variety of options. It keeps you from, as the saying goes, putting all your eggs in one basket. Since you direct how your PSERS DC account is invested, it's important to remember two things about diversifying.

1. If you're invested in a **T-Rose Price target date investment** within the PSERS DC Plan, you are **already diversified** in a collection of other T-Rose Price Investments. Therefore, you only need to keep your investments in a **well-diversified** investment to be properly diversified. Investing in a **well-diversified** investment is considered important diversification because diversified portfolios can reduce risk and be less affected by loss in declining markets and a target date investment. Proper diversification.
2. If you choose to **build your own custom** of using a **target date investment**, consider **asset classes (stocks, bonds, and other investments)**, an interactive tool that can help you answer key questions about your financial future.

Managing your PSERS DC account investments is as easy as **click, drag, and drop** to access your DC account on www.psers.pa.gov to see how your balance will be invested. Review the investment options available. For questions about making investment choices, call 1.888.4DC (4362) weekdays between 8:00 a.m. - 8:00 p.m.

Visualize retirement with myOrangeMoney

Your PSERS Defined Contribution (DC) account gives you access to myOrangeMoney, an interactive tool that can help you answer key questions about your financial future.

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

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

1-2 emails per month for New Member, Year 2-3, Year 4+, and Super User lanes


Once a New, Year 2-3, or Year 4+ member takes action, they are moved to the Super User lane

- Emails follow an engagement progression
- Themes are repeated each year as members move across lanes

7-9 emails per year for Terminated / Retired lane











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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



Millie, 26

Early career


- Ages: 20 – 30
- Putting a financial plan in place



Josh, 42

Mid-career


- Ages: 30 – 49
- Interested in learning new strategies aligned with life changes



Frank, 58

Pre-retiree

- Ages: 50 – 65
- Toward end of career, wants to learn about how to prepare for transitioning into retirement



Alexis, 73


Retiree

- Ages: 65+
- Concerned about running out of income in retirement

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Targeting and customization through data

Data-driven experiences create relevance and greater connection with participants

Millie, 26

Data

Customized engagement

Millie's actions

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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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