



Exploring Different Paths:

Creating effective participant engagement strategies for government plans

Steve Caraway, Brenda Sanne, & Arlen Zentner

Moderator: Emily Boesen

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Session Purpose

- Explore a variety of strategies to enhance participant engagement.
- Learn how to tailor engagement to address unique groups in their population.
- Gain insights into overcoming common barriers to engagement.

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Ohio County Employees Retirement Plan (OCERP)

Steve Caraway, Managing Director of Enterprise & Retirement Services
County Commissioners Association of Ohio

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OCERP at a glance



Competitive 457(b) State mandated—OCERP is one of **three options**



OCERP created by and for county employees and is available in all **88** counties,
celebrating 40th anniversary in 2025



Assets: **\$1B**



Participant account with a balance: **20,933**

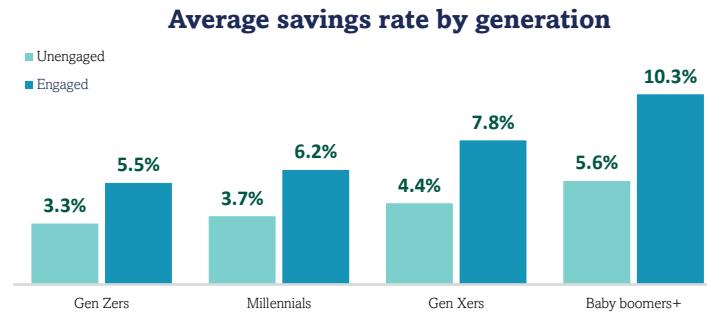


Average contribution rate: **7%**

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We see stark differences in savings rates by generation



When Gen Z participants are engaged, their average savings rate surpasses that of unengaged millennials and Gen Xers and nearly matches that of baby boomers

★
Engagement is a critically important catalyst

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Market Volatility Campaign

and their features and fees before moving money between accounts.

ions, or other information generated on the website by the investment analysis tools regarding the likelihood of mes, are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

During recent spikes in market volatility, campaigns were deployed to provide access to online content and learning resources.

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County by County, We're Raising the Readiness Bar

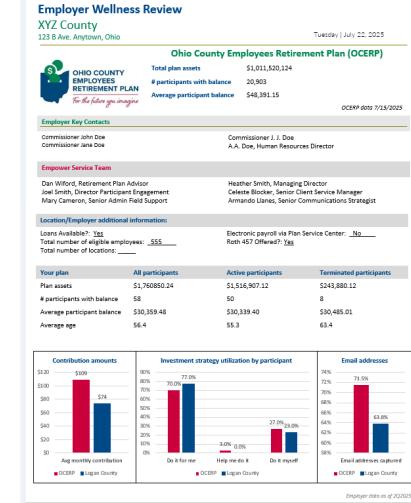
► Employer Wellness Reviews

- Results-driven “report” on how each county is faring with participant actions—participation, contribution rates, engagement with services etc.
- Increased engagement from almost every county that has completed an EWR

► Retirement Readiness Reviews

- Five local dedicated Retirement Plan Advisors (RPAs) with territories in their own backyards.

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County by County, cont.

► Webinar series

- Monthly statewide webinars, complemented by each RPA positioning territorial webinars for their counties/agencies.
- These territorial webinars consist of three topics per month based on territory demographics and needs.
- Key contact webinars assist HR, auditors and payroll staff on day-to-day operational insights, while encouraging use of plan resources and services available via OCERP for their staff.

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Nebraska Public Power District (NPPD)
Brenda Sanne, Total Rewards Manager

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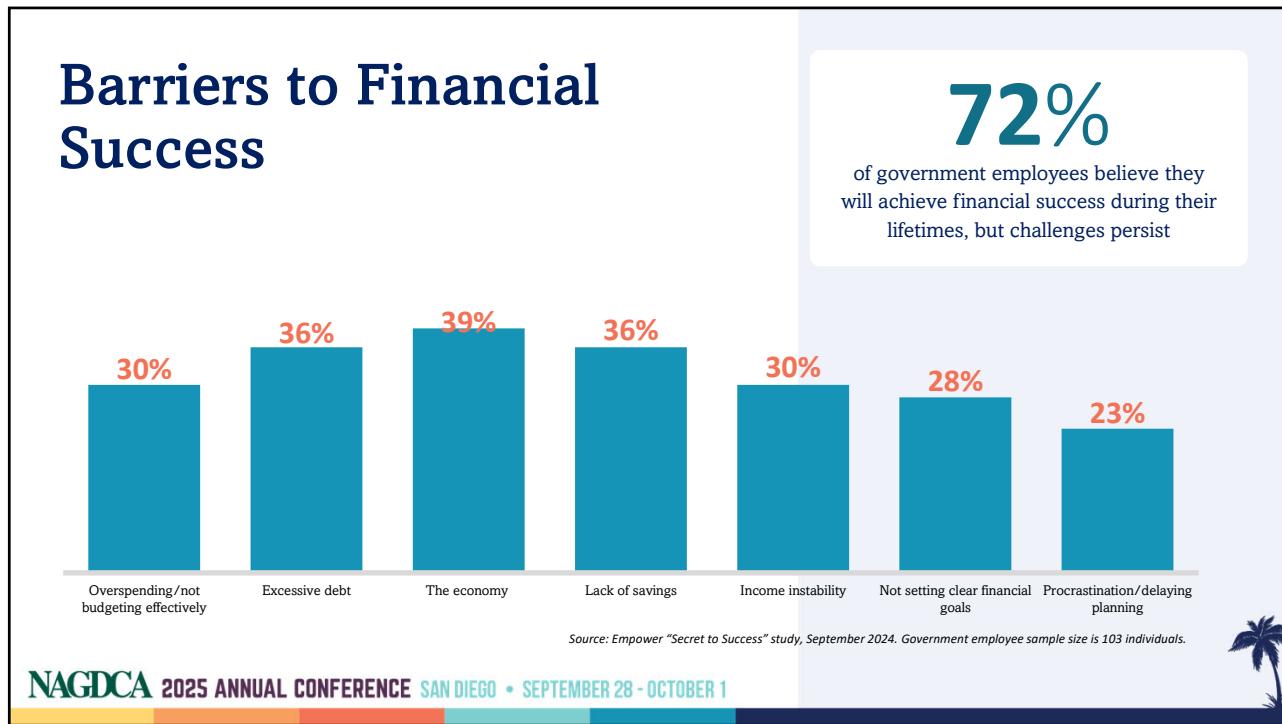
NPPD at a Glance*

	Average contribution rate	Participants contributing Roth	Average account balances
401(k)	8.8%	36%	\$345,235
457(b)	5.6%	55%	\$72,937

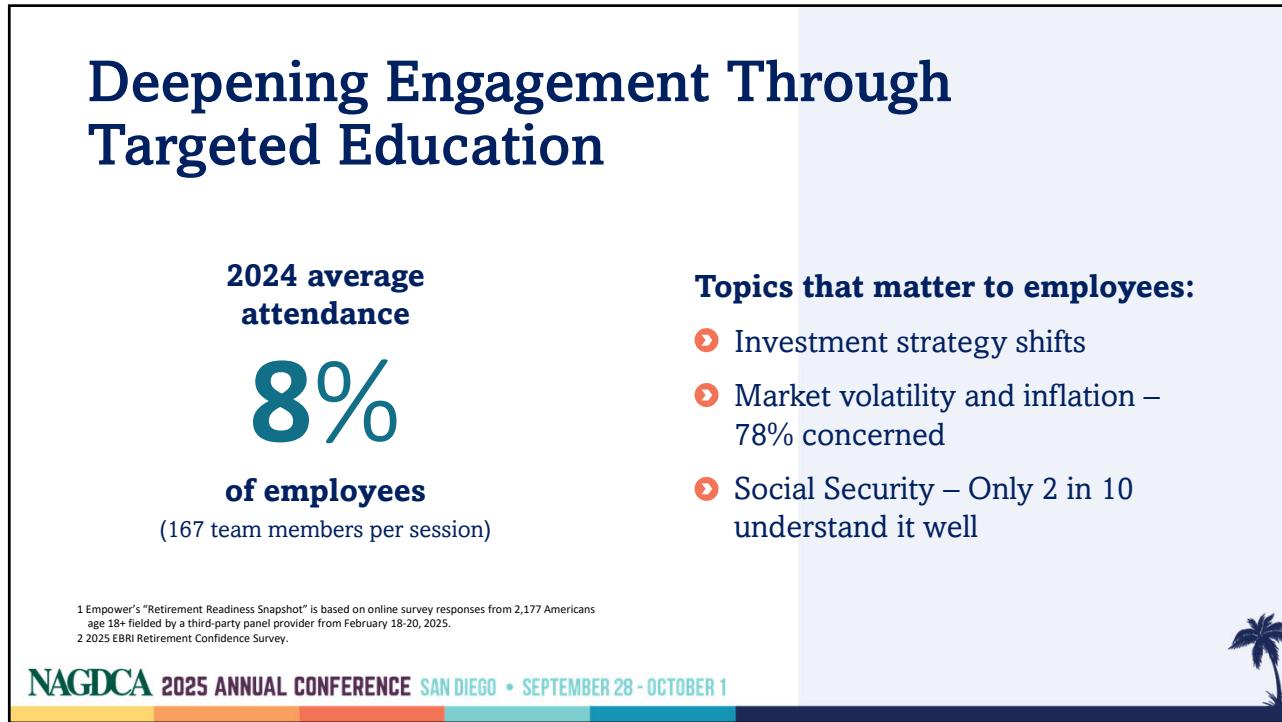
* As of March 31, 2025.

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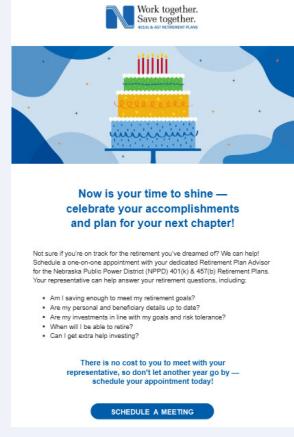
Retirement Readiness Reviews: A Comprehensive Retirement Planning Strategy



NPPD invited team members to meet with their representative via email invitations during their birthday month.



89.6%
Average Net Promoter Score (NPS)



Now is your time to shine — celebrate your accomplishments and plan for your next chapter!

Not sure if you're on track for the retirement you've dreamt of? We can help! Schedule a one-on-one appointment with your dedicated Retirement Plan Advisor for the Nebraska Public Power District (NPPD) 401(k) & 457(b) Retirement Plans. Your representative can help answer your retirement questions, including:

- Am I saving enough to meet my retirement goals?
- Are my investment choices aligned with my goals?
- Are my investments in line with my goals and risk tolerance?
- When will I be able to retire?
- Can I get extra help investing?

There is no cost to you to meet with your representative, so don't let another year go by — schedule your appointment today!

[SCHEDULE A MEETING](#)

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Maximizing Benefits: Growth in Savings Using Blended Options



401(k)
99%
participation via auto-enrollment and reenrollment strategy



Participation increase from **15%** in 2019 to **31%** in 2025

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Meeting Employees Where They Are



Flexible access to education — in-person and virtual formats



On-site scheduling and strategic partnering with NPPD



Focus on field and hybrid employees



Boost to accessibility and awareness of financial planning support



Certified financial professional services — effective January 2023



Student loan retirement match — effective May 2025

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Kansas Public Employees Retirement System (KPERS 457)

Arlen Zentner, Deferred Compensation Plan Officer

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Kansas Public Employees Retirement System



-  State of Kansas Deferred Compensation Plan – Supplemental Plan to Pension
-  As of June 2025, over **\$1.6B** in assets
-  Approaching **500** plans with local government offices
-  Over **28,000** members with an account balance
-  Approximately **66,000** eligible associates across the state
-  State participation rate of **60.5%**, locals **32.0%**, combined **42.6%**

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Employees Are Looking For Help



90% ... 57% ... 70%

of Americans say
they have **too many**
financial burdens
and not enough
resources to address
them

wish they had
gotten advice
sooner

of public workers
believe their
employer has a
responsibility to
provide options to
help them reach their
financial goals

People are
overwhelmed,
unsure where to
start, and are
looking for
guidance

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Communicating Advanced Rollout

- KPERS 457 worked closely with our Recordkeeper, Empower; our State Director; and the Lead Communication Strategist, to develop campaigns that would resonate with our participants.
- Focus on helping participants diversify via a variety of funds and advice options: Target Date Funds, Point in Time Advice and Managed Accounts
- Fully customized and branded email and mailing announcements

The image shows a promotional email for KPERS 457. The header features the KPERS 457 logo with the tagline "alongside KPERS for better financial security". The main content area includes a yellow sneaker icon, a magnifying glass icon, and a palm tree icon. The text "Take a look at your personal investment checkup" is displayed, followed by a paragraph about account assessment and a "Get your results" button. The footer includes the NAGDCA 2025 Annual Conference information: "NAGDCA 2025 ANNUAL CONFERENCE SAN DIEGO • SEPTEMBER 28 - OCTOBER 1".

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Communicating Advanced Rollout, cont.

- Use of banners and tiles on the KPERS 457 site
- Include in the employer newsletter "Newsbytes" to continually remind participants
- Include reminders at least annually in participant statement narrative sections

The image shows a promotional email for KPERS 457. The header features the KPERS 457 logo with the tagline "alongside KPERS for better financial security". The main content area includes an icon of a red figure standing out from a line of white figures, and an icon of a balance scale with stones. The text "You deserve an investment strategy as unique as you" is displayed, followed by a paragraph about My Total Retirement™ and a list of two items. The footer includes the NAGDCA 2025 Annual Conference information: "NAGDCA 2025 ANNUAL CONFERENCE SAN DIEGO • SEPTEMBER 28 - OCTOBER 1".

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Goals

- Ensure every participant in need of a personalized retirement strategy understands the Managed Accounts offering
- Reach as many participants as possible at both the state & local levels
- Provide a service that was helpful & cost-effective
- Ultimately, ensure the client experience was positive



kpers457
alongside KPERS for better financial security



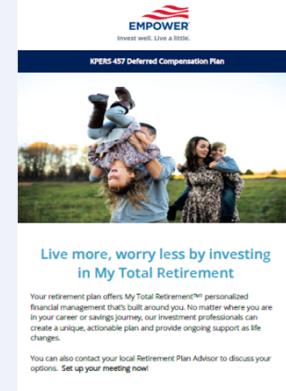
EMPOWER
Invest well. Live a little.

KPERS 457 Deferred Compensation Plan

My Total Retirement can help you start saving today, so you're ready for all your tomorrows

No matter what you make or how much you have saved, My Total Retirement™ can help you set and reach your financial goals. Sign up today and get unique, ongoing investment advice with no minimum account balance.

You can also contact your local Retirement Plan Advisor to discuss your options. Set up your meeting now!



EMPOWER
Invest well. Live a little.

KPERS 457 Deferred Compensation Plan

Live more, worry less by investing in My Total Retirement

Your retirement plan offers My Total Retirement™ personalized financial management that's built around you. No matter where you are in your career or savings journey, our investment professionals can create a unique, actionable plan and provide ongoing support as life changes.

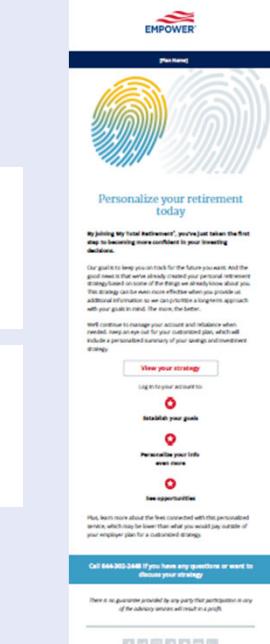
You can also contact your local Retirement Plan Advisor to discuss your options. Set up your meeting now!

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Challenges

<p>1 Convincing our Board of Trustees of the need for the service</p>	<p>2 Risk of over-communicating (mandatory pension vs. voluntary DC plan)</p>
<p>3 Participant onboarding and reliance on Employers to help spread the word</p>	<p>4 Introducing a service that has an additional cost to the participant</p>



EMPOWER
Invest well. Live a little.

Personalize your retirement today

My Total Retirement™ is the first personalized financial management service that's built around you. No matter where you are in your career or savings journey, our investment professionals can create a unique, actionable plan and provide ongoing support as life changes.

Your goal is to keep you on track for the future you want. And the good news is that we've already created your personalized retirement plan. All you have to do is sign up and start saving. The changes can be more drastic when you provide us additional information, so we can create a long-term plan with you.

We'll continue to monitor your account and rebalance when needed, keep an eye on your investment plan, which will include a personalized summary of your savings and investment strategy.

[View your strategy](#)

[Log in to your account](#)

- Establish your goals
- Personalize your life over time
- See opportunities

Plus, learn more about the free consultation with the personalized service, which may be lower than what you would pay outside of your employer plan for a traditional advisor.

Call 866-263-2348 if you have any questions or want to discuss your strategy.

There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

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Project Metrics



Since April 2024,
over 1,200
participants
have enrolled
in the service



721 Retirement
Readiness
Reviews, **485**
Best Interest
Profiles, **367**
Participant
Diversifications



Consistently
earned **high**
scores from
participants who
have participated
in a Retirement
Readiness
Review



Above average
open and click-
through rates on
emails
discussing the
service



Participant
awareness and
curiosity is high



alongside KPIRS for better financial security

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Hoosier START

Emily Boesen, Communications Director
Indiana State Comptroller

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Hoosier START



Indiana's 457(b) and 401(a) Deferred Compensation & Matching Incentive Plan



\$2B in assets



Sponsored by the State Comptroller



Over **68,000** members (state + local) with an account balance



Auto enrolled program for state employees

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Our Goals

- Increase participant activity once employees were auto-enrolled
- Empower managers to easily discuss employee benefits with their team
- Equip our leaders with easily accessible resources

Welcome to Hoosier START

Congratulations on being auto-enrolled in the State of Indiana Hoosier START Plan (457(b) and 401(a) Deferred Compensation and Matching Incentive Plan) sponsored by the State Comptroller. It's a powerful way to help you prepare for and live in retirement.

Get started today!

Set up your online profile
Sign up for an online account lets you access your account and retirement account wherever you work.

Register for a webinar
Our webinars can help you make decisions about your retirement savings and planning for retirement.

Download a video
Our videos give you information to help you plan for the retirement you want.

Use our tools and calculators
Access tools that can help you get a better understanding of the retirement plan you need in your retirement.



State of Indiana Deferred Compensation Plan
Governed by the Indiana State Comptroller

A Guide for Hoosier START Leaders

Your expertise combined with our tools and resources.

We work better together.

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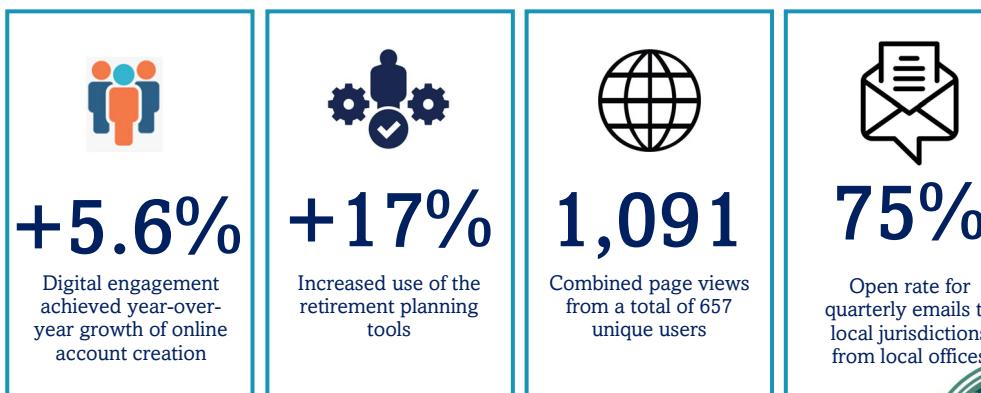
Leadership Campaign Rollout

- ▶ Created several easy-to-use resources to assist managers & employees understand their plan
- ▶ Provided links & descriptions to leader networks to distribute
- ▶ Promoted in statewide publications, websites & social media
- ▶ Included in email communications & direct mail

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Campaign Metrics



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