



Building Retirement Readiness

San Bernardino County's Multi-Channel Financial Wellness Initiative

Category: Participant Education & Communication

PROJECT DESCRIPTION

San Bernardino County Human Resources developed a multi-channel financial wellness initiative to improve retirement readiness and increase engagement with its defined contribution plans, serving more than 24,000 employees across a large and geographically dispersed workforce. Recognizing that traditional education methods were not effectively reaching participants, the County implemented an innovative, integrated strategy that delivers retirement education through in-person, virtual, interactive, and embedded outreach channels.

The program combines Salary Savings Summits, a monthly webinar series, Financially Well Experience events, and targeted departmental outreach to create multiple engagement touchpoints that reinforce learning and drive participant action. Leveraging existing technology, strategic partnerships, and a phased implementation approach, the initiative was designed to be cost-efficient, scalable, and sustainable.

The program has produced measurable results, including strong participation across all formats, increased utilization of retirement planning tools, growth in one-on-one consultations, and sustained demand for continued education. Participants report improved financial knowledge and greater confidence in retirement decision-making.

This initiative demonstrates leadership in participant education through its innovative multi-channel design, efficient use of resources, and replicable framework, providing a scalable model for all sizes of public sector employers seeking to enhance engagement and improve retirement outcomes.

PLAN HIGHLIGHTS

Total Plan Assets: \$2.28 B

Total Plan Participants: 79,452

Plans Offered: 457(b), 401(k), 401(a), PST, HRA

A Multi-Channel Engagement Strategy

Salary Savings Summit

In-person education with one-on-one consultations, enabling immediate participant action.

Webinar Series

Monthly virtual sessions delivering scalable, accessible financial education.

Financially Well Experience

Interactive workshops and expos providing hands-on learning and direct access to resources.

Targeted Outreach

Department presentations and event-based engagement in high-traffic, familiar settings.

KEY GOALS

- Increase participant engagement with retirement education programs across all delivery formats
- Improve understanding of defined contribution plan features, including contribution strategies and investment options
- Increase employee contribution rates and utilization of employer matching benefits
- Expand access to retirement education for employees across all geographic regions and work schedules
- Increase utilization of retirement planning tools and one-on-one financial consultations

SUMMARY San Bernardino County Human Resources identified a critical need to enhance retirement readiness among its approximately 25,000 employees, as traditional financial education methods were not effectively reaching a large, geographically dispersed, and diverse workforce. In response, the County implemented a multi-channel financial wellness initiative designed to deliver accessible, actionable retirement education through in-person, virtual, interactive, and targeted outreach strategies. This approach significantly expanded participant access and engagement, reaching 3,553 employees across all program formats and more than 24,000 through targeted communications, while driving measurable outcomes such as increased utilization of retirement planning tools, growth in one-on-one consultations (107 sessions conducted), and improved participant contribution behaviors (approximately 3% increase in participants and almost 10% increase in deferral amounts). As a result, employees report greater understanding of retirement planning concepts and increased confidence in making financial decisions, demonstrating the program's effectiveness in addressing gaps in engagement and supporting long-term retirement readiness.

Delivering education through multiple touchpoints to drive engagement and behavior change

FEASIBILITY FOR OTHER PLAN SPONSORS San Bernardino County's multi-channel financial wellness initiative was intentionally designed to be cost-effective, scalable, and easily replicable for other public sector employers. The program leverages existing technology platforms, such as virtual meeting tools, and strategic partnerships with retirement plan providers to deliver high-quality education without requiring significant additional resources.

Key components—including webinars, in-person events, and targeted outreach—can be implemented individually or as part of a phased approach, allowing employers to tailor the model based on organizational size, staffing, and budget. The County successfully delivered the program while reaching approximately 25,000 employees through existing communication channels and facilitating over 1,500 webinar engagements, demonstrating scalability without increased infrastructure.

This flexible framework enables other governmental employers to expand financial education offerings, improve participant engagement, and achieve measurable outcomes using readily available tools and partnerships. The model provides a practical and sustainable roadmap for enhancing retirement readiness across diverse workforces.

PROGRAM RESULTS AT A GLANCE

24,000+

EMPLOYEES REACHED THROUGH
TARGETED COMMUNICATION

3,553

TOTAL PARTICIPANTS

3,158

EMPLOYEES UTILIZED ONLINE
ENGAGEMENT TOOLS

~10%

DEFERRAL RATES INCREASED BY

90%

SURVEY RESPONDENTS REPORTED
INCREASED CONFIDENCE IN
RETIREMENT

4.8 ★

AVERAGE SATISFACTION RATE FROM
SURVEY RESPONDENTS

85%

SURVEY RESPONDENTS INDICATED
THEY ARE MORE LIKELY TO TAKE
ACTION FOLLOWING PROGRAM
PARTICIPATION

CONTACT PERSON

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CONTRIBUTING STAFF

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INDUSTRY PARTNERS

Fiduciary Consulting Group at Morgan Stanley
Voya Financial

NAGDCA GOV'T MEMBER

Yes

"After attending this Summit, I finally saw how even a small change can make a big difference. Learning how just \$5 more per paycheck could grow over 20 years motivated me to increase my deferral—and it feels great knowing I'm taking a simple step toward a stronger retirement."

- San Bernardino County employee, Department of Child Support Services, Early Career

GOALS & OUTCOMES

Increase participant engagement with retirement education programs across all delivery formats Achieved nearly 4x higher event participation compared to last year reflecting stronger promotion and targeting, more relevant, participant-centered content, and Increased trust and awareness of the program

April 2024 - March 2025				April 2025 - March 2026			
Event Type	# of Events	Attendees	Avg. Attendees	Event Type	# of Events	Attendees	Avg. Attendees
Consultations	0	0	0	Consultations	11	107	10
Experience	0	0	0	Experience	2	117	59
Expo	7	296	42	Expo	9	1,092	121
Presentation	6	227	38	Presentation	4	159	40
Summit	0	0	0	Summit	11	503	46
Webinar	1	222	222	Webinar	15	1,575	105
Grand Total	14	745	53	Grand Total	52	3,553	68

Improve understanding of defined contribution plan features, including contribution strategies and investment options

Increase employee contribution rates and utilization of employer matching benefits

"I've attended a few of the different events offered because each one covers something unique. Whether it's budgeting, investments, or retirement planning, I always learn something new. This has motivated me to increase my contributions to maximize my County match and be more intentional about my financial future. I've also met with Voya to review my investments and ensure my investments align with my semi-aggressive investment strategy."

- San Bernardino County employee, San Bernardino County Sheriffs Department, Late Career

Expand access to retirement education for employees across all geographic regions and work schedules

- Increased locations for in-person events to spread across all 5 county districts to give more opportunities for face-to-face education sessions
- Increased number of webinars hosted that allow for employees to join from wherever they are

April 2024 - March 2025				April 2025 - March 2026			
	# of Events	Attendees	Avg. Attendees		# of Events	Attendees	Avg. Attendees
District 1	0	0	0	District 1	6	349	58
District 2	1	37	37	District 2	4	60	15
District 3	1	39	39	District 3	8	378	47
District 4	1	32	0	District 4	0	0	0
District 5	6	238	40	District 5	19	1,191	63
Online	5	399	80	Online	15	1,575	105
Total In Person	14	745	53	Total In Person	52	3,553	288

EVENT STATS BY THE NUMBERS

503
SUMMIT PARTICIPANTS

117
INTERACTIVE EVENT
PARTICIPANTS

1,575
WEBINAR ATTENDEES

107
1:1 CONSULTATIONS

434
AVERAGE REGISTRATIONS
PER REMAINING WEBINARS

80%
MAKING CHANGES TO THEIR
DEFERRALS AND/OR THEIR
INVESTMENTS DURING THE
CONSULTATION

Increase utilization of retirement planning tools and one-on-one financial consultations

"The webinar series has been incredibly helpful in my retirement planning! I like that I can join from anywhere and still walk away with practical tips. I've learned a lot about the many tools and resources available and have used them to better prepare for retirement. I especially like the MyOrangeMoney feature. It's easy to understand based on my current deferrals how much I will have during retirement."

- San Bernardino County employee, Human Resources Department, Mid Career

Leadership, Innovation, and Replicability

Multi-Channel Model Cost-Effective Design Accessible Approach Replicable Framework

Reaches employees across formats

Maximizes existing resources

Supports a geographically dispersed workforce

Scalable for all-sized public sector employers

EXPANSION OF ENGAGEMENT STRATEGY

Program Diversification

Expanded from 3 event types to **6**, including:

- Experience Events
- Summits
- One-on-One Consultations

New formats accounted for **731** attendees, demonstrating demand for more personalized and interactive engagement opportunities

"I really enjoyed the Financially Well Experience! It made retirement planning feel approachable by showing us how to create our own personalized budgets for retirement. The presenter helped me understand where I stand today and gave me the confidence to make small changes—like increasing my contributions—that will have a big impact over time."

- San Bernardino County employee, Workforce Development Department, Mid Career

OVERALL PROGRAM GROWTH

2.7x

NUMBER OF EVENTS OFFERED

4x

GROWTH IN TOTAL ATTENDANCE

28.40%

GROWTH IN AVERAGE ATTENDANCE PER EVENT

STRATEGIC TAKEAWAYS

- **Nearly quadrupled total participation** (3.7x) while expanding programming by almost tripling the total number of events
- Transformed from a limited event model into a **scalable, multi-channel engagement ecosystem**
- **Drove both breadth and depth** - expanding total events to nearly 3.7x prior levels while increasing average attendance per event by 28%
- Proved that **intentional, data-driven program design** can significantly amplify participant engagement at scale

INCREASE TO PLAN ASSETS

Due to our educational efforts, our employees learned the benefits of saving more now to plan for retirement and felt more confidence in the salary savings process. These changes lead to an increase in deferral amounts, leading to an increase in total plan assets.

Plan Assets

Plan Name	2025 February Balance	2026 February Balance	Difference	% Change
457 b	\$1,309,216,093.41	\$1,467,691,854.49	\$158,475,761.08	12.10%
401 k	\$ 239,528,174.97	\$ 274,532,898.75	\$ 35,004,723.78	14.61%
PST	\$ 53,731,927.52	\$ 56,998,123.38	\$ 3,266,195.86	6.08%
401 a	\$ 58,109,649.59	\$ 67,610,635.79	\$ 9,500,986.20	16.35%
VEBA/RMT	\$ 274,306,452.39	\$ 314,708,809.38	\$ 40,402,356.99	14.73%
Courts 457 b	\$ 60,606,428.61	\$ 67,796,204.49	\$ 7,189,775.88	11.86%
Courts PST	\$ 171,280.85	\$ 130,245.61	\$ (41,035.24)	-23.96%
Courts 401 k	\$ 26,549,403.57	\$ 31,055,884.35	\$ 4,506,480.78	16.97%
Courts 401 a	\$ 66,707.21	\$ 81,478.07	\$ 14,770.86	22.14%
Courts VEBA/RMT	\$ 1,364,536.42	\$ 1,539,938.79	\$ 175,402.37	12.85%
Grand Total	\$ 2,023,650,654.54	\$ 2,282,146,073.10	\$ 258,495,418.56	11.33%

PARTICIPANT COMMUNICATION

The Human Resources Employee Benefits and Services Division developed a communication strategy that effectively described the various events, educational topics, and registration information.

COUNTY-WIDE EVENT NOTIFICATION EMAILS

We used two different email lists to share each event with our employees. The first is a list of all County employees managed by our County Administrative Office. The second list is an internal HR list of our Wellness Advocates. These Advocates are volunteers from each County department who assist our team with sharing information and incentives with our employees.



We're excited to introduce the Financially Well Experience, a brand-new in-person financial wellness seminar and expo series designed to help you take control of your finances and reduce money-related stress.

We have two experiences scheduled this year at the **Government Center Board Chambers** located **385 N Arrowhead Ave, San Bernardino** from **11:00 AM - 1:00 PM**.

- **Mastering Money Basics | Tuesday, December 2, 2025**
Learn how to build a solid financial foundation through smart spending, debt management, purposeful saving, and strong credit.
[Register for the event](#)
- **#Adulting: Surviving to Thriving | Wednesday, January 21, 2026**
Discover practical tools for budgeting, managing debt, setting goals, and building healthy money habits as an adult.
[Register for the event](#)

Each experience includes a **1-hour seminar** held in the Government Center Board Chambers, immediately followed by a **financial vendor expo** in the Rotunda featuring valuable resources, fun giveaways, and raffle prizes—including a Samsung and Garmin watch.

Featured vendors:

- Voya Financial
- ScholarShare
- Arrowhead Credit Union
- Securian
- Cal Baptist University
- University Of Redlands
- Clandestino Coffee

Clandestino Coffee will be serving barista-crafted lattes for up to 100 employees who attend the expo.

Join us for a fun and engaging experience that will inspire you to take small steps toward big financial confidence. We can't wait to see you there!

Employees may participate in Wellness events during their personal time. Employees should obtain prior approval from their supervisor if requesting time off to attend during work hours.



Human Resources is bringing back the invaluable **Salary Savings Summit**! This event is designed to help employees gain a better understanding of their **Voya** contributions, learn how to navigate their online profiles, and take steps toward retirement planning.

Voya's presentation will focus on how to make the most of your salary savings options, maximize retirement contributions, and make informed financial decisions. Employees can schedule one-on-one meetings with a Voya representative to review their personal accounts. These personalized consultations offer the opportunity to:

- Adjust contribution limits
- Explore available investment options
- Get guidance on navigating your Voya online account
- Receive customized advice tailored to your unique financial goals

The first **Salary Savings Summit** will be held on **Tuesday, March 10th** at **Arrowhead Regional Medical Center (400 N. Pepper Ave, Colton)** at **12:00 PM**.

If you are interested in attending, please visit the [Event Registration Page](#). Please note, registration will be accepted on a first-come, first-served basis. You will receive a confirmation email from the Salary Savings team once your registration has been approved.

For more details about the event and available resources, visit the [Salary Savings webpage](#) or email us at SalarySavings@hr.sbcounty.gov.

We look forward to helping you take the next step in your financial future!

COUNTY-WIDE EVENT POSTERS

The event posters are distributed to the Wellness Advocates. They are instructed to email it out to their department and print them out to post them around their offices. This allows for employees to be reminded of the upcoming events in different mediums.

SALARY SAVINGS WEBINAR

Tuesday
April 8, 2026
12:00 pm

Microsoft Teams

Guest Speakers

Hannah Boutros
HR Analyst
San Bernardino County

George Peterson
Financial Advisor
Voya Financial

Jalel Braden
Senior Communications Specialist
San Bernardino County Employees' Retirement Association

Key Discussions & Insights

- ✓ Why Budgeting Matters
- ✓ 50/30/20 Rule
- ✓ SBCERA Pension
- ✓ Voya Resources & Tools

REGISTER NOW

Your Benefits. Your Future. Your Choice.

Financially Well Experience

In Person Event

Empower Your Future. One Step at a Time.

Join us for an engaging in-person financial wellness event designed to help you take control of your money, reduce stress, and build a solid foundation for your future. This event combines a powerful financial seminar with a resource-packed expo, giving you both the knowledge and tools to start making confident financial choices.

Seminar Topic: Mastering Money Basics

Learn how to take control of your financial life with a plan:

- Smart spending habits
- Debt management strategies
- Saving with purpose
- Building and protecting your credit

Register Here: link.sbcounty.gov/financial

Event Details

Date: Tuesday, December 2
Time: 11:00 AM - 1:00 PM
Location: PERC - Pavilion Room
217 E. Club Center Dr, Suite A
San Bernardino

The seminar is 1 hour, with a vendor expo afterward. All Attendees will be entered into a raffle for a **Garmin Watch**.

This is an in-person event. Space is limited—registration is required.



Human Resources

Salary Savings Summit

Maximize Your Retirement Benefits

What to Expect:

- ✓ Overview of the County's Salary Savings plans
- ✓ How Pre-Tax and Roth contributions work
- ✓ Ways to personalize and strengthen your retirement strategy
- ✓ Discover how to navigate market ups and downs
- ✓ Tools and resources available to support retirement planning

Join Us for an Inspiring Presentation

March 10, 2026
12:00 pm - 12:30 pm
ARMC - Oak Room
400 N Pepper Ave, Colton

Register Today!

For More Information

(909) 387-6098
<https://link.sbcounty.gov/salary-savings>
SalarySavings@hr.sbcounty.gov

Limited One-on-One Consultations with Voya are available!