

Introduction

NAGDCA plan sponsors and industry partners seek to have a positive impact on participant retirement outcomes. A thoughtful and well executed engagement and communication strategy is an important component in achieving this goal. Please consider taking a few minutes to complete our survey related to communication and engagement approaches, data elements shared with your providers, and financial wellness initiatives.

Survey Details:

- **Estimated time to complete - 15 minutes**
- **To download a PDF version of the survey, please [click here](#).**
 - **TIP! Download the PDF version to preview the survey and compile your answers prior to completing the survey online.**
- **To complete a portion of a survey and return later to finish the rest, you must access the survey from the same device.**
 - **TIP! Be sure to click Next or Done at the bottom of the page to save your responses before exiting.**

General Plan Information

1. Your Information

Name

Organization

City

State/Province

Email Address

2. What type of plan(s) are offered? *(Select all that apply)*

- 457(b)
- 401(a)
- 401(k)
- 403(b)
- Other (please specify)

3. What is the current total plan(s) assets? *(All plans combined)*

- <\$25 million
- \$25 million - \$99 million
- \$100 million - \$499 million
- \$500 million - \$999 million
- >\$1 billion

4. Who sponsors the plan(s)?

- City
- County
- State
- Agency
- Other (please specify)

5. How many participants with a balance are in the plan(s)? *(All plans combined)*

- <1,000
- 1,000 - 4,999
- 5,000 - 9,999
- 10,000 - 19,999
- 20,000 - 49,000
- >50,000

6. Is this a single employer or multiple employer plan?

- Single Employer
- Multiple Employer

7. Does the plan(s) have a single vendor or multiple vendors?

- Single Vendor
- Multiple Vendors

8. Does the plan(s) have auto features? *(Select all that apply)*

- Yes, auto enrollment
- Yes, auto escalation
- No

9. Which of these describes the plan(s)? *(Select all that apply)*

- Primary
- Supplemental
- Hybrid
- Mandatory
- Voluntary

Implementation

10. Who is involved with implementing participant engagement and communications initiatives? *(Select all that apply)*

	Developing	Reviewing	Distributing
Plan Sponsor staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other government office or employer (e.g., benefits department, employer staff, HR personnel, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plan's recordkeeper	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consultant/Advisor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plan's Board/Committee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify and identify level of involvement - developing, reviewing, disseminating)

Services Provided

11. Who provides the following services? Please select N/A for services not offered by your plan, recordkeeper or external third-party and use the comment field below to provide more information.

	Recordkeeper	External Third-Party	Internal	N/A - Not Offered
Strategic communications planning with plan sponsor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Measuring and benchmarking communication initiatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Onsite group educational meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Onsite individual educational meetings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In-person individual advice services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Newsletters - print (ongoing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General print campaigns (ad hoc)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Targeted print campaigns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General email campaigns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Targeted email campaigns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AI-powered tools (e.g., chatbots, virtual assistants, personalized financial guidance)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online education resources (e.g. articles, videos, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online investment advice services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webinars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retirement income tools and calculators	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social media	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify other services provided)

12. If services are not offered, please let us know why not.

Strategy

13. Who is primarily responsible for developing the annual communication and engagement strategic plan?

- Recordkeeper
- Plan sponsor staff
- Consultant
- Committee/Board
- We don't currently do strategic planning for communications and engagement
- Other (please specify)

14. What were the main goals of your communications and participant engagement initiatives in the past year? *(Select all that apply)*

- Increase plan participation
- Increase use of digital tools/resources
- Increase savings rates
- Optimize investment allocations
- Increase personalization/segmentation
- Other (please specify)
- Improve cybersecurity awareness
- Improve retirement income readiness
- Increase retention of assets at retirement
- Promote holistic financial wellness
- Increase use of managed accounts/advice services

15. Which of the following topics did your communications/participant engagement initiatives cover over the past year? *(Select all that apply)*

- Participating in the plan
- Investments
- Emergency savings
- Student loans/debt
- Plan features (e.g., auto features, employer match, Roth options)
- Plan loans/withdrawals
- Fees
- Regulatory changes
- Guaranteed income products
- Other (please describe)
- Target-date fund education
- Managed accounts/advisory services
- Roth vs. pre-tax decision education
- Cybersecurity/fraud awareness
- AI or digital planning tools
- Healthcare cost planning
- Post-separation planning
- Retention messaging

16. How do you benchmark and measure the success of your participant engagement initiatives? *(Select all that apply)*

- | | |
|--|--|
| <input type="checkbox"/> Survey responses | <input type="checkbox"/> Income replacement ratios |
| <input type="checkbox"/> Meeting attendance | <input type="checkbox"/> Digital engagement analytics |
| <input type="checkbox"/> Changes to enrollments, savings ratings, etc. | <input type="checkbox"/> Asset retention at separation |
| <input type="checkbox"/> Click rates (e.g. opening emails) | <input type="checkbox"/> Managed account adoption |
| <input type="checkbox"/> Tracking online engagement | <input type="checkbox"/> None, we don't benchmark the progress |
| <input type="checkbox"/> Retirement readiness metrics | |
| <input type="checkbox"/> Other (please specify) | |

17. What single metric **most** influences your future communication decisions?

- | | |
|---|---|
| <input type="radio"/> Survey responses | <input type="radio"/> Income replacement ratios |
| <input type="radio"/> Meeting attendance | <input type="radio"/> Digital engagement analytics |
| <input type="radio"/> Changes to enrollments, savings ratings, etc. | <input type="radio"/> Asset retention at separation |
| <input type="radio"/> Click rates (e.g. opening emails) | <input type="radio"/> Managed account adoption |
| <input type="radio"/> Retirement readiness metrics | |
| <input type="radio"/> Other (please specify) | |

Communication Channels

18. Which **in-person** communication methods are generally used the most by your participants and which ones do you feel have been most effective for your participant population?

	Used by your participants	For participants who used this service, how effective do you think it was?
Onsite group educational meetings	<input type="text"/>	<input type="text"/>
Onsite individual educational meetings	<input type="text"/>	<input type="text"/>
In-person individual advice services	<input type="text"/>	<input type="text"/>

Other (describe other in-person services provided)

19. Which **print** communication methods are generally used the most by your participants and which ones do you feel have been most effective for your participant population?

	Used by your participants	For participants who used this service, how effective do you think it was?
Newsletters (ongoing)	<input type="text"/>	<input type="text"/>
General print campaigns (ad hoc)	<input type="text"/>	<input type="text"/>
Targeted print campaigns	<input type="text"/>	<input type="text"/>

Other (describe other print services provided)

20. Which **online** communication methods are generally used the most by your participants and which ones do you feel have been most effective for your participant population?

	Used by your participants	For participants who used this service, how effective do you think it was?
General email campaigns	<input type="text"/>	<input type="text"/>
Targeted email campaigns	<input type="text"/>	<input type="text"/>
Online education resources (e.g. articles, videos, etc.)	<input type="text"/>	<input type="text"/>
Online investment advice services	<input type="text"/>	<input type="text"/>
AI chat/virtual assistant	<input type="text"/>	<input type="text"/>
Webinars	<input type="text"/>	<input type="text"/>
Hybrid meetings	<input type="text"/>	<input type="text"/>
Retirement income tools and calculators	<input type="text"/>	<input type="text"/>
Employer sponsored social media	<input type="text"/>	<input type="text"/>
Plan sponsored social media	<input type="text"/>	<input type="text"/>
Text messaging/SMS	<input type="text"/>	<input type="text"/>
Push notifications (app based)	<input type="text"/>	<input type="text"/>
Short-form video	<input type="text"/>	<input type="text"/>
Personalized dashboards	<input type="text"/>	<input type="text"/>

Other (describe other online services provided)

Retirement Income

21. If your plan provides a retirement income projection **on participant statements**, what does it include? *(Select all that apply)*

- Social Security Estimate
- Pension Benefits (Systematically transmitted)
- Pension Benefits (If manually entered by participant)
- Other Outside Assets
- N/A - we don't provide a retirement income projection on participant statements

22. If your plan provides a retirement income projection through a **recordkeeper online tool**, what does include? *(Select all that apply)*

- Social Security Estimate
- Pension Benefits (Systematically transmitted)
- Pension Benefits (If manually entered by participant)
- Other Outside Assets
- N/A - we do not provide a retirement income projection through a recordkeeper online tool

23. If your plan provides a retirement income projection through an **online tool provided by another third party**, what does it include? *(Select all that apply)*

- Social Security Estimate
- Pension Benefits (Systematically transmitted)
- Pension Benefits (If manually entered by participant)
- Other Outside Assets
- N/A - we do not provide a retirement income projection through an online tool from other third party

24. If your plan provides a retirement income projection through an **online tool developed (or provided) by the plan sponsor**, what does it include? *(Select all that apply)*

- Social Security Estimate
- Pension Benefits (Systematically transmitted)
- Pension Benefits (If manually entered by participant)
- Other Outside Assets
- N/A - we do not provide a retirement income projection through an online tool from plan sponsor

Misc

25. Which of the following actions does your plan currently take to support pre-retirees and/or retirees? *(Select all that apply)*

- | | |
|--|--|
| <input type="checkbox"/> Pre-retirement seminars, workshops, or webinars | <input type="checkbox"/> Education on coordinating DB and DC benefits |
| <input type="checkbox"/> One-on-one retirement counseling sessions | <input type="checkbox"/> Financial wellness programming tailored to near-retirees |
| <input type="checkbox"/> Retirement readiness checklists or planning guides | <input type="checkbox"/> Dedicated retiree communications (e.g., newsletters, website content) |
| <input type="checkbox"/> Targeted communications beginning at a specific age | |
| <input type="checkbox"/> Education on Social Security claiming strategies | |
| <input type="checkbox"/> Other (please describe) | |

- None, we do not currently offer targeted programs for pre-retirees or retirees

26. If your plan offers fiduciary investment advisory services, who provides the investment advice?

- Registered Investment Advisor contracted through Recordkeeper
- Plan Consultant/Advisor
- Third-party Financial Advisor / Registered Investment Advisor contracted separately from recordkeeper
- Other, please specify.

27. How do you participate in National Retirement Security Month (NRSM)?

- Use our Recordkeeper's campaign
- Create our own custom campaign
- Partner with our recordkeeper to create a custom campaign
- Use NAGDCA's campaign *(Your Whole Story)*
- We do not participate

Implementation Barriers

28. Effective communication often depends on good information/data. Which of the following data points do you share with your recordkeeper? If you do not share some or all participant data, what is the reason?

	Shared with recordkeeper?	If not shared with recordkeeper, why not?
Email address	<input type="text"/>	<input type="text"/>
Salary	<input type="text"/>	<input type="text"/>
Eligible participant population	<input type="text"/>	<input type="text"/>
Gender	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
Date of Hire	<input type="text"/>	<input type="text"/>
Date of Termination	<input type="text"/>	<input type="text"/>
Salary Deferral Rate	<input type="text"/>	<input type="text"/>
Department / Agency Code	<input type="text"/>	<input type="text"/>
Pension benefit	<input type="text"/>	<input type="text"/>
Social Security Eligibility	<input type="text"/>	<input type="text"/>
Phone	<input type="text"/>	<input type="text"/>

Holistic Approaches

29. Is the plan sponsor (e.g. Board/Committee, etc.) responsible for overseeing the DB and DC plans or just the DC plan(s)?

- Both the DB and DC plans
- DC plan(s) only
- DC plan(s) because there is no DB plan

30. If your participants have access to a DB plan, do you combine a participant's DB and DC estimated benefits to show a more holistic picture of their expected retirement income?

- Yes, we currently provide this
- Yes, but the participants need to fill in their own information
- No, but we are looking to review in the next 12 months
- No, and we have no plans to do so at this time

31. Are you incorporating financial wellness into your communications/engagement strategy?

- Yes, currently
- No, but we are looking to implement in the next 12 months
- No, and we have no plans to do so at this time

Holistic Approaches

32. Who primarily provides financial wellness resources to participants? *(Select all that apply)*

- Recordkeeper
- Third-party financial wellness provider
- Plan sponsor / employer-developed resources
- Financial advisors or consultants
- Other (please specify)

33. Are financial wellness communications or resources targeted to specific participant groups?

- Yes - based on career stage (e.g., early career, mid-career, pre-retirees)
- Yes - based on participant behavior or engagement
- Yes - based on demographic or employment groups
- No - resources are generally the same for all participants

34. Which financial wellness topics are included in your participant communications or programming? *(Select all that apply)*

- | | |
|---|--|
| <input type="checkbox"/> Budgeting and money management | <input type="checkbox"/> Healthcare and retirement medical costs |
| <input type="checkbox"/> Debt management or student loans | <input type="checkbox"/> Social Security education |
| <input type="checkbox"/> Emergency savings | <input type="checkbox"/> Lifetime income planning |
| <input type="checkbox"/> Retirement planning | <input type="checkbox"/> Investing basics |
| <input type="checkbox"/> Other (please specify) | |

Emerging Trends and Innovations

35. Is your plan currently using or exploring artificial intelligence (AI) tools to support participant communications or engagement?

- Currently using AI tools
- Exploring or piloting AI tools
- Not currently using, but considering
- Not currently using and no plans to adopt

36. Is your plan considering adding or expanding guaranteed income options within the plan (e.g., annuities or other lifetime income solutions)?

- Currently offers a guaranteed income option
- Actively exploring adding a guaranteed income option
- Interested but not actively exploring
- Not currently considering

37. Which emerging communication or engagement approaches is your plan exploring or considering? (*Select all that apply*)

- AI-powered participant tools (e.g., chatbots, virtual assistants)
- Personalized or behavior-based messaging
- Financial wellness platforms or tools
- Mobile-first communication strategies
- Short-form video or interactive digital content
- Expanded retirement income education
- None of the above

38. Which SECURE 2.0 provisions has your plan communicated—or plans to communicate—to participants? (*Select all that apply*)

- Changes to required minimum distribution (RMD) rules
- Retirement catch-up contribution changes
- Emergency savings or withdrawal provisions
- Student loan matching contributions
- Retirement income or lifetime income provisions
- Not applicable to our plan
- Other SECURE 2.0-related plan changes (please specify)

- None, we have not communicated SECURE 2.0 changes to participants

39. How is your plan communicating voluntary or mandatory changes related to SECURE 2.0? *(Select all that apply)*

- Targeted participant emails or digital communications
- Updates on the plan website or participant portal
- Webinars or educational sessions
- Communications delivered by the recordkeeper or service providers
- Printed communications or mailings
- Information included in enrollment or onboarding materials
- Not applicable to our plan
- Other (please specify)

- None, we have not communicated SECURE 2.0 changes to participants

40. What is the biggest challenge your plan faces today in engaging participants? *(Select one)*

- Low participant engagement with communications
- Limited participant financial literacy
- Difficulty reaching younger or early-career employees
- Limited staff or resources to support engagement
- Difficulty motivating participants to take action
- Other (please specify)

41. Looking ahead, what do you anticipate will be the biggest challenge for participant engagement over the next three years? *(Select one)*

- Increasing personalization of communications
- Integrating new technologies and digital tools
- Addressing financial stress beyond retirement savings
- Communicating retirement income strategies
- Combating misinformation or confusion
- Maintaining participant engagement in a digital environment
- Other (please specify)