

Strategic Communications for DC Plans

An Interactive Workshop



2026 ANNUAL CONFERENCE
SEPTEMBER 27-30
Caribe Royale Orlando

1

Today's Presenters



Beth Conradson Cleary
Executive Director
City of Milwaukee



Karla Kirkling
Executive Director, Healthcare & Benefits
Chicago Public Schools



Jennifer Mausolf
Customer Strategies Director
Municipal Employees' Retirement
System of Michigan



Megan Yost
Senior Vice President, Thought
Leadership & Insights
Segal

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



2

What We'll Cover

- Communicating change to diverse workforces
- Strategic communications planning and stakeholder support
- Micro-campaigns and targeted communications
- Case study: Mandatory Roth catch-up contributions
- Wrap up and key takeaways

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



3

Our Session Format

Share real-life stories

Group activities

Sharing and reflecting



2026 ANNUAL CONFERENCE
SEPTEMBER 27-30
Caribe Royale Orlando

4

Communicating Change to Diverse Workforces

Karla Kirkling, Executive Director, Healthcare & Benefits, Chicago Public Schools

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



5

Chicago Public Schools (CPS)

One of the largest school districts in the U.S. and largest in Illinois:



626 schools



316,000 students



43,000 employees

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



6

Retirement Benefits

DB plan

- Chicago Teacher Pension Fund (CTPF) or Municipal Employees' Annuity and Benefit Fund (MEABF)
- Supplemental 403(b) and 457(b) DC plans

Total DC Assets

\$2.67B

Number of participants with balance including legacy:

39,837

Active Participants

16,000+

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



7

Many Layers of DC Plan Stakeholders



NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



8

Additional DC Plan Stakeholders

Employee groups and labor unions



CPS executive and governance



NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



9

Activity: Reaching People Effectively

Consider your stakeholder and barrier



NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



10

Strategic Communications Planning and Stakeholder Support

Jennifer Mausolf, Customer Strategies Director, Municipal Employees' Retirement System of Michigan

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



11

Municipal Employees' Retirement System of Michigan (MERS)

MERS is an **independent** retirement services company that was created to administer the **retirement** plans for Michigan's local units of government on a **not-for-profit** basis.



MERS partners with more than **1,100** local units of government

Retirement benefits are determined at the **local level**

We provide reliable retirement benefits to over **150,000 participants**

We pool over **\$19 billion** in assets



2026 ANNUAL CONFERENCE
SEPTEMBER 27-30
Caribe Royale Orlando

12

MERS Transformational Change

A three-year journey spanning operations, plan design, and participant experience.

Duration

3 years

transformational journey

Operations

20

processes overhauled

Plan design

15

changes implemented

Content

597+

resources reviewed & updated + ADA compliance

Customer Experience

A clearer, more engaging experience

- Transitioned recordkeepers
- Streamlined the investment menu
- Modernized pricing to a flat fee
- Implemented free financial advice

Operational Backbone

Stronger controls. Simpler administration.

- Strengthened compliance and data integrity
- Modernized payroll reporting processes

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



13

Why People Resist Change

People rarely resist simply because they were not informed.

What must be true for someone to embrace change?

Understand the why

See the benefit

Trust the process & people leading the change

Have clear communication

Empower people

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



14

ACTIVITY 1

The Domino Effect: Sequence The Work

At your table: arrange all 16 cards in the order you would act. 5 MIN

01	02	03	04
05	06	07	08
09	10	11	12
13	14	15	16

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



15

MERS Change-management Steps

Change Management Has a Deliberate Sequence

01 Create The Climate For Change	02 Engage & Enable	03 Implement & Sustain Change
1 Create urgency 2 Form a coalition 3 Create a vision for change	1 Communicate the vision 2 Empower action 3 Create quick wins	1 Build on the change 2 Make it stick

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



16

ACTIVITY 1

Our Actual Sequence



NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



17

Planning Communications Channels Comes Fourth (Not First)

Start by making three decisions. Only then choose the delivery system.

Strategy

01

Objective

What is our goal or call to action?

02

Audience

Who needs to understand or act?

03

Timeline

Is there a deadline or timeline to understand?

Execution

04

Channels

Where will they engage with the message?



2026 ANNUAL CONFERENCE
SEPTEMBER 27-30
Caribe Royale Orlando

18

Two Planning Disciplines

Plan in context. Adjust in motion.

Calendar Planning

**Look across the organization
before adding another touchpoint.**

- 01 Scan** What else is planned?
- 02 Align** Where can timing reinforce the message?
- 03 Amplify** What efficiencies or opportunities emerge?

Feedback Loop

**Treat the plan as a learning
system—not a fixed document.**

- 1 Listen** Gather feedback along the way
- 2 Learn** Identify friction, confusion, and trust gaps
- 3 Adjust** Change the plan while it can still help

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



19

MERS Outreach Calendar



Activity	Sept 27	Sept 28	Sept 29	Sept 30
Registration	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM
Check-in	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM
Networking	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM	8:00 AM - 5:00 PM
Keynote	9:00 AM - 10:00 AM	9:00 AM - 10:00 AM	9:00 AM - 10:00 AM	9:00 AM - 10:00 AM
Breakout Sessions	10:30 AM - 12:00 PM	10:30 AM - 12:00 PM	10:30 AM - 12:00 PM	10:30 AM - 12:00 PM
Lunch	12:00 PM - 1:00 PM	12:00 PM - 1:00 PM	12:00 PM - 1:00 PM	12:00 PM - 1:00 PM
Panel Discussion	1:30 PM - 2:30 PM	1:30 PM - 2:30 PM	1:30 PM - 2:30 PM	1:30 PM - 2:30 PM
Workshop	2:30 PM - 4:00 PM	2:30 PM - 4:00 PM	2:30 PM - 4:00 PM	2:30 PM - 4:00 PM
Coffee Break	4:00 PM - 5:00 PM	4:00 PM - 5:00 PM	4:00 PM - 5:00 PM	4:00 PM - 5:00 PM
Closing Remarks	5:00 PM - 6:00 PM	5:00 PM - 6:00 PM	5:00 PM - 6:00 PM	5:00 PM - 6:00 PM

20

Micro-Campaigns and Targeted Communications

Beth Conradson Cleary, Executive Director, City of Milwaukee

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



21



Mission: To help City of Milwaukee employees save enough in the 457(b) DC plans to help them retire when they want and live with dignity and sufficient income in retirement.

About our plan:

\$1.5B

ASSETS

10,192

PARTICIPANTS WITH
A BALANCE

90%

PARTICIPATION

7.3%

AVERAGE SAVINGS RATE

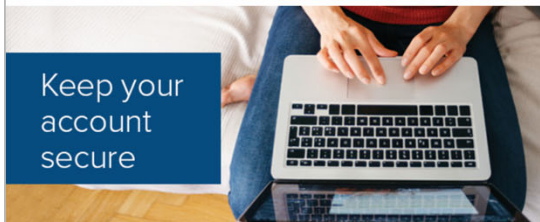
NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



22

Micro-Campaign Examples

**City of Milwaukee
Deferred Compensation Plan**
Financial Independence. It starts today.



Keep your account secure

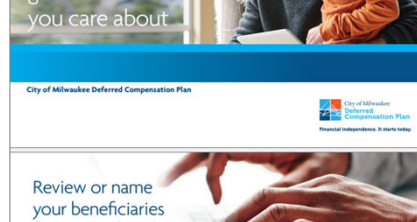
Plan records indicate you have not registered your account
Registering your Milwaukee Deferred Compensation Plan account online is important. Not only does it help you access tools and resources for your account, but it takes advantage of Voya's layers of strong online security to help provide protection against the ongoing risk of fraud and cyber threats. Be your own first line of defense in protecting your account and identity.

Log In

Visit www.milwaukeeedcp.com today. Select **Register Now** below the **Enter** button in the **Log In** section to register your

Do something good for those you care about

City of Milwaukee Deferred Compensation Plan
Financial Independence. It starts today.



Review or name your beneficiaries for your Milwaukee Deferred Compensation Plan account today!

Designating beneficiaries for your City of Milwaukee Deferred Compensation Plan account helps make sure that, in the event of your death, your wishes are being followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.

Plan records indicate you do NOT have a beneficiary on file.

Log in to your account at www.milwaukeeedcp.com

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30

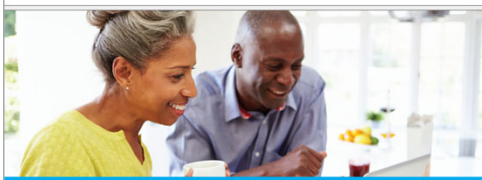


23

Micro-Campaign Examples Cont'd

Catching up on your future with the Milwaukee Deferred Compensation Plan

**City of Milwaukee
Deferred Compensation Plan**
Financial Independence. It starts today.



In 2024, everyone may save up to the maximum of \$23,000 in the City of Milwaukee Deferred Compensation Plan. If you will be age 50 or older or are within three years of retirement, you may have the option to save more. The Deferred Compensation Plan offers you two ways to catch up on your retirement savings:

Over 50? You can use the Age 50+ Catch-up.
If you'll be 50 or older this year, you can contribute an extra \$3,000 under IRS catch-up rules from now until you retire. In 2024, that means a maximum contribution of \$30,000 a year. The chart below illustrates how \$3,000 more a year may make a difference over time.

If your retirement is getting close, you can use the 3-year Catch-up.
If you haven't made contributions in the past, or have saved less than the maximum allowed, you may be able to make up the difference. Depending on how much you've saved in prior years, if you're within three years of retiring, you may be able to contribute up to an additional \$23,000 annually—that's a total of \$46,000 a year—for

**City of Milwaukee
Deferred Compensation Plan**
Financial Independence. It starts today.

A small increase today can make a big difference tomorrow

Learn about the City's new Annual Account Increase Period and decide what's right for you.

Why has the Plan adopted this approach?
Many retirement experts recommend increasing retirement savings gradually over time rather than making one large increase all at once. To help employees build greater retirement security, the Deferred Compensation Board has adopted an annual automatic contribution increase for eligible participants. Your contribution rate will increase by just 1% each year and will stop automatically once it reaches 7% of pay, unless you choose a different contribution rate or opt out of that year's increase. This approach is designed to help you build retirement savings over time while ensuring you remain in control of your contribution elections.

What happens if I do nothing?
If you do not take action between October 20 and November 18 at 3 p.m., as of the next pay period:

- Your contribution rate will increase by 1% of pay.
- If you contribute on both a pre-tax and Roth after-tax basis, the source with the higher rate will increase by 1% of pay.
- If the rates of both sources are equal, the pre-tax source will increase by 1% of pay.
- It will continue increasing by 1% each year until it reaches 7%, unless you make a change.
- Once you reach 7%, no further automatic increases will occur.

You're always in control of your retirement savings
During this annual process, you must make a savings decision that's right for your unique situation. You can make changes online, by phone, or by email between October 20 and November 18 to opt out of the automatic increase. If you increase your contributions to 7% per pay period or a total of 7% on a pre-tax and Roth after-tax basis at any time, the Annual Account Increase Period will no longer apply to you. Otherwise, you will be prompted to automatically increase your contributions each year to help you achieve your retirement goals.

Take action between October 20 and November 18 if you want to make changes
If you do not take action, your contribution rate will increase automatically.

1. Online
Go to www.milwaukeeedcp.com. If it's your first time logging into your account, click **Register Now**. On the registration Welcome screen, enter your Social Security number, date of birth, first and last name, and then click **Continue**. You will

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



24

Activity: Hitting Your Mark

Imagine you have exactly 90 seconds with every new employee.

- How would you use the micro-campaign framework to reach new hires?
- What three things do you want to convey?
- What actions(s) do you want employees to take?
- How can you simplify the message?

Consider

- What you share with new hires
- What works well
- What could be improved
- What people need to get started saving and investing for retirement

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



25

Case Study: Mandatory Roth Catch-Up Contributions

Interactive Activity

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



26

Activity: Make an Introduction

You need to introduce mandatory Roth catch-up contributions to your participants. How will you manage this change?

Consider:

- Who you need to inform
- How people will feel
- What you'll share and how
- How you'll sequence your outreach
- What you'll ask people to do

Background

- Mandated by Secure 2.0
- Participants making greater than \$150,000 (indexed) for prior year must make catch-up contribution in Roth deferral
- Others can choose pre-tax or Roth deferral
- Participants must be 50+ and can save an additional \$8,000

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



27

Wrap Up



NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



28

Questions?



1. In the conference app, select this session from the schedule.
2. Select "External QA/Survey."
3. Type your question and tap send.

CONTINUING EDUCATION CODE:

29

Thank you!

NAGDCA 2026 ANNUAL CONFERENCE ORLANDO • SEPTEMBER 27 - 30



30