

# Bridging Silos: Delivering a Unified Retirement Message Across Agencies and Programs

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## Learning Objectives

1. Identify where participant communication and education are fragmented across retirement plans, benefits, and financial wellness programs.
2. Evaluate opportunities to better align messaging and collaboration across agencies, departments, or functional teams.
3. Apply practical tools to design a more cohesive, participant-centered retirement education experience within their own organization.

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## Fragmentation and Retirement



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## Siloed by design

- Lack of cohesive messaging- Participants receive inconsistent terminology and disconnected communications
- Increased effort -Participants must navigate multiple websites, meetings and experts.
- Decision paralysis -Complexity delays action.
- Decumulation - Participants struggle to coordinate multiple income sources.

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## Case Study #1: Florida Retirement Landscape

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## Retirement Overview for Public Employees in Florida

Mandatory



Florida Retirement System



Optional  
and/or  
Supplemental



STATE UNIVERSITY  
SYSTEM OF FLORIDA

Supplemental



FLORIDA SHERIFFS  
ASSOCIATION®

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**SOURCE OF ACTIVE MEMBERSHIP BY EMPLOYER TYPE<sup>2</sup>**  
% = PERCENT OF TOTAL ACTIVE MEMBERS ON JUNE 30, 2025

| Employer Type      | Members | Payroll        |
|--------------------|---------|----------------|
| School Districts   | 306,148 | \$16.4 billion |
| State              | 99,279  | \$5.9 billion  |
| State Universities | 34,931  | \$4.7 billion  |
| State Colleges     | 21,092  | \$1.4 billion  |
| Counties           | 161,769 | \$12.5 billion |
| Others             | 40,940  | \$2.8 billion  |

Fiscal Year 2024-25  
Total Members - 664,159  
Payroll - \$43,631,230,137

## Retirement Experience of more than 1.2 million active, retired, and terminated vested members

- 8 calendar months to actively elect the FRS DB Pension Plan or FRS DC Investment Plan. No election made, the default is the FRS DC Investment Plan for all membership classes except high risk who default to the FRS DB Pension Plan.
- FRS DB Pension Plan administered by DMS.
- FRS DC Investment Plan administered by SBA.

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**STATE UNIVERSITY SYSTEM OF FLORIDA**

## Retirement Experience of an Administrative or Professional Employee of the State University System of Florida

- 90 days to opt into participation in the State University System Optional Retirement Program (403b)
- If no opt-in, 8 calendar months to make an election. Otherwise defaulting to the FRS DC Investment Plan (401a), except high risk.
- Supplemental option to join the Florida Deferred Compensation Plan(457b) AND/OR an individual University 403b

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### Retirement Experience of Government Employee – 457(b)

- Florida Deferred Compensation Plan (457b) Open to Government Employees of State, County, City, Special Districts, Universities, State Colleges and more subject to Employer Participation.
- Currently (3) three Investment providers and a Third- Party Record Keeper.
- Supplemental DC plan with 100k Participants and 7 billion in assets.



### Retirement Experience of State Agency OPS Employee – 401(a)

- Mandatory Participation in FICA Alternative plan for Other Personal Services (OPS) employees of State Agencies.
- OPS participants are not eligible for Florida Retirement System.

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## Jumpstart Your Retirement Journey

*One stop shop where stakeholders can attend presentations and ask questions, virtually and in person.*



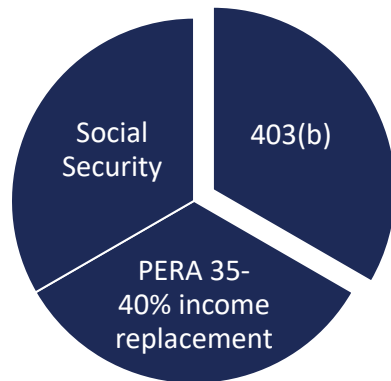
1. Department of Financial Services
  - Deferred Compensation Plan
  - State FICA ALT 401a
  - Social Security Representative
2. Department of Management Services
  - FRS Pension Plan
  - State University Optional Retirement Plan
  - Division of State Group Insurance
3. State Board of Administration
  - FRS Investment Plan

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## Case Study #2 Denver Public Schools



**How do we supplement our pension plan to close the income gap in retirement for our employees?**

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## Auto Enrollment + Targeted Communication

*Educate employees from the start, right at new hire orientation.*

Auto- Enrollment and Auto - Increase

- New hire orientation
- Onsite
- Dedicated email campaign



Employees felt “forced” into the plan.

- Provide comprehensive education
- Step by step process to unenroll
- Resulted in 95% of employees staying in plan

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## Alignment Checklist

This resource is a tool to help your team:

- Map your Participant's current retirement journey.
- Identify fragmentation points and opportunities for message alignment.

***Put yourself in the perspective of a typical retiree in your system.***

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**When thinking through the perspective of a typical retiree how many sources of retirement income do your retirees have?**

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 The Slido app must be installed on every computer you're presenting from

**slido**

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**Do not edit**  
*How to change the design*

**How confident are you that your organization's mandatory (core) retirement plan alone will provide enough income for your employees in retirement?**

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**In your experience, what is the biggest barrier preventing employees from actively engaging with supplemental retirement plans?**

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How to change the design



## What is the greatest challenge in a siloed retirement system?

 The [Slido app](#) must be installed on every computer you're presenting from



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## Practical Implementation Toolkit

**Start by coordinating the participant experience—not reorganizing your agencies.**

Design participant-centered education initiatives that integrate multiple programs into a cohesive experience without requiring statutory or structural changes.


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# Implementation Toolkit- Florida Example

## *Designing a Unified Participant Experience*

### 1. Identify Your Stakeholders:

#### Participants:

- ☒ Active Participants
- ☒ New Hires
- ☒ Mid-Career Employees
- ☒ Pre-Retirees
- ☐ Retirees
- ☒ Eligible Participants
- ☐ Participating Employers
- ☐ Eligible Employers

#### Programs Represented:

- ☒ DC Plan(s): *FRS Investment Plan, FICA ALT, SUSORP, 457b Def. Comp.*
- ☒ DB Plan (s): *FRS Pension Plan*
- ☒ Social Security
- ☐ Financial Wellness Program
- ☒ Benefits *Retiree Healthcare*
- ☐ Payroll
- ☐ HR
- ☐ Other: \_\_\_\_\_

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## Key Takeaways

1. Retirement systems are often more complex than the three-legged stool model.
2. Understanding the experience of your typical retiree is important.
3. Intentionally designing a unified participant experience can help improve retirement outcomes.
4. It is possible to bridge organizational silos without organizational restructuring.

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## 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:

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