

Summary

This isn't a story about technology. It's a story of how a group of people rallied together when technology was all that was left of what used to be. Through technology, MSRP engaged members on a more personal level resulting in **higher average annual contributions**: enrollment \$4,264 (**45% increase** over previous year) and increases \$1,742 (**40% increase** over previous year). With our online events and virtual consultations, our members were socially distant—but not alone.

“Our team was simultaneously dealing with evaluating and implementing new technologies amidst COVID and the devastating, unexpected loss of Mike Halpin, our inspirational Executive Director of 29 years. We are proud to continue his legacy as we inspire members to save for retirement despite the challenges of a world undergoing unprecedented changes..”

—Anne O’Neill

Plan profile

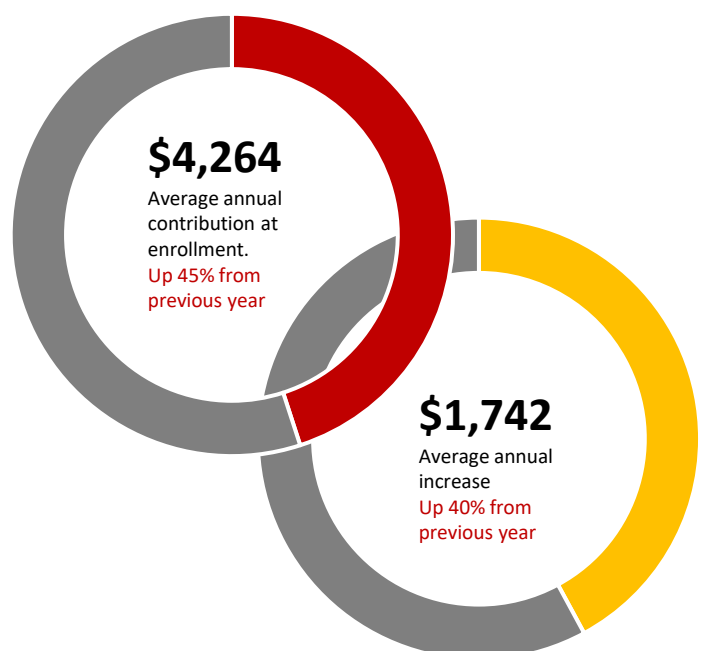
Maryland Supplemental Retirement Plans(MSRP) provides 457(b), 401(k), 403(b) and 401(a) with the 457(k) and 401(k) plans offering both tax-deferred and Roth contribution options for employees of the State of Maryland. As of 1/1/2020 the Plans have 63,000 participants with Plan assets of over \$4.3 billion. Nationwide is the plan administrator.

Background information

MSRP needed to quickly figure out how to keep going as everything else wasn't. In-person workshops, site visits and consultations weren't going to happen. Even in-person HR was suddenly absent from our members' daily lives. Luckily much of the technology we needed was already in place to reach members remotely. The problem to solve was: how to switch to an exclusively remote member service, outreach and education model? How can our field staff reach members without physically being there?

Goal

Through technology, MSRP would maintain or exceed contribution increase levels, enrollments, and engagement from previous years despite the major disruption caused by the pandemic.




MSRP

Written justification

MSRP’s strategy for implementing technology in 2020 was highly focused on human interaction. We didn’t try to do too much or overwhelm our members with information (especially about COVID). Instead, we used technology to consistently engage our members and eligible employees. Educational Specialists delivered live online events with Retirement Specialists following up with individual virtual appointments. Six key components of our strategy included:

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1. Benefit Coordinators’ Academy
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2. Website “COVID Hub”
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3. Online appointment scheduling
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4. Virtual Saving\$ Symposium
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5. Webinar series
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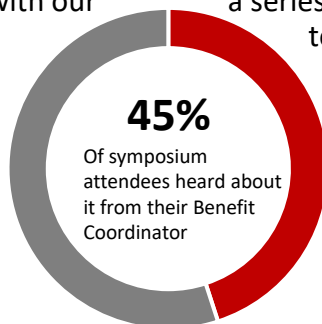
6. Virtual benefit fair

Benefit Coordinator Academy

Although these were planned prior to the pandemic, we chose a webinar format in order to better engage our Benefit Coordinators outside of the Baltimore/Annapolis area. These are a nice way to get to know one another as well as provide a general overview of our plans. Our Benefit Coordinators are our single best source for disseminating information to eligible employees and members. Our success with our all-technology year was due in no small part to their communications on our behalf.

Website “COVID Hub”

MSRP adopted provisions provided for by Congress in the CARES Act in addition to lowering fees and waiving loan application fees in 2020. With all the COVID information overload, we chose not to publish the granular details about the Act. Instead, we focused on staying the course, market volatility and how to get individual help from us. The COVID hub contained a series of videos about how to use the website to manage an account **as well as links for online learning and webinars.**



Webinar series and virtual appointments

Because our road warriors *weren't* roadies in 2020, we had a greater capacity to deliver more seminars than ever before. Pictured at the right is an example of a typical webinar schedule email. Each featured a prominent registration button at the top, times, descriptions, and a complete Retirement Specialist directory with an invitation to schedule a virtual appointment. In addition to these emails, attendees found us through their Benefit Coordinators, the plan sponsor website, msrp.Maryland.gov, and the member website at MarylandDC.com.



744

Webinars held with 12,161 attendees



10,519

Individual appointments held

Need a new game plan?

Maryland Teachers & State Employees Supplemental Retirement Plans

LET'S TALK

Follow-up

One of a series of eCards were sent to attendees who didn't personally engage with their Retirement Specialist. These mobile-responsive messages were linked to their Rep's online appointment scheduler.



MSRP is committed to providing you with extraordinary care and service during these uncharted and changing times. Please join your local Retirement Specialist for these **End of Summer Financial Webinar Series** with Q & A to follow. All Maryland State retirees, employees and their spouses are welcome to attend.

[CLICK HERE TO REGISTER](#)

Webinar Schedule

Tuesday, Sept 8 Register	9:30–10:00 AM and 1:30–2:00 PM	 Presented by Margaret Volpe-Rodgers	Facts before Feelings: Keep emotions in check when making investment decisions. Why keeping emotion out of your investment strategy may pay off in the long run.
Wednesday, Sept 9	9:30–10:00 AM and 1:30–2:00 PM	 Presented by Mary Campbell	The "You" Factor: This webinar covers why knowing yourself is the first step to be a smart investor. Learn your risk tolerance and why it is so important when investing.
Tuesday, Sept 29	9:30–10:00 AM and 1:30–2:00 PM	 Presented by Glenn Pulver	Budgeting: Learn where your money is going and how to stop the "leaks." Learn how to redirect those savings to work for you in retirement.
Wednesday, Sept 30	9:30–10:00 AM and 1:30–2:00 PM	 Presented by Amy Lillis-Konopacki	Investing is as easy as ABC: Discover the 3 investment strategies your plan provides: do-it-yourself, pick a date, or do-it-for-me. The one right for you depends on your interest level and knowledge.

Virtual Appointments

[Retirement Specialist Region Map](#) (PDF)

We encourage you to book virtual/phone appointment with your local Retirement Representative before or after the webinars. Click on the schedule link below:



Mary Grupenhoff
Phone: 410-596-6003
E-mail: grupenmc@nationwide.com
Counties: Howard, Garrett, Allegany, Washington, Frederick, Carroll
[Schedule Appointment Online](#)



Glenn Pulver
Phone: 410-647-1465
E-mail: pulvero@nationwide.com
Counties: Anne Arundel Co., Lottery - 1800 Washington Blvd., Environment - 1800 Washington Blvd., SHA, 707 N. Calvert St.
[Schedule Appointment Online](#)



Margaret Volpe-Rodgers
Phone: 443-477-0845
E-mail: volpem@nationwide.com
Counties: Cecil, Kent, Talbot, Caroline, Queen Anne's, Dorchester, Somerset, Worcester, Wicomico
[Schedule Appointment Online](#)



Keith Beasley
Phone: 202-941-8883
E-mail: beask2@nationwide.com
Counties: Montgomery, Prince George's, Charles, Calvert, St. Mary's
[Schedule Appointment Online](#)

Baltimore City & County



Savannah Bellamy
Phone: 443-468-5038
E-mail: raths5@nationwide.com
Counties: West of Charles St. & Rt. 83
[Schedule Appointment Online](#)



Amy Lillis-Konopacki
Phone: 410-618-8802
E-mail: lilla2@nationwide.com
Counties: East of Charles St. & Rt. 83 Exceptions: Dept. of Education, 200 W. Baltimore St., Reisterstown Plaza and Hartford
[Schedule Appointment Online](#)

Virtual Saving\$ Symposium

MSRP hosted our first ever Virtual Saving\$ Symposium using Google Meet in October in conjunction with National Retirement Security Week. Eighteen guest panelists conducted twenty presentations over the course of the week. Each day an MSRP Education Specialist acted as the primary moderator with a second for backup, to assist with questions, track participation and select prize winners.

Planning

MSRP Education Specialists were solely responsible for every aspect of planning. This involved researching numerous platforms, assessing and testing irregularities across web browsers and email access limitations. We held four practice sessions with all but one of our guest panelists.

Promotion

MSRP's semi-annual e-newsletter was distributed to Maryland.gov email users. Benefit Coordinators received an additional communication to disseminate throughout their agencies.

Attendance

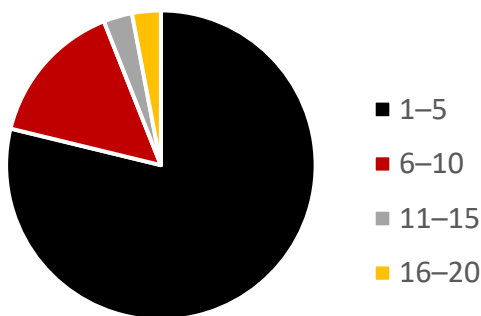
Registrations totaled 5,890 with 2,795 attending (tracked through Google Forms and the Google Meet). Attendance surpassed prior years' in-person Expos, reflecting a broader reach across the State.

Follow-up

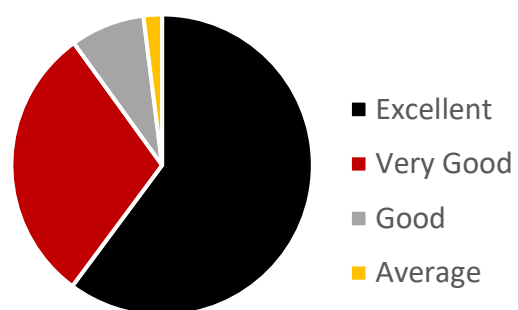
We encouraged personal video consultations by including virtual scheduler links in announcements, reminders and follow-up communications.

250 Survey respondents

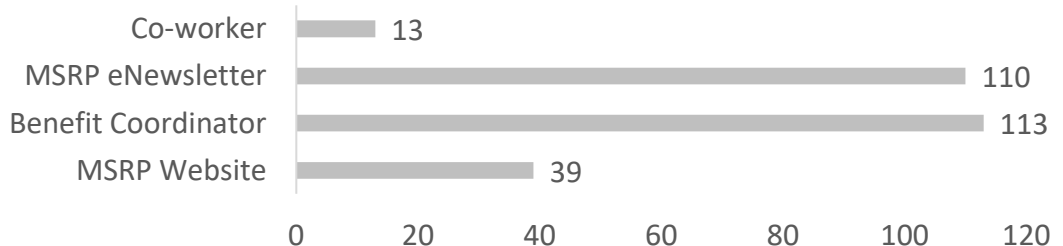
Number of presentations attended



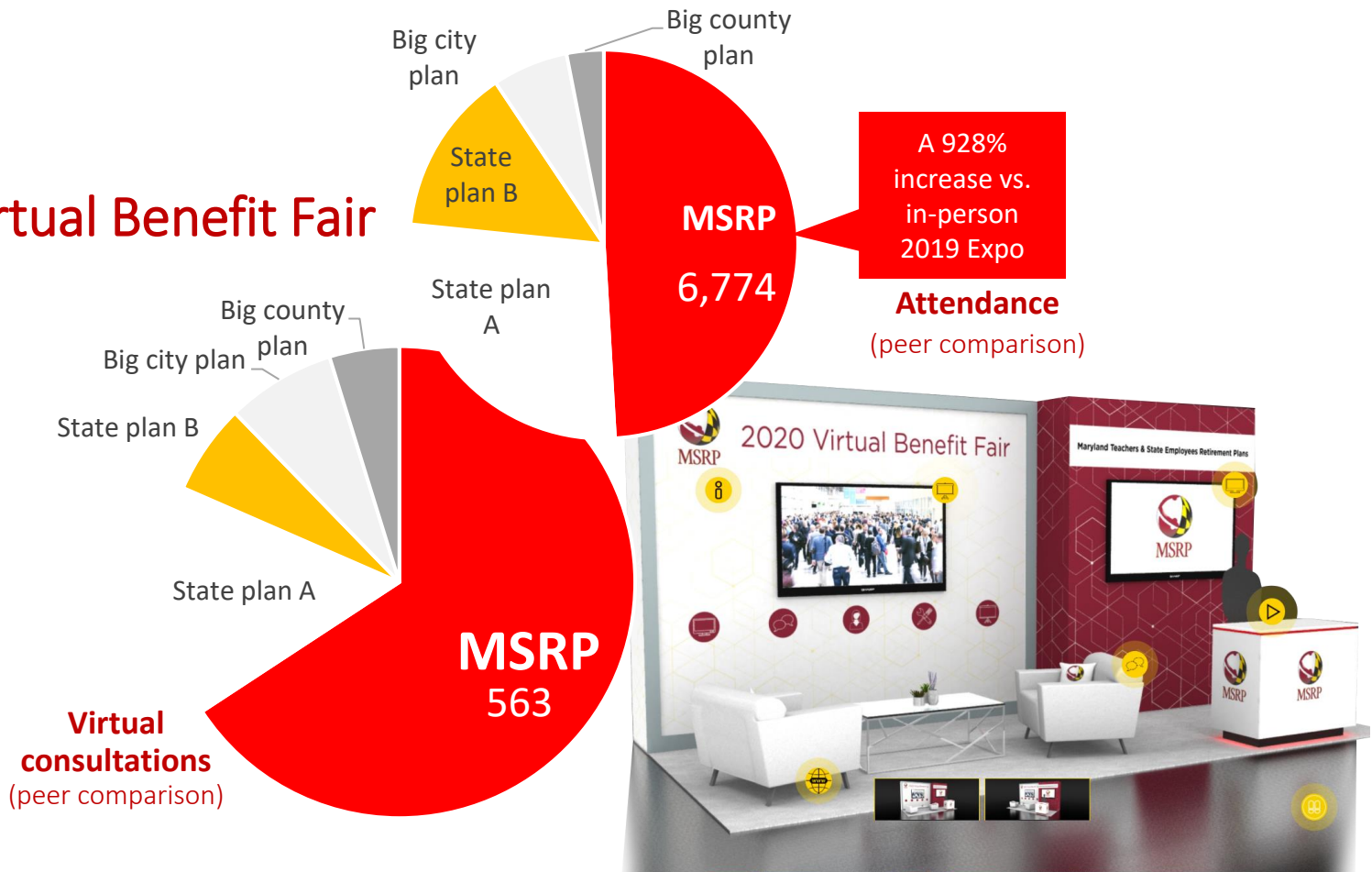
Quality of content



How did you hear about the symposium?



Virtual Benefit Fair



MSRP created an engaging innovative 3D virtual booth (open for 60 days) to focus on saving for retirement. It had 8 pulsating lighted hotspots for live consultations, a welcome video message, two feature Rep webinars, videos, a retirement-themed trivia game, a place to sign up for future workshops, and an account management section.

Promotion

Three different formatted emails were sent. Benefit Coordinators also received emails to share with their employees. The event was linked to the member website (MarylandDC.com) and the plan sponsor website (msrp.Maryland.gov).

Results

MSRP had 6,774 unique visitors (*a 928% increase in attendance compared to MSRP 2019 expo*) who clicked on 32,765 hotspots. 1,298 viewed the webinars and videos. 912 signed up for future workshops and 563 met virtually with a Retirement Specialist. Several retirees thanked us for creating an event they could attend online vs on-site. Participants commented it was the most engaging event they've attended online.

Submission conclusion

MSRP utilized various technologies including Google Meet, Microsoft Teams, an online appointment scheduler, and Docusign in 2020. We committed to getting the most from our technologies and played to our individual strengths. Instead of business as usual, people who are good with technology focused on setting up and running events. People good at storytelling developed webinar content. People good at teaching, taught. **Any plan our size should be able to do the same.**

Retirement Specialists engaged with 30% less employees than before the pandemic but spent an average of 20 minutes more per person. The resulting interactions were more in-depth and meaningful, prompting members to save even more per person than they have in the past. Maybe technology isn't impersonal after all. Running around less but spending more time together (through technology) is what we should've been doing all along.



MSRP