



PROJECT SUMMARY

Plan profile

The North Carolina Department of State Treasurer (DST) is dedicated to helping public servants become “retirement ready.” To that end, the state offers a robust pension benefit to its eligible employees, along with the Supplemental Retirement Plans (the NC 401(k) and NC 457 Plans; the “Plans”). The NC 401(k) and NC 457 Plans have \$18.0B in assets, with nearly 320,000 unique participants, as of Feb. 28, 2025. The Plans are administered by DST and the Supplemental Retirement Plans Board of Trustees (Board). Empower provides recordkeeping and communication services.

Background information

DST has supported NAGDCA’s efforts to encourage members to save for retirement since 2006, when NAGDCA launched National Retirement Security Week. Our support continued when NAGDCA expanded its efforts by designating the entire month of October as National Retirement Security Month (NRSRM) in 2020. In 2024, we took the opportunity to drive public servants throughout the state to take their next best steps to participate, engage and understand what it means to plan holistically for retirement.

Early Engagement Leads to 50% Increase in Attendance

Start early promotion and awareness for the month, engaging employers, providing information and soliciting information from members 30 days prior to NRSRM. We used employers and participants to generate the early *buzz*. In the month leading up to and throughout NRSRM, we implemented a push-pull strategy through an online survey – to inform participants about holistically planning and gaining valuable insights into their priorities in retirement. Responses were gathered from four categories: early career, mid-career, late career and nearing retirement/retired.

Anticipation Moves to Action and 12,102 Engagements

NRSRM launched with increased webinar topics, more employer-hosted events and robust social media campaign.

Goal

Through a coordinated effort between DST and Empower, the 2024 NRSRM HILL campaign was developed and implemented to engage, educate and inspire current and future participants to take a holistic approach to retirement planning. With that in mind, we encouraged North Carolina’s public servants to:

- Engage through social media
- Take action through education opportunities
- Increase contributions

DST proudly submits this initiative for the National Retirement Security Month category.

Commentary

“Innovation is so important when you are looking to engage and inspire individuals to look to the future and save for something so far down the road. I am proud of staff for identifying a way to engage everyone to be a part of this campaign – from employers to members and everyone in between. Making retirement relatable is key and the strong relationship between DST and Empower is evident in this campaign’s success.” – North Carolina State Treasurer Brad Briner

PROJECT JUSTIFICATION

We set out to encourage contribution increases, participation in education events and drive-up interactions on social media so NRSM would see widespread and organic engagements. Even with an unprecedented natural disaster with Hurricane Helene, we were able to achieve positive results.

Health, Income, Longevity and Legacy (HILL)

Our HILL campaign put four weeks in focus. The content and inspiration for each week was tailored by our member survey which allowed us to push important information and awareness out to members while gathering the key elements of the messaging for the month.



Week 1: Health – healthy habits last a lifetime

This is true not only for physical health, but for financial health. This first week was dedicated to health and wealth.



Week 2: Income – show me the money

This week focused on generating income in retirement and how a pension, supplemental retirement social security and outside assets have an impact on your future income.



Week 3: Longevity – make your money last as long as you do

Retiring ‘well’ means that you have taken steps to give yourself assurance that you are in control and will live a long, happy life with finances that go the distance.



Week 4: Legacy – the greatest reward comes after the hardest climb

You lead with purpose throughout your public service career and legacy is what you give to the people who come after you and your loved ones.



Leveraging the ‘power of your peers’

The NRSM survey told DST and its partners about the savings habits and priorities for North Carolina’s public servants. This informed not only content for the month but allowed presentations to be tailored to a degree to address those priorities and habits. Using the *power of peers*, **social engagement and click-throughs to NC Plans custom website increased over 31%** when compared with previous months.

Increase in messaging drives increase in attendance and contributions

Starting early with messaging generated a buzz that turned into a solid foundation for our social media and communications strategy. DST, along with Empower’s Retirement Education Counselors, coordinated a holistic approach to NRSM and education events and digital experiences.

We increased the number of webinars held during NRSM and introduced new topics such as: *NC Plans for New Employees, Navigating Your Online Account, Managing Day-to-Day Finances, Understanding Investments and Social Security – with you through life’s journey*. Overall, we had **30 webinars** and **12,102 engagements** through education.

Hybrid Events	Digital Experiences	Key Social Messaging
<ul style="list-style-type: none">• 30 statewide events• Group meetings• One-on-one consultations• Employer meetings	<ul style="list-style-type: none">• NC public servants survey• Social Media• myNCRetirement.com• myNCPlans.com	<ul style="list-style-type: none">H – healthI – incomeL – longevityL – legacy

We started early, and capitalized on each engagement, whether in person, virtual or through social media. We encouraged a new view on retirement planning and how it is possible to plan holistically for retirement – taking into consideration one’s health, income, longevity and ultimately their legacy. Despite a natural disaster event that impacted a good portion of the state and public servants, HILL saw success as shown in the results:

- **50% increase** in group attendance (when compared with NSRM 2023)
- **31.7% increase** in actionable click-through to myNCPlans.com from social media
- **30% increase** in social media engagements
- **12% increase** in employee deferrals
- **20% increase** in average account balance

Feasibility of use by other governments

This campaign approach is easily adaptable for governments of all sizes. You can plan for success with a focused-approach and a peer-based model. For one month, all methods of communications and platforms come together to drive awareness and importance around preparing for retirement.



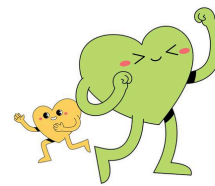
50% increase
in attendance



30% increase
in social engagements



20% increase in
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**HEALTHY HABITS
LAST A LIFETIME**

Set expectations for your future

Health
AND *Wealth*

