



COUNTY OF FRESNO

Deferred Compensation Plan

2025 NAGDCA Award Submission

Plan profile: County of Fresno Deferred Compensation 457(b) & 401(a) Plans

Participants	Assets	Administrator	Consultant
11,786	\$375M	Nationwide	Northwest Capital

Submission Category: Participant Education and Communication

Initiative: Increasing Plan Participation: *A Journey of Education and Engagement*

Background:

The County of Fresno Deferred Compensation Plan faced a significant challenge in 2016: low participation rates among employees. Recognizing the importance of retirement preparedness, we embarked on a multi-year mission to enhance participant awareness and encourage enrollment. Over the past several years, our efforts focused on educating County employees about the value of enrolling in the plan and the significance of increasing contributions.

Implementation Strategy:

Key tactics implemented:

- *Save Today!* Annual Campaign
- New Hire Active Choice Enrollment Program
- Employer Matching Contribution
- Annual Active Choice Enrollment Campaign
- Email Outreach Campaign

The ***Save Today!* Annual Campaign** was launched to encourage County employees to enroll in the deferred compensation plan, update their account information, and stay engaged with retirement planning. Since 2021, daily webinars have provided valuable retirement information for employees at all career stages. The campaign boosts participation through pre-campaign outreach (emails and postcards), daily webinars, on-site support from Nationwide Retirement Specialists, daily \$50 gift card drawings for webinar attendees, and eight additional \$50 gift card winners at the end of the campaign.

The **New Hire Active Choice Enrollment** program increased new hire enrollment from 23% in 2015 to 73% in 2024! The New Hire Active Choice Enrollment Program was implemented in three (3) stages:

1. **Development of the EZ Enrollment Form.** The EZ Enrollment Form is a streamlined, one-page form, specifically designed to reduce decision fatigue, as it eliminates investment choices and offers a default 5% contribution, along with a customizable dollar or percentage option. By reducing decision-making barriers, the County of Fresno made enrollment easier and saw a clear boost in employee participation.
2. **Newly Hired Employees Required to Complete the EZ Enrollment Form.** After implementation of the EZ Enrollment Form, the County implemented active choice enrollment, requiring newly hired employees to either enroll or decline, reinforcing the importance of participation during onboarding. While enrollment was not mandatory, employees were encouraged to participate, recognizing the value of the deferred compensation plan.

3. **Online Onboarding Paperwork.** To adapt to online onboarding due to COVID, the County enhanced the New Hire Active Choice Enrollment program by integrating all required paperwork, including the EZ Enrollment form, into the HR system. The form completion was marked as a required task, with periodic reminders to create a sense of urgency.

In 2022, the County took another step boost retirement readiness by implementing an **Employer Matching Contribution**. Employees who are in our less-generous retirement tiers were provided with a \$25 matching contribution. From the onset of the employer matching contribution (April 29, 2022) through February 16, 2025, the participation rate among match-eligible employees has increased from 55% to 71%. In 2024, the County increased the matching contribution from \$25 to \$50 for most bargaining units. The County's bargaining unit leaders helped to promote the increase to their members, which led to 500 contribution increases in the pay period after the new match became effective.

In 2023, the County used the New Hire Active Choice Enrollment Program as a template for the **Annual Active Choice Campaign**, which targeted existing employees who are not participating. The Annual Active Choice Campaign offers participating employees the chance to win one of several \$50 gift cards of their choice, if they complete the EZ Enrollment form. The Annual Active Choice Campaign uses our online enrollment process for ease of use and to send periodic reminders to create a sense of urgency. In 2023, 173, or 6.7%, of eligible employees chose to enroll; in 2024, 164, or 7.2%, of eligible employees chose to enroll.

Also in 2023, the County launched a new **Email Outreach Campaign** to further remove barriers to participation and synergize with pay increases. The emails suggest that participants enroll or increase their contributions, to "give their future-self a pay increase" and provide large links to online enrollment and contribution change forms. The **Email Outreach Campaign** created additional visibility and engagement, to catch the attention of different segments of our audience at different times.

Results: Participation increased from 37.3% in 2016 to 69.0% in 2025. Steady growth year by year, reinforced the impact of our initiatives.

Year	Participants	Eligible	Part%	Change from prior year
2016	2499	6707	37.3%	n/a
2017	2959	6861	43.1%	5.9%
2018	3427	6979	49.1%	6.0%
2019	3738	7176	52.1%	3.0%
2020	3972	7329	54.2%	2.1%
2021	3935	7246	54.3%	0.1%
2022	4015	7097	56.6%	2.3%
2023	4168	6998	59.6%	3.0%
2024	4500	7121	63.2%	3.6%
2025	5214	7556	69.0%	5.8%

A message from the County of Fresno: "The County of Fresno has been pleased to see the positive response our work, campaigns, and initiatives have had from employees. We have focused on making the enrollment process easier for new and existing employees, because preparing for your future shouldn't be intimidating. Through this process, the County has seen significant growth in the plan that is unprecedented among similar organizations. We are extremely proud of the work we have done for the sake of our employees." – County of Fresno Deferred Compensation Plan Administrator

Examples of materials used: Print Communications

Participate. Learn more. Plant your seeds.
Tonomony's orchard starts with seeds planted today.

Fresno County and Nationwide® are working together to present **Save Today! 2024**, a weeklong event designed to provide you with education, resources and tools to help you grow a potentially fruitful retirement. You could even win a gift card.

Scan this QR code to register for our retirement planning webinar.

Scan this QR code to schedule a one-on-one consultation with your Nationwide Retirement Specialist.

Watch for announcements and plan to attend **Save Today! 2024**.



Plant the seeds for retirement readiness

Participate in Fresno County's award-winning **Save Today! 2024** event, running April 15-19.

EZ Enrollment Form: County of Fresno 457(b) Plan

☐ YES, I want to enroll today. I want to contribute 1% or 2% or 3% or 4% or 5% or 6% or 7% or 8% or 9% or 10% per pay period into the County of Fresno Deferred Compensation Plan.

☐ I want to enroll later. I do not want to make a selection, my contributions will be made to the plan on my behalf.

☐ I do not wish to enroll at this time.

Personal Information (please print)

Name: Title:

Address: Social Security Number (optional):

Phone (optional):

City: State: Zip:

Employer:

Department:

Position:

Supervisor:

Signature:

Date:

Digital Outreach:

SAVE TODAY!

April 15th – 19th, 2024

8th Annual Save Today! Campaign!

Beginning on Monday, April 15th, the County's 8th annual, award-winning campaign promote saving for retirement is back! Don't miss out on your chance to win a \$50 gift card!

Prizes!

All Save Today! participants (scroll down or [click here](#) to see if you are eligible) will be entered to win a \$50 gift card* provided you have completed your enrollment in the County 457(b) Plan. In addition, attendees of our daily webinars will be entered to win a daily \$50 gift card!

*County employees are subject to income taxes for any prizes won. Prizes will be awarded during the Save Today! Campaign.

Meet with a Nationwide Representative!

Find out when and where you may meet with a Nationwide Representative in person! You may also schedule a virtual appointment for a specific date and time!

Webinars!

Attend our daily webinars for the opportunity to win a \$50 gift card. Click to register.

- Monday, April 15th at 12:00 p.m. – FORNA 101**
Learn the ins and outs of your pension plan.
- Tuesday, April 16th at 12:00 p.m. – Understanding Medicare and Choices**
Learn the basics on how Medicare works and the different choices to help you make the best decision for your future.
- Wednesday, April 17th at 12:00 p.m. – Investment Choices in your 457(b)**
Discover different investing strategies. Walk through the online support for learning more about investing.
- Thursday, April 18th at 12:00 p.m. – Nearing Retirement and your 457(b)**
Learn important things to do before you declare your retirement date on 457(b) distributions.
- Friday, April 19th at 12:00 p.m. – Understanding Social Security**
Join us to learn about your social security options and how they will impact your household.

SAVE TODAY!

April 15th – 19th, 2024

Protect Your Loved Ones

If you are receiving this email, you have not designated a beneficiary for one or both of your 457(b) or 401(k) Plan accounts! If you pass away without a beneficiary, your loved ones may have to complete additional paperwork and wait longer to claim your account.

[Click here to designate your beneficiaries](#)

Get Rewarded

Please take a moment to complete the [online beneficiary designation form](#) to update beneficiaries for your 457(b) and 401(k) plan accounts. This is an important part of retirement planning, and as such, you will be entered to win a \$50 gift card of your choice if you name a beneficiary during Save Today!

Check your beneficiaries

If you would like to check beneficiaries for your 457(b) or 401(k) plan accounts, please log in to your account or register your account online at [www.fresnoez.com](#) (click on "Create an Account" and follow the steps to register).

Please note the following:

- The employee making contributions to the County of Fresno 457(b) Plan must review the Plan Document and other general information about the County 457(b) Plan.
- Only the employee can designate beneficiaries for the County 457(b) Plan.
- The County is required to add the value of any prize you may win to your taxable income.
- You may only win one prize during the Save Today! Campaign.

SAVE TODAY!

April 15th – 19th, 2024

Save Today! begins TODAY!

Attend the webinars to be entered in a DAILY drawing for a \$50 gift card!

Today's Webinar:
Monday, April 15th at 12:00 PM – FORNA 101
Learn the ins and outs of your pension plan.

[Click here to see how to Participate!](#)

[Click here to Enroll in Deferred Comp!](#)

[Click here to Increase your Deferred Comp Contribution!](#)

Meet with a Nationwide Rep – Today's On-Site Locations!

County Plaza Building – Lobby	7:30am – 12:00pm
Health and Wellness Center – Lobby	1:30pm – 4:00pm
Shaw-Wright Hall	8:00am – 8:30pm

[Click here for the full schedule of on-site locations!](#)

Prizes!

All Save Today! participants will be entered to win a \$50 gift card provided by our deferred compensation partner, Nationwide Retirement Solutions. In addition, attendees of our daily webinars will be entered to win a daily \$50 gift card!

*County employees are subject to income taxes for any prizes won.

SAVE TODAY!

April 15th – 19th, 2024

Give Your Future-Self a Pay Increase!

You just got a much-deserved pay increase! Give your future-self a pay increase by enrolling in the Deferred Compensation Plan or increasing your contribution today!

[Click here for the online enrollment form!](#)

[Click here for the online contribution change form!](#)

Contact Nationwide
Jakob Sweeney, Senior Retirement Specialist
[Click here to schedule an appointment with Jakob](#)
Email: jakob.sweeney@nationwide.com
Phone: 559-712-8775
Nationwide Customer Service: 877-693-2457

Enrolling in EZ!

If you choose to contribute to a Deferred Comp account by completing the EZ Enrollment Form, the County will match 100% of your contribution, up to \$50 every paycheck (\$1,300 every year).

Please note the following:

- Click here to schedule an appointment to participate in Save Today!
- The County is required to add the value of any prize you may win to your taxable income.
- You may only win one prize during the Save Today! Campaign.

SAVE TODAY!

April 15th – 19th, 2024

You Are Losing Up To \$1,300!

If you are receiving this email, you are not participating in Deferred Comp. Did you know you could be earning up to \$1,300 every year? Now you know – and knowing is half the battle!

[Click here to Enroll in Deferred Comp!](#)

Make Great Choices – Get Great Rewards!

The County will give you up to \$50 every paycheck (\$1,300 every year), just by enrolling in EZ! On top of that, if you enroll during **Save Today!**, you will be entered to win a \$50 gift card!

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Watch for announcements and plan to participate in **Save Today! 2024**, April 15-19.

[Register for a retirement planning webinar](#)

[Schedule a one-on-one consultation with your Nationwide Retirement Specialist](#)

Nationwide is on your side!

In person and Virtual Events:

- Basics of the County of Fresno Pension Benefit, hosted by the Fresno County Employees' Retirement Association
- Understanding Social Security, hosted by the Nationwide Retirement Institute
- Understanding Medicare and Retirement Health Choices, hosted by the Nationwide Retirement Institute
- Nearing Retirement and your Deferred Compensation Plan Account, hosted by Nationwide Retirement Specialists
- Investment Choices in your Deferred Compensation Plan Account, hosted by Nationwide Retirement Specialists