



2026 Leadership Award Submission: National Retirement Security Month

PLAN PROFILE

The City of Los Angeles Deferred Compensation Plan (DCP) is one of the largest public sector 457(b) retirement plans in the country, serving over 54,000 participants with over \$12 billion in assets. Through its various communications campaigns like National Retirement Security Month (NRSM), the DCP leverages its extensive reach and influence to promote financial security and retirement readiness. With a commitment to innovation, the DCP continually seeks new ways to engage its diverse workforce, which includes members of the Los Angeles City Employees' Retirement System (LACERS), Los Angeles Fire and Police Pensions (LAFPP), and the Water and Power Employees' Retirement Plan (WPERP). This breadth of representation makes NRSM a vital platform for promoting retirement savings and financial wellness, which is reflected in its growing participation rate of 73% and an average participant deferral rate of 9%.

NRSM BACKGROUND AND OBJECTIVES

In support of the United States Senate's annual recognition of National Retirement Security Month (NRSM), the City of Los Angeles Deferred Compensation Plan (DCP) launched a dynamic, month-long campaign designed to deepen participant engagement and reimagine how employees connect with their financial future. Centered on the theme "Your Path, Your Plan", the initiative positioned retirement readiness as a personalized journey, empowering participants to explore their options and take meaningful strides toward long-term financial security.

Drawing inspiration from individual pathways, the campaign emphasized that financial wellness evolves based on personal goals, life stages, and decision-making styles. Through interactive digital experiences, including a website-based "Trail Trek" challenge and a personalized "Retirement Trail Type" quiz, participants navigated key plan features while discovering tailored insights. A series of short-form videos featuring DCP "Trail Guides" (Retirement Counselors) added a relatable voice, while the "Waypoint" selfie challenge — supported by posters at City worksites and integrated into highly attended benefit fairs — created a tangible, community-driven experience that rewarded engagement with additional raffle entries.

In their own words

"Retirement readiness isn't a one-size-fits-all destination; it's a path each employee navigates in their own way. By combining interactive tools, guidance from our Retirement Counselors, and meaningful engagement at benefit fairs, we created opportunities for employees to explore their options and take the next step. The strong participation we saw reflects a growing desire for more personalized, approachable ways to move forward with confidence."

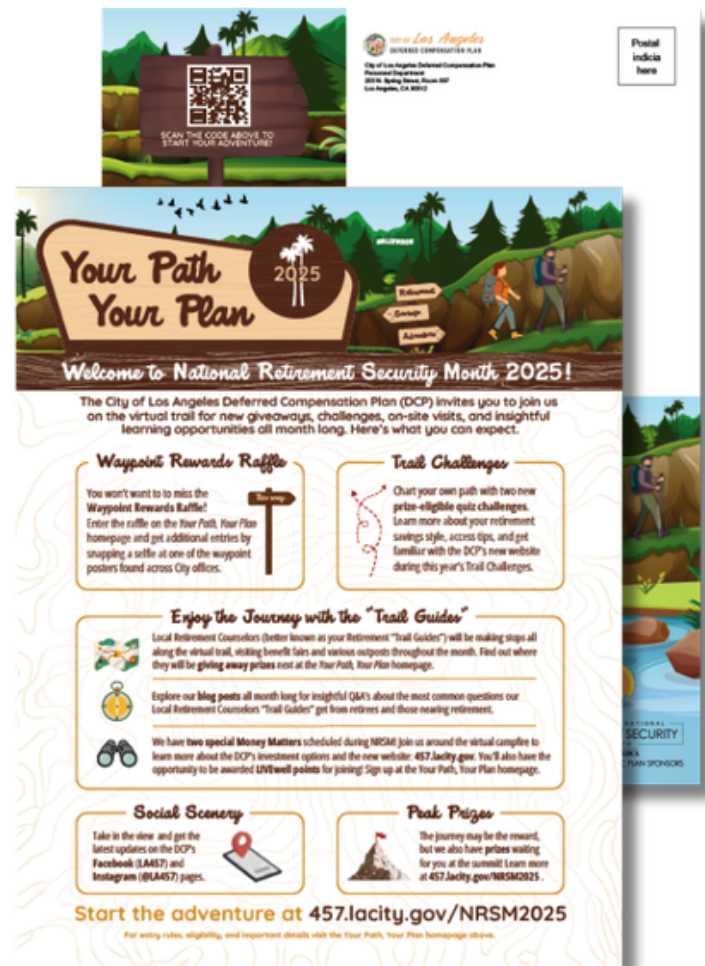
- Esther Chang | Plan Manager, City of Los Angeles Deferred Compensation



PROJECT SUMMARY

On October 1, 2025, the DCP, in partnership with its Third-Party Administrator (TPA), Voya, launched the Your Path, Your Plan campaign. The campaign featured a variety of interactive and educational activities, custom videos, on-site events, and retirement education that reinforced the idea that we all have different journeys on the path to retirement security. In keeping with the tradition of offering an immersive NRSM experience, the City invited employees to visit the virtual trail where they could participate in the curated offering of education, games, and rewards, including:

- **The Waypoint Rewards Raffle:** Participants were invited to enter the raffle on the Your Path, Your Plan homepage and get additional entries by snapping a selfie at one of the waypoint posters found across City offices.
- **Trail Challenges:** The DCP launched two interactive quizzes designed to give participants personalized insight about their retirement savings style, access savings tips based on their savings style, and get familiar with the DCP's new website that launched in the summer of 2025.
- **Tips from the "Trail Guides":** Five short-form video interviews with Local Retirement Counselors featuring thoughtful Q&As about the most common questions they receive from retirees and those nearing retirement.
- **Money Matters Webinars:** Two educational webinars titled *Your DCP Investments*, *Your Journey* and *Exploring the New DCP Website* provided valuable insights into recent plan fund changes and a refreshed 457.lacity.gov website.
- **On-site Events:** Held at ten City locations, Retirement Counselors offered in-person enrollment support and guidance to hundreds of participants attending City-wide benefits fairs.
- **Social Media Presence:** The DCP maintained a consistent presence on Facebook, Instagram, and YouTube throughout NRSM.



2025 NRSM Your Path, Your Plan Mailer

The Your Path, Your Plan campaign achieved approximately **6,300** total engagements through the various activities and events, marking it as one of the most engaging NRSM campaigns since its inception in 2015. This included:

- **2,525** completions of the interactive quizzes/assessments
- **2,099** raffle entries
- **733** YouTube views of the "Tips from the Trail Guides" Q&A videos
- **457** interactions at tabling events
- **201** Money Matters Webinar attendees
- **155** Social Media Interactions
- **130** unique Waypoint Rewards Raffle "selfie" photographs submitted



YOUR PATH, YOUR PLAN HOMEPAGE (457.LACITY.GOV/NRSM2025)

Trail Challenges

OCT. 31 - LAST CHANCE! ENDS OCT. 31 - LAST CHANCE! ENDS

This Week's Challenge: The "DCP Trail Trek"

How well can you navigate the DCP's new website? Find out where to access important retirement planning information for your journey by taking the "DCP Trail Trek" quiz challenge. Get started below and be entered to win one (1) of fifty (50) prizes!

You're just starting your hike and need to know how to enroll in the DCP. Which

Ask a Trail Guide Q&A

We sat down with the DCP's Local Retirement Counselors (better known as your Trail Guides) and discussed some of the most common questions they get from retirees, those nearing retirement, and more! Explore our video library below for insights.

NRSM 2025 - When can I start 3-Year Catch-Up Contributions?

Steven Harman
Local Retirement Counselor

NRSM 2025 - What happens when I retire or leave C?



Waypoint Rewards Raffle

The Waypoint Rewards Raffle is your chance to win a Grand Prize!

All DCP participants are eligible to enter the Waypoint Rewards Raffle by simply submitting their name, email address, and employee ID. But here's where the adventure gets even better: if you spot one of our "Your Path, Your Plan" Waypoint posters at a City office/worksite, take a quick selfie with the poster behind you, and include it in your entry. In return, we'll give you an extra entry into the raffle, doubling your chances of winning one (1) of twenty (20) grand prizes!

Here's a few of the locations where you can find a "Your Path, Your Plan" Waypoint poster:

- City Hall (Elevator banks (7th, 3rd, 5th, 10th floors))
- City Hall East (Elevator banks (7th, 3rd, 5th, 9th, 10th floors))
- Personnel Lobby
- MID Lobby
- LASWP Reception
- LACERS Reception
- SWP (9th Building) A-Level
- LADOT Building Lobby
- Public Works

Peak Prizes

WEEKS 1 - 2

We're back with all new prizes!

- Kelly Plaque Picnic Basket (50 winners): Enter for your chance to win by taking the "What's your Retirement Trail Style" quiz weeks 1-2 (October 1 - 12).
- Thermos Stainless Steel Insulated Can Holder (50 winners): Enter for your chance to win by taking the "DCP Trail Trek" quiz weeks 3-4 (October 13 - 31).
- Collapsible Insulated Picnic Cooler (50 winners): Enter for your chance to win by entering the Waypoint Rewards Raffle.

PROMOTION

The DCP deployed a comprehensive, multi-channel promotional strategy, using journey-inspired language and visuals to amplify the campaign's theme. This included weekly emails, a printed mailer sent to all employees, social media posts on Facebook and Instagram, custom-produced videos on YouTube, newsletter blurbs featured in the Personnel Department and Employee Wellness Program newsletters, and a dedicated Your Path, Your Plan homepage serving as the campaign hub.

CAMPAIGN OVERVIEW AND DELIVERABLES

Deliverable/ Engagement	Week 1 (Oct. 1 – 11)	Week 2 (Oct. 12 – 18)	Week 3 (Oct. 19 – 25)	Week 4 (Oct. 26 – 31)
Engagement Activities	"What's your Retirement Trail Style" Personal Savings Assessment	"What's your Retirement Trail Style" Personal Savings Assessment	"DCP Trail Trek" Quiz	"DCP Trail Trek" Quiz
Citywide Emails	NRSM "Your Path, Your Plan" Launch Promotion	Week 2 Promotion (Active and Eligible Employees)	Week 3 Promotion (Active and Eligible Employees)	Week 4 Promotion (Active and Eligible Employees)
Voya Emails	NRSM "Your Path, Your Plan" Launch Promotion	Week 2 Promotion (Active and Retired Participants)	Week 3 Promotion (Active and Retired Participants)	Week 4 Promotion (Active and Retired Participants)
Paper Mailing	NRSM "Your Path, Your Plan" Foldable Mailer to Active, Eligible and Retired Employees/Participants			
Trail Guide Q&A Videos	Catch-Up Contributions	Leaving City Service	Loans in Retirement	Rollovers & Savings Limits
Trail Guide Benefit Fairs	Multiple Locations	Multiple Locations	Multiple Locations	Multiple Locations
Social Media	Facebook and Instagram Posts and Stories Promoting Launch	Facebook and Instagram Stories Promoting Week 2 Content	Facebook and Instagram Stories Promoting Week 3 Content	Facebook and Instagram Stories Promoting Week 4 Content
City Newsletters	Promotion in City Personnel Newsletter and City Wellness Newsletter			
Money Matters Seminars	Your DCP Investments, Your Journey		Exploring the New DCP Website	



YOUR PATH, YOUR PLAN MAILER



LAUNCH EMAIL



“WAYPOINT REWARDS” RAFFLE SELFIE STATION PHOTO SUBMISSIONS



SOCIAL MEDIA PROMOTION (@LA457)



FIVE “TRAIL GUIDE” Q&A VIDEOS FOR RETIREES

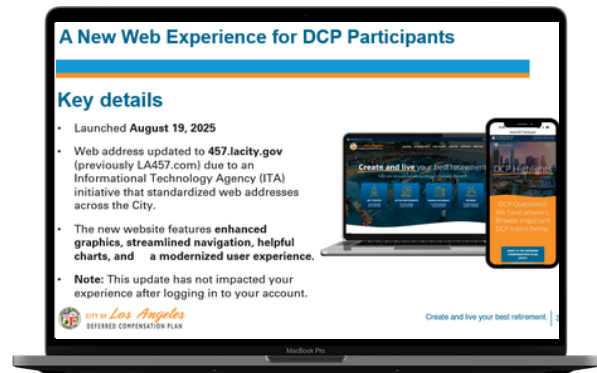




“RETIREMENT TRAIL STYLE” QUIZ



MONEY MATTERS WEBINARS



MEASURING CAMPAIGN EFFECTIVENESS

The campaign's effectiveness was demonstrated through sustained engagement and strong digital activity during a highly competitive communications period. The DCP generated 165,769 total account logins and maintained engagement from over 24,000 unique users, demonstrating the campaign's ability to motivate participants to take an active role in their retirement readiness and indicating continued utilization of available tools and resources. In addition, targeted outreach to 344 eligible, non-participating employees reflected a deliberate strategy to convert engagement into future enrollment and long-term participation.



The campaign delivered approximately 6,300 total engagements across its core elements. While somewhat lower than 2024, participation remained resilient given the campaign coincided with major competing initiatives, including significant Open Enrollment changes and a citywide cybersecurity effort. Interactive quizzes and the Waypoint Rewards Raffle were primary engagement drivers, generating over 4,600 combined interactions, while on-site events, workshops, and social media maintained consistent visibility and reinforced participant connection across multiple channels. Creating short-form video Q&A interviews featuring our Local Retirement Counselors was a new and innovative engagement strategy that garnered 733 views. Based on this success, the DCP will include this approach in future campaigns.

CONCLUSION & FEASIBILITY

The “Your Path, Your Plan” campaign demonstrates a highly scalable and replicable model for public-sector retirement plans. By leveraging existing staff, our partners at Voya, trusted Retirement Counselors, and owned digital channels, the campaign delivered a personalized, multi-channel experience. Its modular structure, combining quizzes, video content, on-site engagement, and simple incentive strategies, can be easily adapted to plans of varying sizes and resources. This approach proves that impactful, participant-centered campaigns can be executed efficiently, making it both practical and attainable for public-sector plans seeking to drive engagement and improve retirement readiness.