PLAN PROFILE

**Plan: California Savings Plus**
401(k) pre-tax and Roth
457(b) pre-tax and Roth

**Participants:** 262,110
**Assets:** $26.8B
**Administrator:** Nationwide
**Investment Consultant:** Callan
**Category:** Participant Education & Communication
**Initiative:** Get Geared Up

## BACKGROUND

By the end of 2024, the California Savings Plus Program had made significant investments in tools, education, and participant support. Digital planning resources were available, webinars and onsite education were widely offered, and participant engagement metrics were strong. However, **governance data revealed a critical gap**: participant engagement was not consistently translating into the sustained behaviors that most directly improve retirement outcomes.

Participants interacted with the plan, but often in **episodic or transactional ways**—logging in to check balances, attending single education events, or reacting to plan changes—rather than using tools, guidance, and education as part of an ongoing retirement strategy. Planning tools such as My Income & Retirement Planner℠ (MIRP) were underutilized relative to their potential impact, and advisory services were not yet a central feature of participant decision making.

At the same time, Savings Plus was preparing for a year of significant complexity in 2025, including an enhanced service model, a major website refresh, large-scale fund redesign, and new SECURE 2.0 education requirements. Leadership recognized that layering these changes onto an already fragmented participant experience would risk confusion, disengagement, and missed opportunities to improve outcomes.

The core challenge was not access to information—it was **activation**. Savings Plus needed a way to consistently move participants from awareness to action, and from action to long-term behavior change.

**Get Geared Up** was launched to address that challenge directly.

*"Get Geared Up was designed to help participants move from passive engagement to confident action. By clearly connecting our tools, services, and education, we saw participants use planning resources more intentionally, increase contributions, and bring more assets into the plan. That behavior change is what tells us the strategy worked."*
***— Sandy Blair, Administrator, California Savings Plus Program***

## GOALS

Get Geared Up established clear objectives that were intentionally tied to **measurable participant behavior**, not just communication reach.

The goals were to:

- **Reintroduce Savings Plus with a single, coherent narrative** that helps participants understand *how* tools, education, and guidance fit together—and *what to do next*.

- **Increase meaningful use of planning tools and advisory support**, particularly My Income & Retirement Planner℠ (MIRP) and the Retirement Resource Group® (RRG), as precursors to contribution increases, asset consolidation, and retention.
- **Drive asset impacting behaviors**, including contribution increases, restarts, rollovers in, and enrollments—rather than onetime engagement.
- **Sustain operational stability** while engagement and transactions increased, ensuring education reduced friction rather than creating service strain.

Each of these goals is directly evidenced by the year over year results documented in the governance data.

## PROJECT DESCRIPTION

Get Geared Up was designed as a **behavioral framework**, not a traditional campaign. Every element of the initiative was intended to guide participants along a predictable path:

*Understand → Plan → Act → Reinforce*

### Unified Narrative to Reduce Cognitive Friction

The “gear” concept reframed Savings Plus as a preparation partner, not a product provider. Tools, education, and services were positioned as equipment participants need to prepare for retirement decisions—making planning feel accessible and actionable.

This narrative consistency was critical in enabling the behavioral shifts later observed in MIRP usage, contribution increases, and rollovers.

### Planning Tools as the Primary Activation Lever

Get Geared Up intentionally centered My Income & Retirement Planner℠ as the starting point for action. Communications did not simply promote the tool; they explained:

- Why planning matters *now*
- What participants would learn
- What actions typically follow planning

This intentional framing directly supports the observed increase in MIRP usage from 2024 to 2025 and the higher rates of contribution increases and roll-ins among MIRP users documented in governance reporting.

### Advisory Access Reinforced at Decision Points

The Retirement Resource Group® was positioned as the “next piece of gear”—support available when participants were ready to act. Education, digital content, and field outreach repeatedly directed participants to advisory support at moments tied to real decisions: increasing contributions, consolidating assets, or preparing for retirement.

This integration explains the significant growth in RRG interactions and the asset driving behaviors associated with those conversations.

### Always-On, Omnichannel Reinforcement

Rather than rely on onetime events, Get Geared Up delivered consistent reinforcement across web, email, workshops, webinars, and onsite engagement. This sustained presence allowed participants to encounter the same messages repeatedly and act when ready—contributing to year over year improvements rather than short term spikes.

## RESULTS

The impact of **Get Geared Up** is most clearly seen by comparing participant behavior **before** and **after** the implementation of the unified education and engagement strategy.

Using Q4 2024 as a baseline—prior to the full rollout of Get Geared Up and the enhanced service model—and comparing it to performance throughout 2025, governance reporting demonstrates **meaningful, sustained improvements in participant behavior, asset growth, and plan utilization**.

### Participants Moved From Engagement to Action

In 2024, Savings Plus achieved strong participation metrics, but participant behavior was more **event driven** and less consistently tied to planning tools and next step actions. By 2025, following the introduction of Get Geared Up, behavior shifted noticeably toward **self-directed, intentional activity**.

Website and digital engagement increased not only in volume, but in quality:

- Engagement rates rose from approximately **79–80% in 2024** to a sustained **~80%+ in 2025**, even as overall traffic grew.
- Participants spent more time in planning oriented sections of the site, including IRS limits, investment concepts, My Income & Retirement Planner℠ (MIRP), and transaction tools—indicating purposeful use rather than casual exploration.

This shift aligns directly with Get Geared Up's emphasis on readiness and action, not awareness alone.

### Planning Tools Drove Measurable Financial Behavior

A central goal of Get Geared Up was to increase meaningful use of planning tools—not as standalone features, but as catalysts for action.

Governance analysis confirms this outcome:

- **MIRP usage more than doubled year over year**, increasing from approximately **18% of marketing-eligible participants in 2024** to **34% in 2025**.
- Participants who used MIRP in 2025 were **nearly four times more likely to increase contributions** than non-users.
- MIRP users also exhibited **higher rollover and asset consolidation behavior**, with a significant share of those actions occurring within **60 days of tool use**, demonstrating a direct connection between education, planning, and financial action.

This behavioral linkage validates the strategy of positioning MIRP as the "gear" participants need to prepare for retirement decisions.

### Contributions Increased at a Meaningful, Plan Wide Scale

Contribution behavior showed one of the clearest and most compelling improvements year over year.

- The percentage of employed participants contributing increased to **over 75% on average throughout the year**, even during traditionally low engagement quarters.
- Contribution **increases** in 2025 occurred at a rate of approximately **17%**, substantially outperforming both internal historical trends and industry benchmarks.
- Governance history shows that contribution **stops and decreases declined**, while restarts and increases became more prevalent—signaling improved participant confidence and retention.

Importantly, these improvements occurred during a period of inflation pressure and economic uncertainty, underscoring the effectiveness of clear, action oriented education.

### Inbound Rollovers and Asset Retention Accelerated

Asset consolidation is a key indicator of participant trust and long-term engagement.

Comparing year-end governance data:

- **Inbound rollover dollars were nearly $80 million driven 1 on 1 and education supported conversations in 2025**.
- In 2025, there were **1,132 roll-in transactions**, demonstrating sustained confidence and continued asset retention momentum.

Participants were not just staying engaged—they were choosing to **bring more of their retirement assets into Savings Plus**.

**Enrollment Strength Sustained Through Strategy, Not Volume**

Enrollment trends further reinforce the success of the initiative.

- In **2025**, enrollments reached 12,251, resulting in the **second highest enrollment performance on record.**
- Enhanced onboarding, targeted followups, and education driven nudges helped convert interest into completed enrollments, with governance data showing **higher conversion rates and lower abandonment**.

This indicates that Get Geared Up helped normalize enrollment as an intentional decision rather than a one-time enrollment-season surge.

**Advisory and Education Channels Reinforced Each Other**

Rather than driving excessive service demand, Get Geared Up created a healthier engagement mix:

- **RRG interactions increased steadily**, reaching nearly **15,000 participant conversations in 2025**.
- Asset driving RRG actions (rollovers, contribution increases, enrollments, MIRP usage) grew alongside education participation.
- **Solutions Center volumes remained stable**, and service-level agreements were preserved—demonstrating that clearer education reduced friction rather than increasing confusion.

This balance is particularly noteworthy given the simultaneous implementation of fund redesign, Secure 2.0 education, and service model changes.

**What the Year Over Year Comparison Demonstrates**

Viewed together, the Q4 2024 and Q4 2025 data shows a clear through-line:

**Get Geared Up did not just increase engagement—it improved decision making.**

Participants:

- Planned more intentionally
- Increased contributions at higher rates
- Consolidated assets
- Enrolled and stayed with the plan
- Used tools and guidance strategically rather than reactively

For a plan serving hundreds of thousands of participants, this shift represents **measurable leadership impact**, turning education into sustained financial behavior at scale.

## FEASIBILITY

The Get Geared Up framework is highly replicable for other public sector plans because it is **behavior driven, not vendor dependent**.

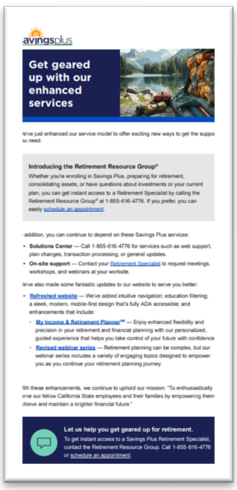
Key transferable elements include:

- **Outcome based education design**: Start with the behaviors a plan wants to influence (e.g., contribution increases, planning tool usage, asset consolidation), then design messaging backwards from those outcomes.
- **Tool centered engagement**: Position planning tools as gateways to action, not optional resources.
- **Narrative consistency**: Use a single, relatable framework that participants encounter across all channels.
- **Governance informed iteration**: Use year over year data—not anecdotes—to refine education strategy and validate effectiveness.
- **Operational alignment**: Integrate education with advisory and service models to ensure growth does not come at the cost of service quality.

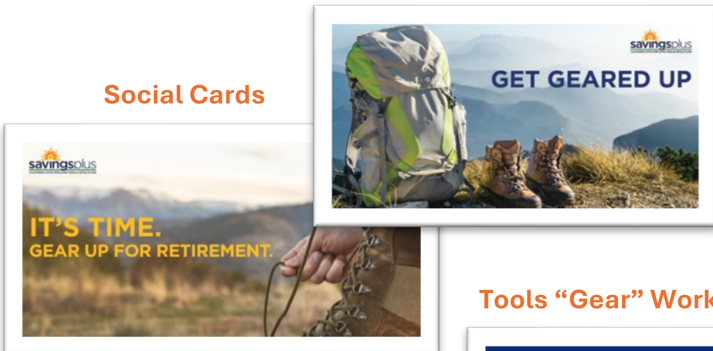
The Savings Plus experience demonstrates that participant education can reliably convert into measurable asset and behavior outcomes when executed with clarity, discipline, and leadership ownership.

## SUPPORTING EXAMPLES

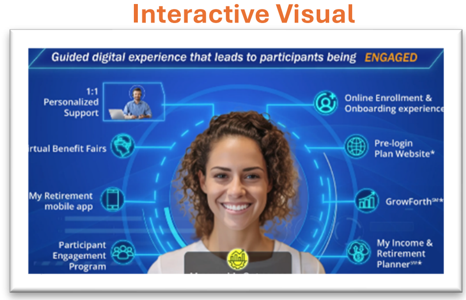
**Launch Email**



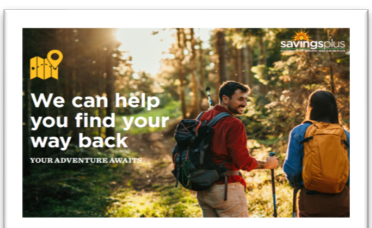

**Social Cards**



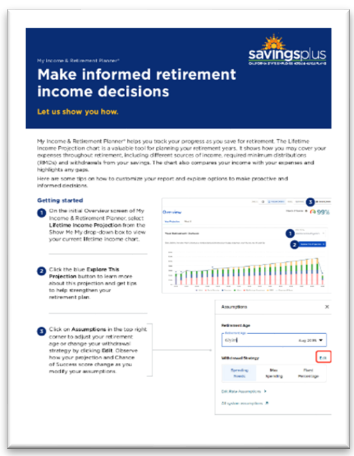

**Interactive Visual**




**Restart Postcard**

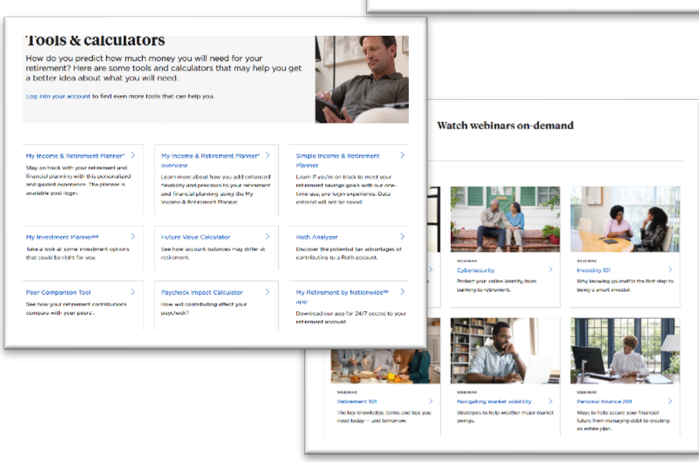



**Tools "Gear" Worksheet**

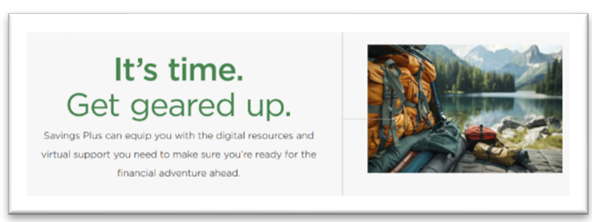



**Newsletter**


**Gear Landing Pages**




**Web Banner**




**FutureFit Virtual Benefit Fait**