



## PLAN PROFILE

**Plan:** New York State Deferred Compensation Plan (NYSDCP)

**Plan Type:** 457(b) pre-tax and Roth

**Assets:** \$45 Billion

**Participants:** 297,000

**Administrator:** Nationwide

**Campaign:** *Harvest Your Future for a Well-Planned Retirement- 2025 NRSM Campaign*

**Category:** National Retirement Security Month

---

### Background

Retirement insecurity is a growing concern nationwide. With fewer than 60% of Americans saving for retirement and 75% worried about outliving their income, NYSDCP leveraged National Retirement Security Month to better support participants and strengthen their long-term financial confidence.

NYSDCP launched its National Retirement Security Month (NRSM) campaign to increase awareness, elevate financial literacy, and empower participants at every career stage. The campaign provided accessible tools, personalized guidance, and clear messaging that encouraged meaningful action. Through targeted education, multi-channel outreach, and seamless access to plan resources, the campaign was designed to deepen engagement and help participants make measurable progress toward a secure financial future.

At the heart of the campaign was the *Harvest Your Future* theme—a metaphor helping participants view retirement planning as planting, nurturing, and ultimately harvesting the benefits of long-term positive financial habits.

*“National Retirement Security Month gave us an opportunity to support participants at every career stage with meaningful education and valuable resources. We emphasized practical actions participants could take right away, helping them strengthen financial habits and make continued progress toward retirement security. This effort inspired*

*individuals to take greater ownership of their retirement planning and supported financial confidence and engagement across the workforce.”*

**- Sharon Lukacs, NYSDCP Executive Director**

## **Campaign Goals**

The 2025 NRSM campaign sought to:

- Encourage Plan enrollment and contribution increases
- Increase participation in retirement readiness webinars
- Increase meaningful interactions with digital tools and plan resources
- Boost awareness of and engagement with Account Executive support
- Support participants across all stages of their career

## **Timeline & Implementation**

The campaign was executed throughout October 2025 and utilized a multi-channel outreach strategy to meet participants where they were. Core components included:

- A dedicated NRSM campaign webpage with interactive planning tools
- A two-email launch sequence serving as the catalyst for engagement
- Digital banners on the NYSDCP website driving to NRSM resources
- A dedicated HELPLINE recording to reinforce messaging during participant calls
- Printed materials—flyers, presentations, and event collateral to support in-person outreach
- Account Executive-led events and workshops promoted through campaign materials

## **Email Strategy as the Catalyst for Campaign Engagement**

To spark momentum from the outset, NYSDCP launched the campaign with a two-email series that became the backbone of participant engagement. These emails translated the “Harvest Your Future” theme into clear, motivational calls to action aligned with participant needs.

The campaign kicked off with an email inviting participants to participate in a series of thought-provoking webinars designed to help them “cultivate a more secure future.” The content encouraged participants to think of retirement as a process of planting and nurturing financial habits. This communication set the tone for the month and successfully drove **2,900 webinar registrations**, establishing education as the central engagement driver.

A follow-up email later in the month encouraged participants to stay connected with their Plan and continue growing the future they envision. It highlighted practical next steps like using planning tools, increasing contributions, and meeting with Account Executives to sustain participant momentum.

Together, these emails ignited campaign activity, guiding participants through the important steps to drive high levels of interaction across digital tools, webinars, and Plan resources.

### **Operational Significance & Plan Improvements**

The campaign strengthened NYSDCP’s broader purpose of supporting participant financial confidence by:

- Creating a unified hub for resources during a high-visibility month, making it easier for participants to locate tools and education
- Reinforcing NYSDCP’s identity as a trusted source of financial guidance through consistent, participant-centered messaging
- Enhancing collaboration with employers through ready-to-share communications and presentations
- Expanding the efficiency and reach of Account Executive outreach by aligning materials and messaging across channels

## **Results**

### **Digital Engagement**

- **1,700+ participants** engaged with the NRSM campaign webpage—**3× higher** than the previous year
- Email open rates of **67% and 56%** with click-through rates as high as **4%**, outperforming the **2.5% financial services industry benchmark**

- **14,000 participants** engaged with the calls to action in the email, including **2,900 webinars registrations**

### **Workshops & Events**

- **56 events and workshops** were delivered, supported by NRSN campaign materials
- Nearly **2,600 participants** attended these sessions

### **Plan Activity (October Metrics)**

- **564,000 participant logins to their account**
- Nearly **1,500 new enrollments**
- **5,000+ contribution increases**

### **Overall Impact**

The campaign generated a surge in participant engagement, use of planning tools and a measurable increase in participant retirement planning behaviors. NYSDCP successfully translated awareness into meaningful action that supports the strengthening of participant confidence and long-term financial outcomes.

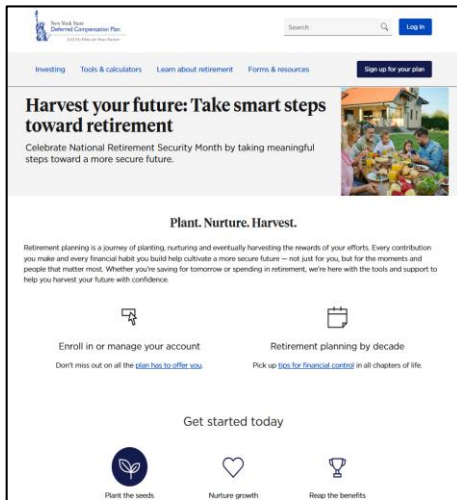
### **Feasibility for Use by Other Governments**

This campaign's structure is highly replicable for other government plans of similar size and requires minimal resources to deploy. A coordinated mix of digital and print materials such as email, webpages, and customizable collateral, enables efficient rollout across employers. Consistent messaging reinforces understanding and directs participants toward meaningful action.

Webinars further enhanced the campaign by offering flexible learning experiences tailored to plan size and capacity. This format allows government plans to deliver accessible, engaging content using existing tools and resources.

Together, these elements form a practical, scalable model for government plans to build participant financial confidence through education, multichannel communication, and clear paths to action.

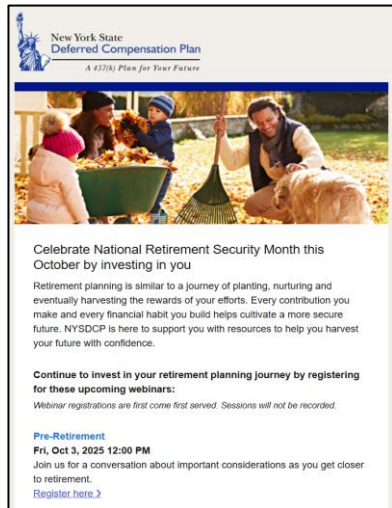
# Campaign Visuals



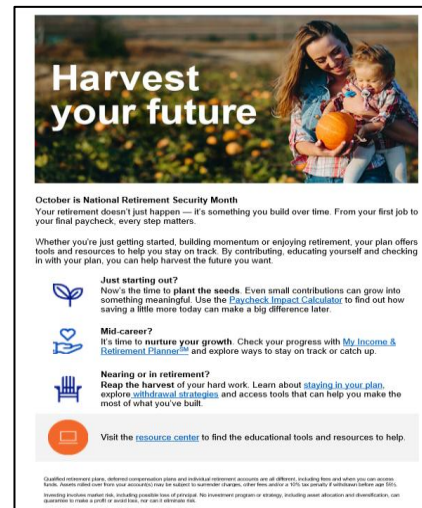
Participant Campaign Webpage



Hero Web Banner



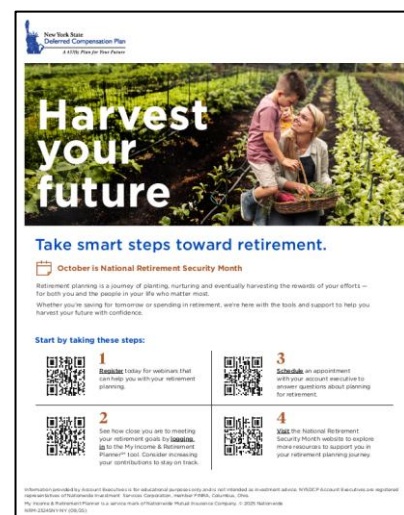
NRSM Email #1



NRSM Email #2



NRSM Event/Workshop flyer



Campaign flyer