

## **Clackamas County**

### 2024 Annual Marketing Communication Strategy Overview





## 2023 Participant Engagement Metrics

Statistics





OC

### CLACKAMAS COUNTY 457(B) DC PLAN

Plan overview		Plan	Flan health snapshot			Employee engagement		
	Plan data	Benchmark		Plan data	Benchmark		Plan data	Benchmark
Total plan participants	2,992		Participation rate	82%	41%	Overall engagement	50%	36%
Total plan assets	\$246,465,768		Income replacement	64%	53%	Web engagement	41%	30%
Average balance	\$82,375	\$57,250	Employees on track to save 70%	34%	29%	Mobile app engagement	13%	7%
Participants in managed accounts	2%	2%	Average savings rate	8%	7%	Authenticated call engagement	10%	9%
Percent employees with loans	0%	3%				eDelivery	53%	45%
Average outstanding loan	<b>\$</b> 0	\$1,929				Web registration	51%	44%



#### Data as of 12/31/2023

Benchmark: Government



### CLACKAMAS CO HOUSING ATY 457B PL

Pian overview		Plan	Plan health snapshot			Employee engagement		
	Plan data	Benchmark		Plan data	Benchmark		Plan data	Benchmark
Total plan participants	70		Participation rate	81%	41%	Overall engagement	41%	36%
Total plan assets	\$2,650,403		Income replacement	63%	53%	Web engagement	36%	30%
Average balance	\$37,863	\$57,250	Employees on track to save 70%	29%	29%	Mobile app engagement	6%	7%
Participants in managed accounts	0%	2%	Average savings rate	6%	7%	Authenticated call engagement	10%	9%
Percent employees with loans	0%	3%				eDelivery	41%	45%
Average outstanding loan	<b>\$</b> 0	\$1,929				Web registration	49%	44%

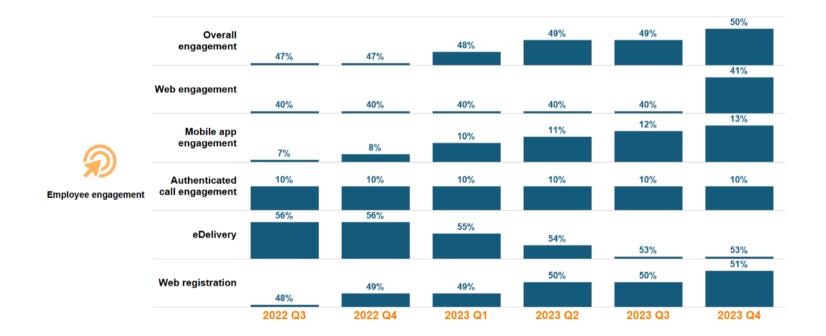


Data as of 12/31/2023

Benchmark: Government



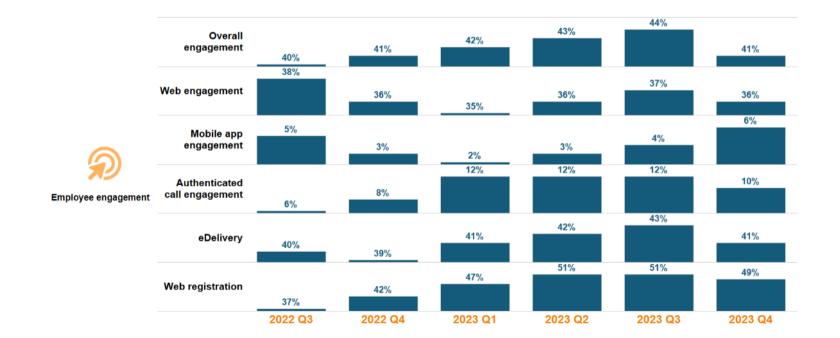
### CLACKAMAS COUNTY 457(B) DC PLAN







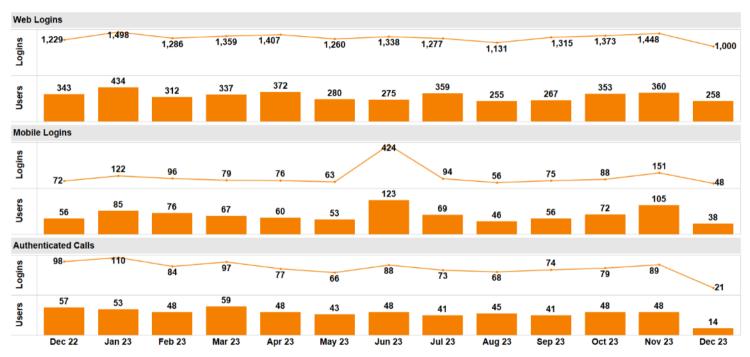
### CLACKAMAS CO HOUSING ATY 457B PL







### Clackamas County & Co Housing Aty



**Engagement Trends** 

Data as of 12/31/2023





## Digital engagement – myOrangeMoney

#### myOrangeMoney Engagement

L

Unique Participant Activity	Participants	
Logged in with access to myOrangeMone	y 1,533	
Viewed myOrangeMone	y 1,112	73%
Engaged and interacted with myOrangeMone	452	41%
Took action after using myOrangeMone	y 130	29%

#### **29%** of participants took action after using *myOrangeMoney*

74 participants are saving an average of 0.1% more per pay period (from 7.3% to 7.4%)59 participants are saving an average of \$97 more per pay period (from \$232 to \$329)

6 participants changed a fund allocation

2 participants rolled money into a plan

#### Data from 1/1/2023 to 12/31/2023

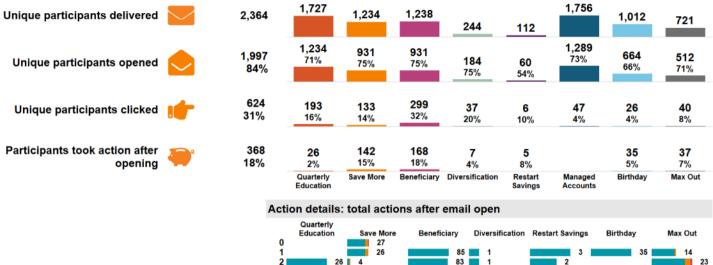
For plan sponsor use only . Data above is based on participant activity for the time period specified in above title. Products and services offered through the Voya(R) family of companies. CN2176774\_0524







### **Personalized Financial Wellness Messaging**





#### Potential financial impact: (those who changed deferral rate, excludes deferral amt)

Save More	\$100,800 of additional contributions per year. (84 participants increased their savings rate by 1.6% on average)
Restart Savings	\$13,976 of additional contributions per year. (3 participants increased their savings rate by 7.7% on average)
Max Out	\$38,400 of additional contributions per year. (24 participants increased their savings rate by 2.0% on average)

Data is cumulative as of: 02/19/2024





## 2024 Marketing and Communication Strategy





## **Outreach efforts**

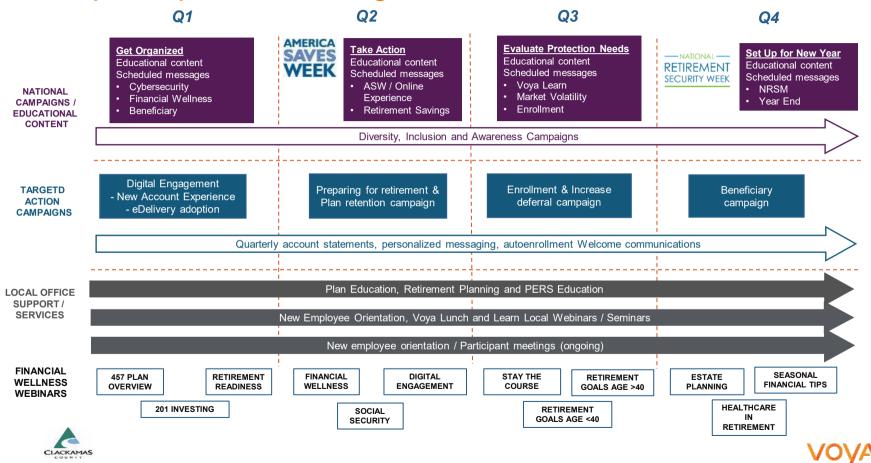


- Holistic Financial Wellness Education
- National campaigns
- Diversity, Equality and Inclusion Campaigns
- Targeted action campaigns
- Personalized messaging
- Individual appointments/Group meetings
- Financial Wellness webinars
- Digital Tools and Resources





### 2024 participant marketing communication calendar



## 2024 Educational Content Calendar / campaigns





## **Educational content**

<b>Q1</b> Get organized	<b>Q2</b> Take action	<b>Q3</b> Evaluate protection needs	<b>Q4</b> Set yourself up for the new year
Financial wellness	Dashboard	Estate planning	Organize finances
Beneficiaries	Debt management	Voya Cares	Mental health/finances
Saving for college	Emergency savings	• HSAs	Credit card/debt management
Student loan debt	Retirement savings	Voluntary benefits	Retirement income
• Taxes	<ul><li>Life stage guidance</li><li>Mid-career</li></ul>	Cybersecurity	Life stage guidance
Life stage guidance	• Mid-career	Market volatility	In retirement
<ul> <li>Starting out</li> </ul>	America Saves Week (April 8–12)	<ul><li>Life stage guidance</li><li>Nearing retirement</li></ul>	National Retirement Security Month (October)
	Market v	olatility/timely topics	
CLACKAMAS			

## **America Saves Week**

### Save for what matters most

America Saves Week encourages individuals to check-in on their finances, set savings goals and commit to learning more to create better financial habits to help achieve those goals. Our goal is to provide individuals with robust educational resources, helping them take small steps to improve their financial outcomes.

### **Campaign materials**



Resource Center on voya.com | www.VoyaASW.com

New on-demand educational videos

Personalized message email sent on April 2, 2024

Flyer (Eng. + Span.)





Emergency Savings infographic flyer (Eng. + Span.)Available in print or blog post

Copy for internal newsletters/web alerts

Digital Signage: CCTV screen





## **DEI Campaigns**



Black History Month ?

Women's History Day

Asian Pacific Islander Heritage Month

**Pride Month** 

National Hispanic Heritage Month

National Disability Employment Awareness Month

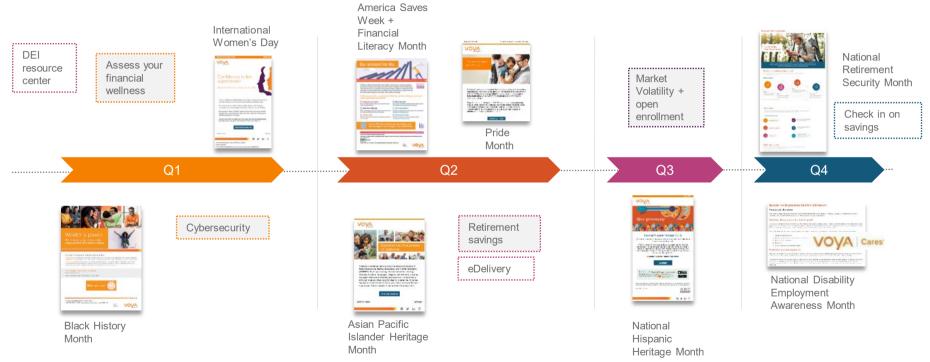
Voya is recognizing our underserved communities. Their differences make them who they are. We want to encourage and promote Financial Literacy so all communities can envision their future in retirement.





## **Educational campaigns**

Our campaigns help meet individuals where they are, delivering compelling education, to help improve their financial well-being.







## Personalized messaging email journeys

Journey	Goal
Beneficiary	Participant designates their beneficiary
Birthday 📕	Participant logs in to their account and visits life stage guidance pages.
Diversification	Participant logs in to manage investments, contacts representative for advice and engages with educational material.
Education: Financial wellness + Digital engagement topics	Participant engages with call to action / furthers their education
Personalized video	Log in to account and watch the video and increase contributions.
Save more	Participant increases savings rate.
Restart	Participant restarts contributions.

Icon denotes that this journey is eligible for text message capabilities.





# Targeted action campaigns







Q1 Targeted Action Campaign: Digital Engagement - New Voya Account Experience (Jan) - eDelivery (Mar)

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New online account experience – account aggregator functionality (Jan)



### "Available now" announcement ?

- Email deployed 1/29
- Flyer will be included with Q1 statements



### eDelivery postcard (Mar)





### **Q2** Targeted Action Campaign: **Preparing for Retirement & Plan Retention**





When you know employment, you do not have to later your money out of the Muchinesen's County 452 Defailed Compensation Plan, in fact, anging your money in the Plan may provide play with better immented cognition that indiang your money into the monetanist options.

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Know the facts BEFORE YOU TAKE YOUR MONEY out of the Multinomic County 4 Componisation Plan. Refer to the following checkfish to compare features of the Co other retirement plan options.

#### Court that Representations 800.2001.281 at 510.5171074

O The Water Towar at John's Landing 5229 E. Macadam Avenue, Bio 207, Parland, OR 07220



Workbook handout

A guide to help you take specific,

simple steps as you near retirement.



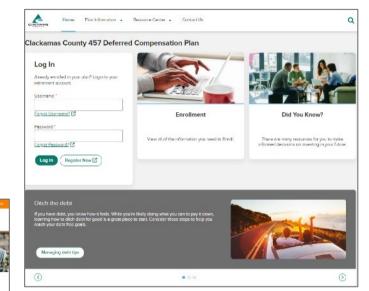
#### Your local Voya financial professional can help you:

\* Hence your plans for the future and compare them to hew (and how much) you save

Fmail

- · Design a financial analysis and follow it.
- Create action cleps based on your personal mails. Provide orgoing assistance to help you as you work lowed reacting
- YOUR DOJIS. . Help you develop a budget for today's expenses and for living in
- retrement

You can also learn more about your refinement distribution onlices and your retrement income potential, or schedule a no-obligation review of your ownall retirement plan



### Website messaging





### Q3 Targeted Action Campaign: Enrollment & Increase Deferral

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If you ha	ve not enrolled in the City of Gresham Deferred
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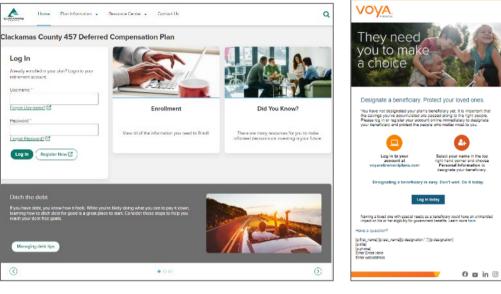
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Email

### **Q4** Targeted Action Campaign: Beneficiary

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Website messaging

Email

Personalized letter





[eoblick/ITML]

## **Financial Wellness**

Participant webinars, hosted by Wendy Stefani, will be offered on a monthly basis.

Month	Webinar topic	Month	Webinar topic
January	Save for Your Goals with Smart Budgeting	July	457 Plan Overview
February	What Does History Tell Us About the Market?	August	Evaluation of Your Investments – Beyond the Basics
March	Social Security – It Pays to Know	September	Retirement Income Planning
April	Financial Wellness	October	Preparing for Healthcare Costs
Мау	Digital Engagement – Voya Orange Money and PERS Online Access	November	Estate Planning for Everyone
June	Retirement Readiness	December	Small Steps, Great Strides – Reaching Your Goals

- Wendy will host monthly educational webinars on a variety of financial topics.
- Wendy will also offer monthly New Employee Orientation Zoom sessions. These meetings provide an opportunity to
  educate new employees on the 457(b) Plan features, automatic enrollment, automatic contribution rate increase (autoescalate), default allocations, pre-tax vs. Roth after-tax contributions, Oregon PERS salary replacement ratios and the
  need to save for retirement.



