



Clackamas County

2025 Annual Marketing Communication Strategy Overview



2024 Participant Engagement Metrics



CLACKAMAS COUNTY 457(B) DC PLAN



Plan overview

	Plan data	Benchmark
Total plan participants	3,103	
Total plan assets	\$279,963,426	
Average balance	\$90,223	\$62,825
Participants in managed accounts	2%	2%
Percent employees with loans	0%	3%
Average outstanding loan	\$0	\$1,991



Plan health snapshot

	Plan data	Benchmark
Participation rate	82%	41%
Income replacement	64%	53%
Employees on track to save 70%	36%	25%
Average savings rate	8%	7%



Employee engagement

	Plan data	Benchmark
Overall engagement	49%	36%
Web engagement	40%	31%
Mobile app engagement	14%	8%
Authenticated call engagement	8%	8%
eDelivery	53%	45%
Web registration	52%	46%

Note: Total plan assets includes all participant assets in the plan, less any outstanding loans according to Metrics That Matter.

Data as of 9/30/2024

Benchmark: Government

CLACKAMAS CO HOUSING ATY 457B PL



Plan overview

	Plan data	Benchmark
Total plan participants	83	
Total plan assets	\$3,114,396	
Average balance	\$37,523	\$62,825
Participants in managed accounts	0%	2%
Percent employees with loans	0%	3%
Average outstanding loan	\$0	\$1,991



Plan health snapshot

	Plan data	Benchmark
Participation rate	83%	41%
Income replacement	62%	53%
Employees on track to save 70%	32%	25%
Average savings rate	6%	7%



Employee engagement

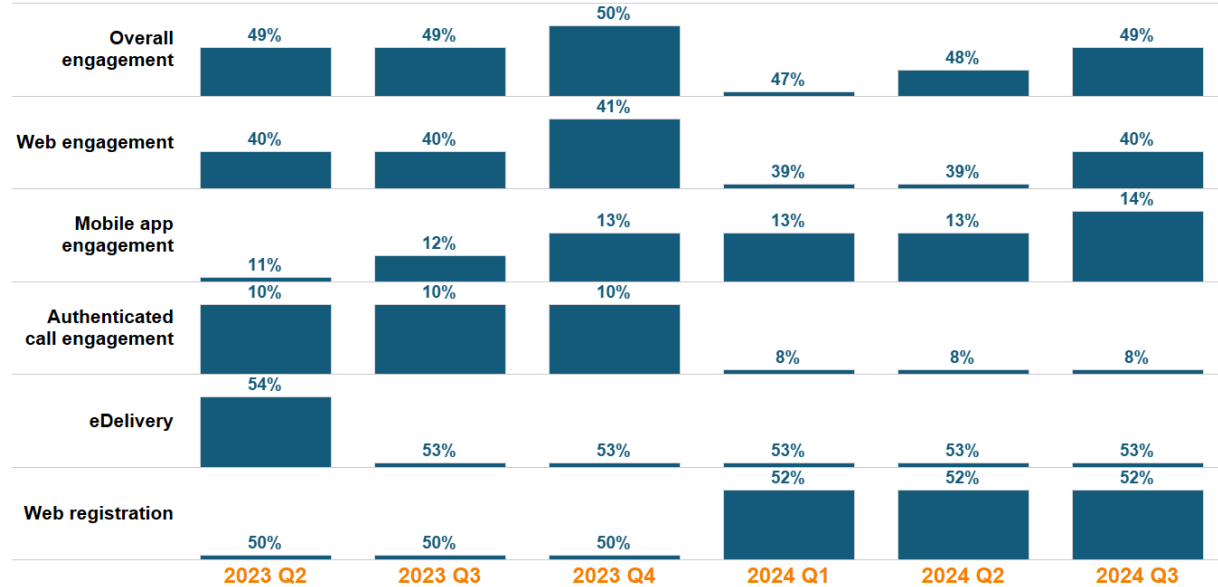
	Plan data	Benchmark
Overall engagement	35%	36%
Web engagement	33%	31%
Mobile app engagement	4%	8%
Authenticated call engagement	8%	8%
eDelivery	39%	45%
Web registration	47%	46%

Note: Total plan assets includes all participant assets in the plan, less any outstanding loans according to Metrics That Matter.

Data as of 9/30/2024

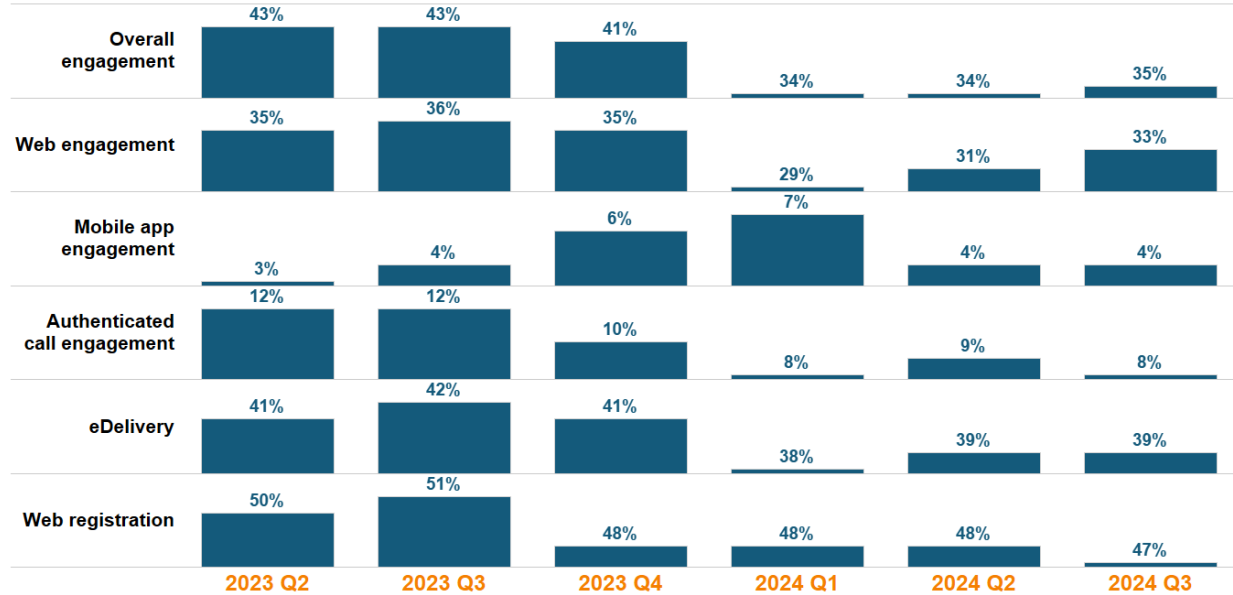
Benchmark: Government

CLACKAMAS COUNTY 457(B) DC PLAN



Data as of 9/30/2024

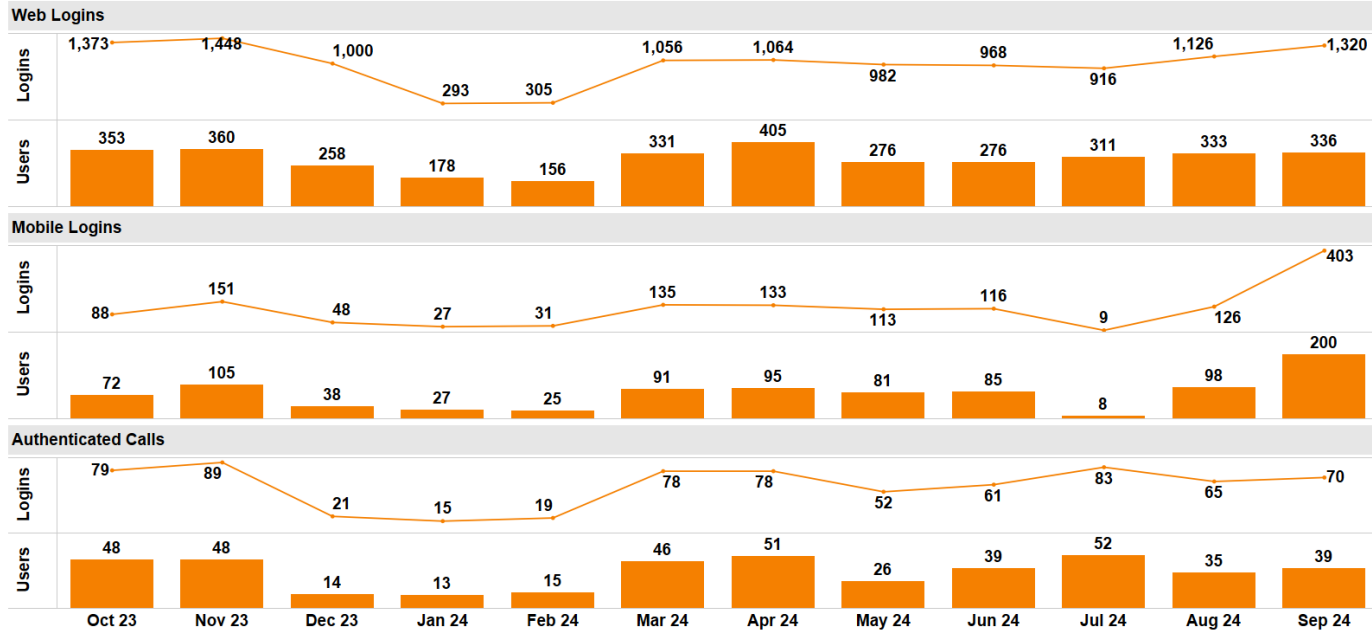
CLACKAMAS CO HOUSING ATY 457B PL



Data as of 9/30/2024

Clackamas County & Co Housing Aty

Engagement Trends



Data as of 9/30/2024

Data includes retirement plan sponsored business, RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.
 Call data includes CSA and VRU calls. Call data is reflective of those participants who enter their SSN into phone system to authenticate. Callers who did not enter their SSN or whom no longer have a balance as of report refresh are not included in the 12-month look back analysis.
 eDelivery defined as accounts who voluntarily opted-in to eDelivery, or plans that defaulted accounts into eDelivery and participant did not voluntarily opt-out.



Digital engagement – myOrangeMoney

myOrangeMoney Engagement

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	1,410	
Viewed myOrangeMoney	1,030	73%
Engaged and interacted with myOrangeMoney	196	19%
Took action after using myOrangeMoney	70	36%

36% of participants took action after using *myOrangeMoney*

33 participants changed their deferral rate

34 participants changed their deferral amount

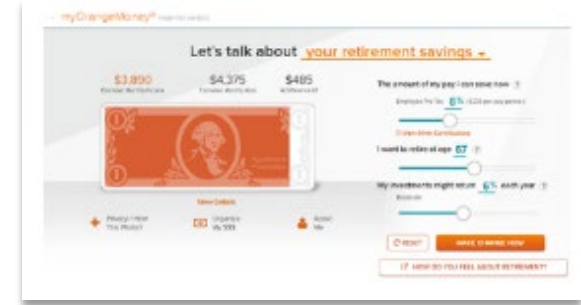
6 participants changed a fund allocation

1 participants enrolled in a managed account

3 participants rolled money into a plan

Data from 1/1/2024 to 9/30/2024

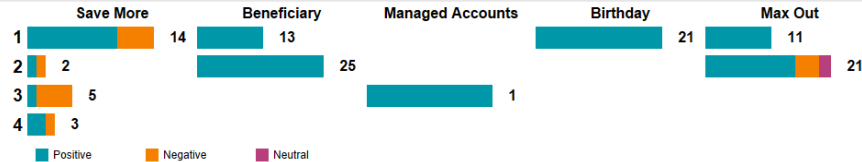
For plan sponsor use only. Data above is based on participant activity for the time period specified in above title. Products and services offered through the Voya(R) family of companies. CN2176774_0524



Personalized Financial Wellness Messaging

Metric	Total	Quarterly Education	Save More	Beneficiary	Diversification	Restart Savings	Managed Accounts	Birthday	Max Out
Unique participants delivered	2,100	19	654	770	146	5	1,919	624	587
Unique participants opened	1,598 76%	9 47%	397 61%	515 67%	104 71%	3 60%	1,309 68%	376 60%	413 70%
Unique participants clicked	187 12%		27 7%	92 18%	8 8%		32 2%	13 3%	27 7%
Participants took action after opening	115 7%		24 6%	38 7%			1 0%	21 6%	32 8%

Action details: total actions after email open



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

Save More **\$96,590** of additional contributions per year. (20 participants increased their savings rate by 6.5% on average)

Max Out **\$44,436** of additional contributions per year. (23 participants increased their savings rate by 2.1% on average)

Data is cumulative as of: 12/04/2024

Published by: Wealth Solutions Customer Analytics and Insights

2025 Marketing and Communication Strategy



Outreach efforts



- Holistic Financial Wellness Education
- National campaigns
- Multicultural Hub (public online microsite)
- Targeted action campaigns
- Personalized messaging
- Individual appointments/Group meetings
- Financial Wellness webinars
- Digital tools and resources

2025 participant marketing communication calendar

Q1

Q2

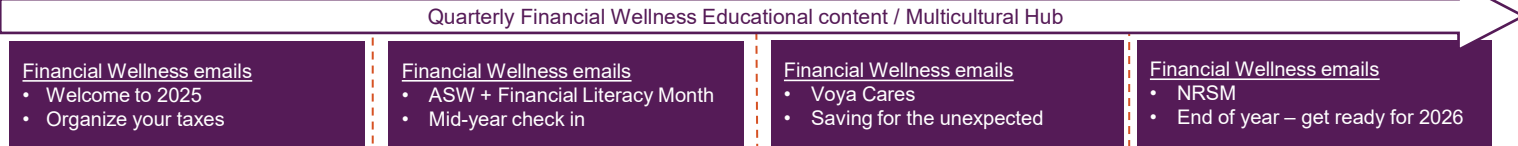
Q3

Q4

AMERICA SAVES WEEK

NATIONAL RETIREMENT SECURITY WEEK

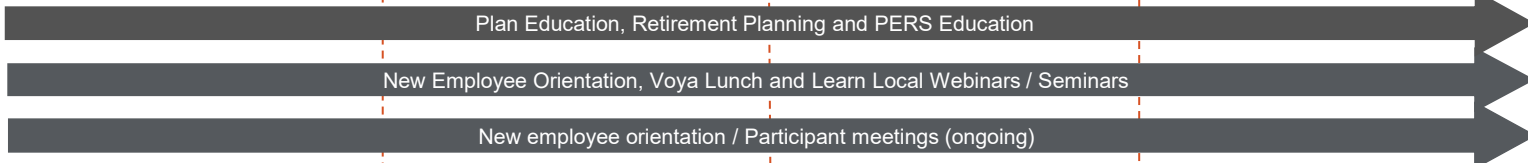
NATIONAL CAMPAIGNS / EDUCATIONAL CONTENT



TARGET ACTION CAMPAIGNS



LOCAL OFFICE SUPPORT / SERVICES



FINANCIAL WELLNESS WEBINARS



2025 Educational
Content Calendar /
National campaigns



2025 engagement & education overview

Always-on strategy

	Q1	Q2	Q3	Q4
Personalized financial wellness messaging (emails sent to e-Delivery users; *text available): <ul style="list-style-type: none"> - Diversification - Birthday - Advice - Max out - Beneficiary* - Restart* - Save More* - Health Savings Account¹ 	----->			
Participant web messages (account login)	----->			
Quarterly education calendar:	Supporting emails, flyers & messaging available			
<ul style="list-style-type: none"> - Financial Wellness - Tax preparation - Emergency savings 	✓			
<ul style="list-style-type: none"> - America Saves Week - Financial Literacy Month - Mental health awareness month 		✓		
<ul style="list-style-type: none"> - Managing debt - Special needs planning - National 401(k)/403(b) Day 			✓	
<ul style="list-style-type: none"> - HSA Day - Cybersecurity Awareness Month - Saving for college - Evaluating retirement readiness - Estate planning 				✓
<ul style="list-style-type: none"> - Work with a financial professional - Black History Month - Women's History Month - Retirement planning - Asian American and Native Hawaiian/Pacific Islander Heritage Month - Pride Month - Voluntary benefits - National Hispanic Heritage Month - 2026 COLA limits - National Disability Employment Awareness Month - National Retirement Security Month 				



Always-on digital resources

Enhanced participant web experience

- Voya Retire mobile app
- Multicultural Hub
- myOrangeMoney®
- Web experience

Financial Wellness experience

- Market Volatility resource center
- Life Stage guidance voya.com
- IRS limits VoyaRetireBetter.com microsite
- Roth microsite
- Voya Cares®

available anytime

¹ Participants must have a Retirement Account and HSA with Voya.

Financial Wellness Calendar Quarterly Topics

Highlighted below are the key topics that will be featured in our educational resources each quarter, aligning with our Financial Wellness calendar.

Q1

- Financial wellness
- Tax preparation
- Emergency savings
- Work with a financial professional

Life stage guidance

- Starting out

Q2

- Financial Literacy Month (April)
- Mental health awareness month (May)
- Retirement planning

Life stage guidance

- Mid-career



America Saves Week
(April 7–11)

Q3

- Managing debt
- Special needs planning
- National 401(k)/403(b) Day (Sept. 5)
- Voluntary benefits

Life stage guidance

- Nearing retirement

Q4

- HSA day (Oct. 15)
- Cybersecurity Awareness Month
- Saving for college
- Evaluating retirement readiness
- Estate planning
- 2026 COLA limits

Life stage guidance

- In retirement

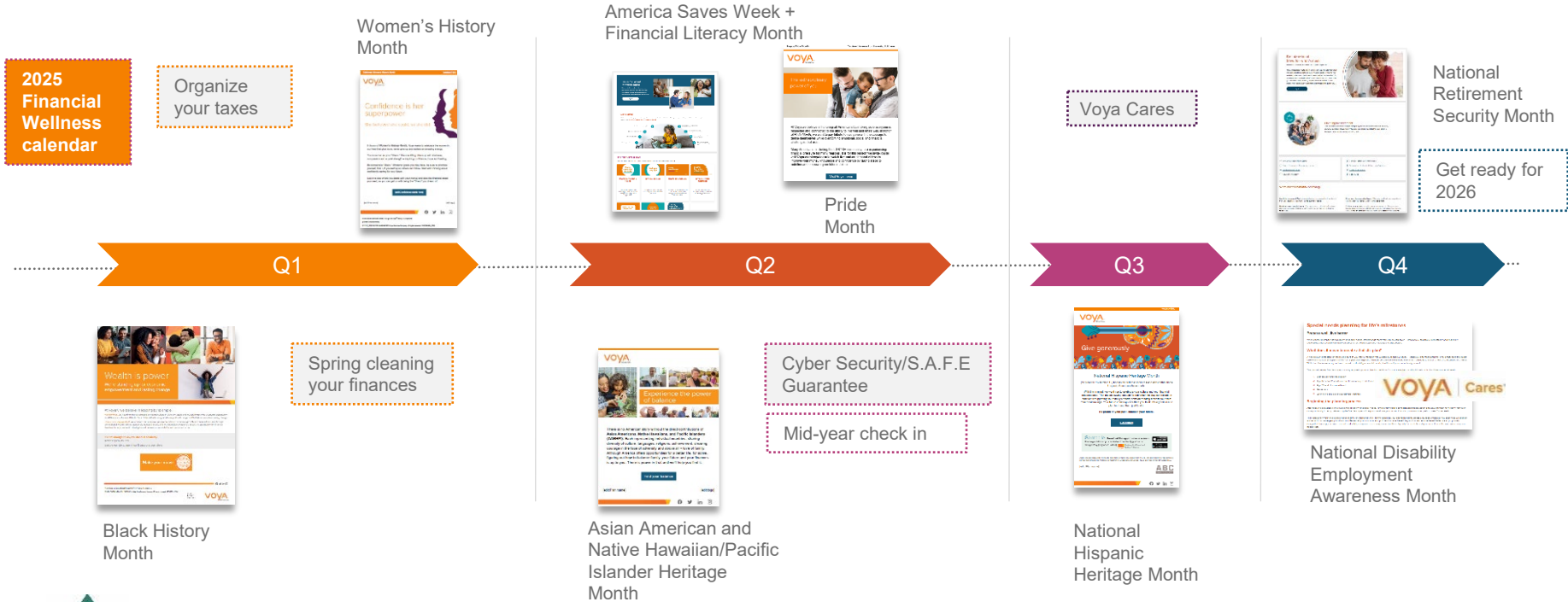


National Retirement Security
Month (October)

← Trending/timely topics →

Educational campaigns

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



Scheduled Personalized Messaging Sends

	Journey	Launch date*	Topic / theme*
Q1	Q1 Education – Digital engagement	January	Welcome to 2025 – Check your account
	Q1 Education – Financial Wellness	February	Organize your taxes
	Q1 Health Savings Account <small>(only for those enrolled in HSA + RS)</small>	March	Spring cleaning
Q2	Q2 Education – Financial Wellness	April	ASW + Financial Literacy Month
	Q2 Education – Digital engagement	June	Midyear check-in
Q3	Q3 Education – Financial Wellness	July	Voya Cares
	Q3 Education – Digital engagement	August	Saving for the unexpected
	Q3 Health Savings Account <small>(only for those enrolled in HSA + RS)</small>	September	Open enrollment
Q4	Q4 Education – Financial Wellness	October	National Retirement Security Month
	Q4 Education – Digital engagement	December	End of year. Get ready for 2026.

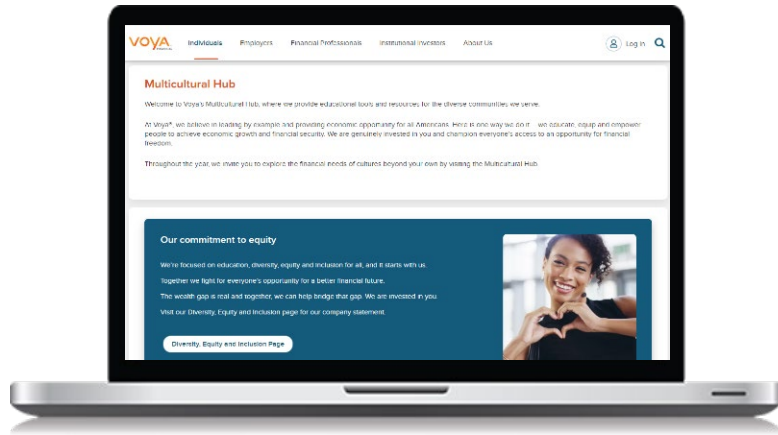


CLACKAMAS COUNTY *Dates and topics are subject to change



Multicultural Hub

At Voya®, we educate, equip and empower people to achieve economic growth and financial security. It is important for us to champion everyone's access to an opportunity for financial freedom. Throughout the year, we will invite participants to explore the financial needs of cultures beyond their own by leveraging blog content, videos, tools and more.



2025 Highlights:

Black History Month

Women's History Month

Diversity Month

Pride Month

Asian American and Native Hawaiian/Pacific Islander Heritage Month

Hispanic Heritage Month

National Disability Employment Awareness Month

Veteran's Day

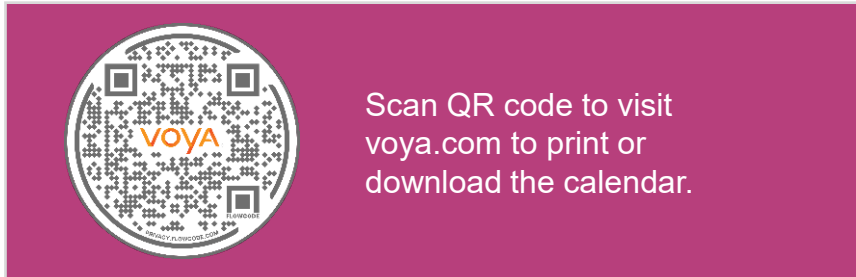
Scan to visit



2025 Financial Wellness Calendar

Our [2025 Participant Financial Wellness Calendar](#) is designed to guide individuals through important financial milestones and dates throughout the year. It offers a comprehensive approach to financial wellness, including goal-setting, budgeting, retirement planning, tax preparation and more.

By following this calendar, individuals can stay organized, make informed financial decisions, and take proactive steps towards feeling confident throughout the year.



Scan QR code to visit
voya.com to print or
download the calendar.

The cover page of the 2025 Financial Wellness Calendar. It features a header with the title "2025 Financial Wellness Calendar" in orange and black. Below the title is a graphic of a laptop displaying a calendar, a pie chart, and a bar chart, with gold coins scattered around. The text "Welcome to the 2025 Financial Wellness Calendar. This calendar is designed to help you stay on top of important financial dates and milestones throughout the year. Let's make 2025 your best financial year yet." is centered below the graphic. The page is divided into three sections for January, February, and March, each with a list of tasks and tips. The VOYA logo and the tagline "PLAN. INVEST. PROTECT." are at the bottom right.

2025 Financial Wellness Calendar

Welcome to the 2025 Financial Wellness Calendar. This calendar is designed to help you stay on top of important financial dates and milestones throughout the year. Let's make 2025 your best financial year yet.

January

Set your goals
Financial Wellness Month

1. Kick off the year by taking your [financial wellness assessment](#) to understand your current financial situation. It's a great first step towards achieving your financial goals.
2. Create your financial goals and an action plan to get there.
3. Review your expenses and create a budget prioritizing your assessment results. We recommend the 50/30/20 rule. Check out our [budget calculator](#) to help get you started.
4. Do you have a retirement account at a previous employer? Consider rolling that over to your [Voya retirement account](#) for a simpler process of managing your accounts in one secure place. Call (866) 865-2660 or email us at ACT@voya.com to discuss your options!
5. Add or review your beneficiaries for your [retirement account](#) and [Health Savings Accounts \(HSA\)](#).

February

Organize your tax documents
Consider working with a financial professional

1. Gather all your tax documents to prepare for filing your taxes to avoid last-minute stress. Visit [tax tips](#) to learn more about what you need to prepare.
2. Start filing on your own or work with a tax accountant for assistance.
3. Leveraging the knowledge and experience of a financial professional could be a great way for you to feel more confident about your finances, help keep you on track and help you reach your goals. Follow our [guide](#) on how to choose a financial professional.

Tip: Consider filing your tax documents electronically to speed up the process.

March

Plan for tax refund & set up your emergency fund
Evaluate IRA, Roth and workplace retirement plans for tax planning

1. Review your financial wellness assessment results to understand where you stand financially.
2. Make a plan for your tax refunds based on your assessment results, whether it's paying down debt or boosting your savings.
3. If you received a refund, it's a good time to start funding your emergency savings. Remember, even starting small can add up over time. Check out our [guide](#) to help you get started.
4. Take a moment to evaluate whether an [IRA](#), [Roth](#) or [workplace retirement plan](#) is best for your tax planning needs.

PLAN. INVEST. PROTECT. VOYA.

America Saves Week

Apr 7-11

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.

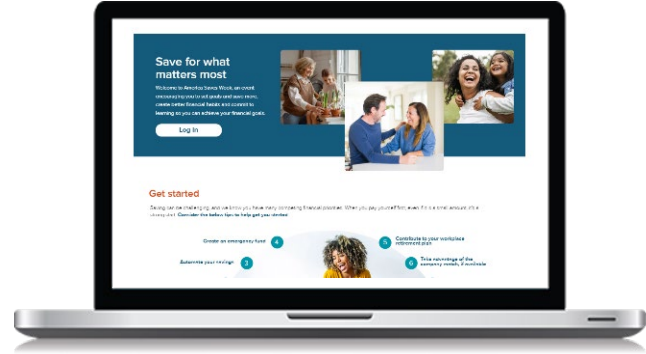
Campaign materials



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

On-demand educational videos

Personalized message email sent on April 1, 2025



Flyer (Eng. + Span.)

Copy for internal newsletters/web alerts

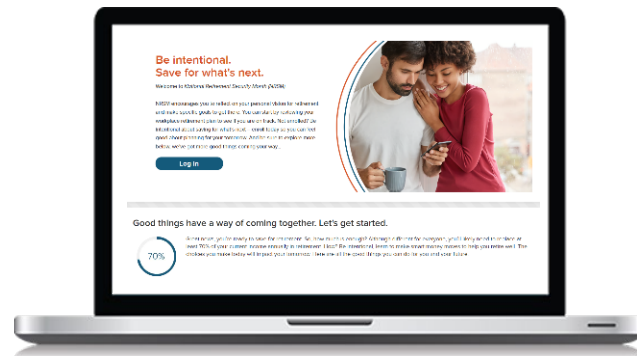
Digital Signage: CCTV screen

National Retirement Security Month (NRSM)

October

Living for today Planning for tomorrow

This year's theme, "Living for Today, Planning for Tomorrow," emphasizes the need for a balanced approach to retirement planning. NRSM encourages individuals to evaluate their current retirement readiness and explore ways to save for the future while enjoying the present. We will provide actionable tips and considerations to help participants feel confident in their financial planning for tomorrow.




Campaign materials

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

Personalized messaging email sent on
September 30, 2025

Flyer (Eng. + Span.)

 Copy for internal newsletters/web alerts

Digital Signage: CCTV screen

Targeted action campaigns



Q1: Account Consolidation & Plan Retention

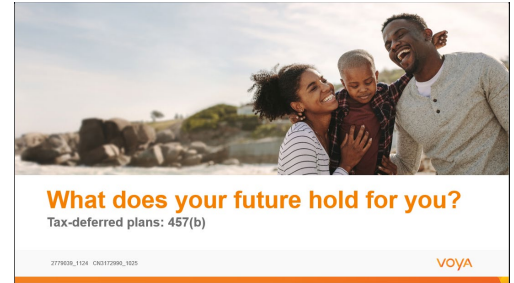
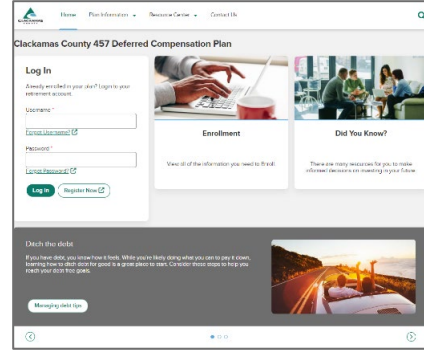


Workbook handout



Email

Website messaging




Participant webinar - February

Q3: Targeted Action Campaign: Enrollment & Save More

Targeted emails by life stage

Start planning and saving for your financial future. To view this on the web, click here.







Put time on your side


If you haven't enrolled in the Clackamas County and Clackamas County Housing Authority 457(b) Deferred Compensation Plans, now is a great time to consider doing so to jump start your retirement savings. The sooner you start setting money aside for retirement, the more time you have to work toward your goals. Enrolling can be easy and can be done online in just a few minutes.

[Enroll today](#)

And that's it! Your contributions will begin within a couple pay periods. Once enrolled, you'll have access to an array of educational financial planning tools to help manage your account. You'll also have local plan support including in-person meetings, educational seminars and customized retirement planning. Here is some additional information and resources that may help you as a new participant in the Plan.

-  Schedule an appointment with a local "Voya representative". Schedule appointments should be made on an employer's personnel time.
-  Steps to investing in a taxable providing tools and resources pertaining to investing concepts.
-  MyClawbackMoney Retirement Calculator
-  My Retirement Overview


For more information regarding the Clackamas County and Clackamas County Housing Authority 457(b) Deferred Compensation Plans, visit clackamas.ho-ready2retire.com or contact your local financial professional, Wendy Stefan*, at (503) 937-0251 or via email at wstefan@voya-retire.com.



[f](#) [in](#) [@](#)

Email

Start planning and saving for your financial future. To view this on the web, click here.



Penny for your... retirement?

You know the saying "penny for your thoughts"? What if you put that penny towards your retirement? It's never too early to start saving. By investing on the potential benefits of tax-deferred growth and some potential per dollar assets and put them to your advantage. Any earnings your savings generate go back into the account, improving potential growth opportunities (taxes are due upon withdrawal).

If you contribute:	5 years	10 years
6 cents of every \$1.00 (0% deferral rate)	\$22,693	\$53,061
7 cents of every \$1.00 (0% deferral rate)	\$26,475	\$61,504
10 cents of every \$1.00 (0% deferral rate)	\$37,821	\$88,435

This illustration shows an annual salary of \$60,000, 6% interest, compounded monthly with deposits at the beginning of each month, performance of a specific investment. All figures are hypothetical and do not reflect the actual performance of any specific investment. Withdrawals and taxes are not included. Systematic investing does not ensure a profit and does not protect your ability to incur losses due to up and down markets. Taxes will be due at the time of withdrawal from a tax-deferred investment.

If you've received a salary increase, consider putting a little more aside for your financial future. If you aren't currently contributing, this could be a great time to get back on track. Log in to your account and save more today.

[Log in](#)

For more information regarding the Clackamas County Housing Authority 457(b) Deferred Compensation Plans, visit clackamas.ho-ready2retire.com or contact your local financial advisor, Wendy Stefan*, at (503) 937-0251 or wstefan@voya-retire.com.

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Penny for your... retirement?

You know the saying "penny for your thoughts"? What if you put that penny towards your retirement savings instead? If retirement is on the horizon, setting a few more pennies per dollar aside could help you be more financially prepared. If you'll be age 50 or older this year, you're eligible to contribute an additional \$7,500 to your Plan account over and above the annual RPS limit. Cash-up contributions may help you reach your savings goal faster. Any earnings your savings generate go back into your account without being taxed, improving potential growth opportunities (taxes are due upon withdrawal).

If you contribute:	5 years	10 years	15 years
4 cents of every \$1.00 (0% deferral rate)	\$22,693	\$53,061	\$76,310
7 cents of every \$1.00 (0% deferral rate)	\$26,475	\$61,504	\$91,304
10 cents of every \$1.00 (0% deferral rate)	\$37,821	\$88,435	\$130,431


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If you contribute:	5 years	10 years	15 years	20 years
6 cents of every \$1.00 (0% deferral rate)	\$22,693	\$53,061	\$148,085	\$318,258
7 cents of every \$1.00 (0% deferral rate)	\$26,475	\$61,504	\$172,766	\$371,301
10 cents of every \$1.00 (0% deferral rate)	\$37,821	\$88,435	\$246,086	\$530,431

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Retirement goals under 40

It's never too early to start saving for retirement

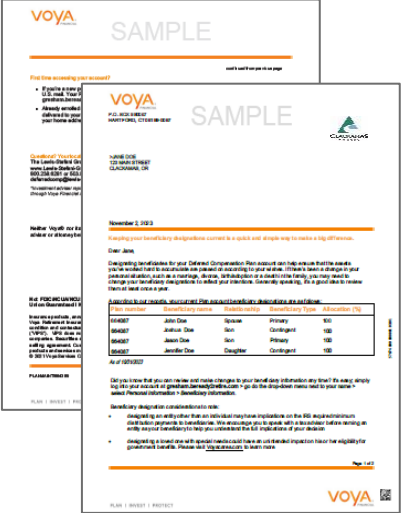
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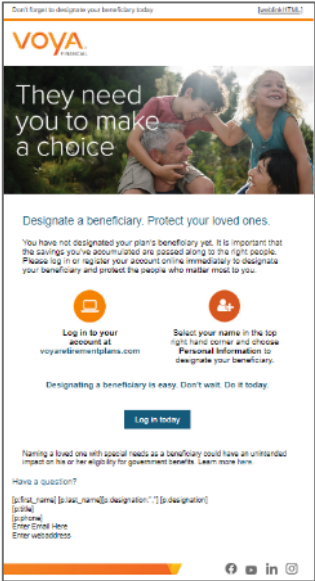
Participant webinar - July



Q4: Targeted Action Campaign: Beneficiary

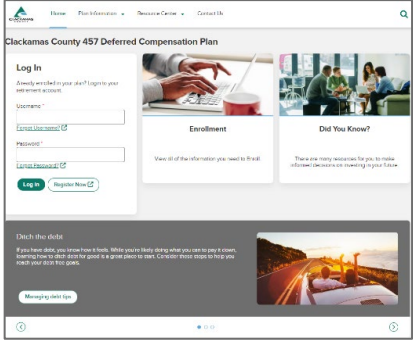


Personalized letter



Email

Website messaging



Participant webinar - October



Financial Wellness

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

Month	Webinar topic	Month	Webinar topic
January	Building a Budget and Other Financial Goals	July	Under 40 Retirement Goals and Strategies
February	Deferred Compensation Overview and Updates	August	Investing 201 - Risk and Reward
March	Retirement Readiness	September	Social Security
April	Foundations of Financial Wellness	October	Estate Planning
May	Retirement Planning for Women	November	Healthcare in Retirement
June	Digital Engagement	December	Setting Retirement Goals for over age 40

- 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 (auto-escalate), default allocations, pre-tax vs. Roth after-tax contributions, Oregon PERS salary replacement ratios and the need to save for retirement.