

Clackamas County

2023 Communication Strategy

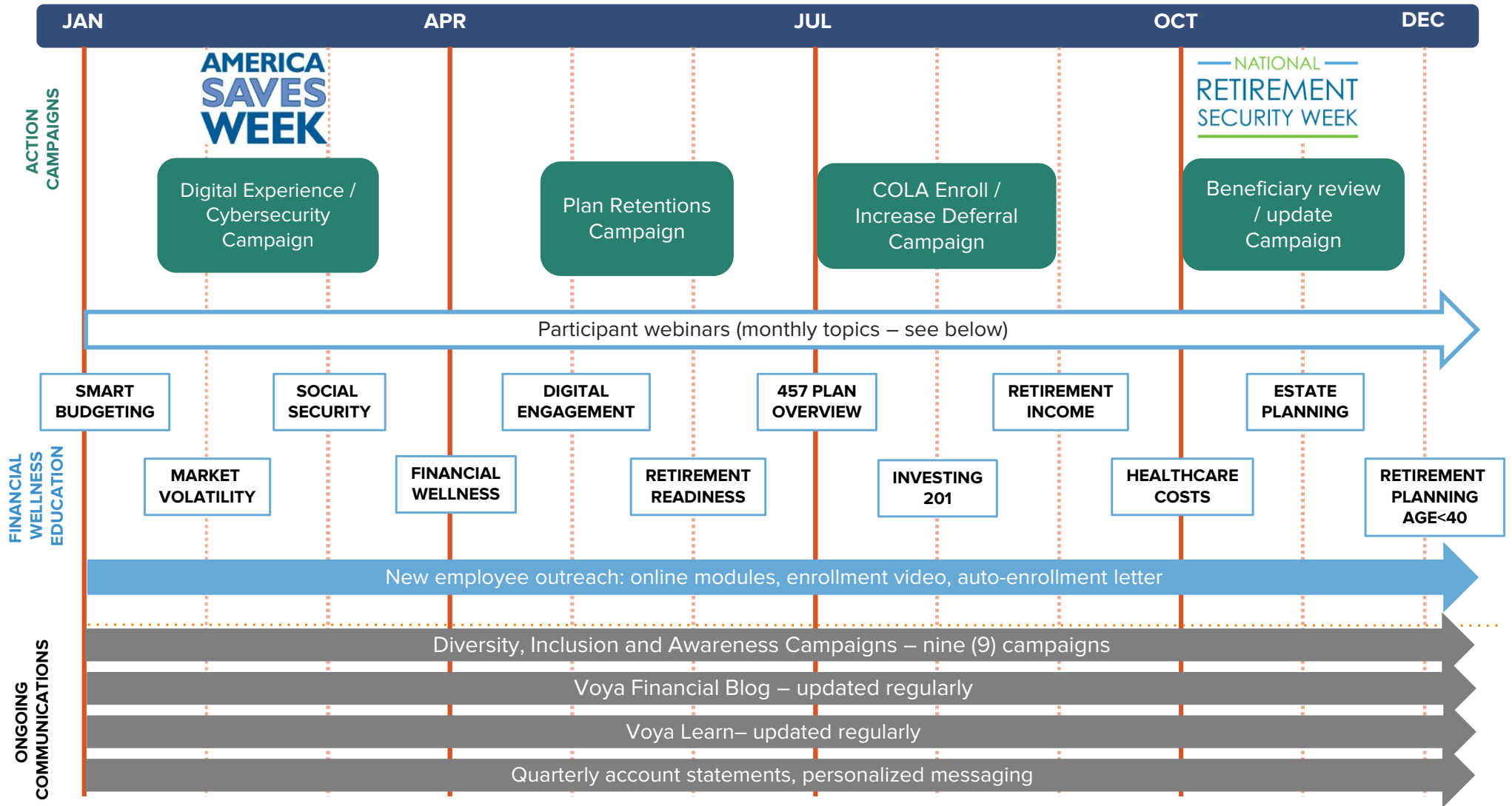
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Digital participant experience calendar



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
May	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 Zoom 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.

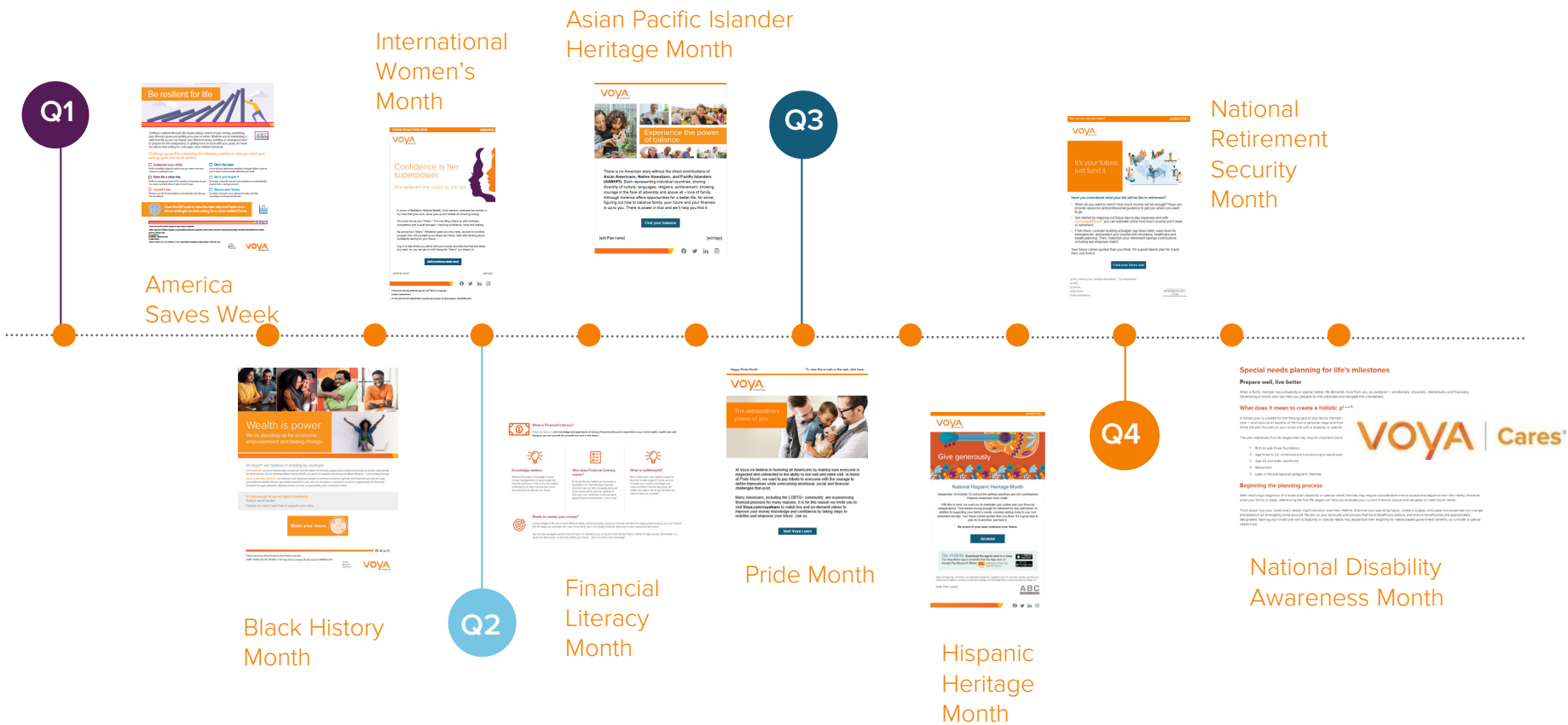


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Diversity, Inclusion and Awareness Campaigns

Our campaigns are created to help all Americans share their unique stories and learn from the experiences of others to ultimately support improved financial outcomes.



2023 Engagement Proposal

Targeted action campaigns

- Digital Engagement /Cybersecurity: Q1
- Plan Retention: Q2
- Cost-of-Living: Q3
- Beneficiary: Q4

Financial Wellness Education

- America Saves Week: Q1
- National Retirement Securities Month: Q3

Ongoing communications

- Custom Quarterly newsletter
- Quarterly participant statements
- Personalized messaging

General/non-targeted communications

- Quarterly Education personalized messaging
- Fund change notices
- Diversity, Inclusion and Awareness Campaigns

Local Zoom Seminars Lunch and Learns

- New Employee Orientation/ Deferred Comp 101
- Monthly Financial Wellness seminars

Digital resources

- Voya mobile app
- Voya Learn
- Voya blog
- Custom extranet (English & Spanish)

Personalized Messaging



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Personalized messaging metrics

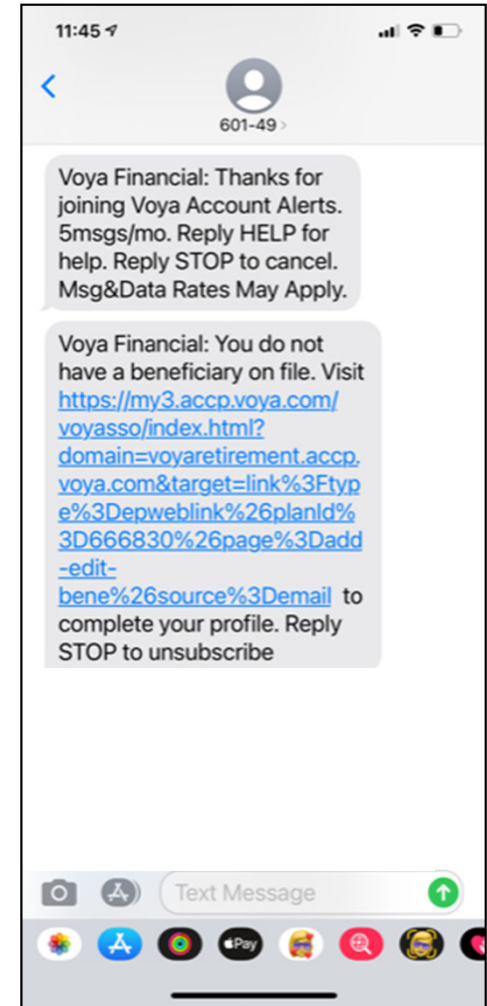
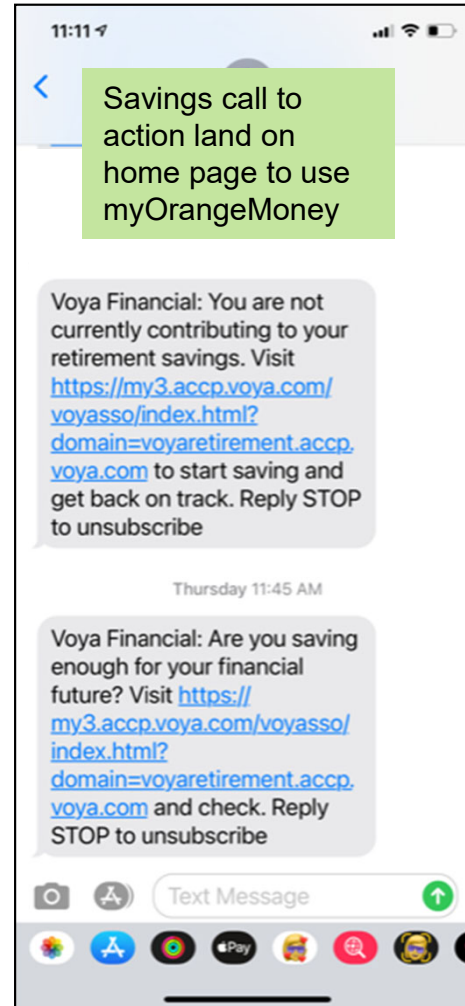
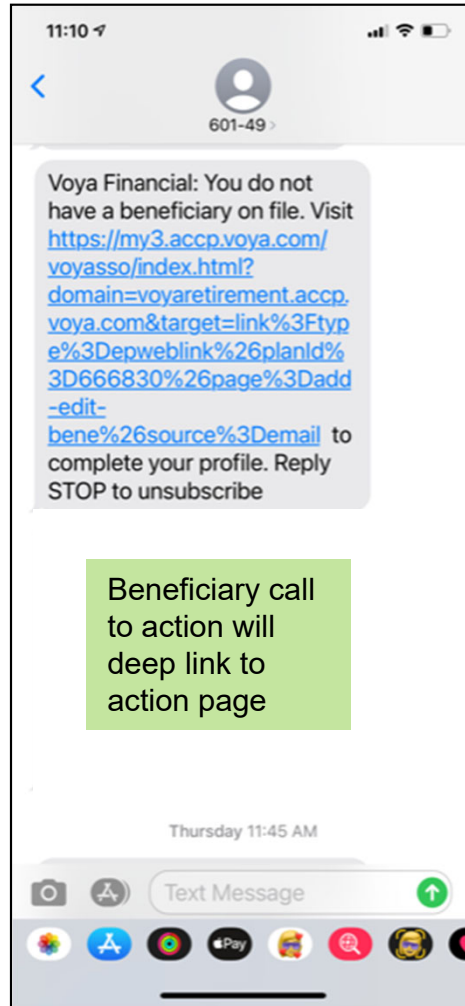
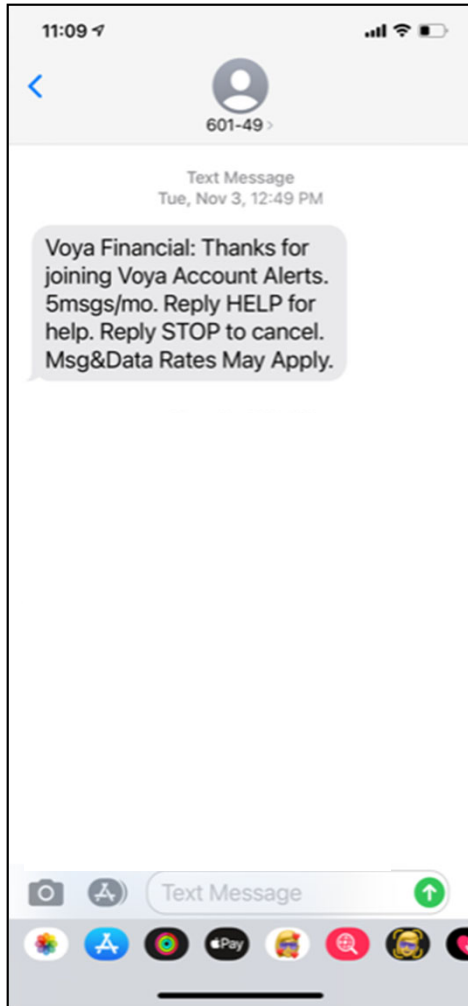
All personalized messaging journeys active

(participants must be signed up for eDelivery in order to be part of journeys)

(effective 1/1/22– 10/31/22)

		Quarterly Education	Save More	Beneficiary	Diversification	Restart	Birthday
Unique Participants Delivered		1,228	294	520	109	16	709
Unique Participants Opened		868 (71%)	219 (74%)	316 (61%)	73 (67%)	11 (69%)	405 (57%)
Unique Participants Clicked		53 (6%)	14 (6%)	44 (14%)	3 (4%)	1 (9%)	17 (4%)
Participants Took Action After Opening		2 (<1%)	21 (10%)	23 (7%)	3 (4%)	-	21 (5%)

Text message examples



Digital Engagement



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Digital engagement summary

1,297 participants logged in to the website

myOrangeMoney



36% engaged

26% took action


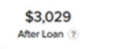
2.0% deferral increase: from 6.8% to 8.8%

Loan Calculator

myOrangeMoney® How this section

Let's talk about [your loan options](#)

My Monthly Retirement Income

\$3,260 Before Loan  **\$3,029** After Loan 

What this loan will cost you

Loan Amount: **\$25,000** at 4.5%

Total Loan Cost: **\$31,118** [View Cost Details](#)

Estimated Monthly Retirement Income: **-\$232** Monthly loss at first [See the value of repayment](#)

Your Loan Payment: **\$129** [See Monthly](#)

I need: I will repay in 10 years

[CANCEL](#) [REQUEST LOAN](#)

[Learn about the financial bumps that may be ahead](#)

[Privacy / How this works](#)

1 used loan guidance

100% did not take a loan

Personalized Video

Your Retirement Journey

To learn about how the most can help you on your retirement journey, click below

Click below to explore ways to boost your savings

[YES! I'D LIKE TO BOOST MY SAVINGS](#)

35 viewed a video

31% clicked the call to action

Data from 10/1/2021 to 9/30/2022

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



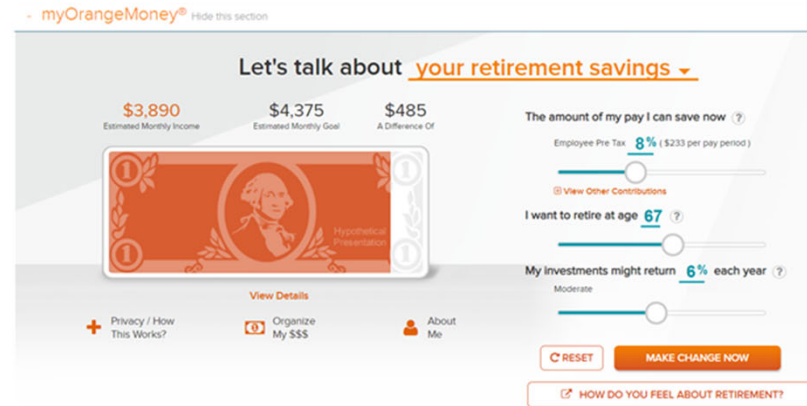
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Digital engagement summary

myOrangeMoney Engagement

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	1,297	
Viewed myOrangeMoney	956	74%
Engaged and interacted with myOrangeMoney	347	36%
Took action after using myOrangeMoney	91	26%



26% of participants took action after using myOrangeMoney

57 participants are saving an average of 2.0% more per pay period (from 6.8% to 8.8%)

37 participants are saving an average of \$67 more per pay period (from \$299 to \$366)

4 participants changed a fund allocation

1 participants enrolled in a managed account

1 participants rolled money into a plan

Data from 10/1/2021 to 9/30/2022

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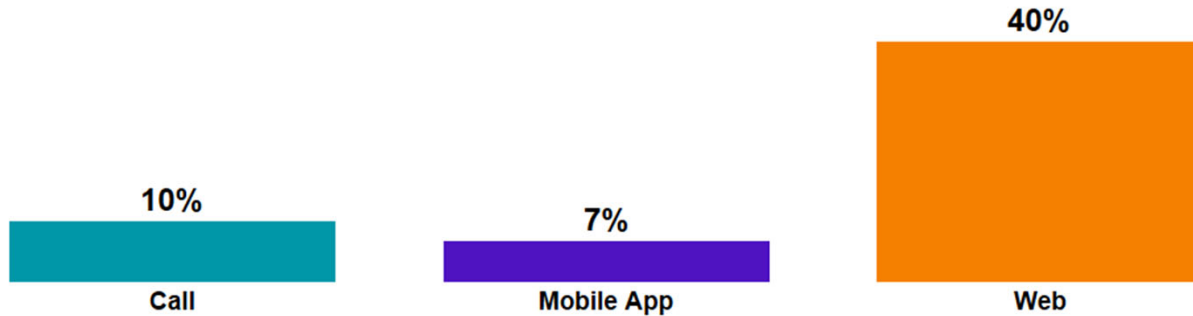


Digital engagement summary

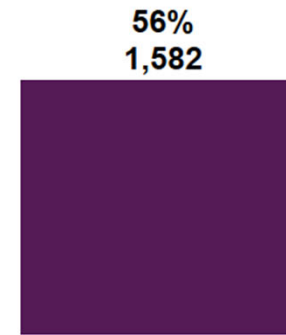
Engagement

47% of plan participants have engaged (used web, mobile, or called) over the past 12 months
 40% of plan participants have digitally engaged over the past 12 months

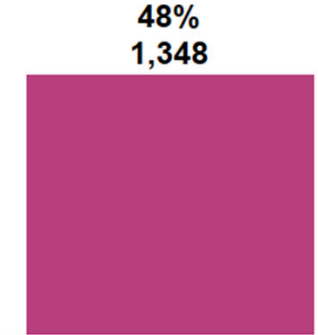
Unique Participant Engagement by Channel



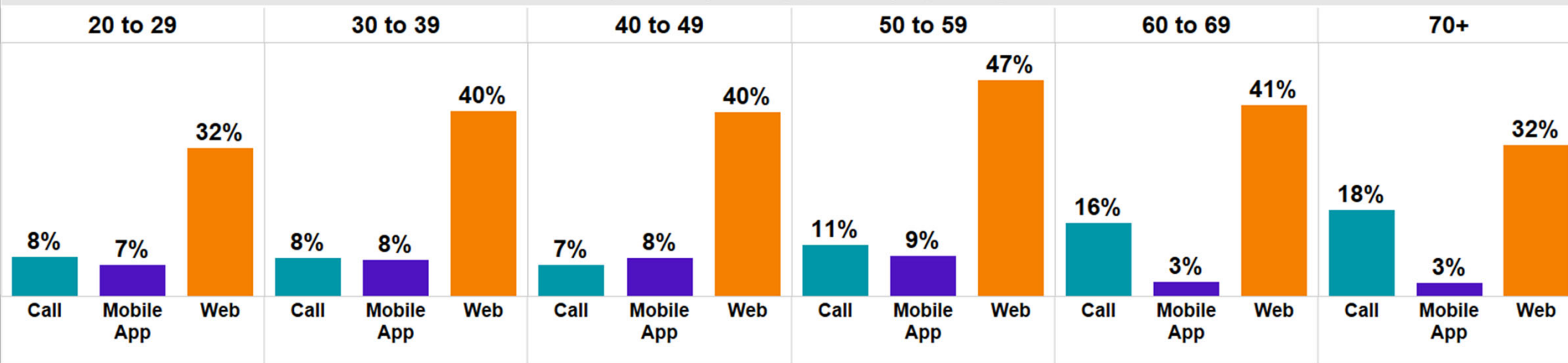
E-Delivery



Web Registration



Unique Participant Engagement by Age Group



Data as of 9/30/2022

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.

Appendix: 2022 Campaign Results



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Beneficiary Personalized Letter Metric reporting



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Personalized beneficiary letter: mailed 10/20/21

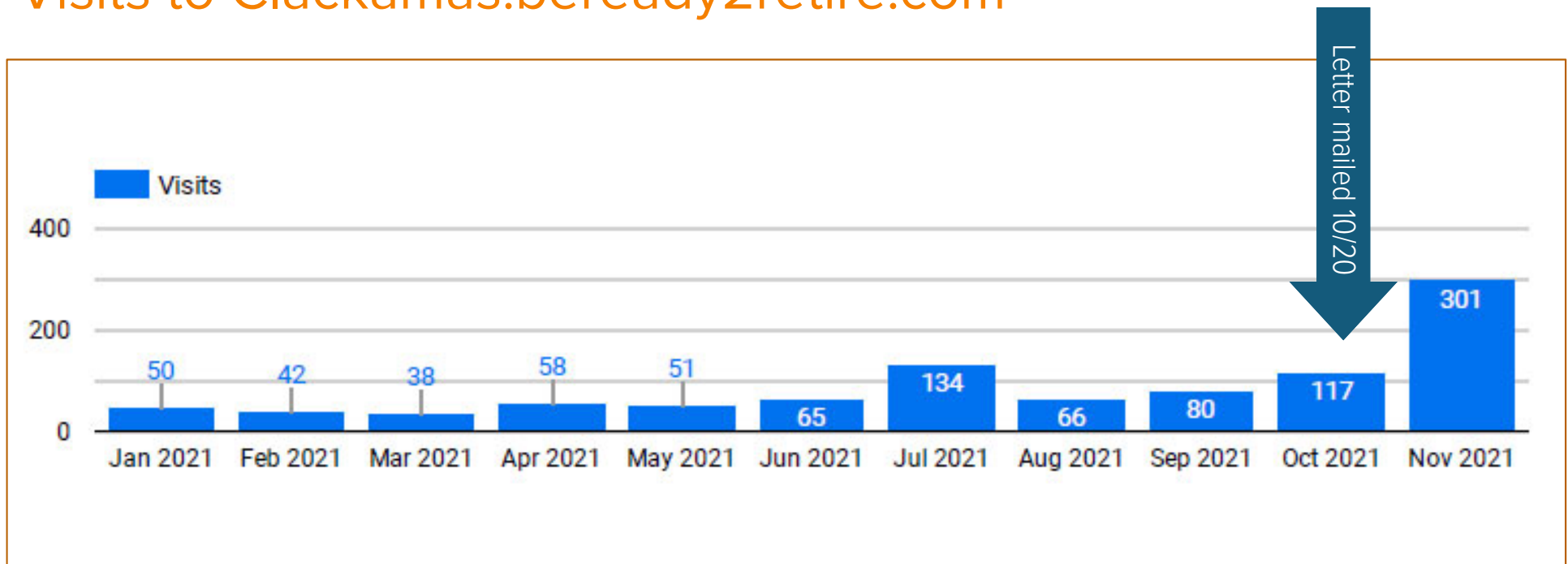
- 2,577 letters mailed to participants with a balance
 - 1,740 with no beneficiary on file
 - 837 with a beneficiary currently on file
- 198 participants added a beneficiary designation to their Plan account between 10/22/21 – 11/23/21
(previously did not have one assigned)



**Does not include beneficiary updates to previously existing designations*

Clackamas County – Extranet metrics

Visits to Clackamas.beready2retire.com



2022 Q1 Email Deployment Metric reporting



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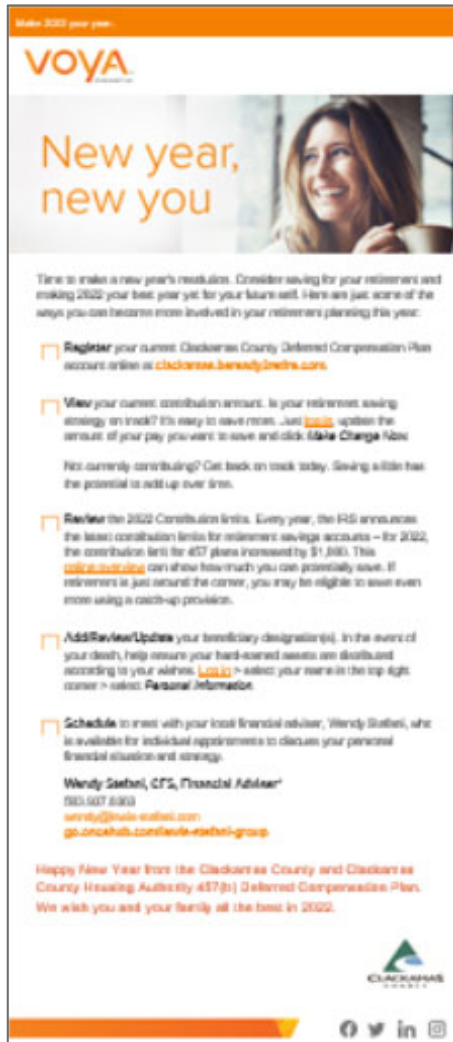
“New Year, New You”

- deployed February 18, 2022

America Saves Week

- deployed February 20, 2022

Clackamas County – “New Year, New You” html



February 18, 2022

Sent	Delivered	Total opens*
994	969	775

*Total opens is cumulative.

Clackamas County – “New Year, New You” html

Deployment metrics

Date	Delivered	Unique opens		
		Total	Desktop	Mobile
2/18/22	969	470 (48.50%)	436 (92.77%)	34 (7.23%)

Hyperlinks clicked

Click Activity	2/18/22
clackamas.beready2retire.com	15 / 470 (3.19%)
COLA limits online website	6 / 470 (1.28%)
Online scheduler tool	1 / 470 (0.21%)
Social media icons (cumulative)	6 / 470 (1.28%)

Average benchmarks (All industries) - open rate: 21.5%, click-through activity: 2.3%

Average benchmarks (Financial Services) - Unique open rate: 27.1%, click-through activity: 2.4%

[Campaignmonitor.com: 2021 Global Email Benchmarks data \(1/1/21-12/31/21\):](https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/)

<https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/>

Clackamas County – America Saves Week html



February 20, 2022

Sent	Delivered	Total opens*
1963	1827	1398

*Total opens is cumulative.

Clackamas County – America Saves Week html

Deployment metrics

Date	Delivered	Unique opens		
		Total	Desktop	Mobile
2/20/22	1827	893 (48.88%)	822 (92.05%)	71 (7.95%)

Hyperlinks clicked

Click Activity	2/20/22
Start today (Voya Learn)	12 / 893 (1.34%)
Social media icons (cumulative)	25 / 893 (2.80%)

Average benchmarks (All industries) - open rate: 21.5%, click-through activity: 2.3%

Average benchmarks (Financial Services) - Unique open rate: 27.1%, click-through activity: 2.4%

[Campaignmonitor.com: 2021 Global Email Benchmarks data \(1/1/21-12/31/21\):](https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/)

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2022 COLA Email Deployment Metric reporting



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COLA email campaign

- Enrollment html: deployed 8/4/22, 8/30/22
- Increase Deferral Amount html: deployed 7/13/22, 8/11/22
- Restart Contribution html: deployed 7/13/22, 8/11/22

Clackamas County – Enrollment html

Do something good for yourself. To view this email on the mobile, click here.

VOYA
FINANCIAL

Your future self will thank you

It's important to have a long-term financial strategy. Don't worry, it's easy to enroll in the Clackamas County and Clackamas County Housing Authority 457(b) Deferred Compensation Plan. Once you've taken that first step in your retirement strategy, you'll find a variety of plan features to help you work toward your retirement goals. [Get started now.](#)

Benefits of enrolling...

1. You automatically save towards retirement.
2. You have an array of educational financial planning tools to help manage your account.
3. Local plan support includes in-person meetings and educational seminars, plus customized retirement planning.*

You can enroll online or by meeting with your local representative. Choose the method that is most convenient to you:

Online	By form
1. Go to www.voya.com	1. Meet with your local representative
2. Enter Plan number: - Clackamas County: 868888 - Clackamas County Housing Authority: 868897	2. Complete paperwork to enroll: - deferral amount - investment election(s) - beneficiary designation(s)
3. Enter verification number: 848108	

Enroll now

For more information regarding the Clackamas County and Clackamas County Housing Authority 457(b) Deferred Compensation Plans, visit clackamas.benefits@voya.com or contact your local financial professional, Wendy Stetson, CRFP, at (503) 627-6221 or via email at wendy@levin-stetson.com.

CLACKAMAS COUNTY

August 4, 2022

Sent	Delivered	Total opens*
324	323	205

August 30, 2022

Sent	Delivered	Total opens*
324	323	146

*Total opens is cumulative.

Clackamas County – Enrollment html

Deployment metrics

Date	Delivered	Unique opens		
		Total	Desktop	Mobile
8/4/22	323	76 (23.5%)	60 (78.9%)	16 (21.1%)
8/30/22	323	76 (23.5%)	64 (84.2%)	12 (15.8%)

Hyperlinks clicked

Click Activity	8/4/22	8/30/22
“Get started now”	16 / 76 (21.05%)	20 / 76 (26.32%)
Contact local representative	13 / 76 (17.11%)	12 / 76 (15.79%)
Clackamas.beready2retire.com	12 / 76 (15.79%)	14 / 76 (18.42%)

Average benchmarks (All industries) - open rate: 21.5%, click-through activity: 2.3%

Average benchmarks (Financial Services) - Unique open rate: 27.1%, click-through activity: 2.4%

Campaignmonitor.com: 2021 Global Email Benchmarks data (1/1/21-12/31/21):

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Clackamas County – Increase Deferral Amount html

July 13, 2022

Targeted Age group	Sent	Delivered	Total opens*
20-29	97	89	98
30-49	714	699	740
50+	352	337	356

August 11, 2022

Targeted Age group	Sent	Delivered	Total opens*
20-29	89	84	85
30-49	700	658	564
50+	338	326	265

*Total opens is cumulative.



Age 20-29

Age 30-49

Age 50+

Clackamas County – Increase Deferral Amount html

Deployment metrics – 7/13/22

Targeted Age Group	Delivered	Unique opens		
		Total	Desktop	Mobile
20-29	89	49 (55.06%)	45 (91.84%)	4 (8.16%)
30-49	699	440 (62.95%)	409 (92.95%)	31 (7.05%)
50+	337	213 (63.20%)	199 (93.43%)	14 (6.57%)

Hyperlinks clicked – 7/13/22

Click Activity	Targeted Age Group		
	20-29	30-49	50+
Make changes online	0	5 / 440 (1.14%)	6 / 213 (2.82%)
clackamas.beready2retire.com	0	1 / 440 (0.23%)	3 / 213 (1.41%)

Average benchmarks (All industries) - open rate: 21.5%, click-through activity: 2.3%

Average benchmarks (Financial Services) - Unique open rate: 27.1%, click-through activity: 2.4%

Campaignmonitor.com: 2021 Global Email Benchmarks data (1/1/21-12/31/21):

<https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/>

Clackamas County – Increase Deferral Amount html

Deployment metrics – 8/11/22

Targeted Age Group	Delivered	Unique opens		
		Total	Desktop	Mobile
20-29	84	46 (54.76%)	45 (97.38%)	1 (2.17%)
30-49	658	347 (52.74%)	321 (92.51%)	26 (7.49%)
50+	326	158 (48.47%)	148 (93.67%)	10 (6.33%)

Hyperlinks clicked – 8/11/22

Click Activity	Targeted Age Group		
	20-29	30-49	50+
Make changes online	0	2 / 347 (0.58%)	6 / 158 (3.80%)
clackamas.beready2retire.com	0	0	3 / 158 (1.90%)

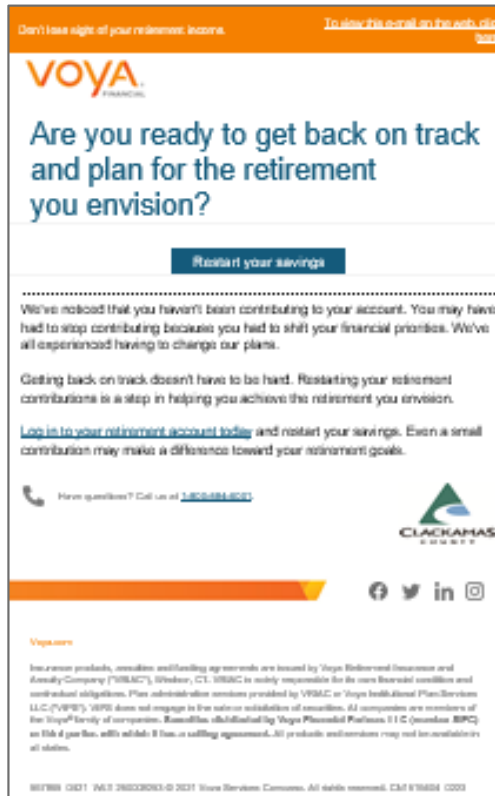
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Campaignmonitor.com: 2021 Global Email Benchmarks data (1/1/21-12/31/21):

<https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/>

Clackamas County – Restart Contribution html



July 13, 2022

Sent	Delivered	Total opens*
73	67	53

August 11, 2022

Sent	Delivered	Total opens*
68	64	45

*Total opens is cumulative.

Clackamas County – Restart Contribution html

Deployment metrics

Date	Delivered	Unique opens		
		Total	Desktop	Mobile
7/13/22	67	31 (46.27%)	29 (93.55%)	2 (6.45%)
8/11/22	64	27 (42.19%)	25 (92.59%)	2 (7.41%)

Hyperlinks clicked

Click Activity	7/13/22	8/11/22
Restart	0	1 / 27 (3.70%)

Average benchmarks (All industries) - open rate: 21.5%, click-through activity: 2.3%

Average benchmarks (Financial Services) - Unique open rate: 27.1%, click-through activity: 2.4%

Campaignmonitor.com: 2021 Global Email Benchmarks data (1/1/21-12/31/21):

<https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/>

Clackamas.beready2retire.com usage metrics

Year to Date: 2022	Top Viewed Pages	
Visits to the site 699	Page Title	Pageviews
Number of Pages Viewed / Session 1.64	Home	551
Average time spent on site 00:01:08	Enrollment	86
Total Pages viewed on the site 1,146	Contact Us Page	71
	Plan Overview	43
	Enroll	40
	Investment Performance	36
	Investment Options	32
	Tools and Calculators Page	22
	Changing Your Investment ...	17
	Plan FAQs	16
	Retirement Seminars and N...	16
	Search	1

Visits by Month: 2022

Month	Visits
Jan 2022	156
Feb 2022	90
Mar 2022	61
Apr 2022	32
May 2022	68
Jun 2022	85
Jul 2022	67
Aug 2022	96
Sep 2022	44

