

Washoe County

2020 Communication Strategy



For plan sponsor use only. Not for use with participants.

Products and services offered through the Voya® family of companies

PLAN | INVEST | PROTECT



2020

Looking ahead

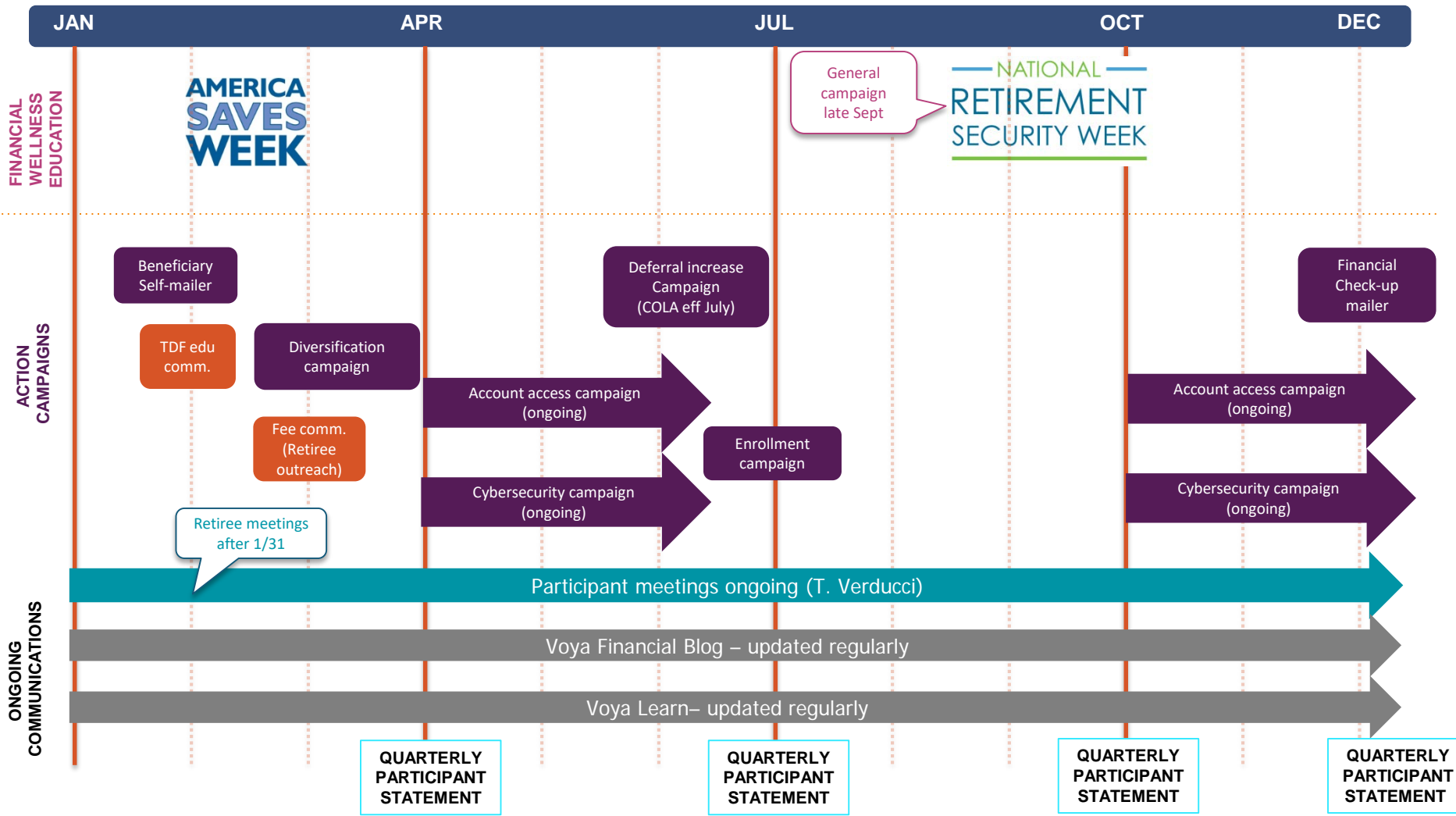
Communication outreach opportunities

- Targeted campaigns
 - Beneficiary, account access, increase deferral, enrollment, retiree retention
- National retirement communication campaigns
 - America Saves Week, National Retirement Security Week
- Personalized messaging
- Financial Wellness Education (*pending Washoe County review*)
- Online statement delivery / Cybersecurity
- Plan education local outreach
 - Retiree-focused event (4-5 days)

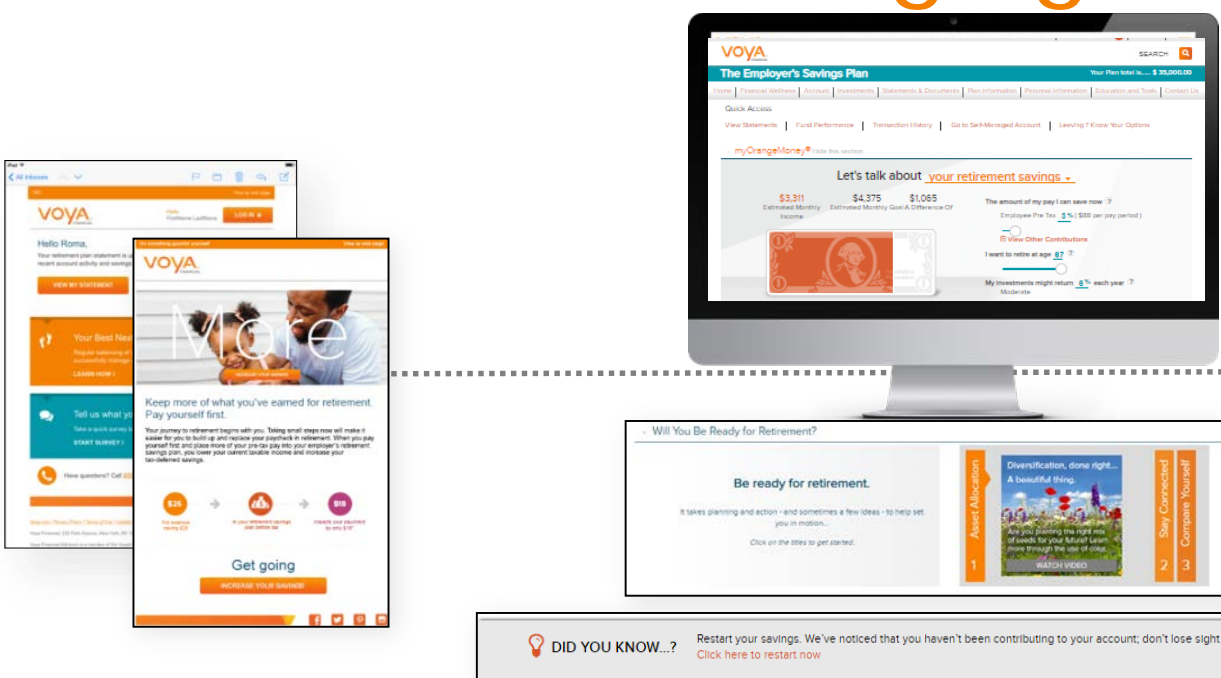
2020 engagement proposal

	2020	Proposed dates	Delivery method	
Required notices	Fund change communication	As needed	Print	
Ongoing educational content	America Saves Week	Feb-Mar	HTML	
	National Save for Retirement Week	Late Sept	HTML	
	Quarterly Financial Wellness content	Ongoing	HTML	
Targeted campaigns	<input type="checkbox"/> Diversification (people not properly diversified)	Q1 2020	Print/HTML	
	<input type="checkbox"/> Digital engagement (inactive and retirees)	Q1 2020	Print	
	<input type="checkbox"/> Beneficiary	Q1 2020	Print	
	<input type="checkbox"/> Enrollment	Q2 2020	Print	
	<input type="checkbox"/> Retiree retention/support	Q1/Q2 2020	Print/HTML/Onsite rep	
	<input type="checkbox"/> Cybersecurity	Ongoing	HTML	
	<input type="checkbox"/> Financial Check-up	Q4 2020	print	
	Personalized Messages			
	<input checked="" type="checkbox"/> Diversification	Ongoing	HTML	
	<input checked="" type="checkbox"/> Restart	Ongoing	HTML	
<input checked="" type="checkbox"/> Save more	Ongoing	HTML		
<input checked="" type="checkbox"/> Beneficiary	Ongoing	HTML		
<input type="checkbox"/> Financial Wellness	<i>Pending Washoe review</i>			
Digital resources	Microsites			
	- Roth	Available anytime	Web	
	- IRS Limits			
	Mobile app, myOrangeMoney®, participant website	Available anytime	Web	
	Financial Wellness Experience	Available anytime	Web	
Other	Fee communication (Retiree outreach)	Q1 2020 after 1/31	Print	
	TDF educational communication	Q1 2020	Print	

2020 participant experience calendar



Personalized Messaging



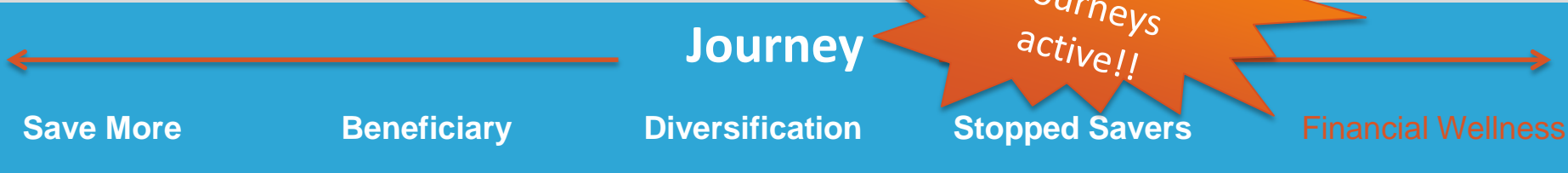
Messages are ranked by score and most relevant message and delivered to the participant



- Emails
- Quarterly e-statements

- Accordion message
- Light bulb message

- Customer service associates



Online statement default reduces threat of cyber fraud

- **16.7 million** – victims of identity fraud, with \$16.8 billion dollars stolen in 2017¹
- **905 million** – in total fraud losses from U.S. consumers in 2017, up 21.6% over 2016²
- **60,000 U.S. residents** were victims of mail theft in 2016³

Voya is committed to safeguarding your participant's financial accounts and personal information from the risk of fraud, cyber threats and unauthorized activity – so much so, we established the **Voya S.A.F.E.™ (Secure Accounts for Everyone) Guarantee**.



What does this mean?

If any assets are taken from your workplace retirement plan account due to unauthorized activity and through no fault of the participant, we will restore the value of his/her account subject to his/her taking action to satisfy certain steps.

¹Javelin Strategy & Research, 2017

²The Federal Trade Commission's 2017 Consumer Sentinel Network Report

³US Postal Service 2018 Annual Report

Empower your participants to register and protect their online accounts



It makes it easier to plan: Your plan participants can quickly access their accounts to review and make changes to their contributions and investments at any time.



They know how they're doing: using myOrangeMoney, your plan participants can see how much money they'll need in retirement and if they're on track.



They know what to do next: through personalized messages and our financial wellness assessment, we'll help your plan participants with resources and education to help them reach their goals.



It helps keep accounts safe: By registering their accounts online, your plan participants are automatically a part of Voya's S.A.F.E.[™] Guarantee (Secure Accounts for Everyone) program, which means their accounts are protected against any unauthorized activity.



It's good for the environment: By signing up for e-delivery, your plan participants will receive their statements electronically. Less paper to keep track of and better for the environment.

Plan education outreach

- Group meetings
- One-to-one meetings
- Retiree-focused meetings (group and one-to-one)
- Human Resources representatives meetings
- Retiree Days Event
- Online scheduling tool
- Information resource for plan provisions and digital tools