

Participant Communication, Engagement, & Measuring Effectiveness

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Fundamentals and best practices

- Plan design +
- Targeted, outcome-focused education +
- Employer engagement +
- Direct employee engagement +

Enhanced retirement outcomes

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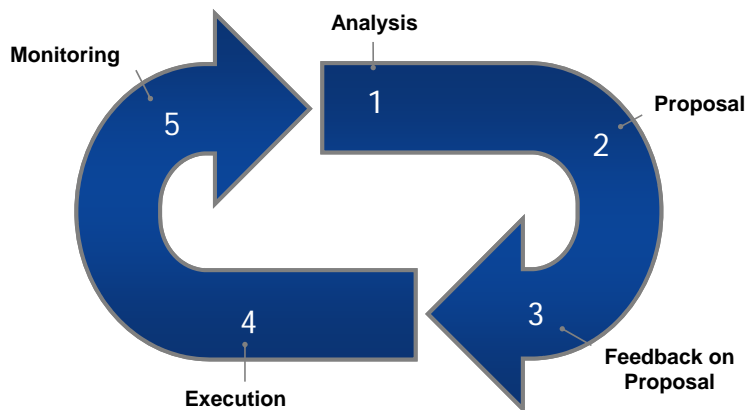
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Targeted, outcome-focused education



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Increase enrollment and contribution rates



The result

- 25 percent response rate
- Average contribution rate 3.7 percent

The benchmarks

- 3 percent response rate to stand alone mailing
- 4 percent response rate to mailing coupled with group meetings facilitated by BMO

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Increase enrollment



The result

- 26 percent of non-participating enrolled
- Average contribution rate 3.4 percent

The benchmark

- 7 percent response rate to mailing coupled with group meetings

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Direct employee engagement

One-on-one sessions

- Support individual questions
- Assist with online investment advice/guidance tool

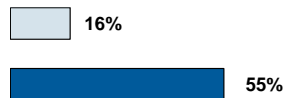


The process

- Formal sign-up process
- Follow-up summary provided to site contact

The result

- 99 percent turn out rate
- 55 percent of sessions result in action taken
- Positive feedback from individual



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Disclosures

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