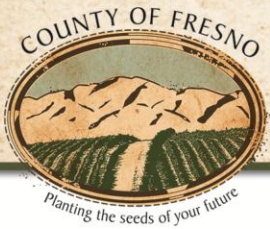


County of Fresno

457 Deferred Compensation Plan



## **Section 1: Assets Overview**

- Plan Assets, page 4

## **Section 2: Activity Overview**

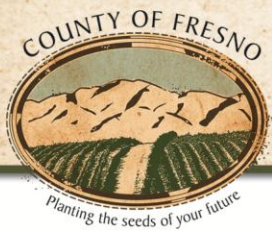
- Participation, page 6
- Full Withdrawals/Enrollments, page 7
- Loans, page 8
- Roll-ins, Page 9
- Avg. Contribution per participant, page 10
- Meetings, page 11
- Website/Voice Response Usage, page 12

## **Section 3: Strategic Plan Overview**

- Strategic Plan Overview, page 14



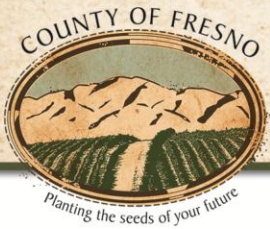




# Section 1: Assets Overview

- Plan Assets, page 4

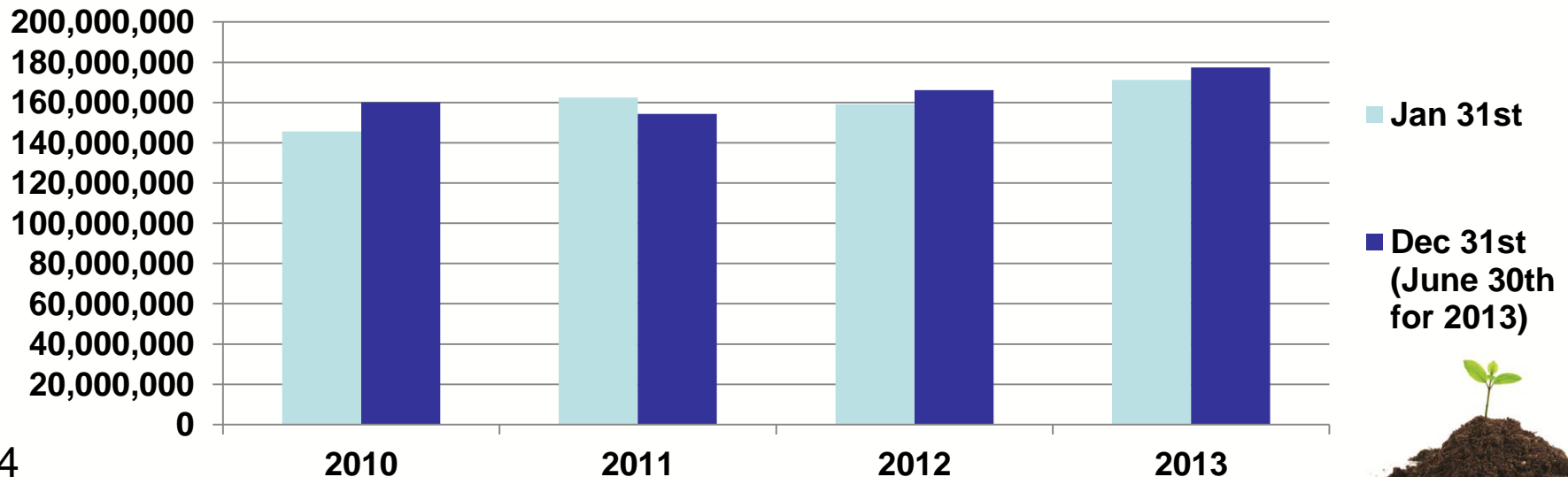


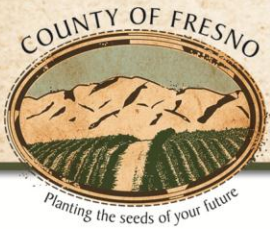


# Plan Assets



	2010	2011	2012	2013 As of 6/30	
<b>January 31<sup>st</sup></b>	<b>\$145,661,229</b>	<b>\$162,440,216</b>	<b>\$159,082,677</b>	<b>\$171,174,416</b>	
<b>December 31<sup>st</sup> (June 30<sup>th</sup> for 2013)</b>	<b>\$160,129,272</b>	<b>\$154,276,855</b>	<b>\$166,156,173</b>	<b>\$177,401,675</b>	
<b>Annual Growth</b>	<b>+9.9%</b>	<b>-5.3%</b>	<b>+4.4%</b>	<b>+3.6%</b>	
<b>Overall Growth 1/1/2010 to 6/30/2013</b>					<b>+21.8%</b>

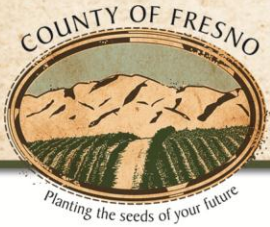




## **Section 2: Activity Overview**

- **Participation, page 6**
- **Full Withdrawals/Enrollments, page 7**
- **Loans, page 8**
- **Roll-ins, Page 9**
- **Avg. Contribution per participant, page 10**
- **Meetings, page 11**
- **Website/Voice Response Usage, page 12**



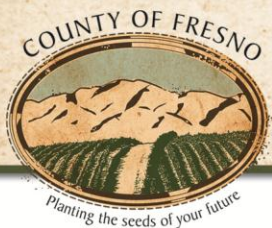


# Activity-Participation



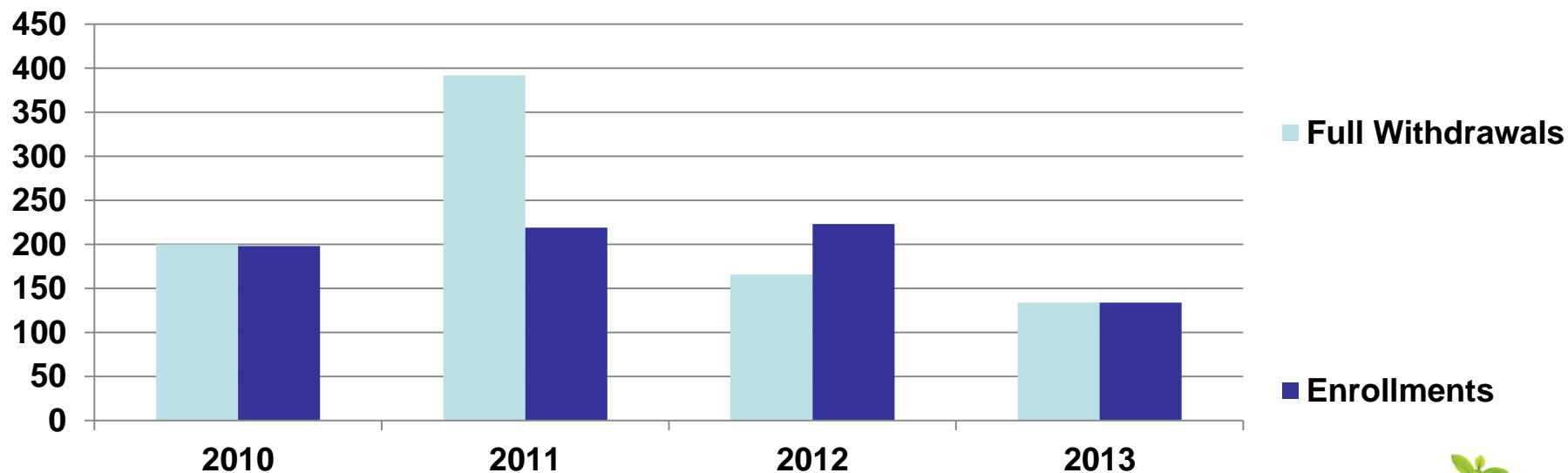
Participation	2010	2011	2012	2013 as of 6/30
<b>Total Eligible Participants</b>	<b>6898</b>	<b>6200</b>	<b>6357</b>	<b>6381</b>
<b>Total Plan Participants</b>	<b>4302</b>	<b>4338</b>	<b>4171</b>	<b>4136</b>
<b>Active Participants-Contributing &amp; Non-Contributing</b>	<b>2745</b>	<b>2578</b>	<b>2586</b>	<b>2590</b>
<b>Active Participants-Contributing</b>	<b>2346</b>	<b>2172</b>	<b>2182</b>	<b>2158</b>
<b>Active Participants- Non-Contributing</b>	<b>399</b>	<b>406</b>	<b>404</b>	<b>432</b>
<b>Terminated Participants</b>	<b>1356</b>	<b>1352</b>	<b>1402</b>	<b>1452</b>
<b>% of Total Eligible Participants Contributing</b>	<b>34%</b>	<b>35%</b>	<b>34%</b>	<b>34%</b>
<b>% Active Participants-Contributing</b>	<b>86%</b>	<b>84%</b>	<b>84%</b>	<b>83%</b>
<b>% Active Participants-Not Contributing</b>	<b>14%</b>	<b>16%</b>	<b>16%</b>	<b>17%</b>
<b>% Terminated Participants</b>	<b>31%</b>	<b>31%</b>	<b>33%</b>	<b>35%</b>



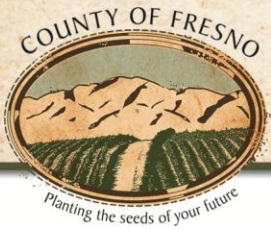


# Activity-Full Withdrawals/Enrollments

	Full Withdrawal- Amount	Full Withdrawal- Count	New Enrollments
<b>2010</b>	<b>\$6,127,961</b>	<b>200</b>	<b>198</b>
<b>2011</b>	<b>\$11,126,051</b>	<b>392</b>	<b>219</b>
<b>2012</b>	<b>\$6,199,875</b>	<b>166</b>	<b>223</b>
<b>2013 (As of June 30<sup>th</sup>)</b>	<b>\$2,394,019</b>	<b>134</b>	<b>134</b>





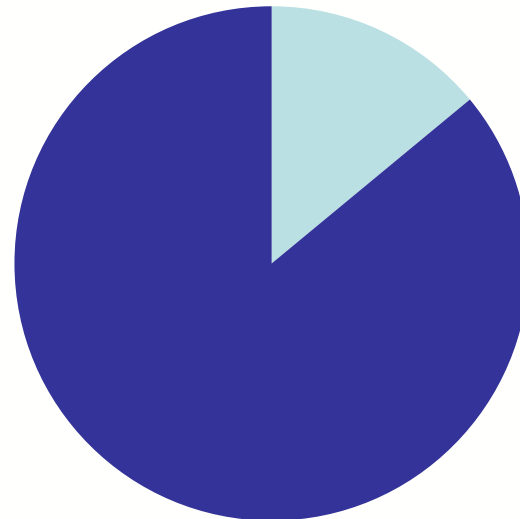


# Activity-Loans



	2010	2011	2012	2013 (as of June 30 <sup>th</sup> )
Active Loan Balance	\$3,658,645	\$5,499,887	\$4,918,587	\$6,730,296
Active Loan Count	482	641	617	779
New Loan Balance	\$2,174,381	\$1,798,205	1,753,047	\$1,013,537
New Loan Count	270	241	234	113

Current Loan Count

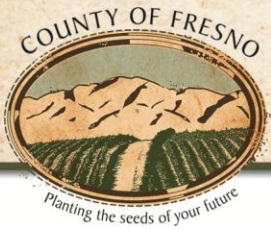


■ New 14%

■ Active 86%



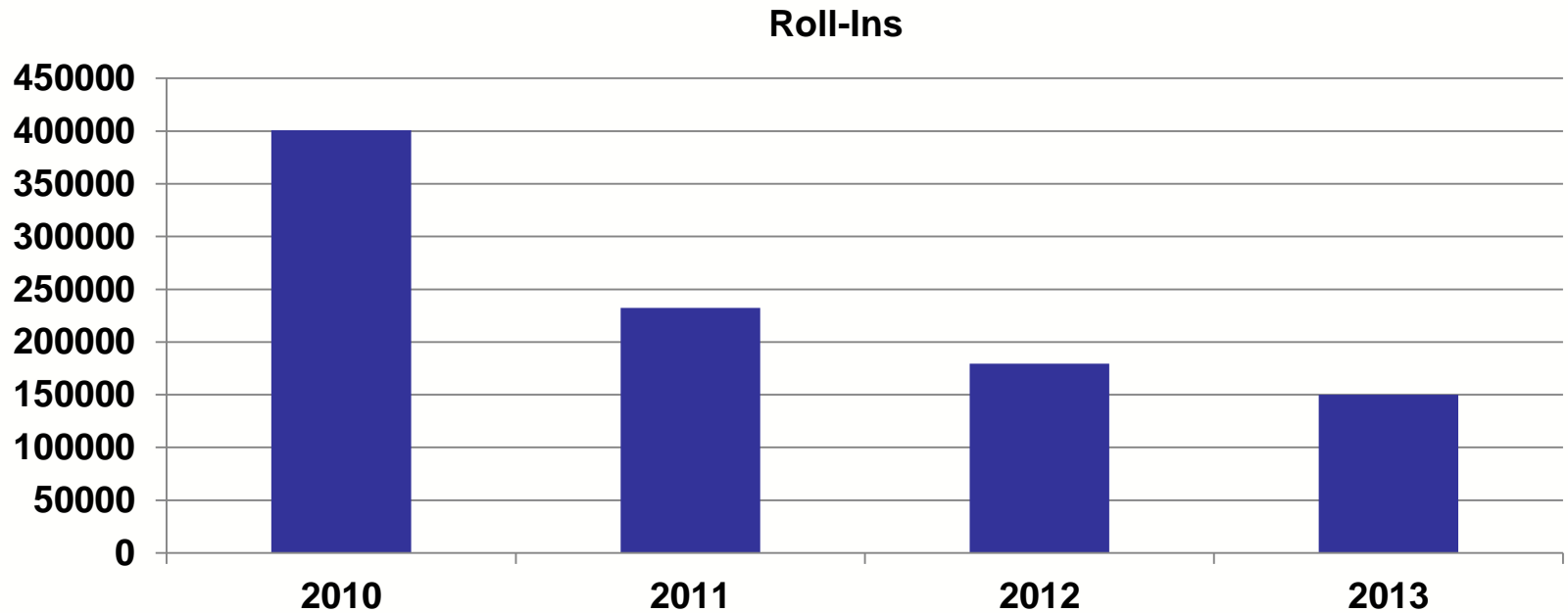


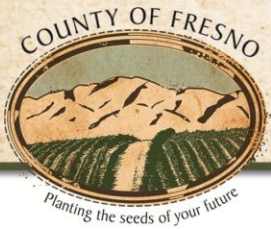


# Activity-Roll Ins



	2010	2011	2012	2013 As of 6/30
<b>Roll-Ins</b>	<b>\$400,745</b>	<b>\$232,361</b>	<b>\$179,545</b>	<b>\$150,056</b>



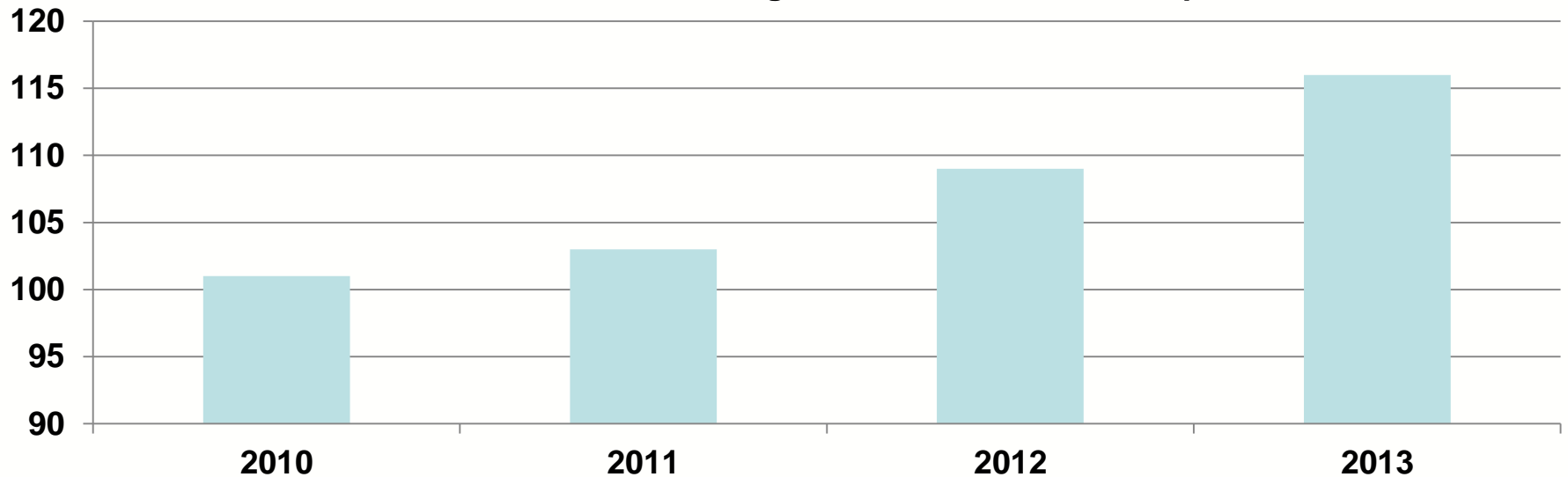


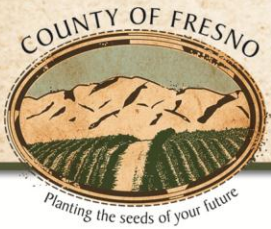
# Activity-Contributions



	2010	2011	2012	2013 As of 6/30
<b>Average Bi-Weekly Contribution per participant</b>	<b>\$101</b>	<b>\$103</b>	<b>\$109</b>	<b>\$116</b>

**Average Contribution Per Participant**

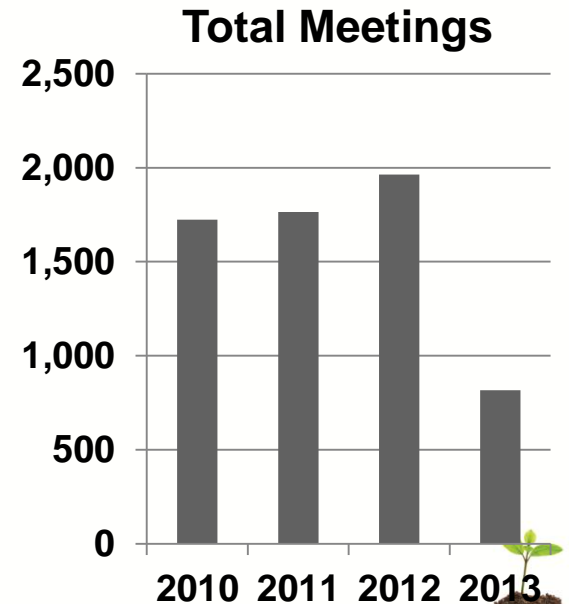
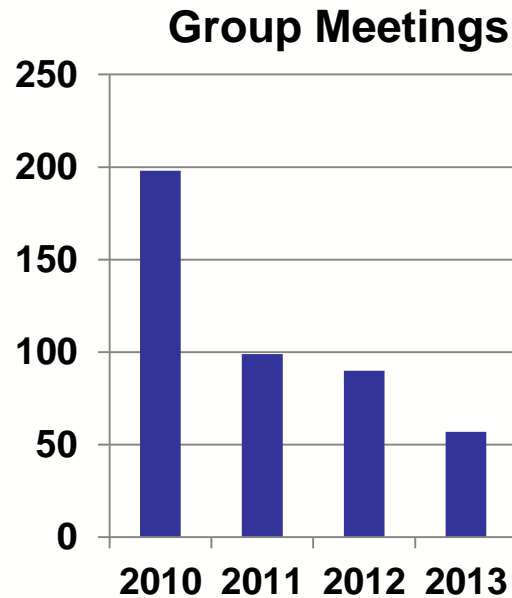
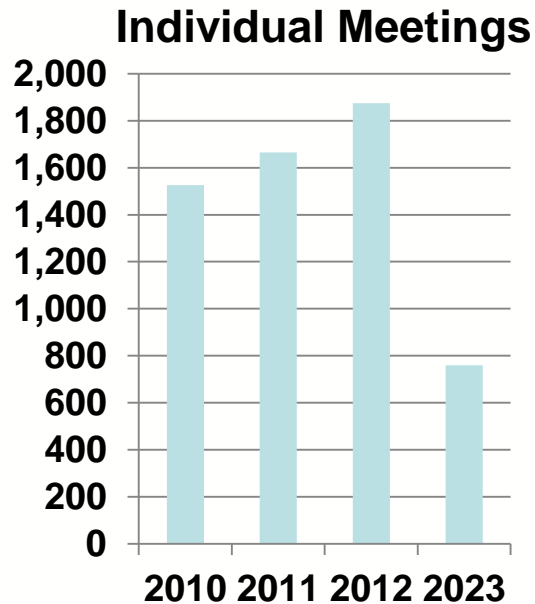


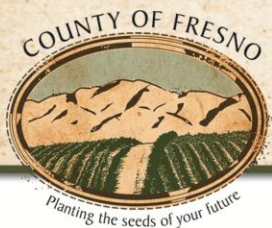


# Activity-Meetings



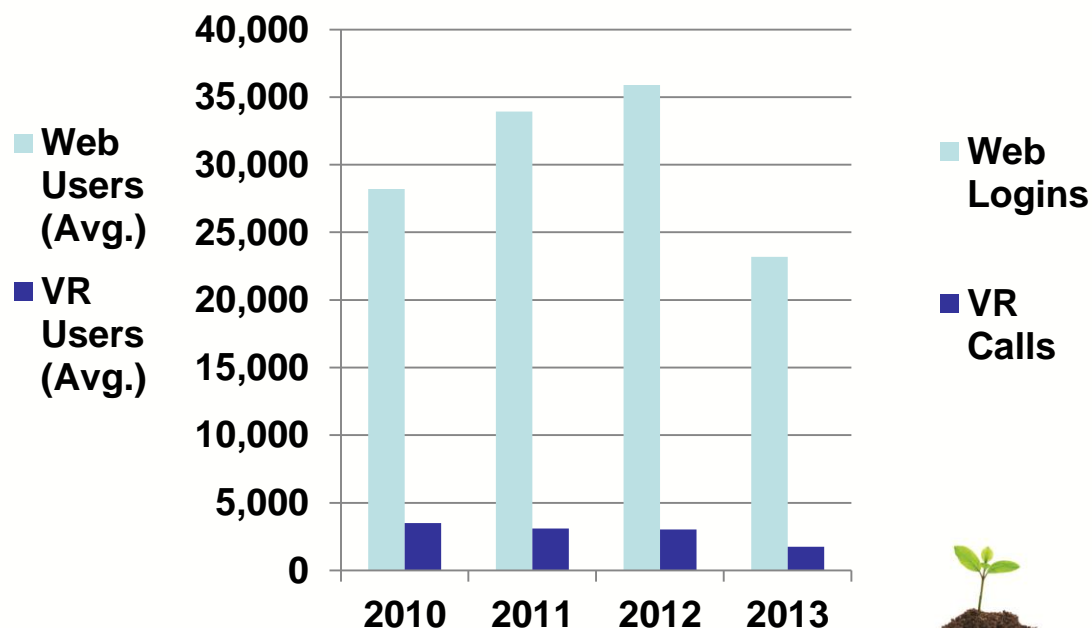
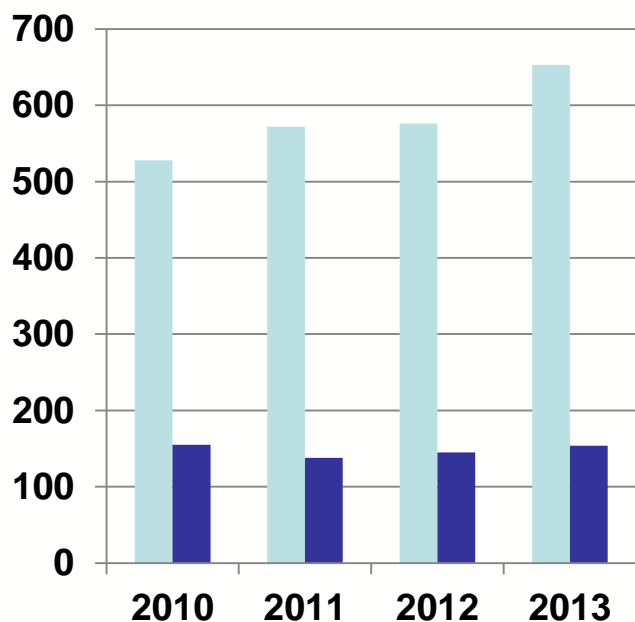
	Individual Meetings	Group Meetings	Total Meetings
2010	1526	198	1724
2011	1665	99	1764
2012	1874	90	1964
2013 (as of June 30 <sup>th</sup> )	759	57	816



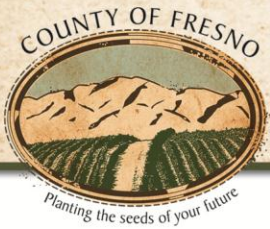


# Activity-Website & Voice Response Usage

	2010	2011	2012	2013
<b>Website Users (Avg.)</b>	528	572	578	653
<b>Website Logins</b>	28,212	33,930	35,903	23,200
<b>Voice Response (VR) Users (Avg.)</b>	155	138	145	154
<b>Voice Response Calls</b>	3,500	3,102	3,032	1747



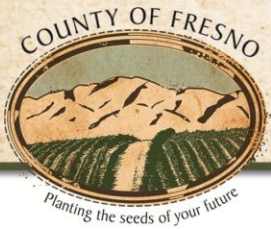




# Section 3: Strategic Plan Overview

- Strategic Plan Overview, page 14





# Strategic Plan Overview



## Strategic Plan for 2013

**Continue to work with the benefits department to organize quarterly Lunch-N-Learns**

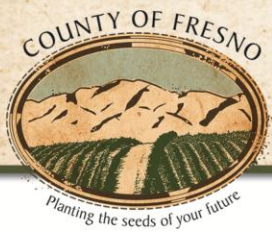
**Continue to offer Table Service in the lobby of the county plaza building one day per month**

**Increase Participation by targeting new employees and non participating employees**

**Increase contributions by targeting participants that haven't made changes to their contributions in several years as well as by letting participants that are contributing the maximum know when the maximum increases.**

**Increase rollovers by educating participants at individual and group meetings as well as new employee orientation, the positive effects of consolidation**





**Thank you 😊**

