

# ITEM 6

## Fresno County

### 457 Deferred Compensation Plan

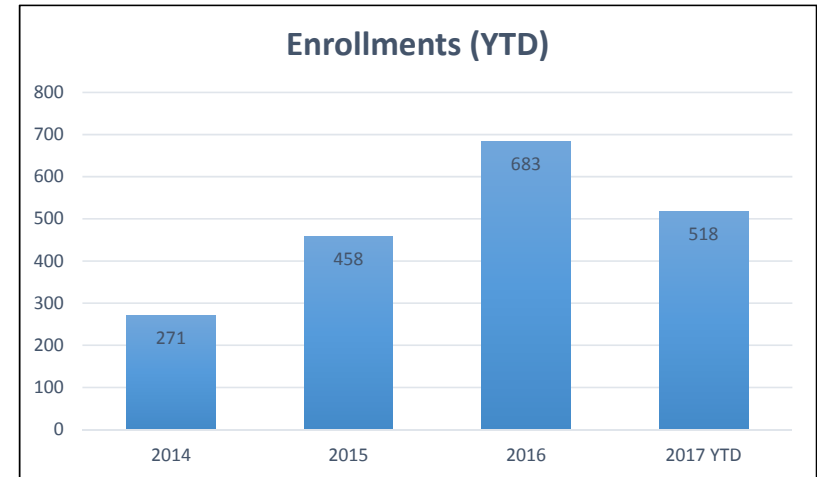
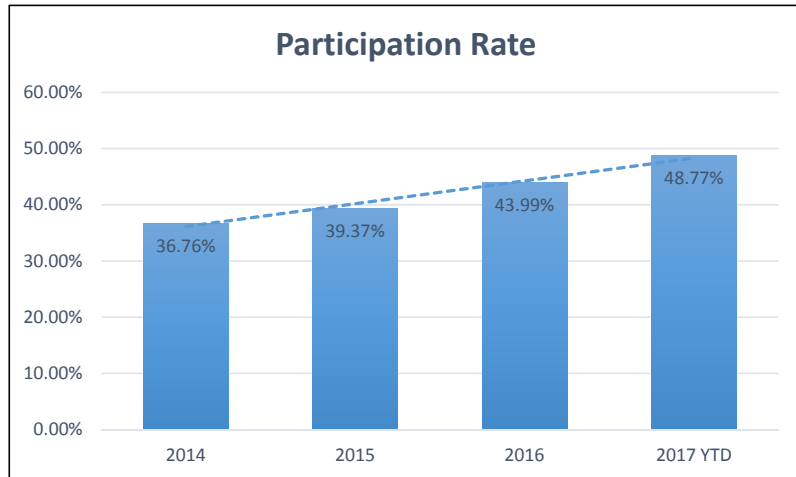
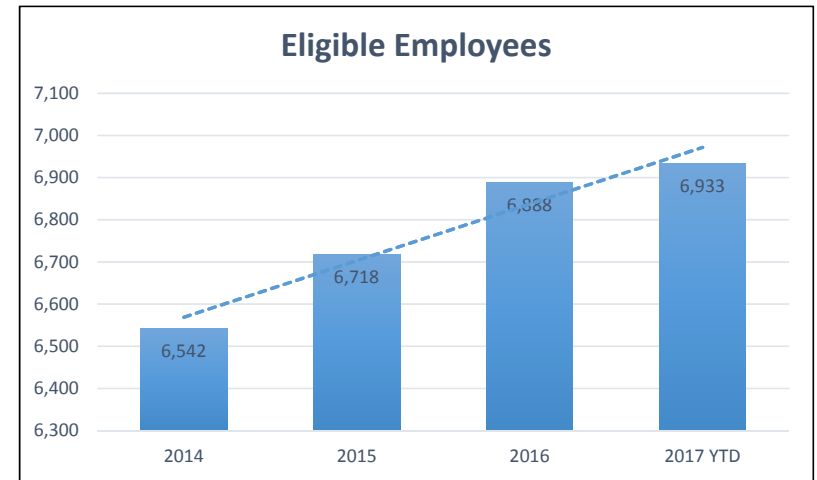
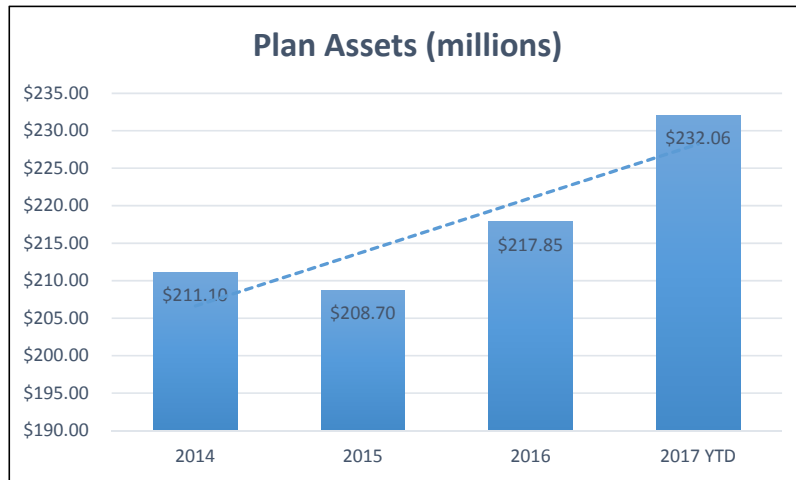
Quarterly Dashboard – June 30, 2017



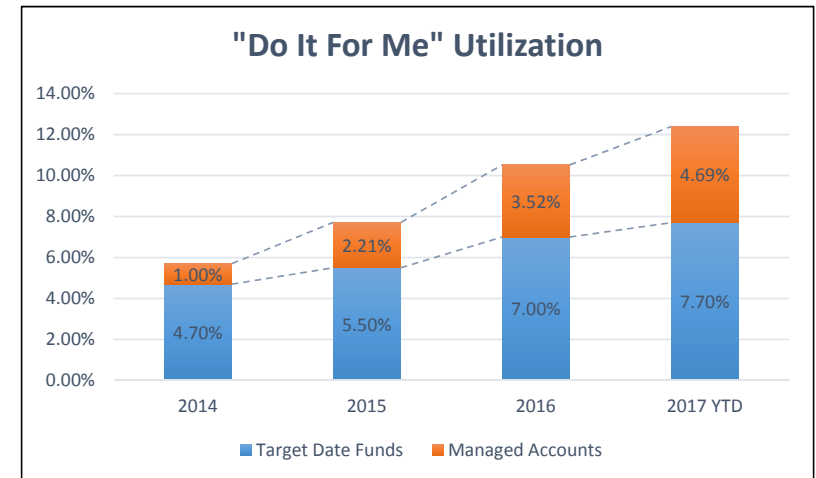
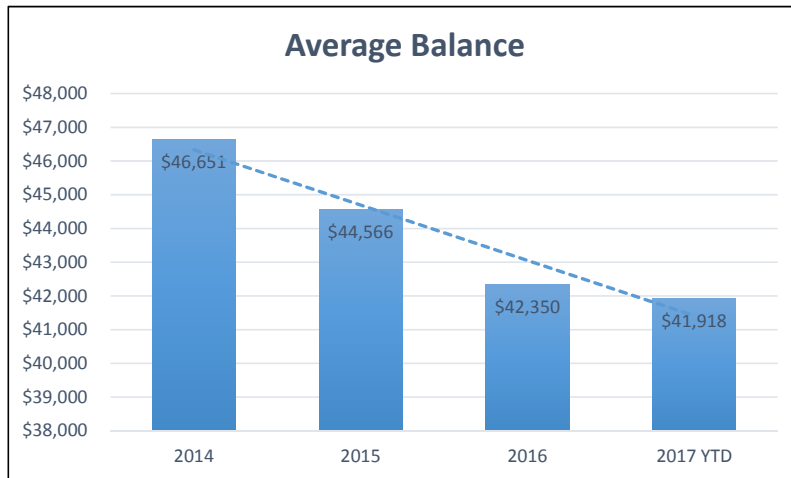
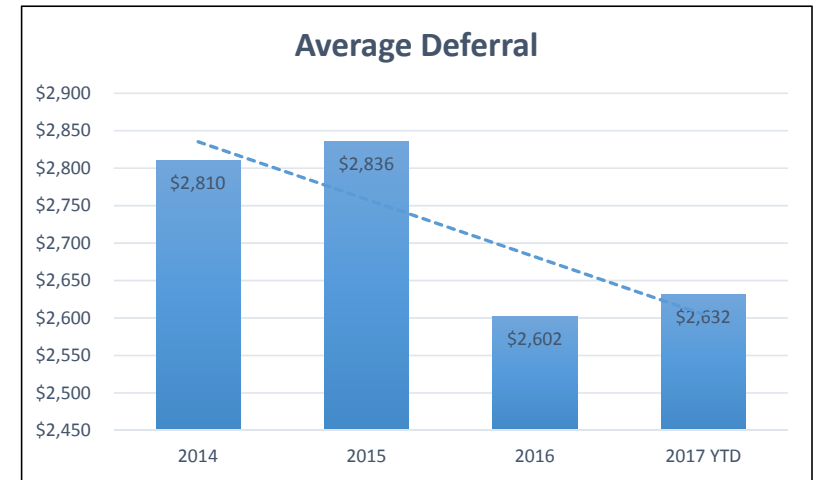
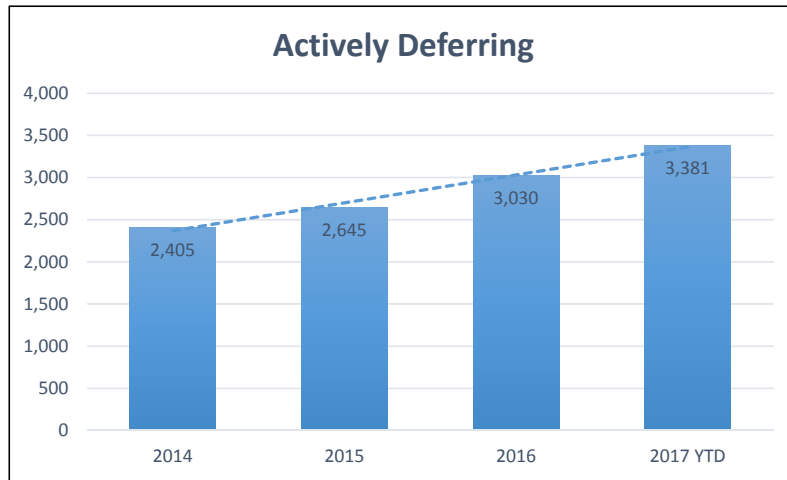
# TABLE OF CONTENTS

<b>Section 1</b>	Executive Summary
<b>Section 2</b>	Service Summary
<b>Section 3</b>	Plan Objectives Summary

# Section 1 Executive Summary



# Section 1 Executive Summary



# FRESNO COUNTY SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

6/30/2017

## Quick Plan Facts

	As of 6/30/2017	% Change from 6/30/2016
Total Participant Count	5,536	+13.6%
New Enrollments YTD	518	+79.9%
Total Plan Assets (millions)	\$232.06	+10.2%
Total Deferrals YTD (millions)	\$5.03	+30.5%
Total Rollovers-In (thousands)	\$642.66	+51.3%
ProAccount Assets (millions)	\$10.88	+78.8%
ProAccount Participant Count	330	+52.8%

## 2017 Education, Workshops and Counseling

Date	Event/Activity	Results
January/July	FCERA Nearing Retirement Workshop	Ongoing
January – June	Bi-weekly New Employee Training	Ongoing
March 20 – 26	Save Today Expo	Provided Previously

## Enrollments by Month:

Total 2<sup>nd</sup> Quarter Enrollments: 313

Total April New Enrollments: 175

Total May New Enrollments: 63

Total June New Enrollments: 75

## Education Campaigns

EZ Enrollment – All Fresno County Employees

Outbound Phone Campaign by Phillip Edwards – Account review

Asset Allocation – Fresno County participants with three asset classes or less

## Local Nationwide Service Team

Ed Malone – Program Director/614-327-2218/ malonee@nationwide.com

Phillip Edwards – Retirement Specialist/ 559-999-7971/edwarp4@nationwide.com





---

2017

---

# Communication and Education Plan

Prepared exclusively for:

Fresno County

January 1, 2017 - December 31, 2017



# Helping Fresno County employees prepare for and live in retirement





# Nationwide is your expert partner

---

With  
**43**  
years

in the public sector retirement plans industry and more plans than any other provider, we are committed to helping your employees prepare for and live in retirement.

Many employees look to their employer for guidance and information on retirement savings. In fact, in a recent survey,



said that if their employer provided them with more education, they might contribute more to their plan.<sup>1</sup>

You can have piece of mind knowing we are providing education to your employees throughout their lifetime.

We have developed a comprehensive **Communication and Education Plan** for you.

- Our goal is to motivate participants to act and improve their retirement readiness.
- It starts with a tailored approach to service your plan.
- It includes our Participant Engagement Program, targeting the right employees at the right time with the right messaging.
- Then, we support and reinforce those messages through local communications.

<sup>1</sup> 2010 Retirement Confidence Survey, Employee Benefit Research Institute and Matthew Greenwald & Associates



# Representing Fresno County

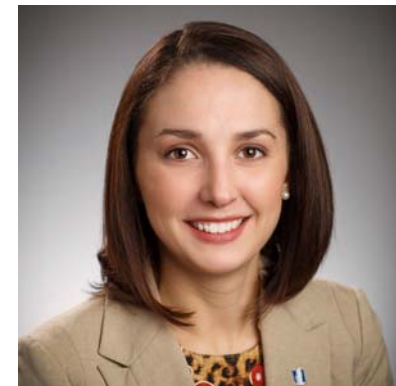
---



Program Director  
Ed Malone



Local Retirement Specialist  
Phillip Edwards



Internal Retirement Specialist  
Megan Collins

# Fresno County Performance Overview

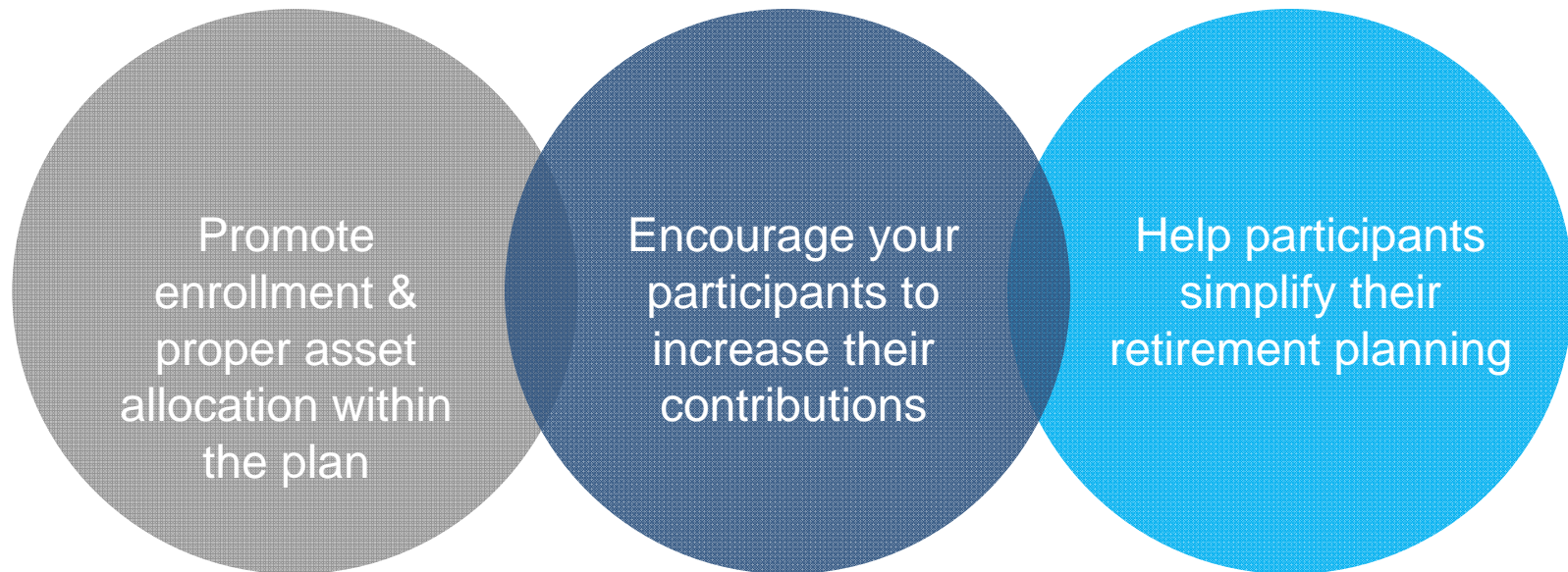
---

Business Measure	2015	2016
Plan Assets (millions)	\$208.70	\$217.85
New Enrollments	458	683
Actively Deferring	2,645	3,030
Average Participant Assets	\$44,566	\$42,350
Average Annual Deferral	\$2,836	\$2,602
Average Asset Classes	3.4	3.6
ProAccount Assets (millions)	\$4.62	\$7.66
ProAccount Participant Count	165	256

# Your Plan Objectives

---

Through education, including creative strategies and tactics outlined in the following plan, we can help you achieve and recommend objectives that will benefit your employees, such as:



# Fresno County Plan Objectives

---

## Promote Plan Enrollment

1

**Strategy:** Educate participants on the importance and benefits of proper asset allocation and encourage participating employees to consolidate their accounts.

- Provide print materials – EZ Enrollment Form
  - Fresno County Save Today Expo – March 20-24
  - Communicate directly with participants/individual consultations
  - New Employee Orientation/County Benefits Fairs
- 

## Encourage your participants to increase their contributions

2

**Strategy:** Inform plan participants about taking advantage of the opportunities to increase their contributions and explore the long-term benefits of saving more now.

- Provide print materials – EZ Increase Form
  - Fresno County Save Today Expo – March 20-24/Nearing Retirement Seminar Jan-July
  - Communicate directly with key participant segments
    - Participants currently close to the max limit, age 50+ for Catch Up, or those who have not increased in the last year
- 

## Promote plan diversification and Retirement Readiness

3

**Strategy:** Educate participants on the importance and benefits of proper asset allocation.

- Print materials – Q2 Asset Allocation Mailer: Participants w/ 3 or fewer classes
  - Conduct group educational presentations, topic: Asset Allocation, Investor Profile
  - Fresno County Save Today Expo – March 20-24, 2017
  - Web based Retirement Readiness Report
-

## Communication Grid

---

1 <sup>st</sup> Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
EZ Enrollment				
EZ Increase				

2 <sup>nd</sup> Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
Asset Allocation				
Restart				

## Communication Grid

---

3 <sup>rd</sup> Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
Account Review				
Online Tools				

4 <sup>th</sup> Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
Increase Deferrals				
50+ Catch Up				

# Ongoing communication materials



## Plan Specific Campaigns

*Such As: Increase Contributions / Asset Allocation / Consolidation*



# Helping the Fresno County employees prepare for and live in retirement



*Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively “Nationwide”) have endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at [www.nrsforu.com](http://www.nrsforu.com).*

*Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice. Retirement specialists are Registered Representatives of Nationwide Investment Services Corporation: Member FINRA.*

*In MI only, Nationwide Investment Svcs. Corporation.*

*Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. ©2014 Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, Member FINRA.*

NRM-8287AO.6

