

ITEM 12

Fresno County

457 Deferred Compensation Plan

Quarterly Dashboard – December 31, 2017

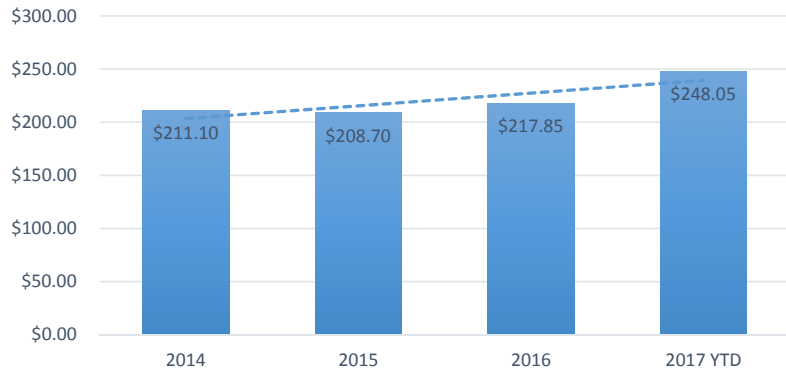


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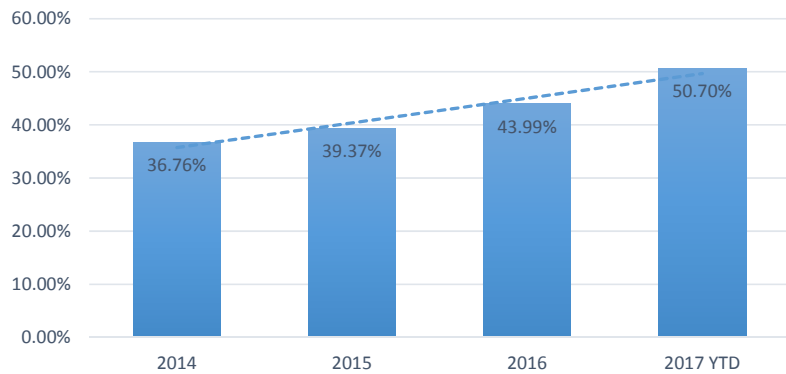
Section 1	Executive Summary
Section 2	Service Summary
Section 3	Plan Objectives Summary

Section 1 Executive Summary

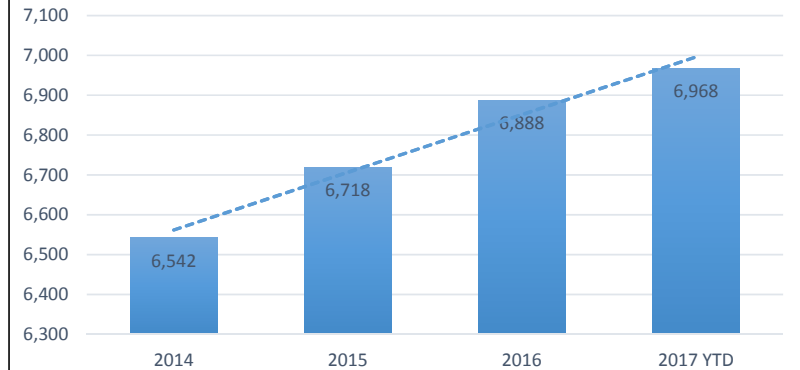
Plan Assets (millions)



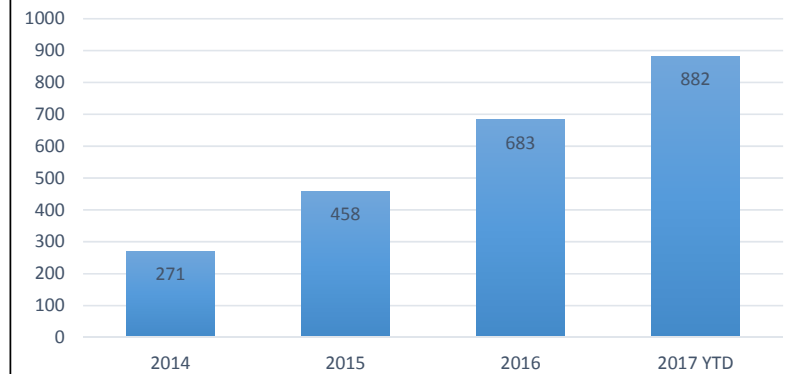
Participation Rate



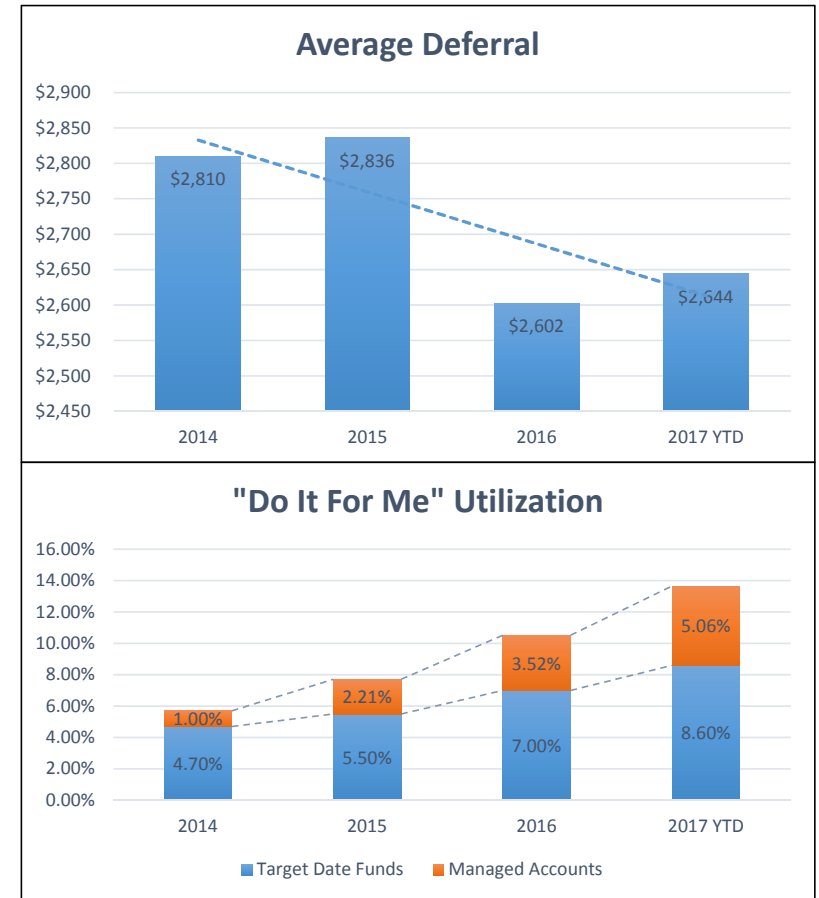
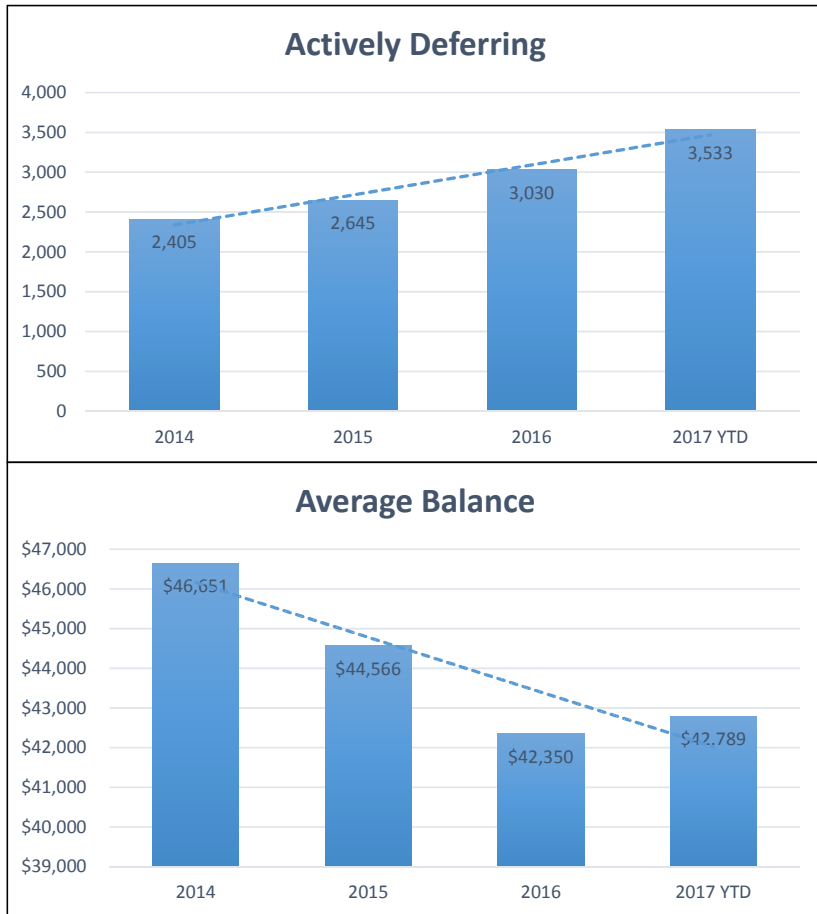
Eligible Employees



Enrollments (YTD)



Section 1 Executive Summary



Section 2 Service Summary

FRESNO COUNTY SERVICE RECAP

NATIONWIDE RETIREMENT SOLUTIONS

12/31/2017

Quick Plan Facts

	As of 12/31/2017	% Change from 12/31/2016
Total Participant Count	5,797	+12.7%
New Enrollments YTD	882	+29.1%
Total Plan Assets (millions)	\$248.05	+13.9%
Total Deferrals YTD (millions)	\$10.15	+18.7%
Total Rollovers-In (millions)	\$1.49	+100.8%
ProAccount Assets (millions)	\$12.55	+63.7%
ProAccount Participant Count	380	+48.4%

2017 Education, Workshops and Counseling

Date	Event/Activity	Results
January/July	FCERA Nearing Retirement Workshop	Ongoing
January – December	Bi-weekly New Employee Training	Ongoing
March 20 – 26	Save Today Expo	Provided Previously
September/October	Open Enrollment Roadshow	Ongoing

Enrollments by Month:

Total 4th Quarter Enrollments: 197

Total December New Enrollments: 95

Total November New Enrollments: 62

Total October New Enrollments: 40

Education Campaigns

EZ Enrollment/EZ Increase – All Fresno County Employees

Outbound Phone Campaign by Phillip Edwards – Account review

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

Online Tools for Retirement Planning (September)

Creating Your Retirement Readiness Report (September - December)

Local Nationwide Service Team

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

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



Section 3 Plan Objectives Summary



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.¹

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.

¹ 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
Kelli Kincaid

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 st Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
EZ Enrollment	x	x	x	
EZ Increase	x	x		

2 nd Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
Asset Allocation	x			
Restart	x			

Communication Grid

3 rd Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
Account Review	x	x		
Online Tools	x	x		

4 th Quarter Campaigns	Direct Mail	Email	Workshop	Statement Messaging
Increase Deferrals	x		x	
50+ Catch Up	x		x	

Ongoing communication materials



Plan Specific Campaigns

Such As: Increase Contributions / Asset Allocation / Consolidation

Helping the Fresno County employees prepare for and live in retirement



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