

Provider Level

STEP 1

DEFINE GOALS (DESIRED CHANGES IN EMPLOYEE BEHAVIOR)

- Increase participation
- Increase contributions
- Address asset allocation issues
- Encourage use of advice or managed accounts

STEP 2

DEVELOP SEGMENTATION STRATEGIES (DEFINE EMPLOYEE SUBGROUPS BASED UPON GOALS)

- Participant vs. Non-participant
- Demographics
- Shortfall analysis
- Employer match/contribution analysis
- Appropriateness of current asset allocation

Plan Specific Level

STEP 1

ANALYZE PLAN DATA TO SELECT AND REFINE SEGMENTATION STRATEGIES

- Who's in? Who's not in?
- What are they like?
- Where are they on the road to retirement security?

STEP 2

SELECT (OR CUSTOMIZE) BOTH THE APPROPRIATE MESSAGE AND CAMPAIGN MATERIALS FOR EACH EMPLOYEE SEGMENT

- Reports
- Postcards
- Posters
- Brochures

STEP 3

PERSONALIZE (INCORPORATE EACH EMPLOYEE'S DATA) AND DISTRIBUTE THE MESSAGES APPROPRIATELY

- Mail
- Email
- Meetings
- Web

STEP 4

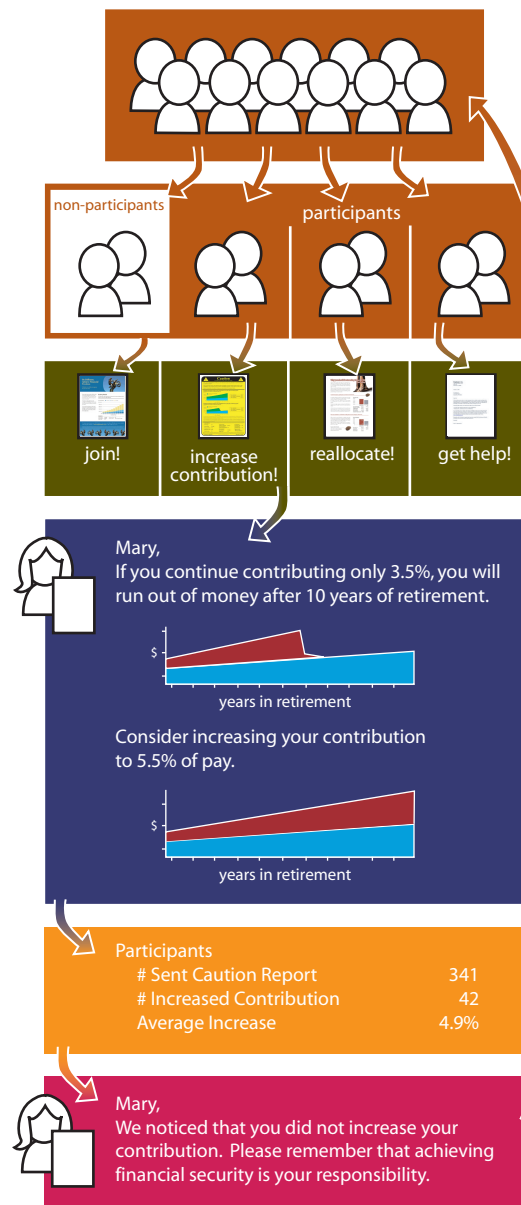
ANALYZE PARTICIPANTS' BEHAVIOR TO DETERMINE THE EFFECTIVENESS OF THE COMMUNICATION PROCESS (MESSAGE, VEHICLE, AND DELIVERY)

STEP 5

CREATE APPROPRIATE FOLLOW-UP MESSAGES, PROGRAMS, AND CAMPAIGNS

STEP 6

THIS DYNAMIC AND EVOLVING PROCESS IS PERIODICALLY REPEATED



Targeted Personalized Communications provide employees with action steps that are easy to understand and implement. These simple educational tools help to build trusting relationships, thus making it easier to capture more IRA rollovers, do cross-selling, and win more of participants' other investment business.