

# Targeted Communications

## helping participants prepare for retirement

One of the more challenging tasks when offering a retirement plan is convincing employees to take action and begin planning for their retirement. Ascensus' Targeted Communications were designed to help explain the benefits of starting early through concise, easy to understand brochures that take into consideration the employee's specific situation. There may be no easier way to send a clear message to participants on why they need to get involved now.



Each Targeted Communication was created to focus on a single retirement planning topic. By incorporating illustrations and examples based specifically on the participant's plan and account information, the message increases readership and improves overall effectiveness. Targeted Communications offer a cost effective solution to target specific audiences with a message designed to encourage action.

Your company's retirement plan is one of the best places for employees to save for retirement. As the employer, you also recognize that low participation and participants contributing at lower levels have a potential negative impact on all employees saving for retirement. Getting more employees enrolled in your plan and encouraging active participants to increase deferrals to more meaningful levels can lead to fewer compliance issues, saving you time in managing your plan.

The Targeted Communications package Ascensus offers is outlined below. Find out what each piece has to offer and which topics would be most appropriate for your plan.

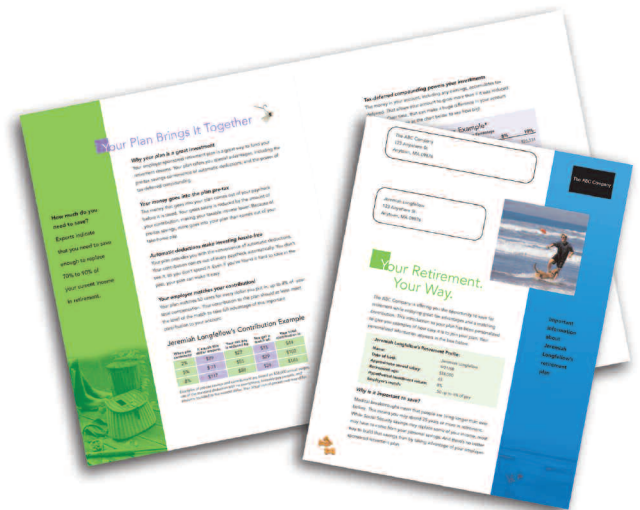
## enrollment communication

### *Audience:*

Eligible participants not contributing

### *Description:*

This piece encourages eligible employees who are not currently participating to become participants by outlining the tax advantages, the power of tax-deferred compounding interest and the ease of saving through the retirement plan your company offers. It also outlines the steps participants can take to get started today.



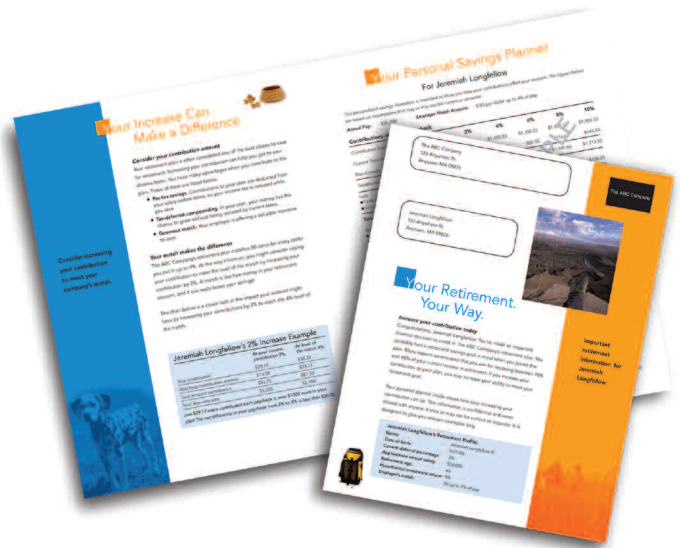
## increase contributions communication

### Audience:

Participants contributing below employer match limit

### Description:

This piece encourages participants to boost their contributions by illustrating the impact that increasing their contributions to the level of the employer's match can have on their account balances when they reach retirement. For example, if your plan matches participants \$.50 for each dollar they contribute up to 6%, this communication would target participants contributing below the 6% employer matching limit in an effort to encourage them to contribute to at least the 6% level in order to achieve the maximum employer matching contribution benefit.



## gap analysis communication

### Audience:

All employees currently enrolled in your plan with a projected retirement savings shortfall

### Description:

Using certain retirement date and investment return assumptions, this piece illustrates to employees the amount they will need at retirement to maintain their current pre-retirement lifestyle. For those participants projected to fall short of this amount, the piece is designed to illustrate what additional savings would be required to reach this goal and provide instructions on how to increase contributions or obtain additional information about your plan.



## get started today

To get started today, plan sponsors may contact their financial advisor or Ascensus Client Service Team. For new plan sales, financial advisors should contact our Retirement Coordinators at **800-345-6363**. Fees may apply.

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