

targeted **web site** messaging

[Plan/Partner name here]

The latest participant Web site enhancement—Targeted Web site Messaging is now available! A series of personalized Web site messages—directed to participants who meet certain criteria—will encourage participants to better prepare for their financial future.

How it Works

Each message provides a call to action that attempts to encourage participants to make a change to their account online. These messages will appear on the most frequently viewed features. However, to ensure these messages do not overwhelm participants, each message will only be displayed a maximum of one time per Web site session.



Benefits to Your Participants/Plan:



- Increased contributions
- Higher electronic delivery consent
- Participant retention
- Greater investment option diversification
- Participant education

The Messages

Electronic File Cabinet

This message communicates the benefits of receiving statements electronically for those participants who have not consented for electronic file cabinet.

Age 50+

Participants age 50 or older are encouraged to take advantage of the Age 50+ Catch Up provision, which allows for an additional contribution of up to \$4,000 in 2005.

Account Balance

Unique messages for both active and terminated participants with balances greater than \$5,000 will encourage the use of financial planning tools to make the most of their retirement Plan.

Age-Specific Criteria

One of six messages will appear, based on a participant's age, offering information appropriate to retirement goals in various stages of life.

Active But Not Contributing

This message encourages participants who have a balance, but are not contributing to begin saving again.

Diversifying Investment Options

For participants invested in only one fund, a message appears which directs them to information about how to choose among the funds in the plan.

Below Allowable Limit

For participants whose deferral amounts are below the cap (IRS maximum contribution level for the year), a message about contributing additional tax-deferred money is displayed.

Below Employer Match

For Plans that provide matching contributions from the employer into the same Plan, this message informs participants that they are not taking advantage of "free money".