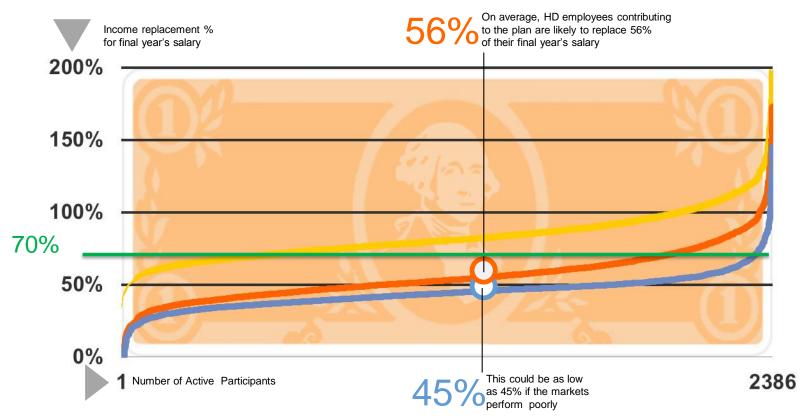
Communication and Education



Participant Retirement Income Replacement

- Focus is to move the population, so the majority are projected to be able to replace, on average, 70% of their final year's salary
- Will integrate with pension values, once available





Hunter Douglas Participants versus Non-Participant Profile

2,448



Average Age 44

Average Income \$54,000

2,100 + Over Age 40

79% 6+ Years Tenure Non-Participants

Participants

- Non-participants tend to be younger, newer employees with lower incomes
- Effective media and message are required to drive engagement and participation

1,749



Average Age 23

Average Income \$28,000

1,000 + Under Age 30

78% 1–3Years Tenure



Voya's 5 Steps to Improve Retirement Preparedness

Focus employees on moving through five key steps to effective financial wellness



- 5: DO A FINANCIAL PLAN
- 4: COORDINATE RETIREMENT WITH OTHER FINANCIAL GOALS
- 3: DO A RETIREMENT PLAN
- 2: ORGANIZE FINANCES AND HAVE A BUDGET
- 1: ENROLL MAXIMIZE MATCH AND LEARN ABOUT RETIREMENT INCOME NEEDS



Areas of Focus for 2015-16

Goals

- Understand employee perspective of retirement saving and investing, confidence, understanding of benefit
- Increase the number of employees saving in the Plan, seeking a 5% gain
- Have employees understand their retirement income needs and take appropriate actions to improve their outcome, seeking a 5% positive shift

Objectives

- Build knowledge of retirement income needs and key action steps to improve outcomes
- Support those nearing retirement
- Support younger employees in understanding value of starting early

Measures of Success

Engagement:

 open rates, clicks, workshop attendance, qualitative feedback

Acceptance:

generation of a plan either online or by phone

Actions:

enrollments, increased deferrals, managed accounts

Demonstrated:

income replacement gains



Key Overall Actions

- 1. Gain an improved understanding of employee perspective relative to the Plan benefit, retirement income awareness, barriers to participation, as well as what messaging and media would be most effective
 - Focus groups and survey
- 2. Build out baseline Plan education materials so employees have access to additional information and bring in the voice of an "hourly" pay group
 - eBook, Rollover in flyer, Nearing Retirement Guide, Termed Guide
- **3. Drive behavior changes with a Financial Wellness approach** that uses a strong and engaging concept and segment messaging by employee age/life stage to make more relevant. Follow up with targeted campaigns to those who do not make a change.
 - Campaign takes place over several weeks/months
 - Make it fun with small messages that build over time
 - Focus on getting each employee to understand where they stand and what they need to do next
 notify those with pension value that now can be incorporated into personal Plan
 - Drive the importance of having a plan for retirement: do it yourself online or call



Strategy-in-Action: Focus Groups

- Focus groups will be conducted in April in Salt Lake City, UT and Cumberland, MD
- Findings will allow us to:
 - Reboot the communications strategy and enliven our tactical approach
 - Review employee awareness of the 401(k) benefit, barriers to participation, creative approach
 - Rebrand communications materials to align with focus group findings

Segmentation & Questioning		
	< age 30	> age 30
Non-Participants	 Status (full time, part time) Benefit awareness Participation barriers Media preferences Opportunities for improvement 	 Status (full time, part time) Benefit awareness Participation barriers Media preferences Preparation for retirement
	all age groups	
Participants	 Status (full time, part time) Enrollment experience Benefit awareness Why did you decide to join the Plan? Plan engagement (Plan website, mobile app, myOrangeMoney, etc.) Savings challenges Other 	



Strategy-in-Action: Progress to Date

- ✓ New hire orientation materials replenished
- ✓ SSgA fund change successfully communicated
- ✓ Retirement Contribution mailing currently underway
- ✓ Weekly communications calls scheduled through the end of May
 - Focus group preparation and execution
 - ☐ Baseline communication build out
 - Coordination of onsite education at Hunter's 14 locations

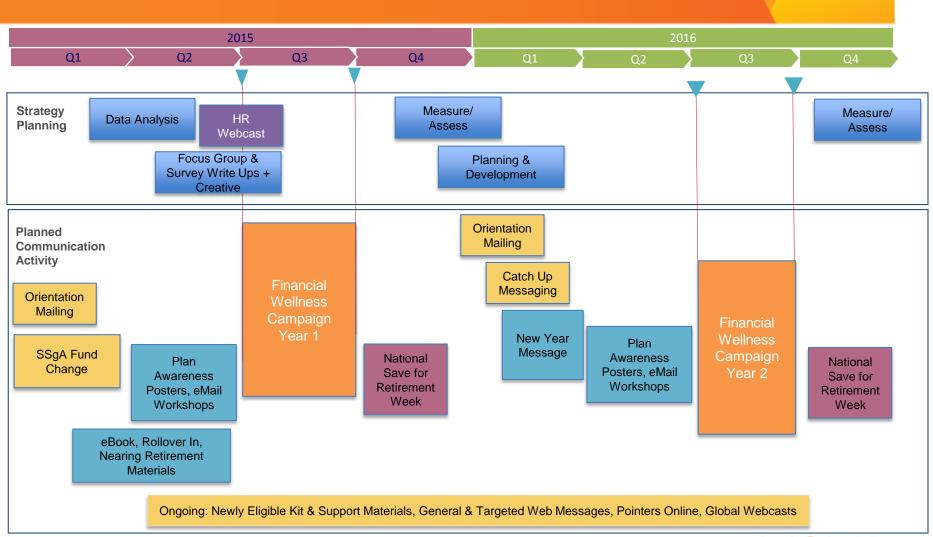


HunterDouglas





2015 – 2016 Communication Calendar

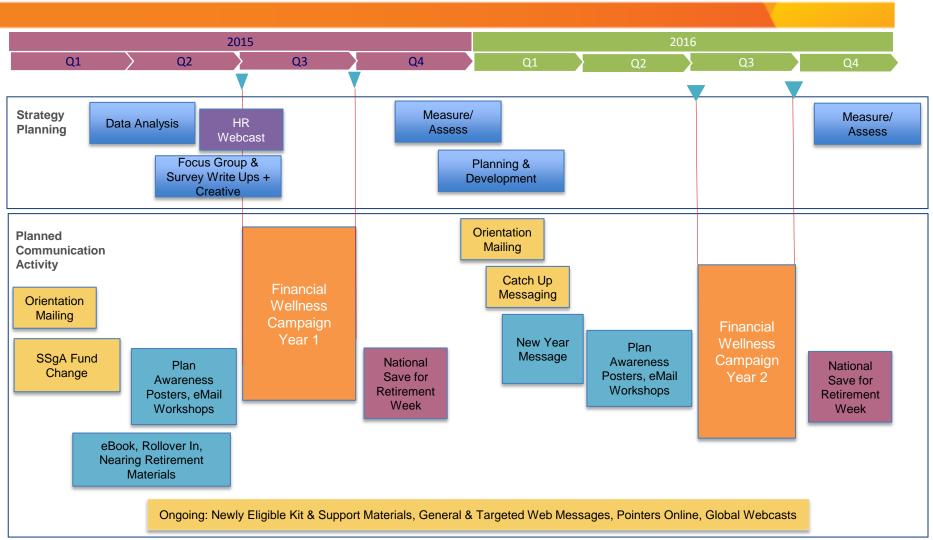




Appendix: Communication and Education



2015 – 2016 Communication Calendar





Financial Wellness Campaign – Overview

May June July

HR Webcast

- Preview of Program
- Questionnaire

Employee Announcement

- eMail
- Postcard
- Posters
- CCTV

Personalized Retirement Evaluation

Personalized Non-Participant Campaign

Education & Planning

- Seminars
- Drop-ins
- 1:1s or Phone-Based Advisors

Reminders

- Nonparticipant
- Below Match
- One Fund
- NearingRetirement















Kick Start Program - Retirement Income Understanding

March – June 2015 Understand employee perspective on retirement while initiating campaign activity that begins to drive awareness of retirement income need and the value of the Plan

	0
Objective	 Assess employee understanding of retirement income needs, sources, and levels of confidence to establish platform for communication program and positioning of messaging for next 24 – 36 months In tandem, start to establish conversation so employees begin to get further engaged
Strategy	Focus groups and surveying
Strategy	
	 Initiate awareness campaign and update communication materials
Tactics	January Statement Insert on myOrangeMoney
	 Plan Awareness Flyer/Poster distributed at locations
	Plan Awareness eMail with link to survey and new eBook
	• Focus Groups
Measures of	Click rates
Success	Attendance at focus groups
	Enrollments and deferral increases
	 Utilization of PWeb, calls, services



Financial Wellness Campaign

July – September 2015 – Re-launch engagement campaign to get employees onboard with a focus understanding where they stand and what they need to do next

Objective	Raise awareness of retirement income need, show employees where they stand today,	
	demonstrate what they need to do next to improve outcome	
	Improve enrollment, deferrals, access to advice	
Strategy	"Drip" marketing campaign with compelling proof points that are differentiated by audience	
	that culminates with onsite education	
	Segment message by audience/age	
	Communicate on services, tools and resources	
Tactics	HR Announcement- email and webcast	
	Postcard followed by HTML eMail & Benchmark Survey –	
	note that pension benefit is now included in advice	
	Retirement Evaluation	
	Posters and Workshop Registration Website	
	 Onsite Workshops and Webinars – Budgeting/Debt, 	
	Retirement Income, Financial Planning	
	iPad drawings to gain attendance, ice cream social, etc.	
	1:1s for advice and financial planning	
	Reminder notifications	
Measures of	Opens and clicks	
Success	Onsite attendance, webinar attendance, 1:1 meetings	
	Enrollment, deferral increases and catch-up elections	
DETIDEMENT	Advice access, managed accounts, holistic financial plans NVESTMENTS INSURANCE	

National Save for Retirement Week

Fall 2015 Support of National Campaigns that will have general public awareness – simple reminders of the importance of saving – ties in with annual enrollment considerations

Objective	 Leverage standard campaigns to remind employees of awareness of need to personally save 	
Strategy	Leverage National Save for Retirement Week campaign	
	Host a week of 401(k) events	
Tactics	HTML email	
	Flyer/Poster distributed at locations	
	Crossword puzzle handout in break rooms/cafeterias	
	Plan website message	
	Statement insert	
	■ Voya Global Webcast	
	Onsite drop by tables	
Measures of	Opens and clicks	
Success	Log in to Plan website	
	 Deferral increases and enrollment 	
	 Webcast and onsite attendance 	



General Communication Support

Ongoing Continue to provide general communications support and enhance offering as appropriate

Objective	 Update standard communications materials in a timely manner Support ongoing communications efforts, including Plan changes and enhancements 	
Strategy	Leverage Voya's standard communication campaigns Identify additional communications gaps/opportunities discussed in bi-weekly call	
Tactics	 Plan Changes Pointers Online, Global webcasts Tools/resource enhancements Quarterly statement inserts Retirement Planning Guide Term Insert 	
Measures of Success	 Opens and clicks Log in to Plan website Mobile app access 	

