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SEPTEMBER 23, 2019

AGENDA ITEM 4  
INFORMATION ITEM

CALIFORNIA SECURE CHOICE RETIREMENT SAVINGS INVESTMENT BOARD

*Marketing, Outreach, and Communications Plan*

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This item will be presented orally at the meeting.

***Attachment***

- Presentation



## 2019-20 Marketing/Outreach/Communications Plan

September 23, 2019

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# Program Marketing Goals

## Goals

**Awareness** – Create awareness of program's existence. Highlight program benefits and key features.

**Educate** – Create an informed program participant.

**Take action** – Share information that focuses on ease and simplicity of each action.

**Advocacy** – Create positive relationship with audience to increase engagement.

## Employer

Raise awareness of *CalSavers*. Alert to registration deadline.

Promote (required) participation by employers. Provide program details.

Develop communications that promote registration/account setup and advise on deadlines.

Create positive perception of program (minimal activity, no cost, etc.)

## Saver

Raise awareness of *CalSavers*.

Educate participants about program details/benefits and persuade to take action.

Provide information to ease enrollment process and make informed selections.

Create positive perception of experience/retirement saving to encourage others to participate.

## Other (Stakeholder/Media)

Raise awareness of *CalSavers*.

Educate stakeholders about program benefits (Why CalSavers?)

Encourage ER and Saver participation

Create positive perception of program → Demonstrate support and amplify the message

# Marketing/Outreach/Communications Mix

**Public Website\*\***

**Mobile App\***

**Transactional  
Communications\***  
(E-mail and Letter)

**Guides/Templates**

**Portal**  
(Employer and Saver)

## **Content Marketing**

E-mail (Marketing)

Film/Animation\*

Testimonials/Stories\*

Infographics\*

Quizzes/Polls/Survey

Education Resources

Brochures\*\*

Media Outreach  
(Press Releases)

**Earned Media**

**Field Outreach/  
Events/Exhibitions\***

**Social Media (Organic)**

**Paid Advertising/  
Paid Search**

\*English and Spanish \*\* Multilingual

 Established

 Focus for 2019/2020

# Website



## Goals

- Create an easy-to-navigate home for program information.
- Provide all audiences with access to program information/offerings, news, templates, tools, deadline information, and responsibilities.

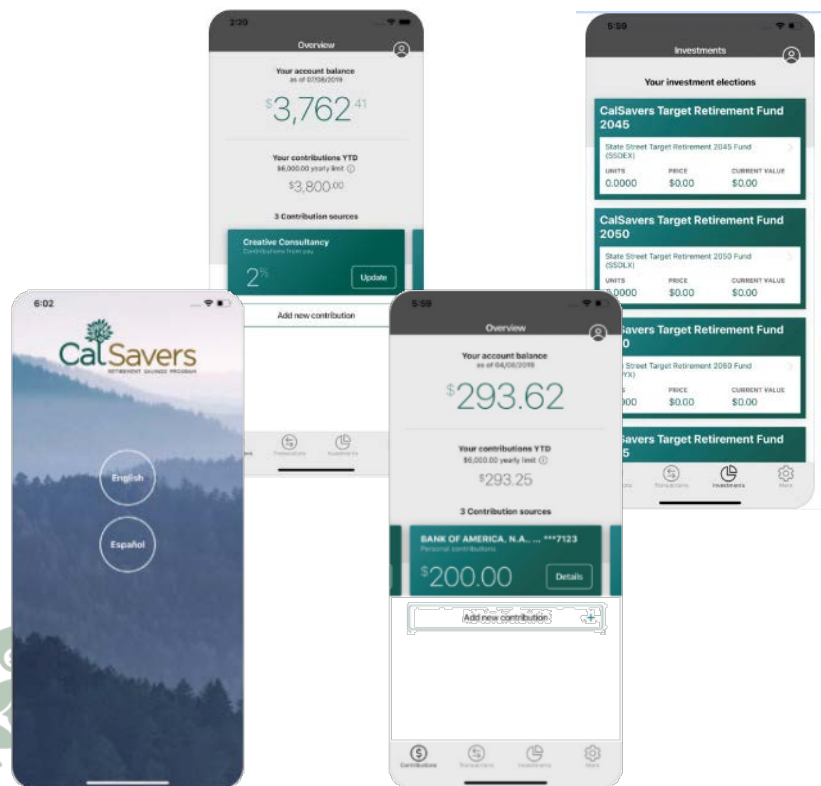
## 2018/19 Accomplishments

- Launched website in three languages.
- Added content (education/resources/FAQs) to increase understanding of program offerings and operations.
- Improved SEO (search engine optimization).

## 2019/20 Focus

- Increase participant access to information by translating content into other languages reflecting California's rich ethnic diversity.

# Bilingual Mobile App



## Goal

- Develop bilingual mobile application for easy access to saver's account. (I.e. Complement saver portal)

## 2018/19 Accomplishments


- Launched bilingual app on July 1.
- Available in Apple and Google Stores.

## 2019/20 Focus

- Continue to promote app availability to saver audience.
- Add self-enrollment and Opt out processes to transactional flow.
- Monitor use trends and consider how to improve the experience for users to drive greater engagement.



# Transactional Communications Guides/Templates




**Welcome to CalSavers, ABC Company INC. We are ready to help you get started.**

The State of California is rolling out CalSavers, its new retirement savings program for workers. CalSavers ensures that nearly all Californians have access to a workplace retirement savings program by providing a simple, portable, low-cost way for workers to invest in their futures.

Your company is required to register for CalSavers if all of the following apply:

- You have 5 or more workers in California.
- You have at least one eligible employee (age 18+)
- You do not have a retirement plan

You play a big role in saving. That's why we've made it possible for your employees to enroll in CalSavers.




**You're about to begin payroll deductions for CalSavers.**

Thank you. Shiny Car Wash for helping your employees save for their retirement.

This is a reminder to have your employee contribution information ready for your first payroll submission for Employees (Salary) on 01/01/2018

**Adding employee contribution information**

Remember you can use the [Employee Contribution Information Template](#) to simplify the process of adding employee contributions. Use the [Employee Contribution Information Template Instructions](#) for guidance on furnishing your contribution information.



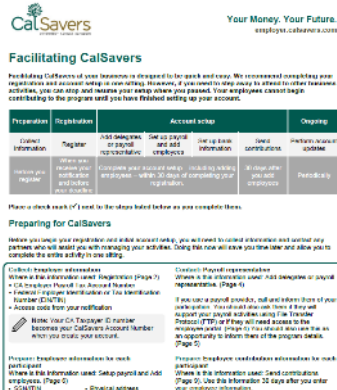
**CalSavers registration for Jennifer's Auto Detailing is confirmed. Take the next step today!**

**Keep going! You are on your way to helping your employees save for retirement!**

Now that you are registered, you will continue with your account setup. This should be completed as soon as possible. Your employees cannot begin contributing to CalSavers until you have finished this activity.

**Important next step: Add employees to CalSavers**

The most important step you will take during account setup is to add employees.



**Facilitating CalSavers**

Facilitating CalSavers at your business is designed to be quick and easy. We've condensed everything you need to get started into one place. However, you need to stay ready to address further questions. Available, you can stop and resume your setup when you please. Your employees cannot begin contributing to the program until you have finished setting up your account.

| Preparation  | Registration                                     | Account Setup                                    | Ongoing  |
|--|--|--|--|
| Collect information from employees   | Register employees                               | Set up payroll deductions                        | Monitor and maintain                             |
| When you receive your first payroll submission, you will need to add new employees to the program. | Employees can start contributing to the program. | Employees can start contributing to the program. | Employees can start contributing to the program. |

Place a check mark (✓) next to the steps listed below as you complete them.

**Preparing for CalSavers**

Before you begin your registration and setup, you will need to collect information and contact any parties who will assist you with managing your activities. Using this tool will save you time and allow you to complete the entire activity in one sitting.

**Collecting employee information**

Before you begin your registration and setup, you will need to collect information and contact any parties who will assist you with managing your activities. Using this tool will save you time and allow you to complete the entire activity in one sitting.

**Collecting payroll information**

Before you begin your registration and setup, you will need to collect information and contact any parties who will assist you with managing your activities. Using this tool will save you time and allow you to complete the entire activity in one sitting.

## Goal

- Inform recipients of steps they must take and associated timelines to comply with program responsibilities.

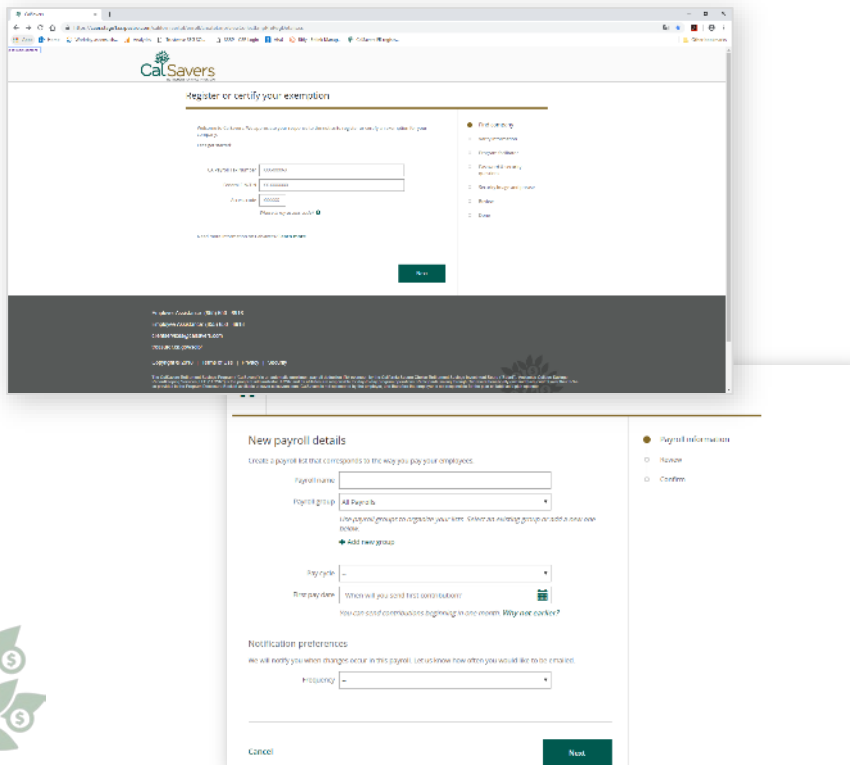
## 2018/19 Accomplishments

- Implement e-mail (letter) notifications along every step of the employer and saver journey.
- Create instructional materials to support employer facilitation.

## 2019/20 Focus

- Improve open rate and engagement.
- Support ER notification roll-out schedule.
- Improve ER messages (message testing)
- Improve tutorial content for employer activities

# Portal (Employer and Saver)



The screenshot displays the CalSavers website interface. The top section is titled "Register or verify your exemption" and includes a "Next" button. Below this, there are fields for "First name", "Last name", "Email", and "Phone number". A sidebar on the right lists steps: "1. Get started", "2. Verify exemption", "3. Employer information", "4. Payroll information", "5. Add new group", "6. Review", and "7. Done". The bottom section, titled "New payroll details", contains fields for "Payroll name", "Payroll group" (with a dropdown menu), "Pay rate", and "Pay date". It also includes a "Notification preferences" section with a "Frequency" dropdown. At the bottom, there are "Cancel" and "Next" buttons.

## Goal

- Provide easy-to-use, self-directed portals for employers and savers to manage their account actions.

## 2018/19 Accomplishments

- Launched ER portal (ENG) and Saver portal (ENG and SP).

## 2019/20 Focus

- Continually improve employer experience to ease their journey through registration and account facilitation.
- Add Self-enrollment for savers.
- Add Traditional IRA (re-authorization) for savers.



# Content Strategy

## Goals

- Develop engaging content that serve as proof-points of CalSavers “promise”.
- Create informational content that supports employer registration and account management
- Improve SEO (search engine optimization).

## Approach

- Provide a mix of content types. (Test to see what performs best.)
- Promote through search, advertising, social channels -> Drive digital activities to website/blog.
- Offer unique content depending on journey location.

## Rationale

- Participants/stakeholders identify with “stories”.
- Personal, relevant, informative content will inspire employer to action and support “connection” with Program.
- Over time, a library of (promoted) content will continue to generate awareness.

## Content Types

- Brochures
- Social posts
- Advertising
- Education
- Testimonial/ Stories
- Press release
- Infographic
- Films
- Survey/Poll/ Quizzes

# Earned Media



Editorial: The state's smart move to help Californians save for retirement



## Goal

- Rely on earned media to build positive perception of the program and drive action.

## 2018/19 Accomplishments

- Pilot Launch/Program Launch coverage
- Coverage in 518 articles (print/online) and radio/TV/podcast segments. (236 unique stories)
- Positive stories in: *WSJ, Business Insider, CNBC, MarketWatch, Los Angeles Times, The Fresno Bee, Sacramento Bee, San Francisco Chronicle, ThinkAdvisor, Employee Benefit News, 401k Specialist, and Morningstar.*
- Earned Media drove majority of ER inquiries/registrations.

## 2019/20 Focus

- Increase engagement by pushing narratives that highlight participant profiles/spokepeople and drive employers to register.

# Outreach/Exhibitions



## Goal

- Engage local leaders and influencers throughout the state to serve as early messengers to educate communities and recruit other leaders to join efforts.

## 2018/19 Accomplishments

- Conducted over 90 field events
- Partners conducted another 70+ events
- Worked w/ partner orgs to solidify state leadership group & establish 5 regional working groups
- Delivered >20 industry-facing sessions to multi-state audiences, raising profile of Program.

## 2019/20 Focus

- Primary focus is to reach employers through trusted sources/events to encourage registration before deadline

# Program Staff Outreach Roles

- Set and implement statewide strategy
  - Outreach must be culturally competent
  - Trusted messengers are essential to reaching employers and employees
  - Engage organizations and associations that represent employers and employees, and relevant state and local public agencies to leverage existing communications infrastructure to deliver message
- Deliver education sessions at workshops, conferences, and events, and/or table at these events
- Coordinate and develop the state-level working group
- Support the United Way regional workgroups and Small Business Majority activities
- Develop and implement strategy in geographic areas with no working group infrastructure
- Coordinate with Ascensus Field Team



# Non-profit Org Partners (funded for CalSavers)



## United Way

- Facilitate Statewide working group
- Five regional workgroups:
  - CA Capital Region (Sac)
  - Bay Area
  - Fresno & Madera Counties
  - Inland Valleys
  - Greater Los Angeles
  - Greater San Diego (in development)

## Small Business Majority

- Direct engagement with business groups
- Direct engagement with Small Business Owners, including ER spokesperson development

## AARP

- Provide multi-state insights and strategic collaboration
- Independent promotional materials, Volunteers for events

## UnidosUS

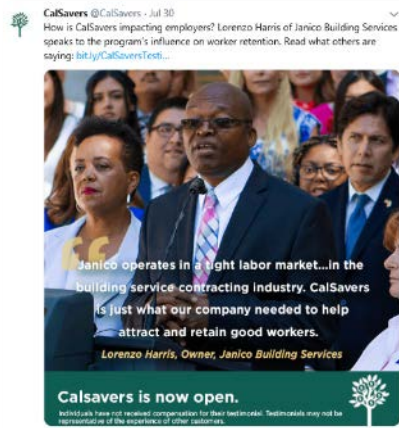
- Provided formal report recommending tactics on Latino outreach, working together to implement
- A series of town hall style events in key regions hosted by Unidos affiliates

## Young Invincibles

- Young adult focus groups
- Community college outreach plan



# Social Media (Organic)



## Goals

- Generate awareness of CalSavers and shape perception.
- Engage with followers/stakeholders.

## 2018/19 Accomplishments

- Established social channels.
- Twitter: 200+ Tweets, 200\* new followers, 5300+ engagements
- Facebook: 173 followers

## 2019/20 Focus

- Drive engagement by increasing posting frequency and interactions with followers (and commenters).



# Paid Advertising/Paid Search

CalSavers @CalSavers · Jul 2  
CalSavers is now open! Eligible employers of all sizes can register their business today: [bit.ly/erregop07](https://bit.ly/erregop07) #california #retirementsavings



Employer registration is now open

## CalSavers

### Meet Your Employer Deadline

California Employers: Don't Wait To Begin Helping Your Employees Save For The Future.  
[employer.calsavers.com](https://employer.calsavers.com)

CalSavers @CalSavers  
CalSavers is now open! CalSavers Executive Director @KatieSelenski describes the three simple things #employers need to know about facilitating the program. Discover more: [bit.ly/aug19ercal](https://bit.ly/aug19ercal)



## CalSavers | Retirement Savings Program | Employer Registration Is Open

[Ad employer.calsavers.com](https://employer.calsavers.com)

CA Employers Who Don't Offer An Employer-Sponsored Retirement Plan Can Register Today. Request Your Access Code To Begin Helping Your Employees Save For Retirement.

CalSavers @CalSavers · Jul 1  
CalSavers will help shape the way that Californians think about their future.  
[calsavers.com/?utm\\_source=Twitter](https://calsavers.com/?utm_source=Twitter)  
#california #retirement



CalSavers is now open.

## Goals

- Drive lead generation (request access code) and engagement with program.
- Create website traffic and improve SEO.

## 2018/19 Accomplishments

- First (test) paid campaigns ran in August.
- Static image and video ads on Facebook and Twitter.
- Paid search ads on Google Ad network.

## 2019/20 Focus

- Test ads in different ways (banner, PPC, promoted content). Identify best performing
- Focus on improving SEO with content keywords.
- Drive participants to respond to appropriate CTA (more information, contact, follow/friend/connect).
- Beyond Ascensus budget for digital ads, evaluate other potential Program expenditures for paid physical ads (billboards, bus stops, etc.)