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Using Mobile Messaging To Engage Employees About Retirement

Clearly, disengagement is a big problem, which can also spill over to employees preparing for retirement.

Mobile technology may be a key to helping engage employees. A study by The Economist Intelligence Unit (EIU) titled, Mobility, Performance and Engagement, uncovered a link. Workers who describe their employer as a mobile enablement “pioneer” have productivity rates 16 percent higher than those described as low on mobile tech support.¹



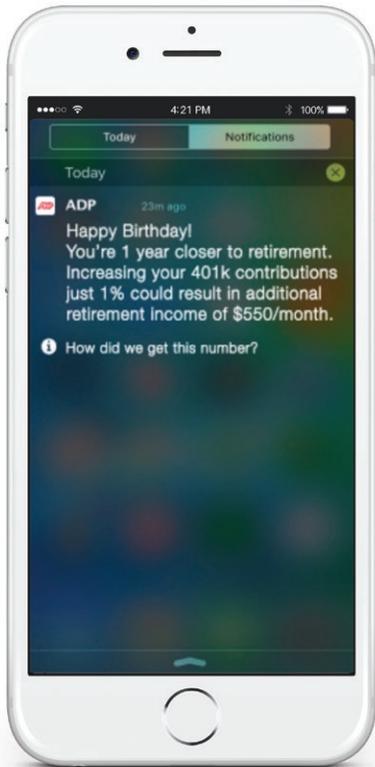
Roughly 70% of Americans are
**disengaged
at work**

according to Gallup's State of the American Workplace survey.²

¹ Mobility, performance and engagement – How CIOs can contribute to business performance by shaping the employee experience; The Economist Intelligence Unit, March 2016.

² State of the American Workplace; Gallup, February 2017.





Applying Innovation That Supports Retirement Readiness

Workers today name saving for retirement as a top savings priority, but many are failing to save enough to sustain their financial needs during this phase of their lives. They know it's up to them to save for their future financial security — but they often lose focus on their long-term retirement savings goal.

What if you connected your employees to mobile retirement messages about your plan?

Employees who use ADP's Mobile App³ receive targeted messages on a variety of topics that can help them get the most from their retirement plan benefit by notifying them about important information concerning their plan. The example on page three, demonstrates the impact an employee could potentially realize if he or she increases his or her contribution by 1 percent upon receiving the Happy Birthday message.

ADP's Happy Birthday message enjoys a 28 percent open rate!⁴



³ The ADP Mobile App is available on the following devices: iPhone®, iPad®, iPod Touch®, iOS v7.0 or higher, Android™ v4.4 or higher, or Windows Phone 8.0 or higher (US only). ADP also offers a website for employees with unsupported mobile devices, available at <https://mobile.adp.com>.

⁴ Google Analytics; November 2017.

What kind of impact can a 1 percent increase each year in an employee's contribution rate equal over 10 years?

Assumptions

Employee age: 35 

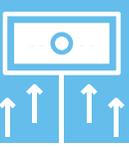
Employee annual salary:

 50,000

Annual salary increase 3% 



Beginning annual contribution rate = 6%



Employee increases annual contribution rate to 1 percent each year for 10 years.



7% annual rate of return



No withdrawals or loans taken from the account

The employee would have accumulated at the end of:

| | | |
|----------|---|--------------|
| 10 years | – | \$82,087.35 |
| 20 years | – | \$323,927.31 |
| 30 years | – | \$855,532.01 |

For illustrative purposes only; not a forecast or guarantee of future results. Results may vary. All investing involves risk including possible loss of principal.

What a difference a one percent increase can make to an employee's retirement savings over time. And, when your employees are not financially stressed, their finances do not become a distraction at work or negatively impact their productivity.

37% of Millennials who say their finances have been a distraction at work, nearly half (49%) spend 3 hours or more at work each week dealing with personal finance issues.⁵



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ADP Mobile Messaging Can Make A Difference

The ADP Mobile App can help motivate participants to stay on top of planning for the future. And, our Mobile App lets participants plan anywhere — they can conveniently get information, plan, and make changes to their 401(k) account while they're on the go. By clicking the retirement icon in the app, participants can use their smartphone to:

- ▶ Check their current account balance
- ▶ View their account performance
- ▶ Make changes to their contribution rate or account allocation
- ▶ Get targeted messages about their retirement saving and immediately take action

The free ADP Mobile App can be downloaded from these App Stores:



The ADP Mobile App is available on the following devices: iPhone®, iPad®, iPod Touch®, iOS v7.0 or higher, Android™ v4.4 or higher. ADP also offers a website for employees with unsupported mobile devices, available at <https://mobile.adp.com>.

Supporting Your Plan Needs, Today and Tomorrow

Retirement benefits aren't just about planning for the future. They are about attracting and retaining a motivated, productive workforce, day in and day out. ADP's deep Human Capital Management knowledge means we make it easy for clients to create a successful retirement plan for your workplace.

- ▶ We use innovation to make retirement plan administration easier
- ▶ We help you control plan risk
- ▶ We put the interests of you and your plan first.

For more information about how we can help you access a new road to retirement, please contact an ADP Retirement Services District Manager today or visit www.adp.com/401k.

ADP Retirement Services 71 Hanover Road, Florham Park, NJ 07932

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