

Strategic Creative Communications

With Steve and Cindy Crescenzo



crescenzocommunications
www.crescenzocomm.com

Our job: Make the important interesting





LinkedIn

Conversation

Satellite TV

Sports

24-hour news cycle

Podcasts

Facebook

Hobbies

Magazines

Television

Blogs

Radio

Online Shopping

Drinking

Exercise

Satellite Radio

Newspapers

Phones

Family

iTunes

Twitter

Novels

You Tube

Email

Tivo

Flickr

Online Gaming

Performing Arts

Why we are needed!

Left to themselves, organizations will always create bad, boring stuff







“Corporate” communications is dying



Pudgy white men
spewing corporate
boiler plate



Top-down
information flow



Jargon, buzzwords
and platitudes



Formulaic writing



Corporate vs. Creative



Top down

Stiff and formal

Policies and programs

Old vehicles

“Safe” content

Formulaic

Interactive and participatory

Conversational

People

New vehicles

“Risky” content

Great storytelling



Change is a way of life

Welcome to my corner of the newly redesigned *Board Talk*, where I will talk about issues and events concerning all of us at the Board. In this issue, I'd like to touch on change. In fact, change is going to be an underlying theme for several issues to come.

People have asked me why we're making organizational changes before the Core Services Review is complete. The government's core review is looking at the fundamental structure of service delivery by ministries, crown corporations, and agencies such as the WCB.

What we're doing now is totally separate from the core review and was initiated last spring by the previous Panel. Our mandate is far narrower than the government's review. The senior executive team had to identify which services are fundamental to the compensation system. There are three: field inspection, adjudication of claims, and the collection of assessments. Everything else is being examined as to whether it is an essential or a valued-added service that supports the core services we've identified. The bottom line is that we need to do business in the most efficient and cost-effective way. That's why we're taking a hard look at everything we do.

The government's core review is well underway. We'll hear the contents of the Minister's report when it is tabled in the legislature with or shortly after the budget announcement. Like you, I am not privy to the reviews. So, we'll be hearing about it at the same time. I can't predict the future, but the only certainty is that if the policy and framework of what we do changes, we'll have our work cut out for us. I look at it as an opportunity, a time when things are dynamic and exciting.

When I think back to my days in the mining industry, change was constant. And it came in many forms. There's a period when you are creating, building, and developing new things. That part I like. Then there's a period of fine tuning — a refining process. When I compare that period to now, I see clearly that we are entering a time of fundamental change as we refine our processes.

I know you may feel uncertain and perhaps a little fearful of what lies ahead. This is certainly understandable. But I urge you to also look at the changes facing us as a time of new opportunity.

Let's talk in the next issue of *Board Talk*. And please, if you have discussion ideas, send them to the editor of *Board Talk*. Or you can post a question through "Ask The President" on BoardNET.

A handwritten signature in blue ink, appearing to read "R. McGinn".

Ralph McGinn
President and CEO

the co-operators
A Better Place For You

Client Connection



**WHO'S AFRAID
OF CHANGE?**
LET IT ROCK YOUR WORLD!

2003 Cheshire Award of Excellence Recipient

Charlene Frugia

"loyal, dedicated and reliable"

I always try to do my best on whatever project I am working on, but this award has inspired me to try even harder.

—Charlene Frugia



Harry Cheshire presents Charlene Frugia with the Cheshire Award

Charlene Frugia, project lead, district office operations administration, is, in a word, an exceptional employee who excels in all areas of performance. Frugia is part of the District Office Operations Administration team and she takes the word "team" seriously. She is an individual known for her desire to promote a cohesive work environment. In other words: a team! And for Frugia, her team isn't just limited to District Office Operations Administration. She is well-known for her outstanding efforts in assisting other business units as someone committed to supporting excellence throughout the organization.

Frugia isn't limited by geography either and has been instrumental in supporting several key areas in

Hawaii and New Mexico, as well as Southern California. A list of her accomplishments is impressive:

- Coordinated yearly cross-sell program process (all states)
- Developed the New District Office Business Plan Format/Report (all states)
- Developed and reviewed organizational charts (all states)
- Developed Key Activities Reports/Memos (all states)
- Developed POS Improvement Plans (all states)
- Developed Service Quality recommendations, analysis and goals (all states)
- Developed Quarterly Performance Review Reports (all states)
- Prepared Annual Membership Meeting presentations
- Adjusted rental allocation (New Mexico)
- Developed Scorecard Process (Auto Club, New Mexico & Hawaii)
- Supported Membership Acquisition Plans (New Mexico & Hawaii)
- Supported Membership Growth Plans (New Mexico & Hawaii)

And that list only scratches the surface!

During the last year, Frugia worked most weekends to take care of business. Her commitment to the Club makes her a loyal, dedicated and reliable employee who strives to complete multiple tasks on time and with quality results. Frugia is considered very creative and

displays great initiative in the development of her assignments.

Frugia supports the Club not only by doing her job, but in less tangible ways as well. She is a source of inspiration for many of her peers. She has gained the respect and appreciation of many throughout the Club for her diligence in solving complex assignments affecting different business units. And she has become a pillar of support in Hawaii and New Mexico by giving them the tools their people need to meet their goals and by keeping them constantly updated with information important to their goals of operations in those states.

"Receiving the Cheshire Award has got to be the most exciting thing that has ever happened to me in my 25 years at the Club. I think the Award represents the fact that we all need to strive for excellence especially in a company whose culture and values are built on providing superior service to our members.

"I was shocked and then very excited when I got the news. It's a great honor. You fell like a celebrity. Everyone stops you and says congratulations. I have heard from so many co-workers, some I have not worked with in many years, and they all have kind thoughts and best wishes. The response is just unbelievable. My family is so proud of me."

SOME WRESTLERS FOUND
**SELLING
STAMPS**



Employee goes through time....
**AND AGES
50 YEARS ON
THE JOB**

Will the Real
General
Custer Please
Stand Up?



MailTales

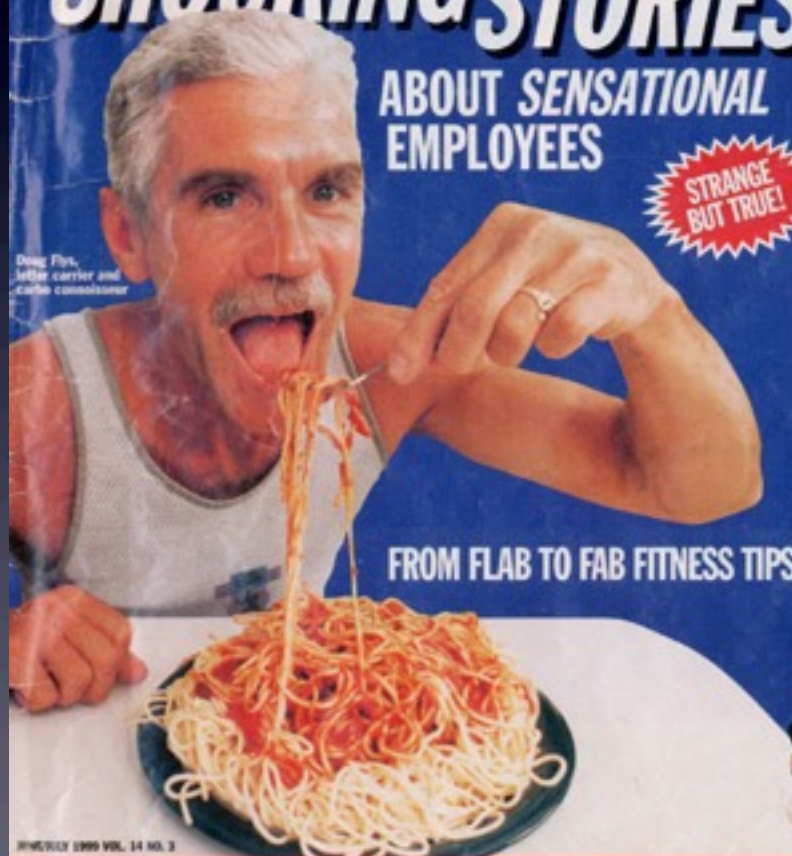
Performance

SHOCKING STORIES

ABOUT SENSATIONAL
EMPLOYEES

STRANGE
BUT TRUE!

Doug Flitt,
letter carrier and
cable commissioner



FROM FLAB TO FAB FITNESS TIPS

Letter Carrier
Secrets
EXPOSED

Mysterious
Beings Invade
Postal Outlets

Quick Thinking
Postie Fingers
Ring of Thieves

Have We Found the
World's Biggest
Letter?



WINTERLY 1999 VOL. 14 NO. 3

WIN A COMPUTER OR GENUINE LANDSCAPE PAINTING—SEE INSIDE

Safety





Safety

24 hours, every day

Y-12 RECOGNIZED FOR IMPROVED SAFETY

The National Safety Council awarded Y-12 five occupational safety awards for 2004. Presented by the president and chief executive officer of the NSC, the awards confirm that Y-12's additional safety measures are being noticed nationwide.

Two Green Cross for Safety Excellence Achievement Awards were presented. The first award was for achieving a reduction greater than 20% in injuries and illnesses involving days away from work. The second was for maintaining a lost workday case incident rate of less than 50% of the Bureau of Labor Statistics rate for Y-12's industry classification.

Y-12 wins five safety awards.

Y-12 was also presented three merit awards for "recognition of outstanding safety practices or noteworthy accomplishments."

These awards were for the fourth annual Safety Expo, implementation of a behavior-based safety improvement process and implementation of ergonomic-related initiatives.

The awards mark the third consecutive year Y-12 has

been recognized by NSC for its commitment to providing a safe work environment.

BBS MAKES IMPACT ON Y-12 SAFETY

Using Y-12's BBS process, Building Everyone Safe Tomorrows, employees are working together toward zero accidents, while maintaining a continued focus on accident prevention.

BBS's impact on attitudes, employee involvement and safety records has had positive results at Y-12. Since the BEST process began, lost-time accidents have been reduced by 60%, and recordable injuries are down 20%. Twice in the past year, Y-12 employees have exceeded 5 million man-hours without a lost workday away injury.

Since BBS observations began in Jan. 2004, 11 departments have achieved a contact rate of 1.0 or higher. The 1.0 contact rate means a safety behavior observation was performed that month for every person in those departments.

These one-on-one safety meetings are central to the BEST process; they are opportunities for co-workers to discuss safety issues and barriers pertinent to individuals, and their work sites.

BEST Process Contact Rate FY 2005



In June, safety behavior observations were conducted for more than 75% of the plant population.

ERGONOMICS REDUCE INJURY RISKS

Y-12's ergonomic initiatives are intended to reduce employees' risk for ergonomic injuries.

There are three areas of ergonomic concern at Y-12—repetitive motions throughout the work shift; awkward or stationary work positions and manual material handling/lifting. Y-12's Industrial Hygiene department addresses these risks through multiple methods. For example, workstations and offices can be evaluated upon request, as can work processes. Recently most custodial tasks were collectively reviewed.

Also, Y-12 now offers a computer software that is designed to prevent repetitive motion injuries from computer use, reminding users to take a break to stretch.

Communication is another solution to raising ergonomic awareness. The Industrial Hygiene staff publish bulletins that highlight ergonomics and speak at staff and safety meetings throughout Y-12.

SEAT BELTS—A PROVEN SAFETY TECHNOLOGY

Y-12's Seat Belt Working Group was formed to initiate a sitewide effort to encourage personnel to wear seat belts in moving vehicles. The

'It happens in a split second and nothing is ever the same again'

January 28, 2009

John Handin can tell you exactly where he was and what he was doing when he got the call no parent wants to get. It was the call telling him his son, **Mike**, an APS journeyman lineman in Buckeye Construction, had been injured on the job.



"It's like people being able to tell you where they were when President Kennedy was shot or when the Challenger exploded," said John, senior siting consultant, Facility Siting. "You never forget those events. They're imprinted on your mind forever. Mike's accident is one of those events for me."

It was March 18, 2008, and John had just finished a meeting at the Paradise Valley office when he got the call that his son had been injured while working in the Organ Pipe National Monument in the southwestern corner of Arizona.

Paul learned Mike was being transported by ambulance to Ajo. From there a medical helicopter would fly him to St. Joseph's Hospital in central Phoenix.

"I went home and picked up my wife and we drove straight to the hospital," Paul said. "We got there just as the helicopter landed. We couldn't see Mike right away but we saw him before he went into surgery."



Sussex Safer Roads
PARTNERSHIP

www.sussexsaferoads.gov.uk

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Investigating IRAs and their tax turmoil

If you qualify for an IRA, here are the pros and cons compared to our unmatched profit sharing contribution.

Every financial expert—from Suze Orman to Warren Buffett—will tell you to contribute as much as you can to your employer's matching 401(k) plan. At Walgreens, that's our 2 percent matched profit sharing contribution. But if you have extra cash and qualify for different retirement options (see chart below), you should know how they work and the tax incentives that each offers.

To cover every detail, you almost need a master's degree in accounting—which is why you should consult your tax adviser for help. But for a quick overview, check out this chart, which compares the rules among three different Individual Retirement Accounts (IRAs) and our unmatched profit sharing contribution. If you're still hungry for knowledge, read the Internal Revenue Service's publication 590.

	Walgreens unmatched profit sharing	Traditional IRA (tax deductible)	Traditional IRA (non tax deductible)	Roth IRA
RULES ON CONTRIBUTIONS				
To contribute, income must be less than:	\$95,000 ¹ in 2005 to qualify for 2006	Single: \$60,000 ² Married, filing jointly: \$80,000 ² , if participating in a qualified retirement plan	No income limits	Single: \$110,000 ² Married, filing jointly: \$160,000 ²
Maximum annual contribution ³	25% of eligible income ⁴	Up to \$4,000 for 2005 - 2007	Up to \$4,000 for 2005 - 2007	Up to \$4,000 for 2005 - 2007
Tax deductible contribution	Yes	Yes	No	No
RULES ON WITHDRAWALS				
Tax-deferred earnings until money is withdrawn	Yes	Yes	Yes	Yes
Withdrawals subject to income tax	Yes	Yes	Earnings only	No ⁵
Age you can withdraw contributions and earnings without a tax penalty	59 ½, or 55 if separated from Walgreen Co.	59 ½	59 ½	Contributions: Any age Earnings: 59 ½
Age you must withdraw money	70 ½ or retirement, whichever comes last	70 ½	70 ½	No requirement

¹ Calculated from your Walgreen Co. W-2 form for the previous year, plus 401(k) (matched & unmatched profit sharing) and 125 plan (FlexPay, Dental & Medical) deductions.

² Calculated from your adjusted gross income.

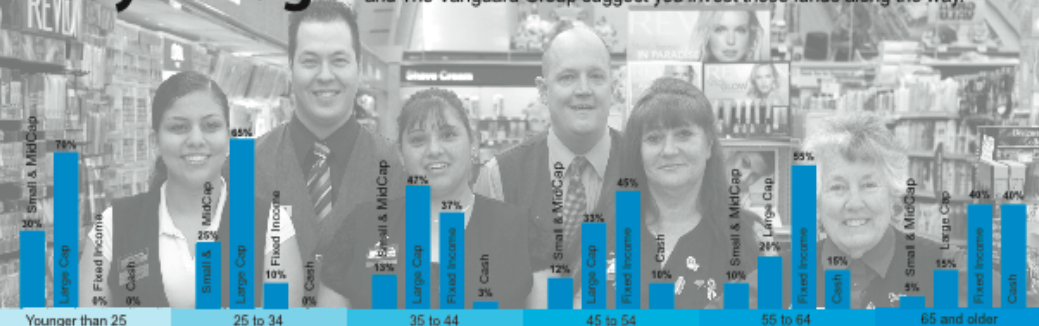
³ Additional contributions for individuals reaching age 50 and over are not included.

⁴ Up to a maximum of \$14,000 for 2005, including all 401(k) pre-tax contributions.

⁵ Earnings are not taxable if withdrawn after age 59 ½ and after meeting a 5-year holding period.

Act your age

If your target retirement age is 65, here's how experts at CNNMoney, E*Trade and The Vanguard Group suggest you invest those funds along the way.



Which funds fit?

Here's how our profit sharing funds fall into each category in the graph above.

Balanced

- Conservative Stock/Bond Fund (50% Large Cap/50% Fixed Income)
- Moderate Stock/Bond Fund (40% Large Cap/20% Small & MidCap/40% Fixed Income)

Large Cap

- Large Company Stock Fund
- S&P 500 Index Fund
- Total Stock Market Index Fund (includes some Small & MidCap funds)

Small & MidCap

- Mid-size Company Stock Fund
- Russell 2000 Index Fund
- S&P MidCap 400 Index Fund

Fixed Income

- Bond Fund
- Stable Value Fund

Cash

- Stable Value Fund

Employees in our Chino, Calif., store know their age and target retirement date affect the way they invest. Photo: David Young-Wall

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Send comments and questions to investing.matters@walgreens.com or to Investing Matters, 200 Wilmet Road, Mail Stop #2166, Deerfield, IL 60015.



5 1/2 mistakes you don't want to make

Learn these valuable lessons from other profit sharing members.

Managing a retirement account is tough. It's not impossible, but it does take a good chunk of time. And investing isn't an exact science, so many people make bad decisions here and there.

Investing Matters wants to save you both time and mishaps. That's why we asked some folks in our Atlanta market to divulge their blunders so that you don't make the same mistakes. Here's what they had to say.

INVESTING ONLY THE MINIMUM

1 "For several years, I put in only the minimum 2 percent matched profit sharing contribution," says Kevin Billings, store manager in Norcross, Ga. "Had I invested more unmatched money in my 20s or 30s, I'd be sitting on a beach right now. A friend of mine took half of every raise and put it in profit sharing or bought Walgreen stock separately. Now, he's retired and I wish I'd picked up his strategy."

CASHING IN EARLY

2 "In the 1990s, I left the company and decided to cash in my profit sharing account to pay for a new house," says Kathy Sumner, store manager at 695 W. Crossville Road in Roswell, Ga. "Had I known how much money I'd lose in taxes and earnings, I would have never pulled that cash out. When I came back to work, I had to start from scratch."

WAITING UNTIL TOMORROW

3 "I joined profit sharing when I was 21 and had no idea what I was doing," says Kim Taylor, head photo specialist in Norcross, Ga. "When I received my statement this year, I realized my balance could have been higher if I looked at the paperwork when I joined the Plan eight years ago. If I had learned about the funds then instead of putting it off another year, I may have invested differently."

PUTTING YOUR EGGS IN ONE BASKET

4 "A few years ago, I had all my contributions invested in one fund and lost thousands of dollars because I didn't balance my stock investments with bonds," says Dan Dirr, store manager in Douglasville, Ga. "Now, I don't put more than 20 percent in any one of the 11 funds. That way, I can't kick myself for not being in the right fund at the right time."

UNDERESTIMATING THE FUTURE

5 "I'm already semi-retired, but work at Walgreens as a second career because I didn't foresee my increasing expenses," says Rick Plera, service clerk at 695 W. Crossville Road in Roswell, Ga. "Today, I pay more for gas and healthcare than I predicted 10 years ago. There's no way to know future prices, but you can bet inflation will always be there. That's why it's better to overestimate your retirement needs than to assume you can live on what you're making today."



PHOTO BY
CHRIS HAMILTON

From left to right are service clerk Rick Plera, head photo specialist Kim Taylor and store manager Kathy Sumner, all from our Atlanta market.

1/2 Don't jump

Jumping in and out of funds might seem exciting, but it can seriously penalize your return. If a jumping investor doesn't time his moves perfectly, he may end up missing the market's best days — those with the greatest increases. A "buy-and-hold" investor, however, is more likely to be invested on the market's best days and gets the better return.

10-YEAR S&P 500 RETURN



Based on the S&P 500 Index returns for a 10-year period ending Dec. 31, 2004.

PensionFacts



Public Service
Pension Plan

*You may be able
to increase your
pensionable
service by
purchasing the
leave time for
which you did
not receive pay*

Purchasing leaves of absence

If you took an approved leave of absence from a Public Service Pension Plan employer, you may be able to increase your pensionable service by purchasing the leave time for which you did not receive pay.

A leave of absence is an employer-approved absence from work. A leave can be with full pay, partial pay or without pay. For pension purposes, a leave with full pay is treated as if you were not on leave at all.

During a leave of absence with partial pay, your contributions and pensionable service are reduced in proportion to your salary. For example, if you receive half your regular pay during a leave, you accumulate half the pensionable service.

During a leave without pay, you do not receive pensionable or contributory service. If you purchase a leave period you will receive the pensionable and contributory service for the leave period, which will increase your future pension benefits.

Types of leave

Pregnancy (commonly known as maternity) leaves can only be purchased by the birth mother. Parental/adoption leaves can be purchased by birth mothers, fathers and adoptive parents.

Income Tax Regulations under the *Canadian Income Tax Act* limit the maximum cumulative service you can purchase for pregnancy/maternity and parental/adoption leaves completed after December 31, 1991 to three years. Each leave cannot exceed one year from your child's birth or adoption date. You may be required to show your child's birth certificate or adoption papers to your employer.

There is an employer requirement to pay the employer portion of any leave covered under the *Employment Standards Act (ESA)* if the member elects to purchase these leave types. These leave types include:

- family responsibility leave,
- bereavement leave,
- compassionate care leave (occurring on or after April 27, 2006),
- jury duty leave,
- pregnancy/maternity leave, and
- parental/adoption leave.

1% COULD MAKE ALL THE DIFFERENCE...

Using your current salary, the illustration below shows how much it would cost you each month if you paid just 1% in Additional Voluntary Contributions into your JMEPS Extra account. It's not as much as you might think!



HERE ARE A FEW EXAMPLES...

With tax relief, saving into your pension doesn't cost as much as you'd think!



JIM

Jim is 25 years old. His annual salary is €30,000 or €2,500 per month before tax.

Jim decides that he can afford to save around **€100 per month** into his pension.

This works out as **4%** of his salary.

Over the year, Jim's contributions add up to €1,200 (€100 x 12).

Because Jim receives tax relief on the money he pays into his pension, his take home pay only actually drops by...

**€80 per month
rather than €100**



KATE

Kate is 50 years old. Her annual salary is €50,000, or €4,166 per month before tax.

Kate decides that she can afford to save around **€500 per month** into her pension.

This works out as **12%** of her salary.

Over the year, Kate's contributions add up to €6,000 (€500 x 12).

Because Kate receives tax relief on the money she pays into her pension, her take home pay only actually drops by...

**€295 per month
rather than €500**

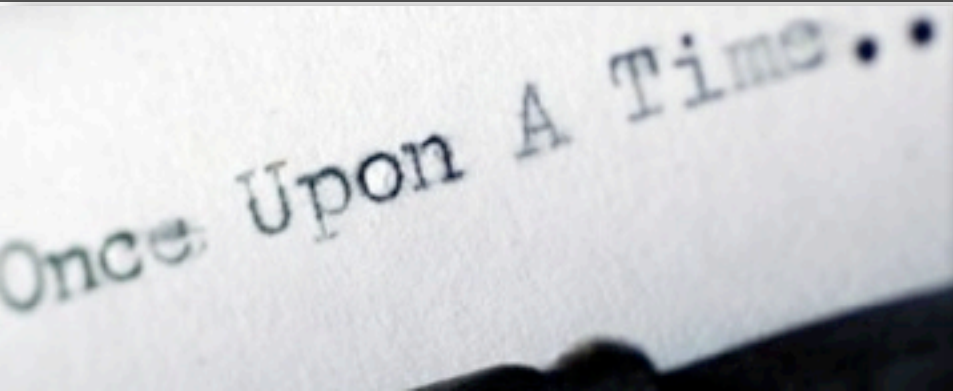
These examples are based on current tax rules.

What is Strategic Creative Communications?

1. Research
2. Creative Tactics
3. Measurement



**Be more creative
AND more strategic!**



Use the Strategy Ladder for every major communication effort





The Strategy Ladder

Business Goal

- To honor and empower wounded warriors.
- To foster the most successful, well-adjusted generation of wounded service members in our nation's history.

Communication Goal

- To raise awareness and enlist the public's aid for the needs of injured service members.
- To help injured service members aid and assist each other.
- To raise awareness and participation in direct programs and services that meet the needs of injured service members.

Messages

- Your generous donation to WWP helps thousands of Wounded Warriors - and their families - as they return home from the current conflicts.
- You are not alone in this journey, whether you are newly injured or have been on the path to recovery for a while, WWP is here to support you as you define your new normal.
- We support family members who suddenly find they are serving as full-time supporters or caregivers.
- There are many things, big and small, that you can do to help a Wounded Warrior.

Content

Integrated Social Media Campaigns

Channel: Website, Twitter, Video, Audio Facebook

Audience: U.S. Citizens, Veterans, Current Military

Timing: Ongoing

Creative: Show, don't tell. Through personal stories, videos, podcasts, demonstrate the effects of the Wounded Warriors project and why it is necessary.

Measurement

- Visibility of the program (PR placements, positive mentions, stories in the media)
- Number of donations and volunteers
- Number of veterans participating
- Interaction on social sites
- Web hits/views

The “Real Warriors” content

- Everything they do is tied to the overall business goal
- They use each tool for what it does best . . . and everything is integrated
- They focus on PEOPLE
- Everything works . . . they aren't doing stuff just to do it



REAL WARRIORS ★ REAL BATTLES REAL STRENGTH

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SEARCH:

GO

ACTIVE DUTY ★ NATIONAL GUARD & RESERVE ★ VETERANS ★ FAMILIES ★ HEALTH PROFESSIONALS



Reaching out makes a
REAL DIFFERENCE

Photo by Sgt. Gina Chilverotti

FEATURED CONTENT

- ▶ [Teens & Deployment: What to Expect and How to Help](#)
- ▶ [Podcast: You Are Not Alone: Suicide Prevention Resources for Warriors](#)

>> [Read More](#)

24/7 HELP

DCoE Outreach Center

For Psychological Health and Traumatic Brain Injury Information and Resources

866-966-1020

LIVE CHAT

Military Crisis Line

For Crisis Intervention for Service Members, Veterans and Families

1-800-273-8255, Press "1"

afterdeployment.org

Wellness Resources for the Military Community

▶ **PODCASTS**

▶ **GET EMAIL UPDATES**

▶ **LINK TO US**

**CAMPAIGN
MATERIALS**



DOWNLOAD OR ORDER ONLINE

**MESSAGE
BOARDS**



**MOBILE
SITE**



ABOUT US

The Real Warriors Campaign is an initiative launched by the Defense Centers of Excellence for Psychological Health and Traumatic Brain Injury (DCoE) to promote the processes of building resilience, facilitating recovery and supporting reintegration of returning service members, veterans and their families.

>> [Read More](#)

VIDEOS



Real stories of strength and hope come to life through this collection of video profiles, PSAs and podcasts.

>> [View Videos](#)

**SHARE
YOUR STORY**

IN THE NEWS

[Luis Montalvan: Couples Therapy May Be Key in PTSD Recovery](#), The Houston Chronicle— 09/14/2012

[Defense official: 'Wounded veterans' caregivers a priority](#), Stars and Stripes— 09/14/2012

>> [Read More](#)

Real Warriors on Facebook

facebook



Search for people, places and things



Cindy Cre



**REAL WARRIORS
REAL BATTLES**

**REAL
STRENGTH**



Real Warriors

25,943 likes · 1,399 talking about this

Like



Government Organization

Join us in supporting resilience: www.realwarriors.net.

If you are in crisis, call 800-273-8255 to speak with someone immediately.



WELCOME



4

Facebook: Conversation



Real Warriors shared a link.

19 hours ago

WARRIOR WEDNESDAY SALUTE: Joint Base Lewis-McChord's Warrior Huddle is showing how when it comes to invisible wounds, warriors don't have to cope alone.

Have you ever deployed? What advice do you have for your fellow warriors on coping with post-deployment stress? Post here!



Warrior's Huddle provides game plan to combat redeployment issues

www.nwguardian.com

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12 people like this.



Write a comment...

Podcasts: Audio Storytelling

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24/7 HELP

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LIVE CHAT

Podcasts

Share Tweet 8 Like 0 +1 0 Pin it

Real Warriors, Real Advice is a weekly podcast series in which warriors, veterans and military families highlight the importance of seeking care for invisible wounds and offer tools and tips on building and maintaining psychological resilience. Access and download selected episodes here or subscribe to receive weekly updates automatically.

Real Warriors, Real Advice
Special Episode: Resilience
Episode 024A - 11 July 2012

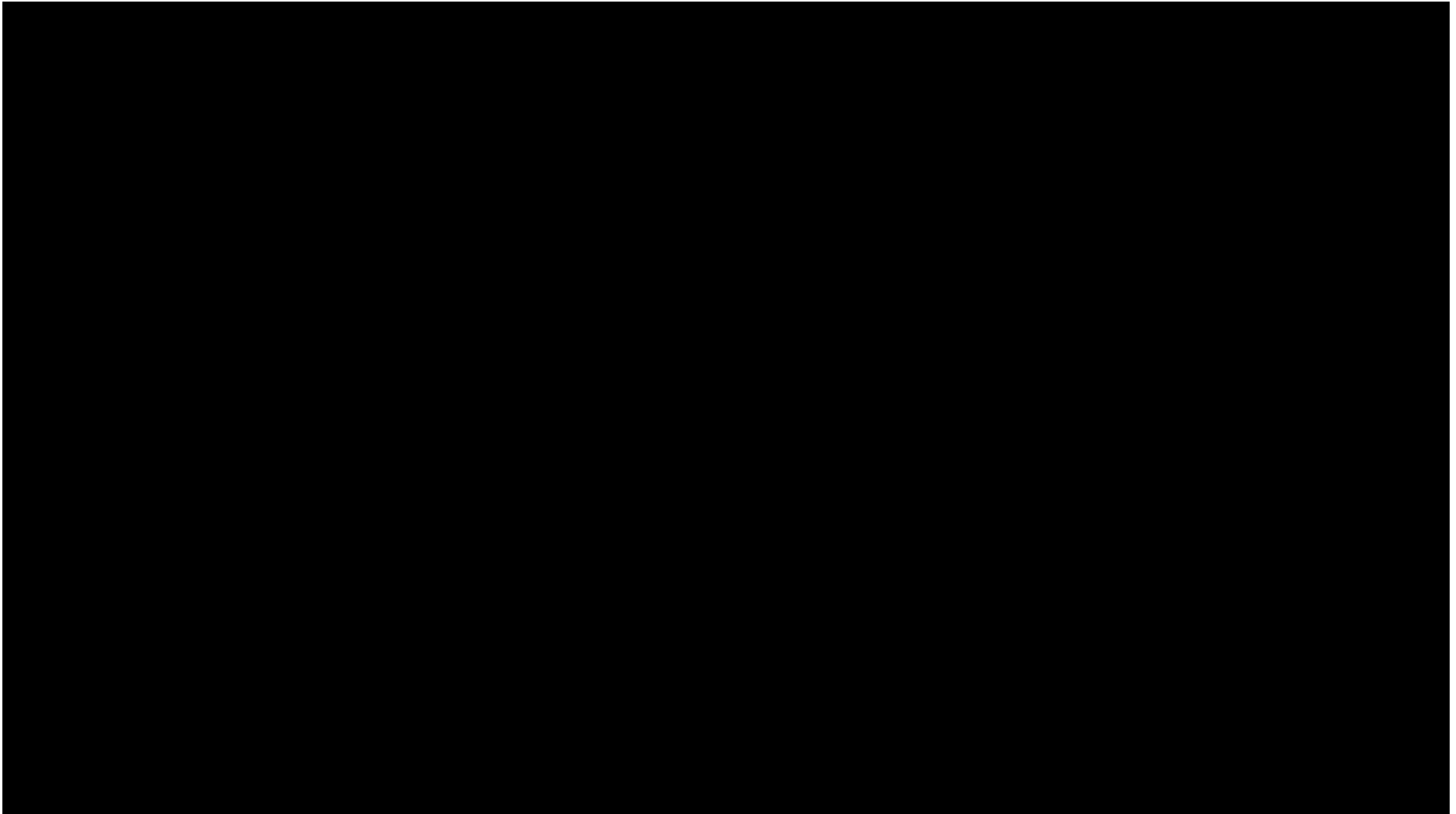
In a special presentation, warriors discuss resilience and the importance of reaching out for support to address psychological health concerns.

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YouTube: Use video to show emotion



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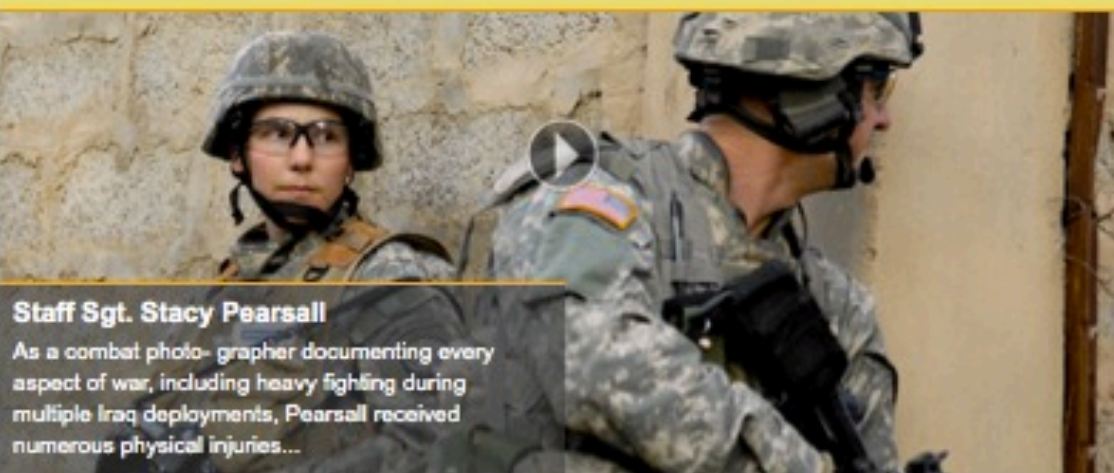
GO

Reach out for help to cope with invisible wounds

ACTIVE DUTY ★ NATIONAL GUARD & RESERVE ★ VETERANS ★ FAMILIES ★ HEALTH PROFESSIONALS

FEATURED VIDEOS

1 2 3 4 5



Staff Sgt. Stacy Pearsall

As a combat photo-grapher documenting every aspect of war, including heavy fighting during multiple Iraq deployments, Pearsall received numerous physical injuries...

Reaching out makes a
REAL DIFFERENCE

SHARE
YOUR STORY

FEATURED CONTENT

- ▶ [Navigating the Disability Evaluation System](#)
- ▶ [Security Clearances and Psychological Health Care](#)
- ▶ [Transitioning Through Reunion](#)

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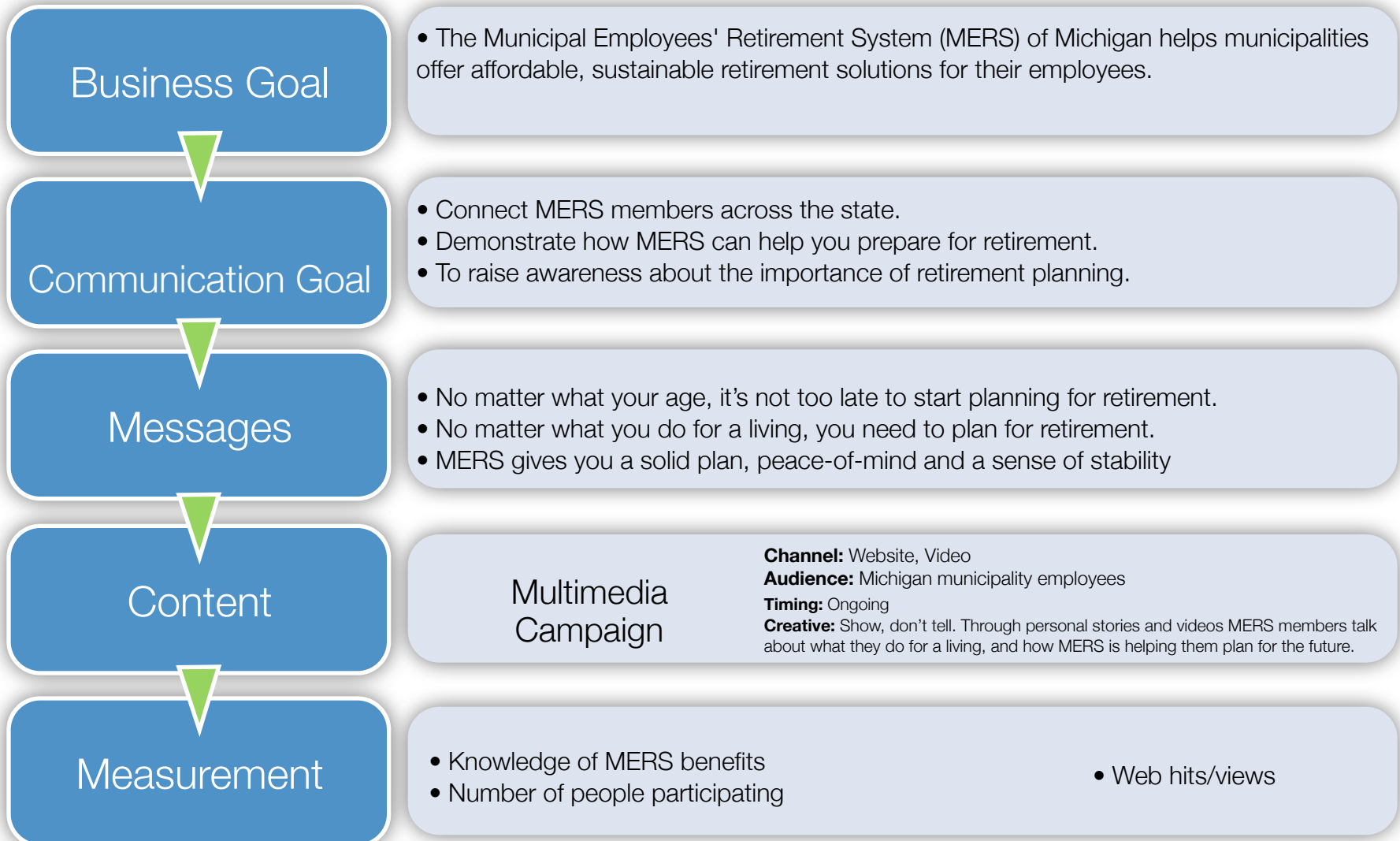
MESSAGE
BOARDS




MOBILE
SITE



The Strategy Ladder





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For a Brighter Financial Future, Help Your Employees
THINK ABOUT TOMORROW TODAY
With MERS 457 Supplemental Retirement Program

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[1](#) [2](#) [3](#) [4](#)

Account Access

[Employer](#) [\(Register\)](#) [Log In](#) [AdminEASE Log In](#)[Employee / Retiree](#) [\(Register\)](#) [Log In](#)

Supplement Your Retirement

Experts estimate that you'll need as much as **457** 90% of your working income to continue your standard of living in retirement. MERS 457 is a way to prepare for your future conveniently through payroll deductions.

[Learn More »](#)

Upcoming Events

[View our event list, click here.](#)

EMPLOYEE QUICK LINKS

- >> [Update beneficiary information](#)
- >> [Tax forms](#)
- >> [I am ready to retire](#)



RETIREE QUICK LINKS

- >> [Change my address](#)
- >> [Work after I retire](#)
- >> [Defined Benefit pay dates](#)



EMPLOYER QUICK LINKS

- >> [MERS Investments](#)
- >> [MERS Board](#)
- >> [Annual Actuarial Valuations \(AAV\)](#)

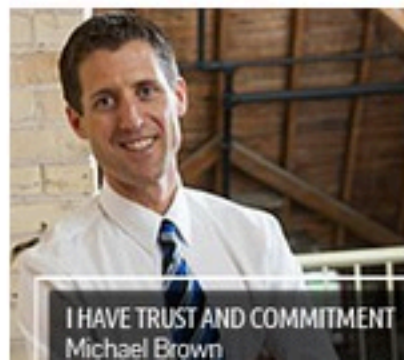
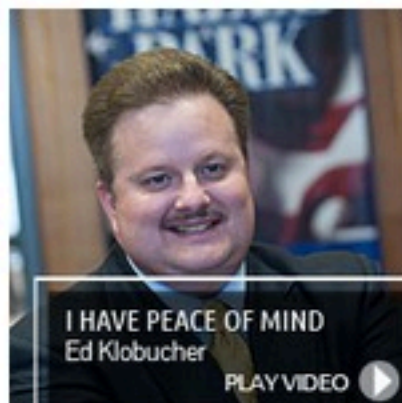


I am **MERS**

From around the state, our members tell their stories

[VIEW STORIES](#)

We've visited our members around the state to hear their stories. Click the links below to hear them say what MERS means to them in their own words.



Use research to be more strategic

Link everything you do with the goals of your organization and know your audience.



Your Ammunition



1

Surveys

The hard numbers you need to prove your point and build your case to communicate differently.

2

Focus Groups

The 'why' behind the numbers. Collect quotes that paint the picture.

Guerrilla Research: You Can Do It!

- If you can hire a professional, do it
- But if you can't hire someone to cut your lawn or clean your house, does that mean you don't do those things?
- There are tons of great things you can do right now to improve your communication efforts
- Research has actually never been easier!



**“That’s not the way
we’ve always done
this.”**

Why should I bother?

Redefine your role as an expert, not an order taker

- Identify what you need to stop doing
- Uncover perceptions and beliefs
- Find opportunities
- Understand your audience
- Understand your business



Measurement vs Research



- Measurement

- How are specific communications working **NOW**?
- Snapshot of this moment of time.
- Measure the effectiveness of major initiatives, activities, vehicles and messages.

- Research

- Your overall performance review.
- Analyzes how we did and looks at how to improve communications as a whole going forward.

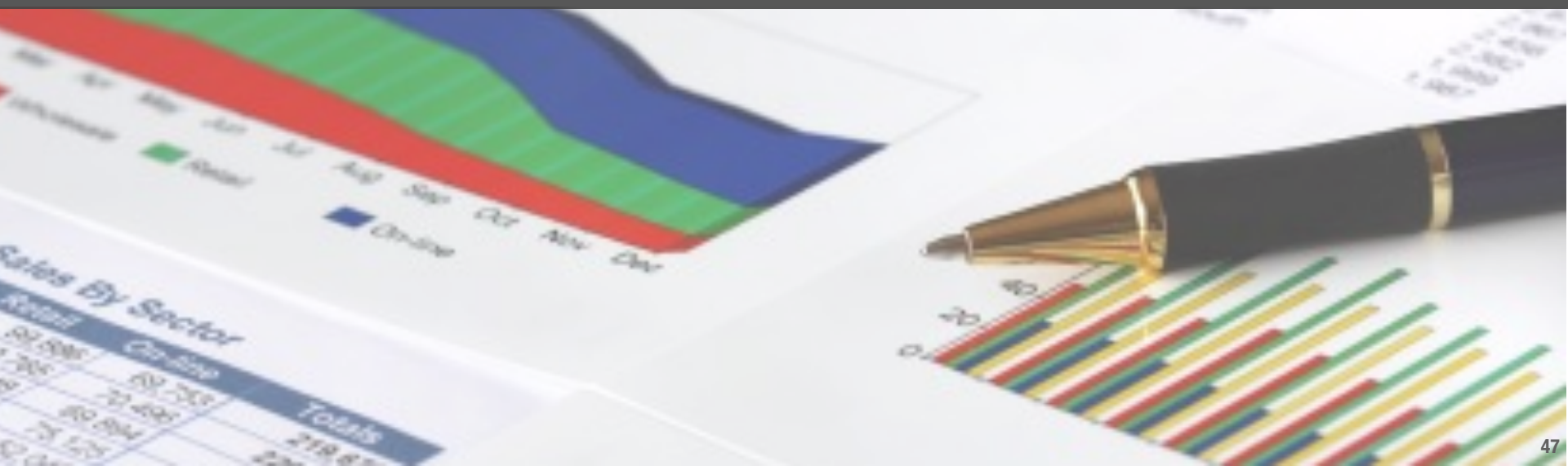
What to Measure?

- **Knowledge:** Do they know the facts?
- **Perceptions:** They might know something, but they don't believe it.
- **Behavior:** Do their actions reflect what they know and believe?
- **Effectiveness:** How many people did you make aware of a communication piece? How many people followed your call to action?


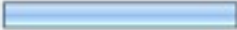




What you learn when you listen


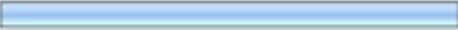



Uncover the gap between awareness and understanding



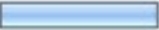




1. I am aware of the change in the Foundation's strategic direction.

		Response Percent	Response Count
Strongly agree		76.4%	94
Somewhat agree		22.8%	28
Somewhat disagree		2.4%	3
Strongly disagree		0.0%	0
Not sure		0.8%	1
		<i>answered question</i>	123
		<i>skipped question</i>	0


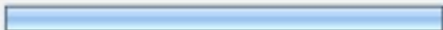



2. I understand the "Connecting Legacy to Future" plan.

		Response Percent	Response Count
Strongly agree		30.9%	38
Somewhat agree		44.7%	55
Somewhat disagree		11.4%	14
Strongly disagree		8.9%	11
Not sure		4.1%	5
		<i>answered question</i>	123
		<i>skipped question</i>	0

5. I understand how this change will affect my work and job duties.

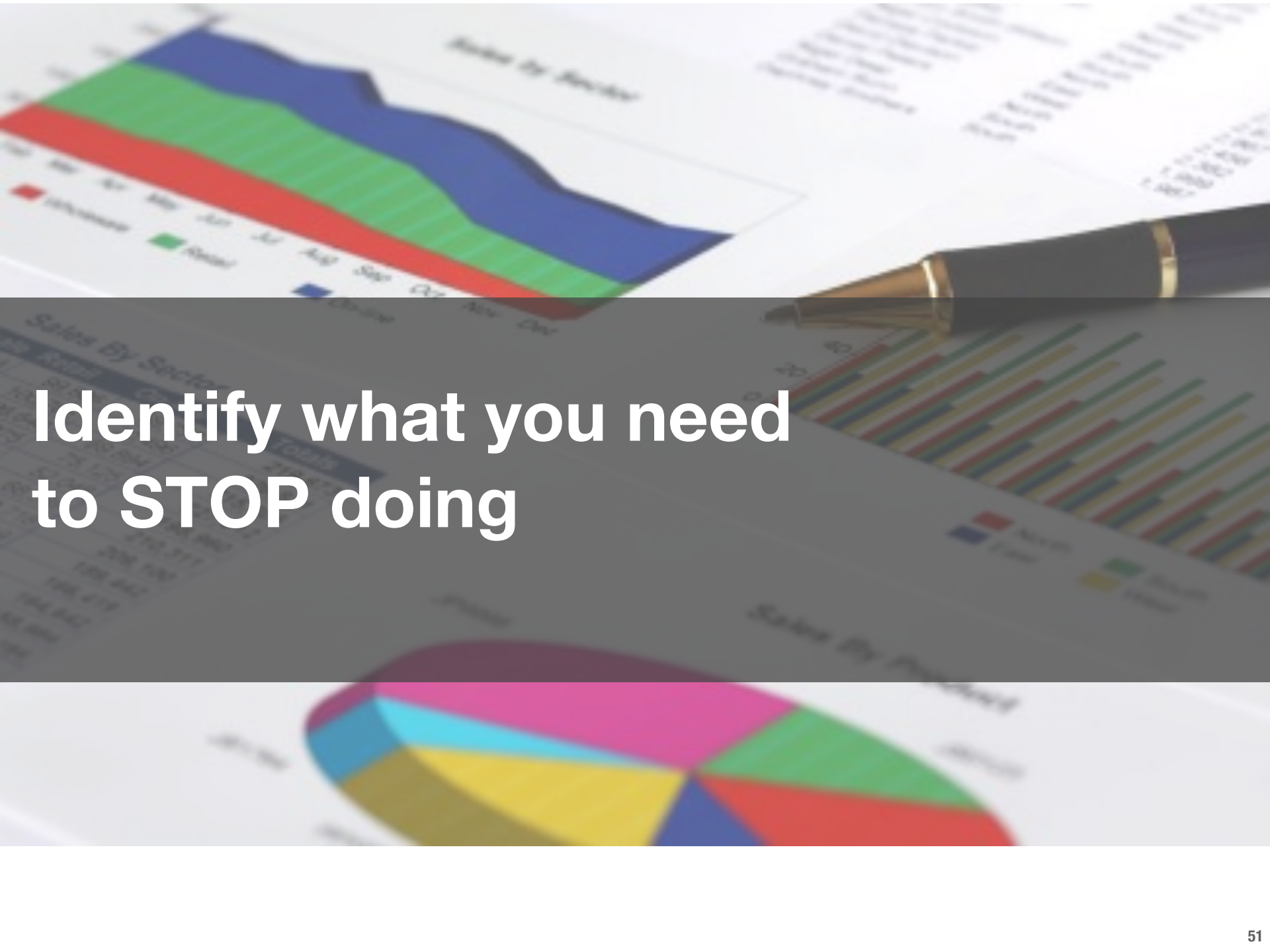
		Response Percent	Response Count
Strongly agree		14.9%	18
Somewhat agree		41.3%	50
Somewhat disagree		15.7%	19
Strongly disagree		15.7%	19
Not sure		12.4%	15
		<i>answered question</i>	121
		<i>skipped question</i>	2

7. I understand how the Foundation must change to make this new mission succeed.

		Response Percent	Response Count
Strongly agree		23.8%	29
Somewhat agree		41.8%	51
Somewhat disagree		19.7%	24
Strongly disagree		9.0%	11
Not sure		5.7%	7
		<i>answered question</i>	122
		<i>skipped question</i>	1

And how will we know?

10. I understand how the Foundation will measure success in achieving this mission and vision.				
			Response Percent	Response Count
Strongly agree			0.0%	0
Somewhat agree	<div></div>		19.5%	24
Somewhat disagree	<div></div>		32.5%	40
Strongly disagree	<div></div>		30.9%	38
Not sure	<div></div>		17.1%	21
		answered question		123
		skipped question		0

The background is a collage of business-related images. At the top left, there is a 3D stacked area chart titled 'Sales By Sector' with red, green, and blue layers. To its right, a black pen with gold accents lies diagonally. Below the pen, there is a 3D bar chart with multiple bars in various colors. At the bottom, a 3D pie chart is visible with several colored slices. The text 'Identify what you need to STOP doing' is overlaid in white on a dark grey rectangular background in the center.

Identify what you need
to STOP doing

How would you describe your weekly e-newsletter?

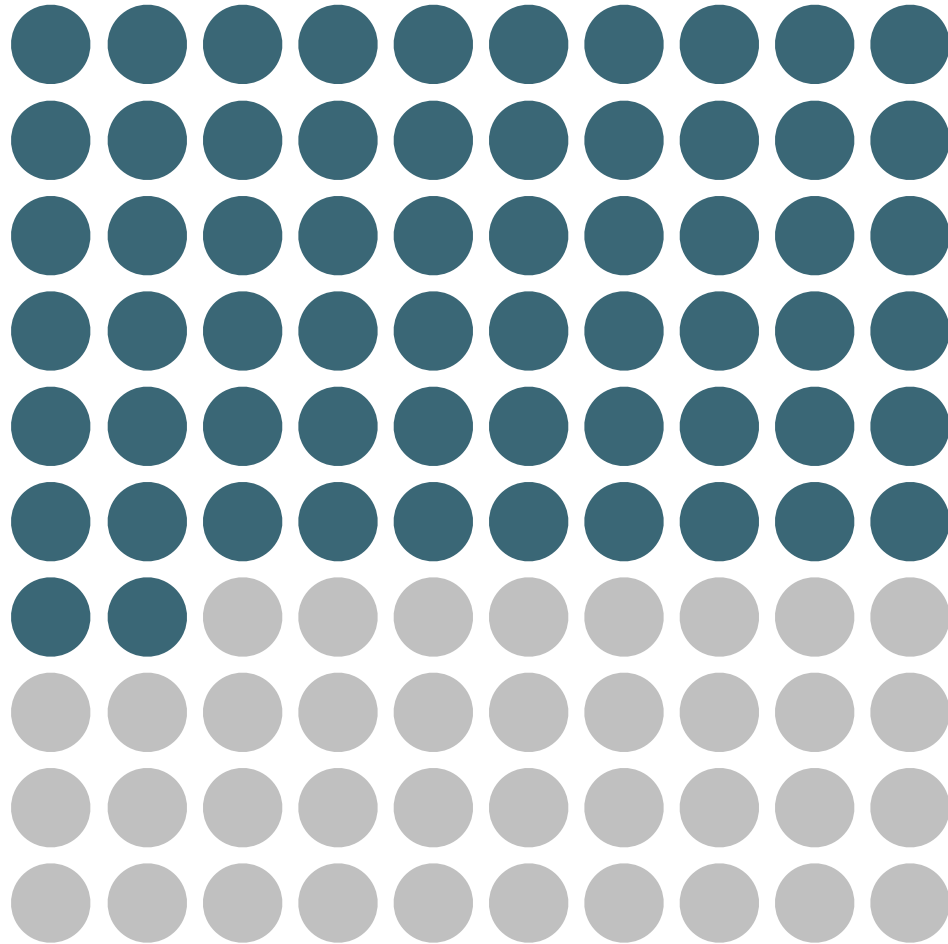
“One word. DELETE!”

“We call it the Weekly Tombstone. They send it out on Friday afternoon, pretty much marking the end of the week. The information in it has already been posted on the web – so it basically tells me it’s time to go home.”

“Too much and too redundant.”

“It’s just all way too much. It doesn’t matter it says the same thing as the intranet. No matter what you look at, it’s the same thing.”

“Timing of Weekly Newsletter is really off. By the time they get it out, you’ve already read about it or talked about it.”



62%

Read the weekly
e-newsletter once
per month--or not at all!

The background of the slide features a collage of business-related graphics. At the top left, there is a 3D stacked area chart titled "Sales By Quarter" with red, green, and blue layers. To its right is a blurred table with multiple columns of data. Below the area chart is a 3D bar chart titled "Sales By Product" with several bars in different colors. At the bottom center, there is a 3D pie chart with five segments in pink, cyan, yellow, red, and blue. A black pen with a gold clip is positioned diagonally across the middle right section of the image. A semi-transparent dark grey horizontal band spans the width of the slide, serving as a backdrop for the central text.

Uncover perceptions and beliefs

Who said what?

Do you think using social and multi-media tools would help tell internal stories?

Executive Responses

- ▶ “Hourly employees might not be able to access everything because they’re not in front of a computer. But, I could see where they can be useful to get quick messages out that are needed.”
- ▶ “I think it would push the more open and honest communications that are needed.”
- ▶ “The new generation of the workforce expect new social tools – it’s crazy not to have them here.”
- ▶ “It would be nice to have these in place. More and more people are doing that type of thing outside of work, so why not bring them internally?”
- ▶ “I’d love to see the intranet be more of a community.”

Employee Responses

- ▶ “I don’t know. Opening comments up to everyone can be scary. You don’t want to make it a job to police comments. Who knows what people will say.”
- ▶ “As far as comments, I think you need to keep it anonymous, otherwise it’s career suicide.”
- ▶ “It’s also time consuming. Do we really want people to sit there and read comments – instead of doing their jobs?”
- ▶ “I think it will be too big of a distraction. It’s easy to get caught up in the back and forth in the commenting sections.”
- ▶ “I think the whole idea is pretty dangerous. Be prepared that if you open up the gates, you don’t know what you’re going to get.”

**ASSUME
NOTHING!**

The background is a collage of business-related images. It includes a 3D stacked area chart titled 'Sales By Region' with red, green, and blue layers. Below it is a 3D bar chart titled 'Sales By Product' with multiple colored bars. A black pen with a gold clip is positioned diagonally across the middle. At the bottom is a 3D pie chart with five segments in pink, cyan, yellow, green, and red. The text 'Find opportunities!' is overlaid in white on a dark grey rectangular background.

Find opportunities!

Three main audiences

Corporate employees



Primary vehicle: Intranet

Secondary vehicle: Monthly print magazine



Retail employees



Primary vehicle:
Monthly print magazine

Secondary vehicle:
Table Talkers



Warehouse employees



Primary vehicle:
Monthly print magazine

Secondary vehicle:
Table Talkers



Do you read RED Magazine?

Responses from retail and warehouse employees

- “If it’s laying around, I’ll read it, but I’m never looking for it.”
- “It’s too much to read, and I don’t necessarily want to spend my 15 minutes on it.”
- “If they took it out, not many people would notice.”
- “It’s never got anything that has to do with us. It’s mostly for corporate.”
- “I just go straight to the back page for the coupon.”
- “I don’t read it. No one reads it.”
- “It’s not for us, we just ignore it.”
- “It’s really girlyie.”



Do you read Table Talkers?

Responses from retail and warehouse employees

“Those I look at because you can easily read them, it’s quick and easy.”

“It would be cool if they could feature a new product each week.”

“They should also use them to update us on new promotions or policies -- we’d actually get this information this way.”

“It would be cool if we could use them daily to report numbers and help communicate things that we don’t have time to talk about in our huddles.”

“If it had information that pertained to our warehouse, it would be useful.”

“It’s the best way to get information to us because they’re easy to read when you only have a few minutes. But, they don’t use them in the best way -- the information is not always relevant.”

“I think they are useful, but could be better. Everyone sees them and looks them over – if we could have a better filter on what gets communicated to us over here, we could put those messages there so that it backs up what we talk about in our a.m. updates.”



The result: Red Magazine

They produce it less, but do it better!

Before

- ▶ Monthly
- ▶ Distributed through shared copies in break rooms
- ▶ Minimal generic headlines and an art feature
- ▶ Lacking profiles on people and best practices
- ▶ Stories came across as “corporate speak”



They produce it less, but do it better!

- ▶ Quarterly
- ▶ Mailed to team member homes
- ▶ Uses great art and consumer headlines to push people to inside pages.
- ▶ Stories are tied to people at all levels to make stories more relatable and personal.
- ▶ Use surveys and in-person focus groups to ensure content resonates with field team members.
- ▶ 20% increased readership after the changes!



The result: Table Talkers

More timely, specific and targeted!

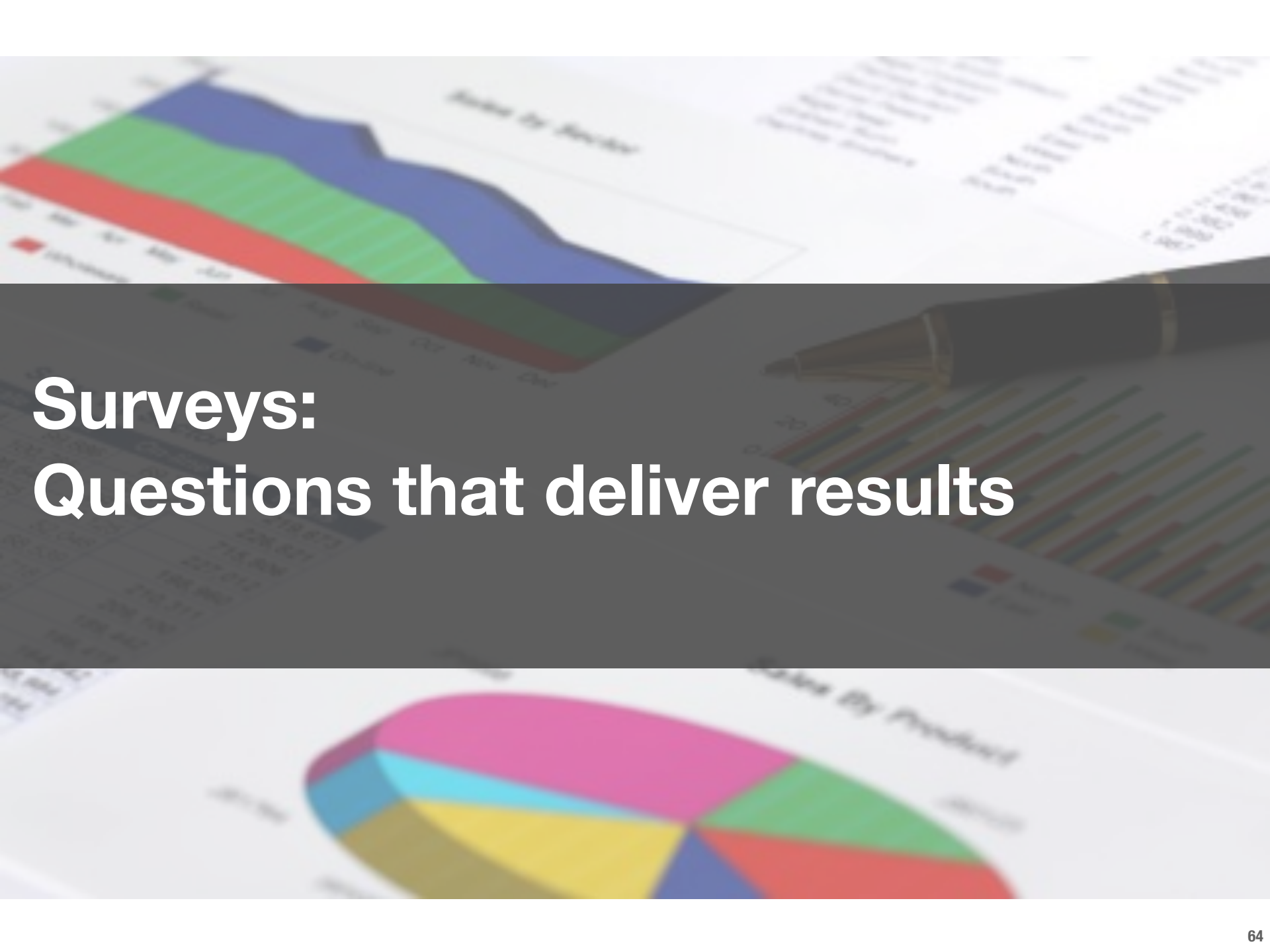
Before

- ▶ Twice monthly with corporate and store/DC pages
- ▶ Lacked member voice, so content didn't always resonate with employees.
- ▶ Layout was based on a generic template.
- ▶ Never used as a way to push people to other vehicles for more information



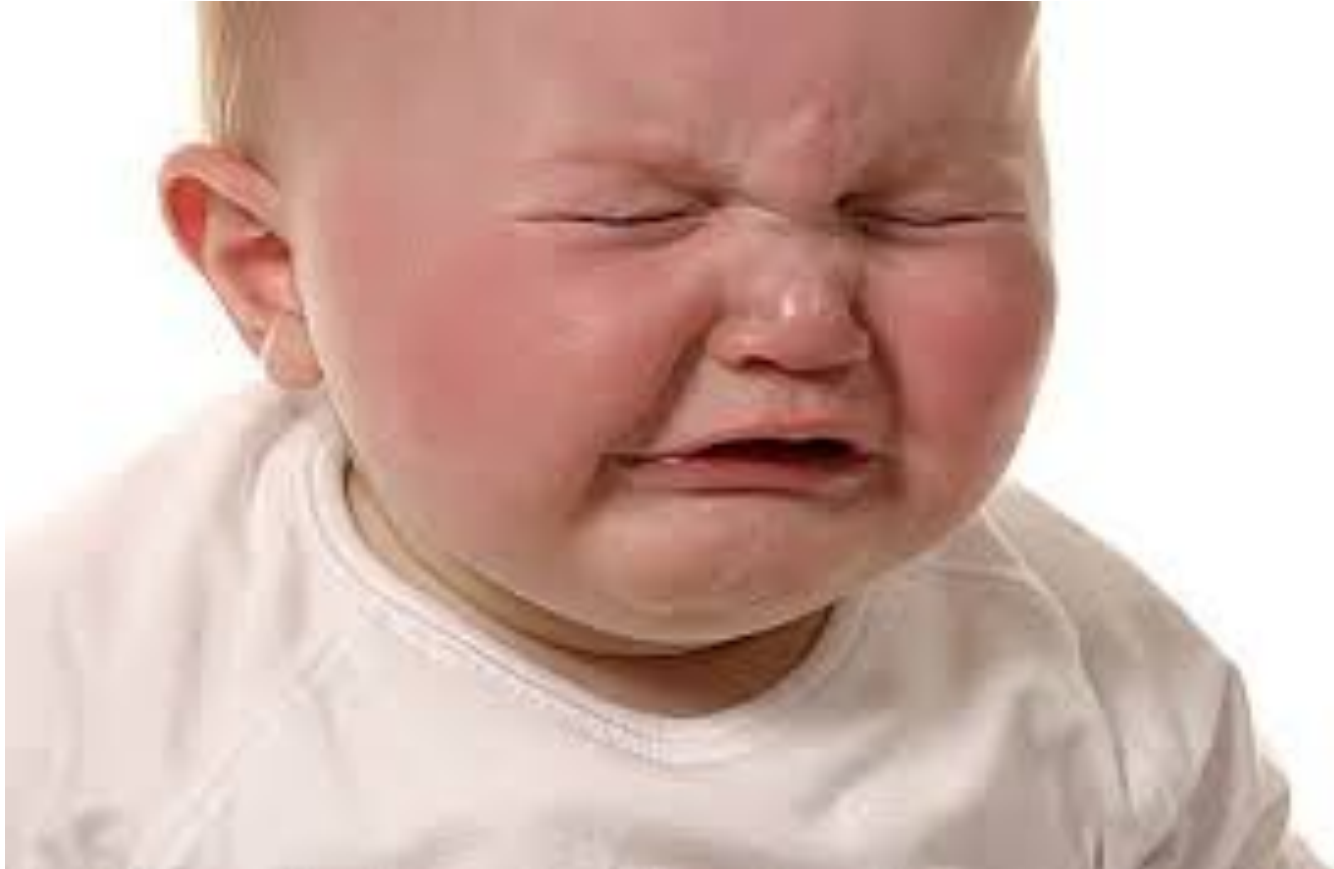
After

- ▶ Twice monthly with corporate and store/DC pages
- ▶ Team member voice is incorporated in all features to make news more relevant.
- ▶ Design is specific to audience demographics. Moved from a template layout to a consumer look and feel. Quick and easy to read.
- ▶ Used as a marketing tool for other comm vehicles. Pushes to print pub and online news site for additional information.

The background image is a collage of business-related graphics. In the upper left, there is a 3D stacked area chart titled 'Sales by Quarter' with red, green, and blue layers. To its right is a table with multiple columns of data. In the lower right, a black pen lies diagonally over a 3D bar chart. At the bottom center, a 3D pie chart is visible, divided into several colored segments (pink, cyan, yellow, red, green, blue).

Surveys: Questions that deliver results

When you think of surveys and number crunching do you look like this?



Rules of Guerrilla Surveys

Construct clear direct questions.

- Use language survey participants can understand.
- No jargon!

Only ask about things you can change or impact

- Don't set false expectations

Keep it short

- Don't give them a reason to NOT take the survey
- Save the long ones for the pros

Keep it simple!

- Limit demographic questions!
- Don't try to get fancy with the tools.
- Again, don't give people a reason NOT to respond!

Effective Survey Questions

Clear, specific and jargon free

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Communications are timely.					
I understand how I contribute to the goals of the organization.					
It is easy to find company news on the intranet.					
The internal communications I receive helps me feel connected to the organization.					
I understand the goals of the company.					
I understand the strategy the company is using to achieve our goals.					
The internal communications I receive is relevant.					

Effective Quick Poll Questions

Quick, easy and fun

I would recommend
this article to a
colleague.

☐ Yes ☐ No



This article was easy
to understand

☐ Yes ☐ No



This article helped me
understand our new
product line.

☐ Yes ☐ No

Quick Poll

New Website

What do you think of our new website?

- ☐ Wow, it's really great!
- ☐ Well, it's ok, I guess
- ☐ Hmm, I'm not really sure
- ☐ I don't like it much

Vote!

[Results](#) 2008-10-31

Focus Groups

Understand the “why”





The Details

- Structured discussion led by a moderator
- Small groups—8 to 12 people, top
- Participants have a general idea of what the discussion will be about
- Participants do not get a copy of questions
- 45 minutes to one hour works best



Inviting participants

- How many groups?
- Different job categories
- Different job levels
- Different locations, if possible
- Keep managers and employees separate



Dear Company Name Employee:

Let your voice be heard. The COMPANY NAME communications team is conducting a series of staff focus groups. The purpose of the focus groups is to hear your opinions about COMPANY NAME's internal communications tools.

Are you satisfied with the communications you receive? How can we improve? What information is the most relevant to you? Are you getting the information you need to help you in your job and feel connected with the rest of COMPANY NAME?

Participants have been selected randomly and your feedback will be completely anonymous. We will use the results from the focus groups to ensure that everyone in COMPANY NAME is receiving consistent, accurate, relevant and timely information on an ongoing basis.

We know that everyone is busy, so we are keeping the length of the focus groups to a minimum. Your session should last approximately 45 minutes to one hour. Your focus group will be held:

Date:

Time:

Location:

Space is limited, so please R.S.V.P. by [DATE] to NAME at EMAIL. If you cannot attend, it is important that we know so that we can invite someone else to take your place.

Once you RSVP, we'll send a meeting confirmation to your calendar.

Your participation is important, as it represents the views of many employees. We know how valuable your time is, so we thank you in advance for taking the time to support our communication efforts.

Sincerely,

NAME

Corporate Communications

Effective focus group questions

Encourage a conversation

- What do you like about this monthly print publication and why?
- Give me an example of an instance where you felt you weren't getting the information you need.
- On the note card in front of you write down the first two or three words that come to mind when you think of internal communications.
- Seeing as you're not in front of a computer all day, what's the best way to get information to you?
- Can you see video as a helpful way for employees to share best practices? Why or why not?
- If you had the opportunity to comment on articles on the intranet, would you feel comfortable doing so? Why or why not?



Focus Group Discussion Guide Sample

I. Opening Remarks (2 Minutes)

Thanks for coming today. The goal of today's meeting is to understand if the internal communications and news you currently receive is effective, relevant and valuable to you. There are only a few basic rules to keep in mind while participating today:

- a) Everyone is expected to be an active participant.
- b) There are no "right" or "wrong" answers.
- c) Speak freely but remember not to interrupt others while they are talking.
- d) Note taking is for reporting purposes only and will be used for analysis. Names are not attached to the notes.
- e) All feedback today will remain anonymous. In order to maintain anonymity, I just ask that anything that is said during our session is not repeated outside of our session.

II. Introductions (2 Minutes)

~~Before~~ we start, I'd like to go around the room and have everyone introduce themselves and tell us what your position is and how long you've worked here.

III. Interactive Exercise (10 minutes)

~~Think about the different ways that you receive internal news.~~ Write down the first two or three words that come to mind when you think of them. How would you describe them, or the information you receive from them?

IV. Communication Vehicles Review (20 Minutes)

We're going to take some time and review some specific vehicles your communication team is using to communicate with you.

ALL GROUPS:

Intranet site: How many people visit the site on a frequent basis? What do you like about it? What's useful? What kind of information grabs your attention when you're on this site? ~~If you don't use it, why not?~~ Do you think there's enough interaction on this site? If there were an opportunity to interact more by leaving comments, using like buttons or ratings, etc., would you use these tools? Would you ever access this site from home? How about a mobile device? Do feel that new media such as video, blogs or podcasts would be nice features to see on the site?

FRONT LINE EMPLOYEES:

Which vehicles do you refer to the most to get news? Do they provide you with the information that is important to you? Can you give me an example of the types of information you find important? How often do you use any of these vehicles. ~~What's~~

Focus Group Discussion Guide Sample

appealing to you, what isn't? Which vehicles don't you use, why not? How would you improve or enhance these vehicles?

WEST COAST EMPLOYEES:

Which vehicles do you refer to the most to get news? Do they provide you with the information that is important to you? Can you give me an example of the types of information you find important? How often do you use any of these vehicles, What's appealing to you, what isn't? Which vehicles don't you use, why not? How would you improve or enhance these vehicles?

ALL GROUPS: If I haven't already heard the answers to these questions while reviewing the specific communication vehicles, I'll ask them now:

- a. Does the internal communications you receive make you feel connected to the organization? Why or why not? What's missing?
- b. What information do you feel you should be getting, but you're not?
- c. Is there any information you feel is OVER communicated?

V. Company Values and Goals (10 Minutes)

- a) Do you feel the organization does a good job explaining the strategy and goals of the organization?
- b) Do you understand how **you** contribute to the goals and strategies?
- c) How comfortable do you feel asking your manager questions about the direction, goals and status of the organization as a whole?
- d) Do you feel your manager has the information they need to answer your questions about the status and the goals of the organization?
- e) **For the leader's focus group only:** How comfortable do you feel communicating and/or answering questions about the strategies and goals of the organization to employees?



crescenzo communications

Focus Group Discussion Guide Sample

- f) **For the leader's focus group only:** What support do you as a leader need from the Internal Communications team? What's the best format for that information?

VI. Closing

Thank you for taking the time to participate today. Your feedback will be collected and included in a report (all feedback is reported anonymously). Your insights help your communication team understand what information is important to you, as well as how to deliver the right information in the right format. Again, thanks for your time!

Putting the research to work

Creating content that resonates with your audience





- UK based benefit communication specialists
- 60+ clients; global and local insight into member behaviours
- Creative in strategic thought and delivery
- Focussed on getting 'under the skin' of issues
- Driven to improve personal ownership levels in pension savers whilst helping businesses “benefit from their benefits”



Communicating pensions in the real world – what works?



SHILLING

What people really think!

**“I only care
about what’s
important
NOW.”**

**“Time is the
only thing
stopping me
thinking
about it!”**

**“I’m more
concerned
whether I’ll
have a job
tomorrow!”**

**“I have to work
hard to understand
what I am meant to
be doing”**



SHILLING

“PLEASE... just tell me what I have to do!”

“Investing is alien to me – I’m frightened about making a bad decision...”

“I don’t think about money in percentages – how much will it’ll **ACTUALLY** cost”


“How do I know I’m not funding Colonel Gaddafi?”



SHILLING

Doom and gloom...

- It's a subject alien to normal people!
- Continuous media negativity
- No trust in financial system (not just pensions)
- Lack of personal ownership to save
- Perception it's too time consuming
- Lack of confidence paralyzes decision making



**4 ways to tackle
these issues
head on!**

Create an impact

- Use **design** to:
 - Fight for attention
 - No clichéd imagery
 - Use graphics to explain



HELP

I don't know what you mean...



Pensions and investments by their very nature are complex and often confusing. This booklet has been prepared carefully to ensure it's easy to follow and understand. However, despite our best intentions we haven't been able to completely avoid using terminology that you may not be familiar with.

We don't want you to have to become a **pensions or investment expert** before you are able to make the most of the Scheme and the investment options available to you. That's why overleaf we've included a brief explanation of any unfamiliar terms that we have used.

Keep this flap open as you read through your booklet and, when you come across an unfamiliar term, you can quickly look it up and see what it means!



Simplify your content

- Be positive
- Don't bombard...
break information
down
- Focus on what's
important NOW



INCOME VS OUTGOINGS



How much will my employer contribute?

Your employer will pay contributions as detailed in your Member Schedule.

How much can I save?

You may be required to pay regular contributions to **CONNECT** as specified in your Member Schedule.

You can estimate the contributions that you need to be paying using an online pension projection tool which will be available to you when you join.

See page 24 for more details.

Can I pay more?

Yes, of course! You have the option to pay extra contributions into your Retirement Pot through Additional Voluntary Contributions (AVCs).

At retirement you can use your AVCs to top up your benefits.



STEP 1

UNDERSTAND HOW THE SCHEME WORKS (PAGE 4)



STEP 2

THINK ABOUT YOUR RETIREMENT GOALS (PAGE 5)



STEP 3

ESTABLISH YOUR ATTITUDE TO RISK (PAGE 6)



STEP 4

UNDERSTAND THE DIFFERENT ASSET TYPES (PAGE 8)



STEP 5

REVIEW YOUR INVESTMENT STRATEGY OPTIONS (PAGE 10)



STEP 6

MAKE YOUR DECISION (PAGE 18)



STEP 7

REVIEW YOUR PROGRESS (PAGE 20)

Lose the jargon

- Write how you talk
- Think about things people WANT to read
- Simple analogies to explain complex subjects



ACTION!

If you make your own lunch once a week or share lifts in to work could you put aside some more money to pay into your PI Account?

Every penny you put aside now has plenty of time to grow. Could you afford to pay Additional Voluntary Contributions (AVCs) on top of the 5% of just 1% more?

I'M UNDER 30...

Lucky you – you have time on your side... make the most of it!

We know you already have a pension built up in the Scheme, but have you given any serious thought about your financial future? If not, now is the time to be thinking about it ...

You probably have lots of other things that are calling for your money at the moment (perhaps you're paying off a student loan or saving for a new house), but have you thought about putting some extra money aside for the future?

How much can I save?

- The minimum contribution you can make is 5% of your basic salary;
- The company doubles this contribution and pays 10%; and
- You receive tax and national insurance relief on any contributions you make, just as when you were a member of the IL Section.

What happens to the money I save?

Retirement is a long way off for you and the sooner you start to save as much as you can, the better.

You have age on your side, which means you can benefit by investing in funds that provide a high opportunity for reward as your PI Account has plenty of time to grow before you retire.

A little bit extra can make all the difference!

A combined contribution of 15% of your basic salary is a great start and better than the majority of work based pension schemes. But can you afford to pay just a little bit extra?

Visit www.jendlesepensions.co.uk for more information and try our interactive modeller to see the difference you can make.



PENSION AHEAD

Issue 10 | December 2012

It's a time for giving

Unusual gift ideas for
this Christmas

£30 well spent?

We look at whether
your pension contribution
is really worth it

ARE YOU BENEFIT SAVVY?

Making sure you (and those you know)
get the benefits you're entitled to



September is
'Pensions Month'
Who cares?



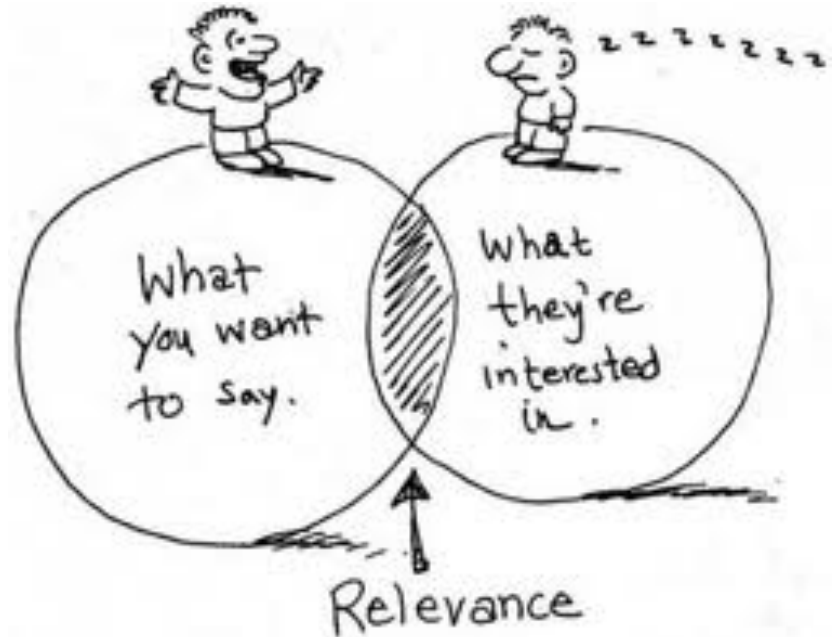
You will...

Making sure you have a decent income when you stop working will help you enjoy retirement. But it is something you should be thinking about now!

Take a look at your newsletter recently sent to you, or jump onto Reward@BA on the intranet and see what you can be doing to save enough for your future.

Make everything relevant and personal

- Highlight key 'need to know' figures
- Move the detail to the back or online
- Probing questions
- Integrated personal information
- Realistic expectations
- Help people understand their position



THE RIGHT INGREDIENTS

A good benefit statement is like so many of our products... you really do have to have the right ingredients to make it work!

This Statement has been prepared using the details below. It's important that we have your most up to date information so that we can provide you with an estimate of what your pension might be on retirement. Please check these details carefully and contact your HR Department if any of your 'ingredients' are wrong.

PERSONAL FACTS

You were born on: 31 May 1946
Your National Insurance number is: YB613694B
Your Membership Number is: 400173
Your Normal Retirement Date (NRD): 31 May 1946

You joined the Company on: 28 April 2003
You joined the Scheme on: 15 June 2003
Your current Pensionable Earnings are: £22,405.84

HOW MUCH YOUR ACCOUNT IS WORTH

Total value of your Account at 5 April 2008: £19,408.71

Contributions received during the year: £3,573.84

Change in the value of investments: £800.55

This is also the value that would have been paid if you decided to transfer the value of your Account to another pension arrangement at the statement date. The actual transfer value payable would be the value of your investment units on the actual date of transfer so could be higher or lower than the value shown.

The current volatility in the investment markets mean that the value of your Account is changing on an almost daily basis. The value of your Account on 25 November 2009 was £26,276.59. If you are interested in seeing the current value of your Account, log on to www.abipensions.com.

£23,983.10

Total value of your Account at 6 April 2009

WHERE YOUR MONEY ACTUALLY GOES

Your contributions are combined with the Company's contributions and used to buy investment units in your chosen funds from the range available. Details of your investments are shown below:

Investment Fund	Number of Units	Unit Price (£)	Contribution Allocation (£)	AVC Allocation (%)	Value (£)
Cash Fund	10,255.55	5.94865			61,006.68
Fund name	0	5.94865			0
Fund name	0	5.94865			0
Fund name	0	5.94865			0
Fund name	0	5.94865			0
Fund name	0	5.94865			0
Fund name	0	5.94865			0
Fund name	0	5.94865			0

Total value of your Account at 6 April 2009:

CONTRIBUTION DETAILS

During the last tax year, contributions of £3,573.84 were made to your Account.

Of these, the Company paid:

£2,233.54 or 10% of your Contribution Earnings

You paid:

£1,340.30 or 6% of your Contribution Earnings

YOUR CONTRIBUTION SUMMARY

Contribution period	Your contributions (£)	Company contributions (£)	AVC/IC
April 1	109.00	181.64	0.00
May	89.79	149.63	0.00
June	124.64	207.71	0.00
July	141.71	236.15	0.00
August	81.75	136.23	0.00
September	136.25	227.05	0.00
October	136.25	227.05	0.00
November	109.00	181.64	0.00
December	109.00	181.64	0.00
January	136.25	227.05	0.00
February	110.58	184.28	0.00
March	5.61	9.35	0.00
April 2	50.47	84.12	0.00
TOTAL	1,340.30	2,233.54	0.00

WANT SOME MORE?

In your retirement, you will have plenty of free time to spend lots of money... but will you have enough to spend on the things you want?

You are already making the maximum level of contributions and receiving the maximum level of Company contributions. To increase the value of your pension on retirement you may wish to pay Additional Voluntary Contributions to your Account in addition to your current contributions and take advantage of the same tax relief rate. Your AVCs will then be invested in your Account.

If you would like to start paying AVCs you can start at any time by completing an AVC application form which is available on request from the Scheme Administrator or can be



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Contact Information

Keep in touch, we'd love to hear from you!

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