33RD ANNUAL CONFERENCE

System Roll Call

Saturday, November 2 – Wednesday, November 6, 2013
The Mills House Hotel
Charleston, South Carolina

NPEA
National Pension
Education Association

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NPEA
National Pension Education Association

2013 Roll Call of the Systems

Retirement Systems of Alabama

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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
209,000	123,000	?	290	$30 Billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Field Services: Bob Crowe, Director
Retirement Preparation Seminars
Mid-career Seminars (Control Your Money Game)
Agency Seminars
RSA on the Move at agencies and school districts
Presentations/Conferences for Deferred Comp, Pension Benefits, Health Insurance, Flexible Spending Accounts

ERS/TRS also offer Individual Counseling Appoints around the state and in our offices.

Communications: Michael Pegues, Director
Publications
Forms
Website/Intranet
Board elections

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

After many changes in 2012, the Legislature only made one law affecting the RSA in 2013. The makeup of the Teachers' Retirement System Board was changed from 14 members to 15 members. We had 2 additions for Higher Education positions and removed the ex officio position of Director of the Alabama Education Association.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

ITS is working on several new applications, built on the latest Microsoft technologies, that are bringing a common look and feel to RSA's application suite. These new applications use an interface design that mirrors the Microsoft Outlook program, which most users are familiar with. The Online Seminar Registration (OSR) system allows Field Services to manage all aspects of the Retirement Preparation Seminars that are held statewide. The Member Services Module (MSM) provides the tools necessary to handle the scheduling of counseling sessions between our members and the counselors in the benefit sections. This includes scheduling the counseling rooms and resources. The Accounting Toolbox Module (ATM) is an integrated system that allows RSA Accounting users to handle various Accounting functions such as invoicing, billing and accounts receivable. In addition, a new Member Information System (MIS) is being developed that will provide a consolidated view of member information and will replace numerous disparate systems including the Imaging system that was implemented in 1996.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We will launch a new website in December/January.

2013 Roll Call of the Systems

Arizona State Retirement System

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Julie Lockwood	**Program Manager**	**602-240-2143**	**Juliel@azasrs.gov**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
214,346	**112,306**	**204,203**	**246**	**31.1 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Wherever the members are on the road to retirement - early, mid or end career - there's an educational program that has the information they need.

Webinars:
Know Your Benefits – Designed for new members. **Planning for Retirement** – Designed for members within three years of retirement. **Retire Now** – Designed for members who are planning to retire within four months

Remote Online Counseling:
Rural members can schedule an online appointment with a Benefit Advisor without having to drive to an ASRS office.

On- Demand Webcasts:
We offer a library of online streaming video webcasts on a variety of helpful topics. We are in the process of creating short videos produced by the ASRS staff and self-paced online e-learning educational programs.

In Person Meetings:
Planning for Retirement – Designed for members within three years. **Know Your Insurance** – Designed for members within one year to provide information to members about ASRS health insurance plans and benefits. **Retire Now** – Designed for members who are planning to retire within four months

One-on-One Meetings: Answers to nearly every question can be found on our website. The ASRS recognizes that some members require specialized, in-person counseling. Appointments are required.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Contribution rates increased from 11.14 percent in fiscal year 2012-13 to 11.54 percent for fiscal year 2013-14.

Spousal Consent law related to naming a beneficiary and selecting an annuity takes effect July 1, 2013. A member of the ASRS who is married and not retired will be required to name their current spouse as a beneficiary to receive at least 50 percent of the member's account, and at retirement, the member is required to elect a joint-and survivor annuity with the spouse as a contingent annuitant (beneficiary). The spouse may waive this right in writing.

The Level Income Alternative at retirement is eliminated as an option July 1, 2013. This rarely-selected option allows a member to receive a larger monthly benefit until they reach Social Security eligibility, and then the benefit is reduced by the amount of the Social Security benefit.

Interest accrued on account balances for purpose of withdrawal only is reduced from 4 percent to 2 percent for contributions and account balances accrued after July 1, 2013. This applies to members who terminate ASRS membership and withdraw their account balance.

Health Insurance Program Self-insurance permits the ASRS Board to establish a self-insured health insurance program if the Board determines that self-insuring would be less expensive and at least as effective as a fully insured plan, while considering the risks and cost.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

E-Newsletter: Periodically send e-newsletter keeping members up-to-date on important issues related to the ASRS benefit plan and to ensure they have the latest, most timely information possible.

Your Retirement: Quarterly newsletter sent to our retirees and disabled members on pension and benefit updates.

Facebook: As part of our ongoing initiative to provide members with relevant information in a timely, cost-effective manner, the ASRS has expanded its electronic communications initiative to now include social media. Members and other interested persons can now find us on Facebook!

Webinars: The ASRS offers three online member meetings about the benefits of membership in the Arizona State Retirement System. Each one-hour webinar is hosted by a benefit advisor.

Webcast: The ASRS now offers a library of online streaming video webcasts on a variety of helpful topics that members may view on their computer at any time. We currently have twelve webcasts on the website, which includes eight on health insurance.

Birthday emails: In September 2013, ASRS began sending daily electronic birthday postcards to replace the annual statements the ASRS mailed to members.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Website: The ASRS is in the process of designing a new website for the non-secure side and adding more self-service for our members.

Road to Retirement Project - Guide to Pre- Retirement Services (GPS): The ASRS is designing an intuitive and easy online road to retirement interactive map that provides ongoing educational resources. It links the members to specific resources to help navigate their future. The roadmap guides members through key milestones during their journey towards a successful retirement.

2013 Roll Call of the Systems

California Public Employees' Retirement System

CalPERS

Benefit Services Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
786,586	543,722	315,854	2,626	$268.8 B

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

CalPERS conducted 2 two-day Retirement Planning Fairs. The fairs were held in Sacramento and Long Beach. New for 2013, four of the breakout sessions were webcast from the Sacramento Fair, allowing over 1,200 people who couldn't attend the Fair the opportunity to participate. The sessions were recorded and have been posted to the CalPERS On-Line Video & Web Event Center.

In addition to instructor-led classes, CalPERS continues to conduct webinars for our members. All webinars are recorded and posted to the CalPERS On-Line Video & Web Event Center for 24/7 access to educational information.

CalPERS has eight regional offices located throughout the state where members can receive assistance with a variety of services and educational events. For fiscal year 2012-2013, our Sacramento Regional Office:
- Provided counseling appointments to 110,617 members
- Educated 36,419 member via retirement workshops
- Assisted 24,337 members at various employer/association sponsored benefit fairs

AB 761

Firearm and Ammunition Manufacturer Divestment. Prohibits CalPERS and CalSTRS from investing in companies that manufacture firearms or ammunition for a recipient other that the United States military, and requires the sale or transfer of any existing investments in these companies. Further, this bill requires the governing board of each retirement system to report to the Legislature any investments in these specified firearms and ammunition manufacturers, and the sale or transfer of those investments, subject to their fiduciary duty, by January 1, 2015, and every year thereafter.
Status: 2 Year Bill

AB 1222

PEPRA Exceptions: Transit Employees. Exempts California transit employees of public employers from all of the provisions of the Public Employees' Pension Reform Act of 2013 (PEPRA), until January 1, 2015, or until a court determines that the PEPRA does not violate specified federal transit labor laws, whichever is sooner. If a court determines that PEPRA does violate federal transit labor laws, this exemption would continue indefinitely. The bill also authorizes the Department of Finance (DOF) to provide $26 million in cashflow loans to local transit agencies impacted by the federal withholding of transit grant dollars, and is an urgency bill.
10/4/2013, Chaptered by the Secretary of State, Chapter 527, Statute of 2013

SB 277

State Peace Officers' and Firefighters' Defined Contribution Plan: Closure. Terminates the State Peace Officers' and Firefighters' Defined Contribution Plan on January 1, 2014 or upon specified Internal Revenue Service (IRS) approvals, whichever is later. The bill prohibits new participants in the Plan, requires the cessation of all contributions into the Plan, allows rollovers into the CalPERS Supplemental Contributions Program and other specified means of asset distribution, and discharges the CalPERS Board from liability and responsibility upon Plan assets distribution.
10/11/2013, Chaptered by the Secretary of State, Chapter 755, Statute of 2013

CalPERS external website, www.calpers.ca.gov allows active or retired members to get quick access to our Online Services, including member education classes, calculators, videos, download forms, and learn about important dates and events. CalPERS Responds, http://www.calpersresponds.com, is an additional site intended to educate, separate fact from fiction, and provide our response about issues related to pensions, investments, and health care.

CalPERS members can plan retirement, manage their health plan, and conduct business with CalPERS through my.calpers.ca.gov, which is a personalized and secure website.

CalPERS fully utilizes social media sites such as Facebook, Twitter, YouTube, Google Plus, LinkedIn, and RSS feeds to inform members, employers, and the general public about CalPERS news.
Find us on Facebook at: facebook.com/mycalpers
See our Twitter page at: twitter.com/calpers
Receive news and information at: www.calpers.ca.gov/googleplus
Connect with us on LinkedIn to view job postings at: www.linkedin.com/company/CalPERS
Check out our videos at: youtube.com/user/CalPERSNetwork

In our continued dedication to transparency and available March 2012, members and stakeholders can view a live stream video of the CalPERS Board of Administration meetings.

CalPERS Contact Centers – This initiative included the design, build and deployment of a new Genesys framework that replaced an end-of-life Interactive Voice Response (IVR) system and an obsolete proprietary softphone application. The new system established a foundation for business-driven Contact Center functionality enhancements. The new hardware platform also introduced high availability and failover capabilities that did not previously exist. Following deployment of the new system, Contact Center and IT staff worked collaboratively to implement intelligent skills-based routing that automatically directed incoming calls to the correct agents.

Enhanced real-time and historical interaction reporting was implemented to measure the performance of the Contact Center operation. The result was lower call wait times for CalPERS members and employer groups, improved efficiency of Contact Center staff, and the increase in quality of customer service.

NPEA
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**San Diego County Employees
Retirement Association
(SDCERA)**

SDCERA
Strength. Service. Commitment.

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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
16,957	16,152	4,911	90	$9.1 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

SDCERA offers two half-day retirement seminars to active and deferred members based on where they are in their career: the mid-career seminar and the late-career seminar.

The mid-career seminar is designed for members who are five to 20 years from retirement. Components of this seminar include an overview of the SDCERA retirement benefit and how a member's age at retirement, service credit and final average compensation factor into the amount of their retirement benefit.

SDCERA's late-career seminar is intended for members who are approximately six to 12 months from retirement. In this seminar, SDCERA presents detailed information about the various benefit choices and the documents required at retirement. The late-career seminar also features presentations from the County's Employee Benefits and Deferred Compensation departments and includes information about Social Security benefits.

Additionally, SDCERA also offers an estate planning seminar, which provides information about the various ways assets can be titled, the difference between a will and a trust and how to choose an executor and estate planning attorney.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

On September 12, 2012, the California Public Employees' Pension Reform Act (PEPRA) was signed into law by Governor Jerry Brown, establishing a new tier for General and Safety employees entering SDCERA membership on or after January 1, 2013. The benefit formula for General members is 2.5% at 67 and the Safety formula is 2% at 55. Benefits under the new tier are based on a three-year final average compensation period. Additionally, PEPRA limits the amount of compensation SDCERA can use to calculate a Tier C retirement benefit to 100% of the Social Security taxable wage base limit for General members ($113,700 in 2013) and 120% for Safety members ($136,440 in 2013).

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

SDCERA is in the process of implementing a new pension administration system to improve efficiency and customer service. Various components of the new software system are currently in the testing phase, with the system anticipated to go live in early 2014. To date, SDCERA has established some self-service components to our website, most notably with a Contribution Calculator that allows members to estimate the required contributions paid into the retirement system out of their biweekly paycheck. Additionally, SDCERA's online Retirement Benefit Calculator allows members to estimate their eventual retirement benefit based on certain information they plug into the calculator. The results of both interactive tools are intended to be used only as a guideline for retirement planning purposes.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

SDCERA is currently working on several long-term multimedia projects that will educate our members, the public and the media about our defined benefit plan. The first project entails the development of an online web portal that will eventually be linked to the new pension administration system. This project is currently in the best practices identification stage. Another project underway is the scripting and creation of educational videos that will showcase SDCERA's defined benefit plan as a financially sound, stable retirement option. SDCERA's existing website and Twitter account also continue to be augmented with pertinent benefit information and key messages regarding the organization's investment strategy.

![NPEA - National Pension Education Association]

San Mateo County Employees' Retirement Association

![SamCERA - San Mateo County Employees' Retirement Association]

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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
4,917	**4,398**	**n/a**	**21**	**$2.7 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

SamCERA's current member education program consists of:

- **targeted publications** that describe current retirement programs and benefits
- **presentations** to members at new hire orientations and annual benefits fairs
- **workshops** targeted to employees eligible to retire where information about the plan, deferred compensation, health coverage, health and fitness and social security is presented
- more than a dozen **financial planning seminars** offered each year aimed at giving employees the skills needed to achieve financial wellbeing while working and in retirement
- **on-demand new employee orientations** for specific departments
- **outreach** targeted at payroll clerks throughout the County—the payroll clerks serve as a basic informational resource for members

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Recent pension legislation in CA, notably the Public Employee Pension Reform Act of 2013 (PEPRA), affects both current and future members of SamCERA. Most of the significant portions of the legislation apply to employees hired on or after Jan. 1, 2013. and included the creation and implementation of new tiers. There are also some provisions that apply to members hired before Jan. 1, 2013.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

SamCERA is now in the early stages of its multi-year Technology Modernization Project. The project includes business process reengineering, implementation of an imaging system and replacement of SamCERA's aging PASS (Pension Administration Software System). LRWL is the project management firm. These projects are expected to be complete in three to five years.

This Technology Modernization Project includes a new ECM (Enterprise Content Management) system, and the design and implementation of a new PASS. SamCERA has been working with BCS Systems to image and index all member documents as part of the ECM project. The PASS RFP (Request for Proposal) was issued several months ago. SamCERA received several proposals, and is scheduled to select and approve a contract by the end of the calendar year.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

SamCERA has added a new benefit tier this year to comply with PEPRA, as mentioned above. Additionally, SamCERA is updating its PASS (Pension Administration Software System), as mentioned in the previous section.

NPEA
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Education Association

FPPA

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Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
51= OH Plan 7,582 = SWDB Plan 4139 = Vol Fire Plans 1,1076 = SWD&D 161 = SWMP	3,229 = OH 1,135 = SWDB 3,409 = Vol Fire 928 = SWD&D 63= SWMP		50	DB = 3.72 billion DC = 340 million As of 8/31-2013
22,309 Members 405 Employers 175 Vol Fire Plans	8,764 Members			

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

FPPA has a Communications team that travels the state to meet on-site with our membership. They have an established schedule, meeting all affiliated departments within a two year period. We hold at least two member seminars each year, one in the spring and the other in the fall. We also have an annual employer seminar. Topics vary seminar to seminar.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Colorado Civil Union bill was the most significant piece of legislation for benefit administration purposes.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website; do you use Facebook, Twitter, chats, webinars, etc.?

We have a self-service website, called M.A.P. (Member Account Portal), We have an online forum called 'Mind Mixer' where members can ask or comment and FPPA staff can respond to questions or post topics. We send out two newsletters each year, electronically or through regular mail, depending on the member.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Member initiated election to increase the member contribution rate to the SWDB Plan by 4%, phased in over an 8 year period. Election is to occur in April of 2014, if passed, become effective in January of 2015. Employer contributions are not impacted by election. While the plan is 97.8% funded, statutory requirements provide that COLA's are paid from excess funding, and if funding level drops to the point the plan is considered no longer actuarial sound (currently about 86% funded status), benefit rollbacks can occur or retirement age may be increased. Requesting additional member contributions to guard against implementing these "safeguards" and helping ensure the plan has sufficient funding to pay current and future retirees a meaningful COLA. See Fppaelectioncentral.org for more information.

Seeking IRS plan qualification letters for a number of the affiliated local plans that FPPA administers. Being submitted as a group on behalf of various employers who are agreeing to participate in this process. This is much more cost effective than having each employer submit plans to the IRS independently.

Requesting that state provide funding to establish a task force to review issues related to volunteer fire plans. GASB's new requirements will dramatically increase the administrative cost and burden for a number of these plans; looking to see if there are better alternatives to offer to these communities who try to attract and retain volunteer firefighters.

Changing processes around "unclaimed funds" so that they can remain in the plan rather than being turned over to the state treasurer's office.

Operations/accounting division is preparing for the requirements imposed by the new GASB 67 and 68 regulations.

2013 Roll Call of the Systems

Colorado PERA

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Dennis Gatlin	Director of Field Education Services	303-863-3788	dgatlin@copera.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
196,435[1]	100,714[1]	178,913[1]	268	$42.9 billion[1]

[1] Comprehensive Annual Financial Report for the year ended December 31, 2012

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Colorado PERA offers its membership a variety of resources to stay informed about PERA and its benefits. Many of these resources are accessible from the Colorado PERA Web site (www.copera.org). Members can attend informational meetings and workshops, review publications, develop financial plans using PERA calculators, and access their PERA account information using a PERA PIN/User ID.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

During the 2013 legislative session, only two bills which could have impacted PERA were introduced and both bills were postponed indefinitely.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

PERA currently interacts with members and retirees using traditional methods—meetings, appointments, and printed materials. PERA has also completed several online video presentations on a variety of topics. In late 2012, PERA debuted a variety of social media channels as part of an extensive strategic communications plan. The social media outreach includes The Dime, a blog that offers a fresh point of view on financial education and public employment and is designed to embrace the younger membership demographic. The Dime also has a presence on Facebook, Twitter, Pinterest, and Google Plus; PERA, the main brand, also is on Twitter.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

PERA is currently executing and fulfilling its strategic communications plan approved by the Board of Trustees in late 2012. The goal of the plan is to educate and enhance knowledge of PERA with external (non-member) audiences. The following initiatives are included in this plan: social media, employer relations outreach, business community outreach, enhancements to PERA's Ambassador program, media efforts, and education community outreach. Initiatives of this strategic plan do not eliminate ongoing member outreach and communication efforts.

NPEA
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| Delaware Public Employees' |
| Retirement System |

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Member Education Contact	**Title**	**Phone #**	**Email Address**
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
44,315	23,321	10,928	55	

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

We offer Group Counseling sessions for those projecting retirement within the next three (3) years. We also office Retirement Workshops for specified groups and employer training.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Legislation was passed for those employees first hired on or after 1/1/2012 with a ten (10) year vesting and paying e/e contributions at 5% rather than having five (5) year vesting and paying e/e contributions at 3%.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We distribution quarterly newsletters and have begun online web presentations.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We are beginning to mandate online pay advice view and will be implementing e-apps allowing online changes.

2013 Roll Call of the Systems

City of Tallahassee, Florida

Benefits Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
2576	**1512**	**244**	**8**	**$1.689 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

We offer a number of educational programs to our employees and retirees. New employees spend approximately two hours with a retirement team member and our Deferred Compensation representative at the time of hire setting up and discussing retirement plans at the city. We run annual meetings for General Employees, Police, and Fire. We offer workshops at our larger departments followed by one-on-one counseling with team members. We run a yearly Benefits Fair for our Employees and Retirees where they have the opportunity to sit with one of several pension or deferred compensation experts.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

The last two years have seen several changes in Florida law dealing with pension. We are no longer allowed to include payments for unused leave time in calculation of Average Final Compensation. While plans may continue to use their own Earnings assumption (Discount Rate) in their actuarial report, we are required to report numbers based on the rate used by FRS (Florida Retirement System). New mortality tables have been implemented which increase funding requirements due to continuous improvement calculations which were added.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

The City of Tallahassee does use a self-service website for our retirees, which allows a snapshot look at benefits, as well as the ability to change beneficiaries, change withholding amounts, make Deferred Compensation payment adjustments, and access our HR system to see payroll and personal data. We now process all new employee setups for Deferred Compensation through our online enrollment, and will soon be adding this functionality for health benefit changes.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

This year should see the roll-out of our new comprehensive Pension Retirement System. This system will replace our calculation engine, our exit interview system, our Deferred Compensation system, scheduling system, benefit estimator, DROP engine, buyback system, and Document Management system. This will be the one-stop-shop for the Retirement Office, and will interface with the City's HR system and Payroll system, as well as our third-party administrator's system for 401 and 457. We will also be re-starting our pre-retirement seminars. These are half-day seminars for our employees nearing retirement that cover pension basics, deferred compensation issues, financial planning, insurance and benefits, estate planning, and much more. Our Firefighters will be attending the first seminar in November, to be followed by our Police and General Employees.

2013 Roll Call of the Systems

Public Employee Retirement System of Idaho

PERSI

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Mike Mitchell	Education Specialist	208.287.9291	mike.mitchell@persi.idaho.gov

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
65,535	38,947	27,110	63	13.4 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Presenting four 'live' workshops presently:

- PB – 1.5 hours focused on DB basics and saving for retirement;
- CB – 1.5 hours discussing DC options along with investment basics (both PB & CB videos available on website);
- RAB – 6 hours reviewing details of retirement readiness - DB, Social Security, Financial Planning, Medicare/Healthcare, and introduction to emotional adjustments necessary to succeed in retirement;
- Employer IRIS Introduction – 2.5 hours familiarizing participating employers with reporting details needed as they are phased into the new pension administration system.

This year we have added self-guided, web-based workshops covering New Employee Orientation to be used by employers; Website Tour to acquaint members and employers with benefits and tools available through the website; and the IRIS 5-Part Demonstration Series, to review the information presented during 'live' IRIS training using Adobe Captivate.

We intend to develop material this year targeted toward younger members' need to begin planning for retirement now utilizing primarily E-learning tools.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

No plan changes are anticipated at this year, however, PERSI employees at every level from CSRs to the Executive Director are actively engaged in proactively educating legislators, employers, members, and the public regarding the positive benefits PERSI provides to the entire population of Idaho, and its absolute sustainability. Our Executive Director is traveling to all corners of the state to meet personally with key leaders providing information on GASB changes and to answer any PERSI questions they may have.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We are significantly increasing the PERSI information available online through our website, Facebook and Twitter. Self-guided training information now includes a New Employee Orientation, a Web Tour, and IRIS follow-up previously mentioned.

We are in the latter stages of rolling out the employer reporting phase of IRIS - Idaho Retirement Information System, one year into our scheduled 5 year project. Work is well underway on the pension administration phase, with work on the member portal scheduled for completion in 2015 or 2016.

Members presently have access to basic personal information, calculators, and retirement modeling, but cannot do personal retirement projections without the help of a retirement specialist.

Personal interaction is still the primary means completing the retirement process. At project completion, most PERSI processes will be automated.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

As previously mentioned, PERSI is actively engaged with all stakeholders, providing education regarding the potential impact of upcoming GASB reporting changes. Since very little is expected to change materially with this new reporting standard, helping all interested parties to fully grasp the significance of these 'new' numbers is task one.

Since our system is now being increasingly impacted by 'baby boomers' retirements, the Board, with much actuarial support, is carefully examining the continued feasibility of granting discretionary COLAs, in light of implementing the second part of a scheduled three part contribution rate increase despite the fund's continued strong financial performance.

Educationally we will begin focusing more attention on E-learning platforms, along with a growing emphasis on increasing individual responsibility for a comfortable retirement.

National Pension Education Association

Chicago Teachers' Pension Fund

Benefits Contact	Title	Phone #	Email Address
Chicago Teachers' Pension Fund	**203 North La Salle** *suite 2600*	**Chicago, Illinois 60601**	**312-641-4464**

Communications Contact	Title	Phone #	Email Address
Frances Radencic	**Director of Member/Office and Communication**	**312-641-4464**	**radencicf@ctpf.org**

Member Education Contact	Title	Phone #	Email Address
Sheron Banks-Fallis	**Pension Resource Manager**	**312-604-1206**	**falliss@ctpf.org**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
30,366	**25,926**	**4,253**	**82**	**9.5 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

CTPF provide members with array of educational brochures covering all aspects of their membership in our Fund. This information is also available on our website and we have a team of Pension Resource Specialist assigned to each school for onsite field visits to either present an overall 30 minute presentation of the basics and/or to provide one-on-one consultation with each teacher.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

CTPF has launched a number of initiatives designed to educate our members and legislators.

- A new **Legislative Action Center**, at www.ctpf.org, offers a one-stop shop where members can look up legislators, send e-mail, and track current legislation.

- **Pension Fund Ambassador Program**. CTPF launched its Pension Fund Ambassador Program to educate and empower CTPF members to advocate for their pensions. The program has already made an impact, enthusiastic members reached out to communicate with Illinois legislators. CTPF offered hands-on training session designed to help ambassadors learn to use the tools CTPF has available for educating legislators.   Currently there are 1,973 CTPF Members who have registered as Fund Ambassadors and serve as advocates for the fund.   CTPF Ambassadors have sent 6,471 e-mail messages to Illinois legislators.   The ambassadors have contacted 96% of Illinois State Representatives. In addition, the ambassadors have also contacted 100% of the Illinois State Senators.

Over the last year we have expanded our member outreach tremendously. In addition to our complete informational website, we use Facebook, twitter, webinars, and real time electronic messages "E-Lerts" to engage members in all legislative and pension reform updates.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Turning 65 Birthday Parties. Two years ago CTPF launched one of our most well attended and frequently requested workshops "Birthday Parties". These bi-monthly workshops are designed to help members turning 65 to evaluate their health insurance options and to ensure that they enroll in Medicare. Members are able to enroll in Medicare on-site, meet with all eligible vendors, and receive assistance completing health insurance forms. All guests receive birthday cupcakes, treats, light refreshment, prizes, and individual recognition.

Online Trustee Voting CTPF piloted an online voting program during the 2012 Teacher Trustee Election on November 9. A total of 67 schools chose to vote online. In schools which selected online voting, Pension Representatives distributed sealed envelopes for all eligible voters instead of traditional ballots. The voter then signed on to a CPS computer, entered the required identifying information, and cast an electronic ballot for the trustee of their choice.

Benefits Contact	Title	Phone #	Email Address
Angie Lieb	**Director of Member Services**	**217-378-8857**	**alieb@surs.org**
Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Suzanne Mayer	**Counseling Manager**	**217-378-8858**	**smayer@surs.org**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
81,156	**54,785**	**81,337**	**127**	**$14.8 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Individual retirement counseling- We offer 30-minute prescheduled appointments for members within 4 years of retirement. Sessions are offered in our offices, over the phone, and on employer campuses.

Pre-retirement seminars- We offer full day seminars for members approaching retirement. These seminars include information regarding retirement benefits, insurance and Social Security. We currently have two seminar programs, one for our defined benefit members and one for defined contribution members.

Post-retirement seminars- This year, we began offering half day seminars for annuitants. These seminars provide information regarding survivor assistance, benefit statements, navigating the annuitant member website, staying active in the community and more.

1-2 hour presentations on various topics- Given on employer campuses. Our most popular presentations are a general SURS overview and a plan choice presentation for new hires.

Employer seminars- These seminars provide SURS training for human resources personnel.

Webinars- Any of our 1-2 hour presentations can be given as webinars. Some of our full day seminars are also offered as webinars, as well as employer training sessions.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Governor Quinn formed the Pension Reform Conference Committee that consists of bipartisan and bicameral legislators. The Conference Committee has been functioning since late June, examining several different options for pension reform to the Illinois State Retirement Systems. Such components included, but are not limited to, altering employee contributions, adjusting automatic annual increases, altering interest rates that impact benefits, implementing a more conservative funding plan, etc. The Conference Committee may publish their proposal in the next few weeks.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Website – We redesigned our website this year with an improved look and easier navigation. Our website is home to information regarding the benefits we offer and is also used to communicate important news to our membership. The website includes a secure member area allowing members to view account information, print and complete forms, and use our online estimator.

Webinars – We currently offer monthly plan choice webinars for new hires needing to make a plan election. Members are able to login from their individual desktops. We also offer general benefit webinars regularly. Many employer trainings take place via webinar as well. Our webinars our interactive, including a question and answer segment at the end. We are providing these services through WebEx Event Center and WebEx Meeting Center.

Electronic newsletters – Our newsletter, *The Advocate,* is now distributed electronically. The electronic versions allow us to include interactive material such as links and videos while also saving on cost.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Website Enhancements – We will soon be rolling out a new addition to our website, life events. The life events section will provide members one-stop web pages for information, forms, and videos relating to important life milestones.

eForms – We are in the process of making some of our most used forms available online for completion. The forms will include an electronic signature allowing members to sign & submit them electronically. We are beginning with 5 of our most used forms including our refund application, plan choice election form, W-4P, address change form, and report of gross earnings.

New Estimator – We are near completion of a new online member estimator and in-house counselor estimator. The new estimator will utilize the same web-based program for members and counselors, however the in-house version will be more detailed and allow more options. The new estimator will replace two outdated programs and should provide both members and counselors a better experience when completing estimates.

CEM Benchmarking – We are participating in CEM benchmarking for the first time this year. CEM will benchmark our organization against other public retirement systems of similar size and characteristics. We look forward to using the results to better our service and processes.

2013 Roll Call of the Systems

Kentucky Retirement Systems

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Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Aimee Rives	**Education Services Coordinator**	**502-696-8578**	**aimee.rives@kyret.ky.gov**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
136,393	**90,796**	**106,566**	**256**	**$14.5 billion as of 6-30-2013**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

KRS provides various pre-retirement education programs (PREP), including day-long, half day and customized sessions. In addition to PREP, KRS offers employer reporting conferences and other outreach to our active and retired members.

Over the last year, we have focused more on integrating our member and retiree self service into all of our outreach efforts. We've created Member Self Service (MSS) Workshops and provide the workshops both in the field and at the KRS office. As of 10/15/13, we have had 31,902 members register and 22,956 retirees register for self service.

Within our employer population, we have 1850 employer administrators, 993 reporting staff and 350 general employer staff who have registered for the employer self service website.

KRS has also begun to rely more heavily on webinars. Using both Go To Meeting and Go To Training software, we've conducted a series of webinars on retirement basics, the retirement process, disability retirement, and most recently our open enrollment and insurance plans for 2014.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Senate Bill 2 from the 2013 Regular Session of the Kentucky General Assembly made several significant changes to the Systems.

First, SB 2 increased the number of Board of Trustees members from the current nine (9) to thirteen (13) members, and also created a 13-member Public Pension Oversight Board administered by the Legislative Research Commission (the fact-finding and service body of the legislature).

Next, SB 2 created a hybrid cash balance plan for employees who begin participating with KRS on or after January 1, 2014. Under this new tier, retirement benefits will be based upon the member's accumulated account balance which includes employee contributions, an employer pay credit, interest paid on the employee contribution and the employer pay credit, and interest based on the fund's geometric investment returns.

Third, SB 2 removed a phase-in schedule for paying 100% of the Actuarially Required Contribution rates that had been approved by the General Assembly in 2008. Now, the General Assembly is required to pay the full ARC in fiscal years occurring on or after July 1, 2014.

Other changes from SB 2 include Cost of Living Adjustments (COLAs) for retirees: in the future COLAs are only permitted under two scenarios. The first scenario is if the particular system for which the COLA is provided is greater than 100% funded, the COLA will not reduce the funding level of the system below 100%, and the COLA is authorized by the legislature to be paid using surplus funds.

The other scenario is if the legislature prefunds the COLA. The law included a pension spiking provision which requires the employer to pay an actuarial cost resulting from increases greater than 10% in the employee's last 5 fiscal years, unless the increase is due to a bona fide promotion or career advancement. SB 2 also authorizes the KRS Board to establish a Health Savings Account, a Health Reimbursement Account, or a program through which members may purchase coverage through a Health Insurance Exchange.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

With the implementation of our PAS system 3 years ago, KRS provides self service to retirees, members and employers. Our PAS system in currently undergoing design changes for the implementation of SB2. We began offering webinars 2 years ago and offer those to our various stakeholders, including our 3rd party medical examiners for disability cases. We will soon begin using Facebook and YouTube – see notes in Section 4.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

KRS kicked off a social media project in late 2012 and after receiving board approval, is in the process of launching a Facebook page and a YouTube government channel. KRS is also in the process of implementing a new phone system.

2013 Roll Call of the Systems

KENTUCKY
TEACHERS'
Retirement System

KTRS

Serving Kentucky Teachers
— Since 1940 —

Kentucky Teachers' Retirement System

Benefits Contact	Title	Phone #	Email Address
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Communications Contact	**Title**	**Phone #**	**Email Address**
Kathy Brewer	Information Specialist	502-848-8500	kathy.brewer@ky.gov
Member Education Contact	**Title**	**Phone #**	**Email Address**
Becky Niece	Director, Member Services	502-848-8530	becky.niece@ky.gov

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
76,000	46,000	18,000	102	$16 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Individual Counseling Sessions – Counselors are knowledgeable of all benefits offered by KTRS. They counsel the membership on topics that vary from retirement eligibility, to disability, to legislation. Approximately 90% of our counseling is done in the office, with the remaining 10% done on-site at an employer's request.

Regional Workshops – Pre-Retirement, which is targeted to our members within 3-5 years of retirement. Retirement 101, which is targeted to those members who are new to mid-career and have time to plan for retirement. We divided the state into 12 regions. Each workshop is presented in each region once a year.

Employer Specific Workshop – Pre-Retirement and Retirement 101 presentations are also provided to the local school districts and state universities upon request.

Website – We offer several educational tools such as an online benefit estimator and tutorial videos. We also provide our membership with an electronic version of all publications. Our retired membership can access their health insurance information and apply online. Employers can access all forms and documents needed for their employees.

Call Center - When members call KTRS, they speak to a live person. Our call center staff is extremely knowledgeable and fields approximately 7600 calls per month. Our call center is very well received by our membership, especially in this age of electronic phone systems.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

KTRS remains a defined benefit plan, with no pending legislation relating to plan changes. In the 2014 legislative session, KTRS will request additional funding for the pension system be included in the state budget.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Pathway – KTRS is implementing a browser based retirement management system that we call *Pathway*. When complete, members will have access to their account on-line and have the ability to communicate with staff through their Member Self-Service Portal.

In-house, Pathway will provide KTRS staff with a system that is tightly integrated with our Enterprise Content Management system (ECM) allowing member communications to be generated efficiently and consistently, and will be archived to the ECM automatically. Additionally, incoming communications will be scanned into the ECM, and will initiate an appropriate workflow for staff to process member requests.

KTRS does not currently utilize social media, but we are evaluating the benefits of expanding our retirement education to include webinars, GoTo Meetings, Go To Training and Twitter.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Redesigned Website – It is being completely redesigned for a better user experience—created as a resource hub with current and on-going information for active members, retired members and employers. It has been crafted to reflect what our members need now, but also builds upon technology capable of addressing future needs. Menus are streamlined with simple navigation and access to the information or questions they may have with quick access any time of day..

Insurance Kiosk – In the lobby of KTRS, we recently installed a designated kiosk for use by members during open enrollment for health insurance. After open enrollment, it is available for members to access their new health and wellness benefits, including health assessments. Once our Pathway system is initiated, the kiosk will expand to allow the member to access their account.

Video – KTRS is working with a local company to help us produce an educational retirement video for new incoming teachers. This video will be provided to employers for use in their professional development and available on the KTRS website.

NPEA National Pension Education Association

LASERS Louisiana State Employees' Retirement System

Louisiana State Employees'
Retirement System

Benefits Contact	Title	Phone #	Email Address
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Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Janet Harris	Retirement Benefits Specialist	225.922.0819	jharris@lasersonline.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
44,111	49,587		137	$9.749 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Pre-Retirement Education Program (PREP) – This is an all day workshop designed to help LASERS members make informed decisions about their retirement plans. Workshop is available to all members of LASERS at any time in their career as a state employee. Topics include eligibility requirements for retirement, leave conversion, DROP, Initial Benefit Option, Disability, Early Retirement, Self-Funded COLA, Survivor benefits, LA Deferred Compensation (457 plan), Social Security, and Health Insurance.

Agency Training – The purpose of this workshop is to update and familiarize Human Resources and Payroll staff with the many details associated with guiding an employee through the retirement process. This workshop is included as part of Professional Series training for Human Resources through the Department of Civil Service.

PREP TO GO – This workshop addresses same subject matter as PREP but attendance is restricted to staff of the host agency.

General Session – This workshop provides an overview of LASERS benefits.

Individual Counseling Sessions – These sessions are held in major cities throughout Louisiana. Retirement analysts prepare estimates for members who are within 18 months from retirement.

Group Counseling Sessions – These sessions are held for up to 20 participants at a time, and estimates are done prior to the session. The education team guides them through a presentation explaining the estimate and allows time for questions at the end of each presentation.

Conferences – Information tables are set up at various locations for colleges, judges, retirees, and state professional organizations.

Open Forum – Annual meetings are held for Human Resources and Payroll personnel from participating agencies. We inform and request input on current changes and legislation affecting membership.

Retiree Workshops – Workshops are held for retired members and includes information on social security, financial planning, and selected vendors who provide services to retirees (Council on Aging, Health Insurance, RSEA, YMCA, Telemarketing Scams, Investment Scams, Credit Unions).

Video Conferences and Webinars – We provide specific informational workshop for agencies.

During the 2013 Louisiana Regular Legislative Session, several bills were introduced, but failed to pass, that would affect the contribution rates and benefit structure of actively contributing LASERS members, including vested members. LASERS focused on preserving the System, and will continue to work with legislators in the future to responsibly address any funding concerns.

HCR 2 – Suspended the provisions of the Cash Balance Plan (Act 482 of 2012) through June 30, 2014, while the Division of Administration seeks a determination from the IRS on the Social Security equivalency of the Cash Balance Plan. ***Note:** The Retired State Employees Association (RSEA) won a lawsuit challenging the passage of Act 483, claiming it failed to receive the two-thirds votes required by the Louisiana Constitution, thus preventing the implementation of the Cash Balance Plan.

HCR 40 – Memorializes Congress to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GP0), or in the alternative, apply the WEP in lieu of the GPO in calculating the Social Security benefits for widows and widowers.

Utilization of technology as a means of communication with both LASERS active and retired members is a major component of member services. The LASERS website, www.lasersonline.org, receives 1.4 million hits per month on average, and offers agency and member users access to current System information, educational programs, forms, publications, legislation, and a video library. As an alternative, a mobile version of the LASERS website is available for smartphone users. Member Self-Service is also accessed through the LASERS website.

LASERS shares information about public retirement issues on our blog, *the eBeam*; and social media, such as Facebook and Twitter, to reinforce targeted messages to members. The Member Connection Email Service is an invaluable communications tool which reaches over 36,000 of our members. The LASERS YouTube Channel serves our library for in-house produced retirement education videos.

LASERS offers a paperless version of the quarterly newsletter, *The Beam*, which gives members the opportunity to opt-out of the paper newsletter and receive an electronic version. LASERS hosts several webinars a year, utilizing GoToMeetings, to convey important information to agencies and members.

Member Services has focused on streamlining procedures to handle a large increase in requests and retirement applications due to the increased number of state employee layoffs. The Retirement Education Department added the use of webinars to reach multiple agencies across the state at the same time.

Several individual videos have been created and added to the LASERS YouTube Channel to educate members on the various types of retirement, provide pre-counseling information, and explain how legislative changes may affect the member. A Power Point presentation was added as a companion to the counseling video so that the member may have additional information prior to the appointment at LASERS.

A computer work station was installed in the lobby where a member may access his/her Self-Service page and print forms or view information in the file. A television with a video loop was added to the lobby where the member will view videos from the LASERS YouTube Channel on social media, types of retirement, and other important topics of interest.

2013 Roll Call of the Systems

Teachers' Retirement System of Louisiana

![TRSL Teachers' Retirement System of Louisiana]

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Member Education Contact	Title	Phone #	Email Address
Lisa Honore	Public Information Director	225-925-6446, ext. 6109	lisa.honore@trsl.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
82,910	71,031	18,355	150	$14.7 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

TRSL has a field education section within its Public Information Department. The field representatives are responsible for the following education/communication initiatives:
- Conducting member workshops and counseling in the field and at the TRSL office (variety of topics)
- Participating in employer benefit fairs and professional organization conventions/conferences
- Conducting individual 30-minute phone counseling
- Conducting webinars (variety of topics)

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

House Concurrent Resolution (HCR) 2 delays implementation of the Cash Balance Plan (CBP) until July 1, 2014. The CBP law was passed in the 2012 legislative session. It created a new retirement plan for TRSL employees of postsecondary education institutions and postsecondary education management boards hired on or after July 1, 2013. ***NOTE: In June 2013, the Louisiana Supreme Court ruled passage of the cash balance plan in 2012 was unconstitutional.***

Act 365: Allows individuals to purchase a higher accrual rate when transferring service credit to another system by paying all actuarial costs. Also permits individuals to complete a reverse transfer of service credit without having to immediately retire if application is made on or before December 31, 2013.

Section 3: *Technology*- Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Social Network Technologies. In April 2013, TRSL launched a Facebook page and a Twitter account. During the legislative session, TRSL used these social media tools to supplement its standard methods of distributing information, i.e. news release, website, etc.

Email Broadcast Delivery System. In November 2012, TRSL began using a new, web-based broadcast email delivery system that provides delivery tracking and statistics, enhanced graphic and survey capabilities, audience segmentation driven by user preferences, and content sharing via social networking tools. The system allows authorized staff to send emails from their own computers, instead of having to send emails from one designated workstation.

Website. TRSL members can submit applications for retirement, and perform a number of self-service functions that include: federal tax withholding update, address and name change for active members, and benefit estimate calculation. Members can also view their employment history and benefit account information.

Webinars. TRSL conducts webinars for members every month on a variety of retirement topics related to their membership TRSL.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Roadmap to Retirement. In the coming months, TRSL will launch an initiative targeted at younger TRSL members and mid-career members to educate and inform them of core financial principles and the value of a TRSL membership, ultimately with the goal of getting them more engaged in TRSL and their retirement security.

2013 Roll Call of the Systems

Maryland State Retirement and Pension System

SRPS — MARYLAND STATE RETIREMENT *and* PENSION SYSTEM

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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
192,810	137,925	51,552	213	$40.3 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

The Maryland State Retirement Agency provides several avenues of member education:
- 100 Pre-Retirement Seminars are conducted annually throughout the state; topics include all aspects of planning for retirement: health, social security, tax planning, etc.;
- Upon request by employers, additional seminars specific to retirement benefits are scheduled and presented;
- Newsletters:
    - *The Mentor* is published for active members quarterly;
    - *Retiree News and Notes* is published for retirees and beneficiaries bi-annually;
- Retirement Coordinator Outreach provides interaction with over 633 employer-designated coordinators who are certified, trained, and supported with continuing education programs to help them assist employees of state agencies and participating governmental units;
- Retirement Coordinator workshops are conducted, including:
    - Retirement Coordinator 101
    - Retirement Coordinator 101 – Correctional Officers
    - Disability
    - Service Retirement
    - Enrollment
    - Retirement Coordinator Advanced
- Instructional videos offered online specific to the needs of Retirement Coordinators:
    - Leave of Absence
    - Unused Sick Leave
- Online scheduling is available for individual counseling at locations throughout the state or for appointments at our office location;
- Participation in 10 financial planning seminars annually to support the Supplemental Retirement educational program;

- Counselors participate in benefit fairs, conventions, expos, and other events for educating state employees on retirement benefits;
- Counselors attend outplacement meets to provide support and to explain retirement benefits;
- Agency website offers resource materials including: handbooks, forms, pamphlets, and FAQs;
- Instructional videos are available on the website covering several topics:
  - *Disability Retirement – Overview*
  - *Disability Retirement – How to File*
  - *Reemployment After Retirement*
  - *Welcome to the Employees' and Teachers' Pension System (both prior and after 07/01/11)*
  - *Guide to Choosing Options*
  - *Understanding Your Personal Statement of Benefit*
- Interactive Voice Response (IVR) System allows members, retirees and beneficiaries to access account information, for example: payment amounts, deductions, service totals, etc.;
- Personal Statement of Benefits issued annually to all active members providing a summary of their accounts and projections of future benefits upon eligibility; and
- Surveys are distributed to a sampling of new retirees, to members who have requested estimates, to members who have requested purchase of service, to members who have spoken to a counselor either by phone or in a one-on-one meeting.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Over the last several years, the governor and General Assembly have put the Maryland State Retirement and Pension System on a course to long-term sustainability and full funding. Just this year, the governor signed into law a bill passed by the legislature that phases the system out of the so-called "corridor funding" methodology—a contributing factor to its chronic underfunding—over the next ten years and returns the system to the preferred actuarially required contribution (ARC) methodology.

This important funding change closely followed action taken during the 2011 session by Governor Martin O'Malley to enact comprehensive pension reform that promises to lead the system to full funding by 2031. Under the resultant Reformed Pension System, state employees and employees of most local participating governmental units contribute more of their earnable compensation to the system and future benefits of those employed after June 30, 2011—when the reforms went into effect—have been reduced. Vesting for these new employees has also been increased from five to 10 years and the calculation of average final compensation used to calculate retirement allowances will be based on five years, rather than three. While these sacrifices requested by the governor were difficult for state employees, it is recognized that it is these very changes that will right the course for the state's defined benefit plan, providing stability and sustainability of pension benefits for future generations of state employees.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

The Maryland State Retirement Agency Website located at sra.maryland.gov provides users with several valuable services, including printable forms, brochures and handbooks; investment performance updates; business plans, actuarial and financial reports; payroll reporting resources for participating employers; and biographies of members of the system's board of trustees and board meeting minutes.

The Website provides benefit estimators for each of the several plans. These calculators do not access members' account data. Instead, users enter their years of service and salary information.

The site also includes links to YouTube and Vimeo, which host the agency's information videos/webinars, and to the agency's Facebook page and Twitter account, which is used primarily to announce timely pension news and receive comments from the public.

The agency also offers an automated telephone system through with members and retirees may access their personal account information after entering their Social Security number and individual PIN.

2013 Roll Call of the Systems

Massachusetts State Employees' Retirement System

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Paula Daddona	**Communications & Outreach Manager**	**(617) 367-9333 x345**	**pdaddona@tre.state.ma.us**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
87,175	**55,383**	**4,067**	**70**	**$43,517,498 (Actuarial Value as of 1/1/13)**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

We provide a retirement planning seminar series exclusively for Massachusetts State Employees called SMART Retirement & Beyond. They are held in the evening at various state community colleges. We also publish and distribute a quarterly newsletter for active employees, a bi-annual newsletter for retirees and a Benefit Guide for employees in the system.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

N/A

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We interact with our members via our website, www.mass.gov/treasury/retirement/state-board-of-retire/, Facebook and Twitter.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We are in the process of developing a member's self-service website and expect to launch it in 2014.

NPEA
National Pension
Education Association

Massachusetts Teachers' Retirement System

MTRS
MASSACHUSETTS TEACHERS'
RETIREMENT SYSTEM

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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
86,000	58,000	20,000	80 FT, 16 PT/consultants	$22B

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

The MTRS remains committed to educating our members about the retirement plan, as well as providing active and retired members with educational opportunities addressing financial and life issues related to retirement. To that end, the MTRS provides programs for members at various life stages:

- *Your MTRS Benefits* – for members at any stage - 2-hour program, held at various locations across the Commonwealth, focuses on retirement formulas, creditable service issues, Social Security offsets and other post-retirement issues.
- *The Next Chapter* – for members 5-15 years from retirement - comprehensive, all-day preretirement planning program including MTRS benefits, financial planning, estate planning, and the transition to retirement. The program features speakers who are experts in their field.
- This is probably our most innovative seminar because it helps the member to understand everything that goes into their retirement, and financial security.
- *Ready for Retirement* – for members within one year of retirement - 2-hour, after-work program for our soon-to-be retirees. During this nuts-and-bolts seminar, members learn exactly what to do—and expect—as they go through the retirement process.
- *Retirement U* – for retired members - half-day program covering various topics such as estate planning, financial tips for retirees, fraud prevention, health issues, and resources to help retirees maximize their retirement years financially and personally.
- **Constituent group presentations** – we provide programs tailored to the needs of various groups, including superintendents, vocational educators, school business officials, etc.

Retirement Counseling - held for 12-15 members at a time, every other week, in both MTRS offices. We cover the MTRS benefits with the group and then provide each participant with an individual estimate

Legislation - Briefly describe recently passed or currently pending legislation relating to plan changes or implementation of multiple tier benefits in your system.

Effective April 2, 2012 our legislature passed another significant pension reform law which created a new benefit tier for members who enter the retirement system on or after 4/2/2012. It increased the minimum retirement age from 55 to 60, and repealed the ability for members to receive a reduced benefit with 20 years of service at any age. Under the new tier, new members will be subject to reduced age factors, and a five year salary average instead of a three year salary average. After 30 years of service, the employee contribution rate for members under the new tier will decrease from 11% to 8%. This latest pension reform also doubled the interest rate, from 4.125% to 8.25%, charged on most service purchases for all members of the MTRS, not just new members. This increase went into effect on 4/2/2013, and as a result, we have experienced a 500% increase in the number of service purchase applications.

Section 3: *Technology* - Please describe any technology projects that your system is undertaking or considering.

On September 3, 2013, we went live with the third phase of a new integrated pension administration system. Vitech is the solution provider, and with L.R. Wechsler is our oversight project manager. We completed backfile conversion and went live with the imaging component (phase 1) of Vitech's V3 system in January 2010. In July 2010, we rolled out web-based employer reporting to our 420 employers (phase 2). Phase 3, includes all the remaining system functionality (e.g., benefits calculations, all disbursements, adjustments, all financials, reports, service purchases, estimates, member self-service, etc.).   The most recent pension reform, which was passed after our design work was completed on phase three, has necessitated some modifications to accommodate the new benefit tier. So, we'll be starting design work on phase 4 later this fall.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

2013 Roll Call of the Systems

**MIDDLESEX COUNTY
RETIREMENT SYSTEM**

Benefits Contact	Title	Phone #	Email Address
JAQUELINE WILLIAMS	**DIRECTOR**	**978-439-3007**	**JWILLIAMS@MIDDLESEXRETIREMENT.ORG**
Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
STACEY CRAIG	**SR. BENEFITS COUNSELOR**	**978-439-3017**	**SCRAIG@MIDDLESEXRETIREMENT.ORG**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
9000	**5000**	**3000**	**18**	**$900M**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Member Seminars – Advisory Council Meetings – Boards of Selectman/Finance Committee Meetings

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Three waves of pension reform culminating in benefit reforms for new members hired after 04/02/12 which have increased normal retirement age, will use a 5 year salary averaging, and will reduce age factors.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We issue a semi-annual newsletter and news flashes as required. We are enhancing our website.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We are completely renovating our existing website from static to interactive and anticipate the use of social media, webinars and other educational tools. We will rotate the location of our board meetings to allow more attendance.

NPEA
National Pension
Education Association

**Municipal Employees' Retirement
System of Michigan (MERS)**

MERS
Municipal Employees' Retirement System

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Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Erin Boertman	Employer Services Director	517.703.9030	eboertman@mersofmich.com

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
97,746	33,351	16,385	130	$7,947,515,397

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

This year we launched two different regional seminars for our employer members and participants called, "Morning Breaks with MERS" and "Pizza & Planning." These seminars are held quarterly in each of our regions. They rotate locations within the region. We work with our member municipalities to host the meetings, which gives us the opportunity to keep our costs low and as employers host these events they become more engaged with the member education events.

We designed "Morning Breaks with MERS" to be a no cost, hour-long meeting where we provide the information and the coffee. The employers are able to meet face-to-face with their Regional Manager and other key MERS staff to learn about current and relevant topics that they need to know in order to:
- Do their job correctly
- Make informed decisions on their MERS plans
- Communicate new information and plan changes to board members and trustees
- Connect with their peers about current retirement trends or legislative topics

"Pizza & Planning" is offered after work hours to provide our participants with a way to connect face-to-face with MERS staff to better understand their retirement plan and to assist them in planning for retirement. Meetings are designed to show attendees the benefits of planning for retirement and will provide them with the tools to create a retirement roadmap. The meetings are provided at no-cost to the participant, we just ask them to bring their questions and we bring the pizza.

The Municipal Employees' Retirement System (MERS) of Michigan was a part of state government until 1996, when we became independent. MERS is a voluntary, statewide nonprofit organization serving 800 municipalities and their nearly 100,000 employees.

The following three Acts were passed in 2012 and have significant impact on municipal governance

PA 329 of 2012: Legislation that would allow public entities a window (until the end of 2014) to apply to the Department of Treasury for approval of offering bonds to pay their unfunded pension liability, their unfunded OPEB liabilities or both.

PA 347 of 2012: Amended PA 314 the Public Pension Investment Act to allow additional investment in real estate and "alternative investments" including derivatives, private equity and global securities. The bill also established limits on pension board expense for travel and education and created limits on contributions that could be made by persons retained to provide services to a pension fund.

PA 436 of 2012: Legislation that reestablished the ability for the State Treasurer to appoint an Emergency Financial Manager for local governmental units and school districts that have met the criteria and have been found to be in a state of financial distress. The bill replaces PA 4 of 2011 that was repealed by referendum during the November 2012 election. PA 436 grants broad administrational powers to the Emergency Manager including the power to take over operation of a pension system and / or replace pension board trustees if the pension system is not at least 80% funded.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We're leveraging technology to improve our communication with our members. We worked on two projects over the last year: a redesign of our website and our intranet site. We used member and participant feedback to help us redesign our website. We used scenario-based navigation and a simpler design to make the site user-friendly. We have also implemented recordkeeping enhancements, which have resulted in improvements to the design and functionality of our employer and participant portals. Our intranet site also received an overhaul to improve its functionality and promote collaboration.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

One of the goals in our three-year strategic plan is to "meet retirement needs for participants by providing retirement programs that are easy to understand, use and integrate with retirement planning." As a result of this initiative MERS is developing systems, tools, and other resources to provide retirement readiness for our participants and help them achieve a sustainable retirement income.

![NPEA National Pension Education Association]

| Minnesota State Retirement System | MSRS Minnesota State Retirement System Your Foundation for Retirement |

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	**Title**	**Phone #**	**Email Address**
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
55,000	36,000	25,000	110	$9 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

We offer Mid-Career and Pre-retirement planning seminars. Our field reps also attend benefit fairs and attend new employee orientations whenever possible.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Legislation was enacted to improve the funding of two of the plans MSRS administers – Judges Plan and State Patrol Plan. The changes were supported by the various stakeholders.

For the Judges Plan, employee contribution rates were increased by 1% and employer contribution rates increased by 2%. Cost of living adjustments for current and future retirees were lowered from 2% to 1.75% until the plan reaches a 70% funding level. The retirement formula for newly elected or appointed judges was lowered to 2.5% for each year of service (current judges receive 3.2% per year of service with a cap of 76.8% of high five salary).

For the State Patrol Plan, employee contribution rates were increased by 2% and employer contributions increased by 3% (phased in over four years). Cost of living adjustments were lowered from 1.5% to 1% until the plan reaches an 85% funding level, and early retirement penalties were increased starting July 1, 2015.

New early retirement factors for members covered by the MSRS General Employees Retirement Plan will begin July 1, 2014. This change means lower benefits for members who retire before full retirement age, which is age 66 (or age 65 if hired before July 1, 1989).

To lessen the impact on retirees, the new factors will be phased in over three years, with full implementation in 2017.

Here is an example of how the phase in will affect the benefit: Let's assume a member is retiring at age
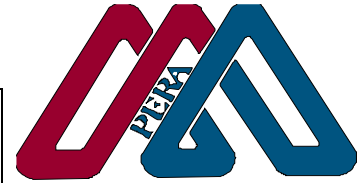
62. Currently their benefit would be reduced from $2,000 to $1,551. Using the new early retirement factors, their benefit would be reduced to $1,518 for those who retire in July 2015; $1486 in July 2016; and $1,458 in July 2017. Keep in mind, the difference in benefit is most significant at earlier ages.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We have begun surveying our recent retirees through Cobalt Community Research. We do not currently use any social media, chats or webinars.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We are currently working on creating videos to add to our website. These videos will educate our members on the retirement process and how to apply for their benefit.

NPEA National Pension Education Association

Public Employees Retirement Association of Minnesota

Benefits Contact	**Title**	**Phone #**	**Email Address**
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Linda L. Habel	**Director Communications & Education**	**651.355.0024**	**Linda.habel@mnpera.org**

# of Active Members	**# of Retired Members**	**# of Inactive Members**	**Staff Size**	**Assets ($)**
154,000	**90,000**	**48,000**	**100**	**$20.5 Billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

PERA offers all day preretirement workshops, as well as 45 – 60 minute group and individual retirement counseling to our members. PERA has two satellite offices with 2 employees in each location – Duluth and Mankato.

The group counseling interest for employers has increased, and we continue to struggle with our group counseling in the St. Paul office. We have expanded the group counseling to one evening a month and attendance has improved for this program.

We also provide informational meetings upon request, catered to whatever the needs are for that group. Our website includes a wealth of information about our retirement plans and retirement in general.

PERA sends a personal benefit statement to its active and deferred members the week of his or her birthday. At times, we will include a single sheet flyer along with the personal benefit statement to advertise or promote something at PERA.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

2013 included major changes to our Police & Fire Plan, placing it on the road to sustainability. Changes include an increased reduction for early retirement (still not an actuarial equivalent), a delay in post-retirement increases and a reduction in their size until the plan achieves 90% funding. For new hires, there will be a 99% cap on benefits and 10 year vesting (20 years to be fully vested).

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

PERA has a robust website with a member portal called MY PERA. The system ties in with our database and calculators to provide members with custom estimates that are as accurate as in-house calculations. The system also provides retirees with the ability to change tax withholding and direct deposit on line. We developed a new webpage called a Do-It-Yourself Retirement Tool Kit that has everything needed to study and apply for retirement. The page incorporates text, videos and an electronic application and worksheet.

Our Facebook page continues to get more "likes" as we go along. We try to post something new every week.

We continue to improve our calculator and next up is the automation of estimates, which we hope will eliminate up to 50% of the file work currently done manually.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

There are a team of employees working on an on-line knowledge system which was named the PERAk.e.e.t. (Public Employees Retirement Association – knowledge, education, experience and training). We are using our intranet site for this new initiative. It is early in the stage, so not much to report yet.

We are also working on sharing data with our sister systems – Minnesota State Retirement System (MSRS) and Teachers Retirement Association (TRA). Roughly 35% of our retirement calculations have combined service with either MSRS or TRA. By sharing the data we hope to decrease the amount of time it takes to complete calculations with combined service – which currently could take up to 3 months. The data sharing consists of the three systems providing information electronically including high five salary, service credit, and other data needed to complete calculations.

St. Paul Teachers' Retirement Fund Association

Benefits Contact	Title	Phone #	Email Address
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Communications Contact	**Title**	**Phone #**	**Email Address**
Nancy Langer	Member Services	651-642-2550	nlanger@sptrfa.org
Member Education Contact	**Title**	**Phone #**	**Email Address**
Nancy Langer	Member Services	651-642-2550	nlanger@sptrfa.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
3880	3292	3260	7	$930,000,000

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Individual member counseling, quarterly newsletters and school district pre-retirement meetings.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Early retirement factors and employee & employer contribution increases.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Twitter and static website. Future webinars.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Pension administration system.

**Minnesota
Teachers Retirement Association**

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Jeff Altringer	**Retirement Services Director**	**651-282-9939**	**jaltringer@minnesotatra.org**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
77,000	**55,000**	**40,000**	**85**	**$18 Billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

TRA offers several methods for members to communicate with us to learn about their retirement. This includes group workshops, individual retirement counseling, online webinars and periodic newsletters. Additionally, our Contact Center provides phone counseling, live chats, and e-mail responses. TRA is also active on Twitter and Facebook.

The TRA website (www.minnesotatra.org) contains up-to-date information on timely news issues, a library of short videos on a variety of topics, annual reports, fund facts, forms, applications and other publications.

MyTRA account online provides personalized benefit estimates, payment detail and history, and other account information, in addition to the ability to schedule appointments for group or individual sessions.

Online webinars are still in the initial phase of use; we are excited for the possibility this format offers to connect remotely for live sessions with our members.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

2013 legislative session:
- Changes to early retirement reduction factors for Tier 2 members (hired post 7/1/89). More significant reductions for ages 55 to 62, phased in over 5 years starting 7/1/15. Also a benefit improvement for age 62 plus 30 years of service.
- Mandated to study consolidation of 2 smaller city teacher pension funds into statewide TRA system.
- Minnesota passed a same-sex marriage law; TRA reviewed and updated forms and publications. Minimal financial impact to fund; same-sex surviving spouse is now eligible for survivor benefits when member dies before starting retirement benefits.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Self-service website (*MyTRA Account*)
Main Website: general information, forms, publications, & news updates
Group webinars (WebEx)
Remote one-on-one counseling (WebEx)
Social media – Facebook & Twitter
Online chats with retirement counselors
Recorded web videos
Email

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

A vision for member education to become more proactive rather than reactive. We are trying to establish more outreach to employers.

Additionally, we are continually trying to find ways to interact with younger members- during their career, rather than right before retirement.

Group retirement workshops via an interactive webinar using WebEx are being utilized for remote counseling.

2013 Roll Call of the Systems

NPEA
National Pension
Education Association

Public Employees' Retirement System of Mississippi (PERS)

PERS
of MISSISSIPPI

Benefits Contact	Title	Phone #	Email Address
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Amy Marquez	Prog. Adm. Customer Srvc.	(601) 359-2262	amarquez@pers.ms.gov

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
160,805	92,977	127,894	160	$22.2 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

While our vision is to work toward innovating our service offerings with online enhancements (account access, videos, web conferencing), right now PERS' well-established educational programs are offered in a traditional format, which works well for the System and our members. Our programs are:

1. **Pre-Retirement Full-Day Seminars** are held throughout Mississippi and provide members with information on a range of topics.

2. **PERS Focus Sessions** are small group sessions conducted bi-weekly at PERS and provide comprehensive information on the retirement process, including available benefits and options.

3. **PERS on the Move** is a two-hour program held at employer work sites and provides information on available benefits and options.

4. **PERS Employer Training** is held annually during the summer months to provide information to personnel responsible for the administration of benefits and the reporting of wage information.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

House Bill 369 (Regular Session 2013) prohibits employees in charter schools from participating in PERS, but allows employees in charter schools to participate in retirement and other benefits programs made available by their employer.

House Bill 990 (Regular Session 2013) amended Miss. Code Ann. § 25-11-121 to clarify language to be consistent with how the portfolio is managed today and to more accurately describe the manner in which certain functions are handled and to expand the investment options; primarily to allow our international managers to use currency as an investment and to ensure the statute conforms to PERS' current investment strategies.

House Bill 1015 (Regular Session 2013) amended Miss. Code Ann. § 63-1-46 to increase the driver's license reinstatement fee and to provide that $25 of the increased fee shall be paid to PERS to provide additional funding for the Mississippi Highway Safety Patrol Retirement System (MHSPRS).

House Bill 1174 (Regular Session 2013) amended Miss. Code Ann. § 25-11-103(k) to prospectively exclude the value of maintenance (employer-provided housing, utilities, meals) from earned compensation and to grandfather those who have maintenance reported to PERS as earned compensation as of June 30, 2013; to clarify that employer-paid health and life insurance premiums for an employee are not earned compensation, whether taxable or nontaxable to the employee; to prospectively exclude performance-based incentive payments from earned compensation; and to clarify that in-kind benefits are not reportable to PERS as earned compensation.

Senate Bill 2395 (Regular Session 2013) amended Miss. Code Ann. § 37-21-51 to provide that a teacher, assistant teacher, or other employee whose salary and fringe benefits are paid from state funds under the Early Learning Collaborative Act of 2013 shall only be classified as a state or local school district employee eligible for state health insurance benefits or membership in PERS if the person's employer is already an agency or instrumentality of the state, such as a school district, and the employee would be eligible for such benefits in the normal course of business.

Senate Bill 2405 (Regular Session 2013) amended Miss. Code Ann. §§ 25-11-106, 25-11-123, and 25-11-125 to authorize county boards of supervisors at their discretion to pay to PERS the required employer contributions on the net fee income for PERS-covered constables.

Website: As we move forward with our new line of business (scheduled to launch in 2014), we realized the need to update our agency's website. Over the past 12 months, we have worked to streamline and reorganize information on our website in preparation for a major redesign project. The redesign project began in May and the new site is scheduled to launch October 1. The redesign focuses on improved navigation of the site by offering three distinct areas for related parties (employers, members and retirees). Also in the past 12 months, we have created a private microsite for our Board of Trustees. The goal of the site is to share information faster with trustees and eventually minimize the need for printing volumes of material for the board. The private Board website and the newly designed agency website will both use SharePoint for content management. This moves control of content updates from our technology department to our communications department. The new websites will both be hosted on a secure server with the state instead of PERS' own secure servers that host all of the agency's member data. This move to the ITS servers further strengthens the security of our protected member data.

Pension System: Our line-of-business system is a combination of client/server and web-based applications that facilitate the management of all member, retiree, and employer data. An assortment of Microsoft products are used for the operating systems, web servers, and database servers across separate environments for development, test, and production. The programming code for our pension administration application is a language that is no longer supported by the developer. The current web-based system that allows employers to report data to PERS, and members to register for seminars, is based on the Adobe ColdFusion platform.

Pension System Project (aka, "Mission Possible"): In September 2010, PERS kicked off a four-year project with Sierra Systems (formerly CedarCrestone) to implement a fully integrated Oracle-based solution replacing our pension administration system, electronic content management (ECM), financial accounting and reporting systems. We are currently 36 months into this project. The solution will be accessible via a web browser and will feature Internet self-service access for employers, members, and retirees. PERS is expecting to enter into user acceptance testing (UAT) in August 2013. Sierra Systems is planning on four to six months of UAT before we go live with our new pension system in the first quarter of 2014.

Datacenter: Within our datacenter, we have standardized on HP hardware for our server, storage and backup requirements. The network infrastructure is comprised of switch, firewall, and load balancer equipment from Cisco Systems. VMware vSphere is our virtualization platform, and we have virtualized the majority of our older servers over the past three years. APC battery backup system equipment is used for our rack, power, and environment monitoring systems.

Forms: After completing the redesign of all forms to improve efficiency and accuracy in both completing and processing, we created interactive versions of all online forms to better serve our customers and improve staff workflow.

Retirement Guides: PERS has created five guides to help members and employers better navigate the retirement process: The PERS New Member Guide, The PERS Pre-Retirement Guide, The PERS Service Retirement Guide, The PERS Disability Retirement Guide, and The PERS Survivor Retirement Guide. These guides, which can be downloaded from www.pers.state.ms.us, provide details about the forms used in each retirement process and give a what-to-expect overview to applicants going through each retirement process.

Digital Employer Newsletter: We have changed the format of our employer newsletter from a printed document to a digital document. Since November 2010, we have encouraged our employers to sign up for e-mailed updates from PERS with the long-range plan of eliminating the printed edition of the newsletter. The last printed edition was mailed the first week of October 2013.

PDF Data: In order to reduce costs and to increase productivity, efforts are being made to store all data in an electronic format that is searchable and easier for the user to access. In 2013, we completed converting approximately six million microfilmed images to a searchable PDF format, which provides staff the ability to access this information from their desktop. Maintenance and storage costs associated with microfilm have been eliminated and the integrity of the data has been preserved.

Retirement Education Restructure: To optimize use of the resources designated to retirement education program, we restructured our retirement education for employer convenience. For many years, we utilized four field representatives in a road-based capacity to serve our employers. Employers are now able to schedule on-site visits from PERS to best suit their organization's needs and convenience. Our field representatives are available by appointment to accommodate each employer's schedule. We provide employer's staff on-site presentations about retirement procedures, use of forms, and the effect of legislation on retirement law, policy, and regulations. One-on-one sessions are also provided as needed. The field representatives were integrated into the daily operation of our Customer Service Center, thereby enabling us to serve our members more effectively and efficiently, both internally and externally.

MoDOT & Patrol Employees' Retirement System (MPERS)

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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
7,287	6,215	2,148	15	$1.72 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

MPERS offers two member education programs:

1. Pre-Retirement Seminar for members within 5 years of retirement
   - A personal invitation is mailed to eligible members located in close proximity to the seminar location. About 80% of the invited members attend the seminar.
   - Each attendee receives a comprehensive workbook of information (instead of copies of slides).
2. Benefit Basics for new employees and those wanting to learn more about their MPERS benefits
   - Offered on an ad-hoc basis as requested by employers.
   - Great opportunity to explain the value of the member's benefit and being member of a defined benefit plan. Each attendee receives a comprehensive workbook of information.
3. One-on-one counseling at employer location *(new for FY2013)*
   - Offered on an ad-hoc basis as requested by employers.
   - Minimum number of appointments required to justify travel costs.

Members can access their personal benefit information online 24/7. By logging in to MPERS' Secure Member Access, they can run benefit estimates, register for Pre-Retirement Seminars, apply for retirement, etc. All publications and forms are also available online.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

There was no significant legislation affecting our benefit provisions this year.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

MPERS is in the early stages of moving toward electronic communications as much as possible for actives and retirees. We keep adding more and more features and capabilities to our secure member website.

Our employers, MoDOT and Highway Patrol, have teleconferencing capability in each district and troop. We recently installed the equipment in our board room. This will give us another means of counseling members, while minimizing travel and staff time out of the office.

We are on Facebook and Twitter, but not utilizing them enough to be effective.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

In July 2013, MPERS started sending Retiree Benefit Statements. The statement will be sent each year when the retiree receives a COLA. The statement will include personal information such as a breakdown of the retiree's monthly benefit payment, elections made at retirement, designated beneficiaries, etc. It will also include useful general information related to returning to state employment, how the final benefit payment will be handled when the retiree dies, death of the retiree's spouse, divorce/marriage after retirement, etc.

MPERS recently installed teleconferencing equipment. Our employers, MoDOT and Highway Patrol, already have the capability in their respective districts and troops. This will provide an economical means of conducting new employee orientation, single topic instructional sessions such as how to complete retirement paperwork, and possibly human resources training regarding benefits.

NPEA
National Pension
Education Association

Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS)	

PSRS/PEERS
PUBLIC SCHOOL & EDUCATION EMPLOYEE
RETIREMENT SYSTEMS OF MISSOURI

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Stacie Verslues	Member Education Coordinator	800-392-6848 ext. 1024	sverslues@psrsmo.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
PSRS: 75,316 PEERS: 47,279	PSRS: 48,436 PEERS: 22,139	PSRS: 14,218 PEERS: 24,985	120	$33.5 Billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

New Member Orientation – an introduction to the benefits and advantages of our retirement plan including membership basics, vesting requirements, contributions, beneficiary designations, etc.

In-Service for Mid-Career Members – attendees receive a general overview of their PSRS/PEERS retirement benefits with a primary focus on aspects related to this point in their careers.

In-Service for Pre-Retirement Planning – an informational program for members that are within 10 years of retirement. This program provides members with the knowledge to make well-informed retirement decisions that will benefit them, their family and their financial security. Discussion includes advantages of a defined benefit plan, retirement eligibility and calculating benefits, purchasing and reinstating credit, etc.

Both In-Services are meeting requested through the school districts and held during professional development days.

Pre-Retirement Planning Seminars – designed for members planning to retire within the next five years, but all members are welcome to attend. Seminars include discussions regarding retirement eligibility, calculating benefits, purchasing and reinstating credit, retirement payment plans, COLAs, health insurance, working after retirement, etc.

Web Counseling Sessions – provide members face-to-face interaction with a retirement counselor from the convenience of any personal computer with internet access.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

New Law Makes 25-and-Out Provision Permanent; Extends PSRS 2.55% Benefit Factor through July 1, 2014

With the passage of this legislation, the provisions became effective on August 28, 2013 and are available to members retiring on or after September 1, 2013. The 25-and-Out provision allows PSRS and PEERS members to retire with reduced benefits at any age if they have at least 25 years of service and are not eligible for normal retirement. This provision was made permanent. The PSRS 2.55% benefit factor remains in effect through July 1, 2014 and is available to members who have 31 or more years of service. The normal benefit factor is 2.5%.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Pension System, Imaging and Workflow System Replacement – The completion of our new pension administration system, OASIS, is scheduled for Fall 2014. We are planning to go live with employer reporting in January 2014. As part of the Pension System project, we have elected to replace our existing imaging system, NetFYI. We will be integrating our new imaging system, FileNet, with our new pension system vendor. The project also includes the completion of a self-service website for members.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

PSRS/PEERS Website – A review of information and presentation of information found on the PSRS/PEERS website was conducted. We are currently making updates that allow us to provide information to members and employers in a manner that is more user-friendly. Updates include revised presentation of content and implementation of responsive web design in order to keep up with the growing use of mobile devices. We are also beginning to do research into a website content management system.

Webinars – researching best practices for educating members through the use of pre-recorded and live webinars.

Missouri State Employees' Retirement System

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Pam Palmquist	Manager	573-632-6139	pamp@mosers.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
51,037	35,367*	18,670**	77	$8,082,512,187

*not including survivors
**vested
All numbers as of 6/30/2013

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

PreRetirement Planning: in-person group seminars (for members within about five years of retirement) and customized on campus for college/university members (also in webinar format, usually with segments on Social Security, health insurance, and the state 457 plan)

Money Matters: in-person group workshops (for early- to mid-career vested members)

Special Requests: customized content on location for other groups in person

Webinars*: customized content (such as the cost of retirement) for specific audiences

Web: Rumor Central feature, videos on specific content, "chat" with benefit counselor, blog, etc.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

None. The "clean up" bill contained provisions that made minor tweaks to how MOSERS administers benefits but the benefits did not change in FY13.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

MOSERS developed internally and is phasing in a system that allows members to retire online. Phase 1 (step 1 the Retirement Application) was just rolled out in September. Phase 2 (allowing members to complete Step 2 the Retirement Election on paper but with electronic intervention) and Phase 3 (allowing members to complete Step 2 entirely online) are being developed for future availability.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Strategic Planning continues, including a complete reorganization of MOSERS' operations. Investments staff were relocated to another facility for space reasons. Many of the remaining (operations) staff are also being relocated within the existing facility and concurrently with building modifications (carpet, paint, etc.).

In calendar year 2014, MOSERS intends to continue PreRetirement Planning education programs as in the past. MOSERS also plans to offer Money Matters programs (with the same content) on a different scheduling arrangement. Various departmental HR staff members are invited to coordinate with MOSERS to provide personal finance content to their employees on site at their work location, instead of MOSERS scheduling sessions at specific geographic locations and inviting employees. For 2015, MOSERS is reviewing options to develop other platforms for disseminating personal finance information (such as videos, webinars, hand-held applications, etc.), to "advance the financial security of MOSERS members."

2013 Roll Call of the Systems

New Hampshire Retirement System

NHRS
New Hampshire Retirement System

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Marty Karlon	Public Information Officer	603-410-3594	Marty.karlon@nhrs.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
48,625	28,454	8,423	62	$6.5B

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

NHRS offers retirement education sessions throughout the state to police and fire members who are not yet retired. During these general information programs, members of all ages and in various stages of their career will be provided with information about NHRS benefits, including an overview of NHRS as a defined benefit plan; service, disability, and vested deferred retirement; pre-retirement and post-retirement death benefits; and other important aspects of NHRS retirement benefits. Please note that personalized account information, pension estimates, and information about retiree health insurance are not offered during these sessions.

NHRS also offers narrated PowerPoint versions of these education sessions online via www.nhrs.org.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

No significant legislation enacted in 2013.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We offer webinars and narrated PowerPoint presentations.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

1. NHRS created a tri-fold, glossy "fact sheet." The document is provided annually to all members of the NH Legislature, and is distributed at member education sessions and other NHRS events.
See, http://www.nhrs.org/documents/NHRS_Fact_Sheet.pdf

2. In an effort to inform stakeholders and other interested parties, the retirement system launched "NHRS … Now You Know," a series of issue briefs designed to provide straight talk about some of the major topics concerning the retirement system. See, http://www.nhrs.org/News/HotTopics.aspx

3. We are in the processes of a website redesign, which we hope to go live on by June 30, 2014.

4. We are in the processes of putting retirement applications online, replacing the triplicate paper forms we use now.

![NPEA National Pension Education Association logo]

North Dakota Public Employees Retirement System

Benefits Contact	Title	Phone #	Email Address
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Communications Contact	Title	Phone #	Email Address
Same			
Member Education Contact	Title	Phone #	Email Address
Same			

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
28,736	**9186**	**7,888**	**32**	**$2 Billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

New Employer Group
These meetings are geared to provide benefit plan information to employers and employees on programs available through NDPERS. This includes eligibility, contribution costs and premiums, participation requirements, laws and regulations.

Pre-Retirement Education Programs (PREP)
This seminar is intended to be pre-retirement education geared to assisting long-term employees and spouses in planning for a successful life after leaving state employment. NDPERS also has a webcast of this program.

Onsite Benefit Counseling Services (OBCS)
Onsite individual benefit counseling sessions for members participating in the NDPERS Defined Benefit Retirement Plan.

Portability Enhancement Provision (PEP)
Educational sessions designed to encourage participants to start a deferred compensation plan to supplement retirement income and to add cash value to a participant's existing NDPERS Defined Benefit Retirement Plan.

Authorized Agent Training
Training is to assist an agency's designated Authorized Agent with instructions and assistance on forms and procedures, rules and regulations, and other related areas.

Agency Intensive/Investment Education
These education sessions are designed to assist participants with investment education. The NDPERS defined contribution plan record keeper, TIAA-CREF, provides sessions.

Retirement Contribution increase for both the employer and the employee contribution were increased by 1% January 2013 and will again in January 2014.

2013 Legislation 2013:

- Revised definition of an eligible employee to comply with the ACA
- Allow political subdivisions to select health saving account options as of the high deductible health alternative
- Allow the retiree health insurance credit to be used towards any NDPERS insurance products
- Discontinuing Pre-Medicare health insurance to retirees contingent on the establishment of health care exchanges
- Increasing retirement contributions by 2% over a two year period
- Expand the Defined Contribution Plan as an alternative option to the Defined Benefit Plan to all State Employees, excludes Political Subdivisions

Section 3: *Technology* - Please describe any technology projects that your system is undertaking or considering.

Beginning January 2012, NDPERS rolled out full functionality to our payees. They have access to payment details, view 1099-R beneficiary details, retirement option details, perform on-line address changes & tax withholding changes. In process of allowing functionality to on-line direct deposit changes.

Beginning September 12, 2012, NDPERS rolled out full functionality to active members but restricted to 9 pilot employers for a 2 month period. NDPERS has rolled out to all active members excluding our State Agencies. Deployment to our State Agencies is depended on final implementation of InBound Files from the State PeopleSoft Payroll system that will loaded into PERSLink new hires, demographic changes, and employment changes/termination.

NDPERS active Member Self Service includes on-line plan enrollments, view and update demographic and dependent data, view plan information, and perform real-time Pension and Service purchase calculations.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

NDPERS selected a new third party vendor to process our Medical & Dependent Care reimbursement claims (currently processed "in-house").

In the process of developing a Mid-Career Retirement Planning Seminar. NDPERS is working with our Defined Contribution/Deferred Comp Vendor to assist with development of financial education materials.

NORTH DAKOTA
RETIREMENT AND
INVESTMENT OFFICE
Teacher Retirement

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Same as above			
Member Education Contact	**Title**	**Phone #**	**Email Address**
Same as above			

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
10,138	7,489	1,561	17	1.84 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

NDRIO offers the following member education programs:

1) Benefits Counseling – These are 30 minute appointments available to all members to discuss TFFR benefits and other personal retirement concerns. We send two counselors to twenty sites around the state. Most of the members are close to retirement if not retiring that year. We discuss what their benefit is, benefit options, health insurance, how to apply for benefits, etc. **This is our strongest program.**

2) Pre-Retirement Seminars – This is a six-hour pre-retirement planning program available to all members. Topics include: TFFR benefits, financial planning, estate planning, Social Security benefits, and health insurance. Most of the members attending are close to retirement, however, we would like to see more members who are younger also attend. Also a very strong program.

3) Retirement 101 – This program is put on by schools that have a mentoring program. All new teachers in that particular school are required to attend. So far, we have only been to 4 schools. General information about TFFR is given in this program.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Increase contribution rates for all active members by 4% July 1, 2014 shared equally between employer and employee. Changed the Rule of 85 to the Rule of 90 and be age 60. Changed the 6% reduction for early retirees to an 8% reduction. Required re-employed retirees to pay employee and employer contribution rates. Modified disability benefits to increase the disability vesting requirement from 1 year to 5 years and change the benefit calculation to using actual service credit earned instead of the 20 year minimum. FYI – NDTFFR does not directly benefit from oil revenues.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We are in the process of providing web service for our reporting employers. Out of 219 employers, we have 148 schools sending their report via the web.

Our goal is to provide web services to all of our members. That piece of our newest system is not done yet. Eventually, members will be able to look up their account balances, view their last annual benefit statement, view their account history, and calculate their benefit. On the retiree side, they will be able to look up their benefit amount and deductions. Hopefully, by the end of the school year, our members will be able to use this service.

No use of social media, chats, webinars, etc. as of yet.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We are hoping to introduce on-line Benefit Counseling Sessions for our members to access at their convenience.

Also, looking at re-structuring our Preretirement Seminars to include providing information on the Federal Health Insurance Exchanges and to drop the Social Security part of the program. With Social Security budget cuts, it is getting tough to get them to come and speak at our program.

2012 Roll Call of the Systems

Ohio Public Employees Retirement System

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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
348,235	190,621	467,298	580	$81,447,193,509

Section 1: Member Education - *Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?*

Mass Communication: Three times a year, OPERS publishes printed and electronic editions of newsletters custom-tailored to include retirement seminar listings, legislative news and health care/open enrollment information. Printed and electronic editions of newsletters for OPERS' 3,700 employers contain information designed to help them with reporting requirements and procedural changes.

Website: www.opers.org is a hub of information and education, as well as a portal to members' accounts. Members have access to an extensive amount of information on our system, as well as current updates on any pending legislation that might impact our members.

Face-to-Face Counseling: This method of education is highly encouraged and available through scheduled appointments and on a walk-in basis.

Phone Counseling: Members may call our 800 line to have questions answered and the same counseling provided as we do in person. For scheduled phone interviews, we utilize GoToMeeting to provide members with the same experience as if they were in our office.

In-person Member Education Seminars: Currently OPERS offers seven different member education seminars geared toward specific career segments and decisions a member needs to make. These face-to-face member communications consist largely of group seminars as well as Education Fairs and Town Halls that are sponsored and delivered by OPERS associates. Employers/Associations call upon us to attend and present group seminars, employer benefit fairs and access to resource tables sponsored by employers/associations but delivered by OPERS. In addition to group education we still recognize the importance of one-on-one counseling which is always encouraged and made available for members to take advantage of by coming into our office.

Webinars: OPERS presents its in-person presentations as webinars each week. These are live, interactive presentations in which members can type in their questions and comments throughout the presentation, then have the ability to verbally ask questions at the conclusion of the presentation.

On-line Recorded Presentations: Currently OPERS has over 20 different recorded presentations that are housed on its website and are available to members 24 hours a day, 7 days a week to view.

Almost three years following OPERS' recommendation to the Ohio Retirement Study Council, the legislative redesign package was unanimously passed by the Ohio General Assembly. The pension legislation consisted primarily of the OPERS' Board's recommendations which were designed to meet the following objectives: a) eliminating subsidization of select pension benefits; b) addressing the fact that members are living longer; and c) strengthening the pension funding to allow OPERS to fund health care.

OPERS mapped out a comprehensive communications/legislative strategy at the beginning of 2012. A prerequisite for bill introduction and ultimate passage was to garner overwhelming stakeholder support, which was accomplished. With few exceptions, stakeholders supported OPERS-recommended pension changes, and subsequently, the legislation closely followed the OPERS recommendations. The pension changes are intended to keep OPERS' programs strong in the face of many challenges, including longer life spans, an increase in the number of retirees and rising health care costs. These initiatives will preserve OPERS members' retirement security, as the initiatives directly affected active members within the system at varying levels.

In September 2012, the Ohio General Assembly unanimously approved the pension legislation, Substitute Senate Bill 343, which became effective January 7, 2013 (with a few provisions taking effect at a later date).

Under the new law:
- OPERS implemented a minimum retirement age for eligibility. The legislature adopted OPERS' recommended three-tier transition plan for members who are at various stages in their careers. Those who are closest to retirement can expect the least reduction in their benefit level. Those farther away from retirement eligibility are afforded more time to plan for the changes implemented in Sub. S.B. 343. The changes include:
- Benefit Formula – Maintain the current 2.2 percent x Final Average Salary (FAS) but increase the time frame that the multiplier increases to 2.5 percent from 30 years of service to 35 years.
- Final Average Salary (FAS) – Change the FAS calculation from the three highest calendar years of earnings to the five highest calendar years of earnings.
- Cost of Living Adjustment (COLA) – Replace the current 3 percent simple COLA with a simple COLA equal to the change in the Consumer Price Index (CPI-W) up to 3 percent, with a five year transition plan. This change would not apply to current OPERS retirees.
- Age and Service Reduction Factors – Those who retire earlier would be subject to a benefit that would be reduced to account for living longer in retirement. The reduction would be based on an actuarial analysis.

Other OPERS Board-recommended changes, most of which took effect January 7, 2013, include: Eliminating the subsidization of service purchase credit and making such purchases actuarial neutral; increasing the minimal earnable salary eligibility for service credit from $250 to $600 with an index that is tied to local officials' statutory increases (takes effect January 1, 2014); granting Board authority to establish the mitigating rate, the refund match and the Med B reimbursement rate; and making disability program changes.

In 2012, the Governmental Accounting Standards Board (GASB) finalized new pronouncements for pension accounting and financial reporting. These required changes are significant for OPERS given we are a cost sharing multiple employer system with over 3,700 employers of various sizes and varying year-ends.

Section 3: *Technology - Please describe any technology projects that your system is undertaking or considering.*

Since the OPERS social media program began in March 2011, numbers have grown steadily in; interacting with active and retired members. Our Communications Department posts regularly to Facebook, Twitter and our own PERSpective blog. These sites are used to provide insight on a wide array of topics ranging from benefit and health care notices to national retirement and investment trends. Electronic surveys are also used to gather information from our active and retired members, and from employer groups regarding our communication efforts. The data collected from these surveys helps us understand the needs and wants of our membership and to deliver more targeted information in future media releases. Social media have proven to be effective channels to keep members, retirees, stakeholder groups and news media informed of important issues and changes that matter to them. We are also using it extensively to explain changes to our health care program taking effect in 2015.

Our communication program goals remain the same. We want to strengthen our partnership with members, provide details on important changes to health care, offer a method for two-way dialog with members, establish a platform for pension education and quickly reach out for call-to-action.

Facebook: Members can friend OPERS to receive updates via Facebook. People who have "liked" us on our Facebook page now number more than 5,870 and are growing each month. Demographics continue to show that almost two out of three visitors to our Facebook page are women 55 and older.

Twitter: Followers on Twitter have grown to more than 800, and Tweets have increased to more than 300.

OPERS Blog: The OPERS blog, PERSpective, is a forum to update OPERS members and retirees and receive their feedback. To date, the blog has logged more than 933,000 total views with an average monthly view last year of 66,000. More than 140 blog posts have been published

GoToWebinar: Our Education Department utilizes the Citrix company online collaboration tool GoToWebinar to conduct multiple daily webinars to active and retired members.

Brainshark: Brainshark is a product used to develop online videos from voice enhanced PowerPoint presentations.

GoToMeeting: Our counselors use the Citrix company online collaboration tool, GoToMeeting, which allows members to view a counselor's computer screen from their personal computer. This is particularly useful to those who cannot travel, but still benefit from the assistance of a personal consultation.

Data from both GoToWebinar and Brainshark is gathered from poll questions, surveys and attendance reports to adjust ongoing education and to create new education to address specific needs.

Personal Member Accounts: Members have online access to their account through a portal on the OPERS website that they can utilize at their convenience. This online account allows members to do such things as: update their address, change/update beneficiaries, run retirement estimates, run service purchase estimates and apply for retirement .

Section 4: *New Initiatives - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.*

Milestone 2015: OPERS recognizes a unique subset in its membership who will be eligible to retire with access to OPERS health care in 2014, but will be ineligible for health care if they retire in 2015. In response, OPERS is creating presentations targeted specifically for this audience. They will be offered in-person, live on the web, and in recorded versions.

DC Quarterly Updates: Membership in the OPERS DC plans has risen to over 20,000 participants with over $925 M assets under management. In response, OPERS has begun airing live, quarterly webinars targeted for this audience. Content for three of the webinars remains constant while the fourth is updated each quarter to reflect recent events such as changes in legislation, investment options, or plan rules.

Member Education Expansion: The OPERS team continues to expand educational offerings. Online videos will continue to be produced and possibly lead to the development of an online video library.

We are beginning to create short, 15-20 minute webinars that will cover topics such as, how to earn service credit, how to purchase service credit, how to read annual statements, how to read 1099s, tax changes, saving for retirement and more.

Handheld Tablets: We are researching these tools while presenting at in-person seminars. Pointing and highlighter features, as well as the option to manipulate slides of a presentation at the fingertips of our educators, assists in delivering a more impactful messaging

Pension and Health Care Planning Tool: This tool will be accessible online and will enable members pondering retirement to determine the effects of retiring now or working longer and the impact it has on the pension benefit and health care coverage.

**State Teachers Retirement
System of Ohio**

Benefits Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
198,427	**149,270**	**135,988**	**577**	**68.0 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

STRS Ohio offers programs designed for different stages of a member's career. In addition, since we provide health care benefits, STRS Ohio offers health care meetings along with pension and retirement programs. In recent years, STRS Ohio has made greater use of webinars and on-demand video presentations.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Pension reform passed in Ohio and became effective January 2013. The reform will move STRS Ohio from a 30 years and out at any age to 35 years of service and age 60. The new eligibility will phase in from August 2015 to August 2026 with eligibility changing every other year. For example, the eligibility for unreduced benefits will be 31 years and any age from August 2015 to July 2017, the 32 years from August 2017 to July 2019 and so on. STRS Ohio is also moving to require member to pay 100% of the additional liability for most types of service credit.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

STRS Ohio has a self-service website that allows members to view information in their records and to apply for retirement, schedule appointments, calculate retirement estimates and change address. In October 2013, we will begin allowing members to change their tax withholding amount and direct deposit bank. We provide webinars but do not currently use social media sites.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

STRS Ohio enhanced the TeleConference method to use LiveLook so that members can view retirement estimates in real time during the TeleConference. This streamlined the process for STRS Ohio staff and provides better service to members who don't want to attend a counseling session at one of our field counseling sites or at the Columbus office. We will continue to enhance our website so that more business can be conducted via the internet.

NPEA
National Pension
Education Association

**Oklahoma Public Employees
Retirement System**

OPERS
OKLAHOMA

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Patrick Lane			

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
42,000	31,000	6,000	55	$7.4 bil.

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

OPERS offers the following seminars to our members and participating employers:

- ***Pre-Retirement Seminar*** – a collaborative seminar with the state's insurance provider to explain retirement and insurance benefits for our members within two years of retirement.

- ***Retirement Coordinator Training*** – an annual field training program for employer representatives to provide an overview of the plan, continuing education and discuss current topics.

- ***Controlling Your Financial Future*** – a seminar designed to help members who need help setting financial goals, paying down debt, and creating a spending plan by using basic financial planning tools.

- ***Managing Your Retirement Income*** – a seminar designed to help members identify retirement risks, identify retirement income sources and income gaps, and create a retirement income plan.

- ***SoonerSave*** – Series pertaining to defined contribution plans administered by OPERS on topics including approaching retirement, asset allocation, market volatility, investment fundamentals, distribution options and more.

OPERS also publishes a member handbook for each plan, an online training manual for employers, newsletters for active and retired members, annual member statements, and issue-specific brochures.

There was much discussion of the idea of consolidating the administration of the state retirement systems, which included OPERS and plans for teachers, state law enforcement, and municipal police and firefighters. The discussion centered on a single governing board and a consolidated administrative staff for all state retirement plans. There was no discussion of literally combining the underlying funds. However, a bill was never introduced or acted upon but a summer legislative study was commissioned.

HB 2077 – Created an optional Defined Contribution plan for new OPERS members from and after July 1, 2014. The measure passed the House and Senate but was vetoed by Governor Fallin on May 13, 2013.

HB 1325 – Expanded the calculation of final average compensation from three years to five years for new members after July 1, 2013.

SB 847 – Created the Pension Stabilization Revolving Fund. Surplus funds over and above those going to the State's "Rainy Day Fund" will go into a revolving fund to assist with unfunded pension liabilities.

OPERS manages three websites: a public site for members, an employer site to enroll new members and report wages and contributions, and an Intranet content management site for staff.

Currently drafting a statement of work to engage a third-party programmer to provide online access to members and transaction capabilities (online application for retirement, address changes, beneficiary designations, etc.). In lieu of real-time access to member data, we are developing a more robust benefit estimator to hit audiences previously unable to use our current estimator (i.e., elected officials, hazardous duty employees, multiple plan participants, and members in the "Step-Up" program).

Migration of the OPERS website and subsequent web self-service initiative explained in Section 3 is receiving more of our attention. We are also reviewing what it would require to institute a 30-day turnaround for benefit inceptions. Currently, OPERS pays the first benefit, in the amount of the first two months of benefits, 60 days following the member's retirement date. We want to eliminate that interruption in cash flow, but this would require paying preliminary benefits with an adjustment to be made once final service and salary information is received from the employer.

2013 Roll Call of the Systems

Pennsylvania Muncipal Retirement System

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Heather Seilhamer	Retirement Counselor	1-800-622-7968	heseilhame@pa.gov

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
10,500	4,850	45	31	1.75 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

The educational programs that PMRS currently offers consist of personal counseling, small group seminars and regional seminars. Personal counseling takes place on the phone, in the office or before/after group seminars. Group seminars are scheduled at the request of the municipality and take place at their facility. These sessions can either be informal small group sessions or a formal power point presentation. In November 2013, we are reinstituting regional seminars for which we have divided Pennsylvania into five regions. The first of these regional seminars is being conducted in Wilkes-Barre, PA. Every 3 months we will conduct a seminar in a different region of the Commonwealth.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

There is no new legislation that is expected to pass that would impact plan changes. PMRS has over 970 pension plans each are designed by the municipality and only a few have implemented a multiple tier structure.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We are currently, and have been, working on our web site to include information regarding the options that are available to members upon retirement. This web information will consist of a power point presentation describing each of the options that may be available to members.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

PMRS has undertaken the implementation of regional seminars and the improvement of our web site. Both are designed to help provide our membership with needed retirement information.

Pennsylvania - SERS

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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
	116,000	7,000	197	

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Pre-retirement seminars, formal, and informal Question and Answer Sessions are conducted by SERS retirement counselors in conjuncture with representatives from the Commonwealth's Deferred Compensation plan.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Pension reform is currently one of the main issues being considered by the Pennsylvania General Assembly. Potential changes include switching new employees from the current defined benefit plan to a defined contribution plan or cash balance plan. Also being considered are provisions that would reduce the prospective benefits for current employees by switching the final average salary calculation from three to five years, and making it prohibitive from an annuity standpoint for members to withdraw their contributions and interest upon retirement.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

SERS still primarily interacts with active and retired members in person and on the telephone. Web based initiatives are being considered (see Section 4).

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

The SERS Communications and Policy office is currently conducting extensive surveying of active and retired members in an effort to identify existing needs and capabilities. The goal is to dramatically expand our member outreach to all forms of social media, and to empower the members through secure self-service to better meet their needs.

South Carolina Public Employee Benefit Authority
Retirement Benefits

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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
224,282	134,772	171,493	240	$25.0 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

We publish brief overview brochures, detailed member handbooks, manuals, and annual financial reports. We offer benefits overview and retirement education seminars regionally and at the worksite. Current fiscal year publications are being published online in two formats: a printer-friendly basic PDF from a Word document and an interactive PDF from an InDesign publication.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Act 69 of 2013 changed the eligibility standards for disability retirement for the Police Officer's Retirement System (PORS). Per Act 69, the eligibility standards for PORS disability would remain unchanged from the current standards both upon initial review and upon continuing disability reviews (CDR). All PORS disability claims, initial and CDR, received after June 13, 2013, will be subject to review by South Carolina Vocational Rehabilitation Department and the Medical Board. The Medical Board has the final decision on all reviews.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Our website includes customized resource centers for members and employers. We offer a live chat feature through our website. We are in our third year of using social media and are pleased with the activity and results, especially with Facebook. We are still using QR codes to promote our social media platforms, news feeds, and now, our new agency's identity.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We plan to offer delivery of seminars and periodic training through webinars. Before the end of the year, we plan to send an email to all retirement system members and insurance plan subscribers who use our online access websites (more than 150,000 total) telling them we will be signing them up for our RSS feeds. We plan to produce a systems-generated welcome letter to new retirement system members that lets them know our primary means of communications with them will be electronic and strongly encourage them to sign up for RSS feeds, etc. We plan to add similar content to letters that go out to new insurance plan subscribers as well. By further aligning our interactive PDF publications with the look and feel of our agency's website, we are preparing members for planned future delivery of information on a new website that will focus primarily on webpage delivery versus PDF. We plan to introduce e-book editions of publications and hope to produce podcasts for some informational materials. We plan to integrate three somewhat disparate websites into one cohesive site with simpler navigation and fewer drill downs.

We are mailing/emailing a customer satisfaction survey to a random sample of more than 120,000 members and subscribers to gauge their satisfaction with the communications services we provide and to get their suggestions for ways to improve those services. Some of our future strategies will most likely include integration of improvements based on the feedback we receive.

NPEA
National Pension
Education Association

South Dakota Retirement System

SDRS

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Member Education Contact	Title	Phone #	Email Address
Travis Almond	Benefits/Member Services Manager	605-773-3731	Travis.Almond@state.sd.us

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
38,594	23,327	15,182	35	9.07 B

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Individual Counseling Sessions - Personalized weekly one-on-one counseling sessions offered at a neutral site in different locations across the state.

In- house counseling sessions – These individual sessions can be arranged at any time and the member may schedule an appointment or walk-in to the office to meet with a retirement planner. These sessions occur during normal business hours.

Telephone Consultations - Toll-free number is available to members with retirement planners available to provide consultations during normal business hours.

SDRS Website – Our website provides our members with the capabilities to access member specific information, review publications, use different calculators, register for workshops and seminars, etc.

Pre-Retirement Educational Seminar - The seminar provides a general overview of SDRS, Supplemental Retirement Plan (SRP), Special Pay Plan (SPP), and Social Security and offers members nearing retirement the opportunity to expand on income management skills while raising awareness of the many challenges retirees face during this phase of their lives. The seminar is 2 hours in length with booths available for each plan prior to and following the seminar.

New and Mid-Career Workshop: On the Road to Financial Success -Targeting those in the early and middle stages of their careers, this workshop offers a wide-ranging spectrum of money-related topics to promote personal financial awareness and increase retirement preparedness. Interactive workbook exercises assist participants with budgeting and financial planning. The workshop is 2 hours in length.

Women and Financial Planning Workshop – SDRS benefits department staff developed a program to educate the women of SDRS on financial planning and the special concerns women face during their career and at retirement. The workshop is 2 hours in length.

Retiree "Coffee Talk" Workshop – Beginning in 2014, SDRS will be providing a continuing education program keeping retirees informed on legislative bills, benefits, COLA, etc.

Other forms of Member Education – General Seminars, Personal Benefits Statement, Outlook and Update Newsletters, Requested Employer Unit Visits.

SDRS presented four bills during the 2013 legislative session. HB 1024 was a bill to provide for the addition of certain employees of the municipality of Sioux Falls to the South Dakota Retirement System, HB 1025 was an act to revise certain actuarial and reporting requirements relating to the South Dakota Retirement System, HB 1026 was a bill to comply with certain Internal Revenue Code requirements relating to maximum annual benefits paid to members of the South Dakota Retirement System and to provide for the update of references to the Internal Revenue Code, and HB 1027 was an act to revise certain provisions regarding the application of the special pay retirement program of the South Dakota Retirement System.

HB 1024, 1025, 1026, and 1027 all passed unanimously through legislation.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Email – SDRS utilizes email communication to provide members with newsletters, surveys, educational materials, etc.

MySDRS – A secure members-only section of the SDRS website. Members can access and review personal information as well as calculate future benefit estimates, purchase cost calculations, and more.

Facebook- The SDRS Facebook page was developed to increase our ability to communicate with our members. SDRS is considering other forms of social media; however, we have decided to start slowly to gain better understanding of these different methods of communication.

SDRSNews - Another form of member communication that SDRS developed to provide members education on pension design, sustainability, retirement topics, late-breaking news, etc.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

Web Videos- Currently in the process of developing a library of short videos that will be available on the website. These videos will cover a variety of topics assisting and educating members regarding the benefits offered from SDRS. This will be offered to our members so they may "self-educate" themselves regarding the benefits SDRS offers.

Online Seminars and Workshops – SDRS is currently in the process of offering our seminar and workshops to members via our MySDRS section of the website. Presentation slides and workbooks will be available to print so the member may use these while viewing the educational program.

Employer Unit Contact- The SDRS benefits department remains focused on providing our offered educational programs at the location of our membership's place of employment. The idea is to provide more of these services directly to the participating unit's employees, providing a better coverage to the staff age demographics and educating them on both SDRS and SDRS Supplemental Retirement Plan benefits, planning for retirement, etc.

Disability, Family, and Survivor Benefits – SDRS is currently working on legislation to make modifications to these benefit programs. The idea is to continue to provide an adequate and appropriate benefit while improving upon the consistency of the benefit and provide a stand-alone benefit independent of Social Security.

SDRS Retirement Application/ Data Processing System - SDRS is finalizing the RFP process for a vendor to reengineer our existing system to current coding languages and standards.

SDRS SRP Roth 457 option – An additional way for the SDRS membership to save for retirement is the Roth 457 plan offered by the SDRS Supplemental Retirement Plan (SRP). This was implemented in July 2013.

Authorized Agent Training – SDRS is reintroducing the Authorized Agent Training to our scheduled programs for 2014. This program educates our authorized agents in communicating SDRS benefits to their employees.

Texas County & District Retirement System

Benefits Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Terry O'Connor	Director of Member Services	512-637-3254	terry@tcdrs.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
121,963	46,801	68723	115	$19.9B

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

TCDRS continues to improve our ability to provide education and information to members, employers and key stakeholders to enhance their decision-making. Enhanced services to members include one-on one field counseling services, expanded website capabilities, targeted communication campaigns and improved educational opportunities for members. This past year we implemented a YouTube channel for member education videos. By the end of 2013, all employer plan administration activities and communications will be handled electronically via email and the website. By the end of 2013, TCDRS will be a leader in offering employers online tools for running benefit/cost scenarios.

In addition to improved services, TCDRS continues to develop and implement a public relations plan in order to educate key stakeholders regarding the strengths of the plan. The public relations plan was rolled out in part due to increased scrutiny and negative media coverage of public pension plans. The plan focuses on how TCDRS is doing retirement right including highlighting that we are a savings-based plan, responsibly funded and that employers have flexibility and local control over their benefits and costs. We have successfully developed channels to deliver these messages including Facebook, Wikipedia, LinkedIn, an e-newsletter to employers focused on legislative initiatives, fact sheets for key stakeholders, an economic impact study and a press kit. Our Facebook page currently has over 6,900 "Likes". This past year we also developed a presence on Twitter.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Texas Legislature's regular biennial session ended in May however a special session was convened shortly after.

There are two bills that were signed into law which impact TCDRS:

The first law requires individual public retirement systems (including TCDRS) to post contact information, annual financial reports, investment returns and assumptions and other information on their respective websites. The impact on TCDRS is minimal as we are already substantially in compliance with these requirements.

The second law prohibits public pension systems (including TCDRS) from investing in private entities doing business in Iran. As the TCDRS equity portfolio is largely invested in index funds, this law will have minimal impact on our investment allocation.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Over seven years ago, TCDRS began an extensive strategic planning process and business process redesign effort. Our goal was to offer services to our employers and membership that were on par or exceeded other public and private financial services organizations.

To achieve this vision, we developed a strategic plan to significantly change how we deliver services including updating our processes, technology, communications and training staff. The approach for these changes was one of continuous, incremental improvements which allowed for quicker delivery to our customer while reducing the delay and risks often associated with a "big-bang" approach.

Included in the projects completed in the strategic plan are:

☐ An IBM **FileNet** P8 content management system was implemented in 2007 to manage the lifecycle of most incoming and outgoing business documents, including case management and workflow. In 2010, we completed an upgrade to this software.

☐ A **Siebel Customer Relationship Management** (CRM) solution was implemented in 2009 to provide a 360-degree view of customer information and interactions. With this rollout, we also implemented several other technologies to assist with incoming communications. These technologies included a Cisco phone system, call center software integration with screen pop functionality, and Interactive Voice Response (IVR).

☐ Our redesigned website, **tcdrs.org**, launched in 2009 provides members access to real time information and improved planning tools including the ability to estimate retirement benefits. Employers have improved tools for plan administration and electronic payroll submission. Enhancements to the website implemented in 2012 allow members to update addresses and beneficiaries online. In addition, employers have the capability of enrolling new members electronically.

☐ **Siebel Events & Marketing** software gives us the capability of targeting education and communications to members. In addition to sending a welcome kit to new members, we are sending education to members as they meet certain milestones such as eligibility for survivor benefit, vesting and retirement eligibility. This project also provides additional support for our services in the field including meeting invites, scheduling of events and follow-up confirmations.

☐ An **online backup** and business continuity plan included the installation of an EMC Avamar solution for electronic vaulting, remote storage for business continuity, and hot site capabilities.

☐ **Microsoft BizTalk Server Enterprise** was deployed as our solution for integrating data shared between the website, Siebel CRM system, FileNet, the pension system, MS Dynamics GP and other systems.

Pension Administration System Replacement project

A project is currently underway to replace our existing, obsolete **pension administration system**. As TCDRS has adopted best-of-breed solutions for processes such as customer relationship management, call center management, reporting, document management and web services, the remaining components in the pension system are focused on the storing and processing of financial and eligibility data related to TCDRS members, annuitants and employers. Because we believe this remaining financial and account-based operations design is not unique to public pensions, we investigated solutions implemented by financial service providers which focus on similar functionality. We sought a solution that could address many of the current risks associated with the existing pension system including difficulty in keeping the system up-to-date, making changes in functionality, responding to demands for enhanced services and improving security and audit capabilities.

In December 2011, after a six-month assessment process, TCDRS selected **Pegasystems** to begin transitioning five core business functions from the current pension system to the Pega platform.

In 2012, we implemented Phase I which gives prospective employers the ability to apply for TCDRS participation on-line including the ability to electronically submit census data securely.

In 2013, we will be implementing Phase II which includes the annual decision process for employers including communicating employer rates, selection of benefit plans by employers and the updating and confirmation of plan data. In addition, we will be rolling out an online tool that will allow employers to see the impact of changing benefits on current and future costs, liabilities and benefits.

Phases III – V will be implemented in 2014 and 2015. These phases will cover member demographic information updates; financial transactions and benefits calculations; and payment processes, respectively.

NPEA
National Pension
Education Association

Employees' Retirement Fund of the City of Dallas

Employees' Retirement Fund
of the City of DALLAS ®

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Member Education Contact	Title	Phone #	Email Address
Melissa M. Harris	**Communications Specialist**	**214-580-7719**	**mharris@dallaserf.org**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
6,864	**6,309**	**1,054**	**22**	**$3 Billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Each year the ERF Communications team is tasked with creating a new communication theme and logo. This year's theme is "Focus on Retirement." We introduce our theme and logo in the first quarterly newsletter and use it throughout the year to keep our message fresh and interesting. We organize four Pre-Retirement seminars as well as coordinate 12-15 annual Summer Sessions. These two programs allow us the opportunity to speak to new employees learning about their pension, existing employees concerned with the state of their benefit, and employees nearing retirement. ERF's most popular seminar is the Pre-Retirement seminar, employees register for the seminar on our website. We are limited to 30 employees in the pre-retirement seminar and usually have to close registration two to three hours after it has opened because all open seats are full. ERF added a seminar to the quarterly schedule in 2013 for a total of five.

The Employees' Retirement Fund communication program is a nationally recognized award winning program.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

The Pension Transparency Bill was passed in the Texas House and Senate in May 2013. The bill further expands the transparency which retirement systems already provide their members and the public. It establishes requirements for state and local pensions' reporting on websites, requires development and postings of ethical standards and conflict-of-interest policies, and mandates development and administration of an educational training program for pension board trustees and system administrators.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website; do you use Facebook, Twitter, chats, webinars, etc.?

ERF recently re-designed the web site to improve the online experience of members. ERF added the capability to register for Pre- Retirement seminars online and is also in the process of establishing ERFTv an educational portal that will be available on the web site. Our goal is to create a site that provides pension information for employees with varies years of employment with the City and make the site easy for members to navigate.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

The Communication staff is currently working with a vendor to provide pension education videos online, this project began this year and we expect to have as many as six education videos online by the end of 2014.

Fort Worth Employees' Retirement Fund

Benefits Contact	Title	Phone #	Email Address
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Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
Wanda Valentine	Deputy Director, Benefits & Administration	817-632-8905	Wanda.Valentine@fwretirement.org

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
6,217	3,761	275	19	$1.9 billion

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

In addition to monthly new-employee orientation, we offer two main pension classes.
- Retirement Road to Success, for employees who are five to 15 years from retirement, helps employees determine their readiness for retirement and assists in determining income replacement needs. It also offers a comprehensive overview of retirement options.
- Our Pre-Retirement Seminar, for those who are within five years of retirement, provides in-depth information about the pension plan, health insurance after retirement, the importance of Medicare Parts A & B, and brings in a representative from the Social Security Administration to help those retirees who will also receive those benefits in addition to their city pensions.

In addition, the Fund sends quarterly newsletters to active employees and retirees (plus inactive members). *Pension Update* and *The Pensionnaire* provide information specific to the pension benefit needs of members. We publish a digital newsletter, the *E-News Report*, which also communicates news and information to members on a timely basis, and a Facebook page which we use to keep our members updated on current issues and upcoming classes and events at the Retirement Fund.

We provide a high level of customer service through our Member Service Specialists and other Benefits staff. These professionals spend a great deal of one-on-one time with our members and are, consequently, the "face" of our Retirement Fund. We consider our one-on-one time with members to be the most important part of our jobs and the part that builds the most trust with our members.

Another part of our "face" time with members includes attending the city's benefits fair and city credit union events every year, answering questions at our booth and giving our active members and retirees small giveaways. We also provide free photo IDs to our retirees so that they can have a second form of photo identification.

City-passed benefit reductions that went into effect October 1, 2013, give most active members a "bifurcated" pension benefit. The benefit changes include reducing the multiplier from 3% to 2.5%; eliminating overtime from pensionable earnings; moving from high-three to high-five years used to determine earnings upon which pensions are calculated; re-setting the minimum retirement age for general employees from 50 to 55 years; and modifying the COLA structure. A state court found these changes constitutional, but a lawsuit filed by two police officers is currently in federal court and we are awaiting the decision from federal court about the constitutionality of these same benefit reductions.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

Our new pension administration system is up and active, as is our self-service Member Portal. The Member Portal features all the information in the member's file, plus a calculator, which helps members determine their monthly retirement payment based on years of service, their retirement "tier," etc. Since active members have a "bifurcated" benefit (due to all the changes that went into effect Oct. 1), the calculator calculates the two parts of their benefit – benefits before AND after the benefit changes.

We also send out an *E-News Report* on Constant Contact approximately once a month and frequent postings on Facebook, in addition to our printed newsletters, one for active members and one for retirees. In addition, our Website has comprehensive files, from monthly investment earnings to Board bios to all the Board governing policies and everything in between.

All our retirement forms are on our Website, both in printable and fillable form. For active members, we have 14-15 Retirement classes a year; for retirees, we host retired employee meetings at our offices six times a year and are present at any city event that occurs where retirees are invited.

Our Board continues to operate "paperless" since iPads are now utilized to transmit meeting data, minutes, reports, governance materials, etc.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We continue to send a digital newsletter and now have a Facebook page. We are in the process of upgrading our Website and are currently gathering information from active members and retirees on Survey Monkey, Facebook and through e-mail, on what they'd like to see on our Webpage.

2013 Roll Call of the Systems

Texas Municipal Retirement System

TMRS ®
TEXAS MUNICIPAL RETIREMENT SYSTEM

Benefits Contact	Title	Phone #	Email Address
Debbie Munoz	**Director of Member Services**	**(512) 225-3747**	**dmunoz@tmrs.com**
Communications Contact	Title	Phone #	Email Address
Bill Wallace	**Director of Communications**	**(512) 225-3722**	**bwallace@tmrs.com**
Member Education Contact	Title	Phone #	Email Address
Anthony Mills	**Regional Manager-City Services**	**(512) 225-3764**	**amills@tmrs.com**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
143,000	**43,000**		**86**	**$22.5 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

TMRS provides written, electronic, and face to face education/communication. This includes employee, retiree, and administrator newsletters and e-bulletins. We have face to face tailored education interaction at employee wellness, benefits fairs, and association conferences. TMRS conducts half-day pre-retirement seminars throughout the State for those members who are closing in on retirement.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Our most recent legislation restructured the TMRS Trust Fund.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We have an interactive website which allows our members and retirees to self-service retirement estimates and annuity statements. We have begun to use Facebook as a medium to reach our audiences.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We have prepared 5-minute TMRS topic based videos and made them available on our Website.

2013 Roll Call of the Systems

Teacher Retirement System of Texas

Benefits Contact	Title	Phone #	Email Address
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Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
949,916 as of 8/31/12	331,747 as of 8/31/12	53,739 as of 8/31/12	534	111.4 B as of 8/31/12

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

For TRS active members, we provide Group Benefit Presentations scheduled and as requested by employers or other professional organizations. We also hold one-on-one counseling for active members through statewide field office visits and office visits in Austin. In addition TRS staff attends association conventions hosting a benefits-related information booth for members. TRS executives attend fall Texas Retired Teacher Association conventions in order to provide investment and legislative information to the retirees in attendance. The TRS Website also has a variety of informational videos for TRS Active members. TRS Retirees also receive information in various ways. TRS also provides informational brochures on the TRS Website.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Recent Legislation included:
- 3% COLA, capped at $100/mo. for our annuitants who retired on or before 8-31-2004
- State contribution rate increases for FY14 and FY15
- Member contribution rate increases in FY 15, 16 and 17
- Interest paid on member accounts reduced from 5% to 2% beginning 9-1-14
- Required contribution for Reporting Entities that do not contribute to Social Security
- Increase in normal age retirement eligibility for members with less than 5 years as of 8-31-14 and new members on or after 9-1-14
- Modifications in TRS-Care health plan eligibility requirements

We have various ways we interact with members, by phone, in person with either office visit or during a group benefit presentation, field office visits, Facebook, Twitter, LinkedIn and Webinars for Reporting Entity training.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

TRS is in the beginning phase of implementing TEAM, the TRS Enterprise Application Modernization Program. We will be replacing all of our pension legacy systems that are currently operating on a mainframe application and are more than 30 years old with a new Pension Line of Business system. In addition we are also upgrading our Financial System that tracks our operational activities. The new Pension Line of Business will expand to provide more services to our members through web self-service applications, eliminate manual processes which will streamline internal processes. Another project in the TEAM Program is the Data Conditioning Project that will assess and cleanse TRS data for the new Pension Line of Business. In addition we will be updating our public facing website. We continue to review and enhance our member educational programs by providing more informational videos on the TRS Website, and providing benefit information to our members by phone, website, in person, group benefit presentations, conventions, meetings with executives, and broadcasting TRS Board Meetings.

2013 Roll Call of the Systems

Utah Retirement Systems

Benefits Contact	Title	Phone #	Email Address
Communications Contact	**Title**	**Phone #**	**Email Address**
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Member Education Contact	**Title**	**Phone #**	**Email Address**
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
104,500	**50,600**	**35,400**	**185**	**23 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

Along with the 14 – 16 Pre-retirement and Personal Planning seminars we conduct every year we travel the state doing hundreds of presentations at the workplace and one-on-one counseling sessions. We have added some on-line training videos for new employees and short educational clips on savings plans and investing strategies.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Our biggest legislative change came two years ago with the introduction of a Tier 2 pension program for all new employees. We have also had some major changes to the Post-retirement employment regulations over the past few years.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

We now encourage the use of on-line statements and online calculators for the members to get benefit estimates and service purchase costs. We have started a Facebook page for both our pension and health insurance sides and we participate in various webinars for both the pension and savings plans.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

We are discussing the idea of developing entertaining and yet educational video shorts to place on our website.

As of this year, we have invited the Department of Commerce, Securities Division to present at our Pre-Retirement and Personal Planning Seminars. They are covering fraud issues and how they can investigate your broker before you invest with them. The surveys are coming back with rave reviews about this new section.

![NPEA - National Pension Education Association]

Government Employees' Retirement System of the Virgin Islands

Benefits Contact	Title	Phone #	Email Address
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Communications Contact	**Title**	**Phone #**	**Email Address**
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Member Education Contact	**Title**	**Phone #**	**Email Address**
Julia Abramson	**Pre-retirement Counselor**	**(340) 776-7703**	**jgrant@usvigers.com**

# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
9,241 (as of 5/30/13)	**8362 (as of 9/30/13)**		**101**	**$1.4 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

We offer the following workshops:
- Pre-retirement Planning
- Count Down to Retirement
- On-site Customized Retirement Workshops

We participate in:
- New Employee Orientation for the Virgin Islands Government
- Benefits Fairs
- Business Expos
- Related Organizational Membership meetings
- Radio & Television talk show programs

Our most innovative programs are our outreach programs which include GERS sponsored Town Hall Meetings. This allows us the opportunity to interact face-to-face with our members and to get direct feedback. In this setting we are able to reach a wide cross section of our membership.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Not applicable at this time.

We interact with our members via:

- e-newsletters
- Member Self-Service website – www.usvigers.com
- Social Media – Blog, Facebook, Twitter
- Local on-line business directory app

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

1. Launched a Member Discount Program with local corporate partners, October 1, 2013. This was done as a means of further engaging our members, but more so, providing the vehicle for an added benefit. Through this program, special savings and discounts from participating businesses are available to members.

2. Effective September 23, GERS began accepting Retiree Personal Loan applications for the increased maximum amount of $50,000.

3. Implementation of adjusted Mortgage rates effective October 2012:
   - 30 year mortgage rate from 8.00 to 5.75 percent
   - 15 year mortgage rate from 8.00 to 5.00 percent
   - Land purchase mortgage rate from 8.00 to 5.00 percent

4. Started initiative November 2012, wherein through each outreach opportunity and through our newsletter, members are encouraged to subscribe to the GERS Member Connection email service to receive email notifications with links to important, time sensitive information, electronic publications, meeting notices and legislative updates.

5. Installation of Kiosks on all three islands to allow members with no computer access, an opportunity to create their login to the Member Self-Service as well as to allow retirees to view/retrieve their annuity check stubs since implementing the non-mailing of annuity check stubs.

6. Implemented the in-house processing of the annuity payroll – May 15, 2013. This move is expected to save the System approximately $330,000 in fees and postage annually.

7. Implemented the first phase of the Member Self Service (MSS) and Employer Self-Service (ESS) – May 15, 2013

Wyoming Retirement System

Communications Contact	Title	Phone #	Email Address
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Member Education Contact	Title	Phone #	Email Address
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# of Active Members	# of Retired Members	# of Inactive Members	Staff Size	Assets ($)
42,000	**23,000**	**20,510**	**40**	**$7 billion**

Section 1: *Member Education* - Please describe the types of education/communications programs offered by your system. Which programs are the most innovative?

WRS educators travel throughout Wyoming and cover every part of the state about four times a year, delivering a curriculum of seven seminars and provide one-on-one counseling. The seminars include information on the pension plans, Social Security and the 457 Deferred Compensation Plan. WRS is always updating its education seminars and adds new seminars to provide the most current information and meet the needs of the system's stakeholders.

A unique way WRS communicates with its stakeholders is through coffee break call in sessions, which are held twice a month. Members call into the 15-minutes sessions and listen to a live WRS staff member talk about an issue relating to WRS and retirement. WRS also encourages members to ask questions by emailing the agency for additional information.

Section 2: *Legislation* - Briefly describe recently passed or currently pending legislation relating to plan changes and implementing multiple tier benefits in your system.

Wyoming lawmakers approved legislation during the 2013 session increasing contributions in the Public Employee; Game Warden, Highway Patrol, and DCI; and Paid Fire B. These increases will be phased in with the first increases seen on Sept. 1, 2013. The following gives an overview of those increases.

Public Employee Pension Plan

A 1-percent increase, split by the employer and employee, will be phased in over two years. The first increase went into effect on Sept. 1. 2013 and increased the employee portion from 7 percent to 7.5 percent. The employer portion will increase from 7.12 percent to 7.62 percent on Sept. 1, 2014. The total portion state employees will pay will increase from 1.43 percent to 1.93 percent. The total portion local government employees will pay varies.

Game Warden, Highway Patrol, and Criminal Investigation Pension Plan

A 1.8 percent increase, split by the employer and employee, will be phased in over two years. The first increase went into effect on Sept. 1, 2013 and increased the employee portion from 12.64 percent to 13.54 percent. The employer portion will increase from 12.96 percent to 13.86 percent on Sept. 1, 2014. The total portion employees will pay out of pocket will increase from 1.62 percent to 2.52 percent.

Paid Fire B Pension Plan

Lawmakers approved increasing contributions by 0.225 percent from 8.5 percent to 8.725 percent, which went into effect on Sept. 1, 2013. The legislation did not increase the employer share of contributions to this plan and was not specific as to the employer pickup of the employee contribution increase.

Legislation that didn't pass

Several retirement-related bills came before the state Legislature but didn't pass. The following is a brief overview. The WRS Board took no stated position on these bills.

- **Community college police officer retirement (HB 173):** This bill called for adding the community college police officers to the law enforcement plan.

- **State parks peace officer retirement (HB 245):** This bill called for adding peace officers employed by the Department of State Parks and Cultural Resources to the law enforcement plan.

- **School finance-amendments (SF 47):** This bill had a section that would have required WRS to share its data with the state's Enterprise Technology Services which would then be used by the Wyoming Department of Workforce Services.

- **Rehired retiree (SF 125):** This bill would have changed requirements for rehiring retired WRS members. The bill called for a one-year waiting time to rehire retirees. It also expanded the employer payment for rehired retirees to all positions for which contributions would normally be required.

Section 3: *Technology* - Please describe how you interact with your members, both active and retired. Do you have a self-service website, do you use Facebook, Twitter, chats, webinars, etc.?

The Wyoming Retirement System communicates with its members through its website at retirement.state.wy.us, email blasts, Facebook, YouTube, brochures, targeted mailers and a twice annual newsletter as part of a comprehensive communications strategy. When members access the website, they can learn about WRS' nine pension plans, the 457 Deferred Compensation Plan, education seminars and latest news regarding retirement and the system. WRS' website also contains important forms, retirement facts and other information members may need. The system also strives to have a dynamic site by regularly updating the content on the main webpage and providing videos and other interactive tools to members.

WRS also uses Facebook and YouTube to reach stakeholders by posting latest news and information on those social platforms. Those platforms help WRS reach a different group of stakeholders. The system's email blasts, brochures and newsletters also add to the communications strategy and provide yet another way to reach different stakeholders who prefer those communication methods.

Section 4: *New Initiatives* - Please describe any new projects/initiatives that your system is undertaking related to education, communication, and member benefits.

WRS has several new initiatives regarding member benefits. WRS will launch a new pension administration system in either late October or November called the Retirement Administration & Investment Network (RAIN). This new system will replace the previous pension administration system and provide online, secure account access to members and employers. It will also provide superior customer service by giving members and employers instant access to their accounts.

In addition, WRS' 457 Plan now offers members a new free investment guidance and fee-based investment advisory services through Great West Retirement Services. This new service is completely optional and is designed for employees and retirees who are interested in investment guidance and advice.

On the education and communications side, WRS is creating six new short videos and seminars that teach members about the basics of investing. These videos and seminars will be about 10 minutes each and will provide information on a specific topic. WRS anticipates these shorter education pieces will help members learn more about the system and what it offers so they can make more informed decisions regarding their retirements.