



Retirement Plan Participation Improvement

Helping employees prepare for their future

BCI's comprehensive benefit education processes and tools help employers effectively engage employees with retirement plan information. Our one-on-one education provides the key to building a deeper understanding and appreciation of these important benefits.

Customer Value

- Those who work with an advisor are more likely to be saving at higher rates, contributing more than seven percent of their salary to their retirement plan. ¹
- Sixty-one percent of consumers who worked with an advisor contributed to a retirement plan or an IRA. ²
- Eighty percent of individuals who met with an advisor increased their retirement savings rates and committed to continue increasing them in the future. ³

Advantages

- Improves employees' understanding and appreciation for retirement plan(s)
- Increases participation and/or contribution levels in retirement plan(s)
- Helps employees prepare for their financial future
- Improves compliance testing results
- Drives increased participation, encouraging higher contribution maximums
- Helps lower administrative fees and expenses through higher participation

“78% of employees of all ages report they are interested in receiving a statement that shows how much income their retirement savings would generate” ⁴

Delivery Options

- Onsite one-on-one meetings with trained Benefit Counselors
- Call center one-on-one with trained Benefit Counselors
- Self-serve through BCI's wholly-owned enrollment system with custom decision tools
- Self-serve through third party enrollment systems with video technology and decision tools

^{1,2} LIMRA, "2012 Consumer Survey," 2012.

³ Principal Financial Group, "Face-to-Face Education Drives Better Retirement Savings Behavior," July 12, 2012.

⁴ MetLife, "9th Annual Study of Employee Benefits Trends," 2011.



Contact BCI's Marketing Department to improve your retirement program participation.

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