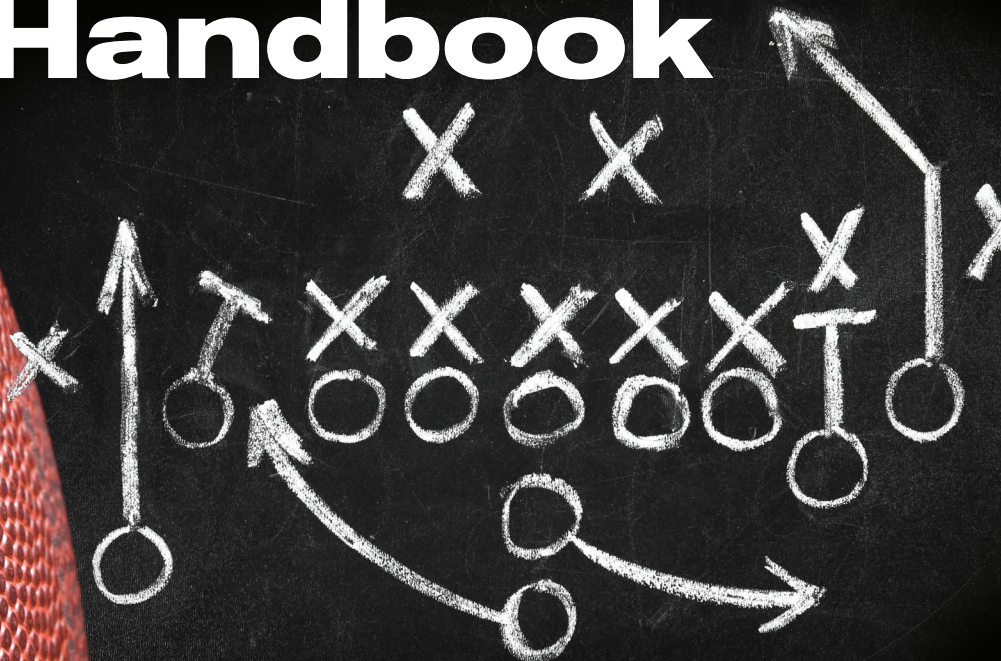




The Coach's Handbook



As a retirement plan sponsor, your job is not very different from that of a coach – to get your participants excited, engaged, educated, and ready for action! “The Retirement Game” campaign provides a 5-step game plan to help participants 1) Get in the Game, 2) Play Offense, 3) Avoid Getting Sacked, 4) Make a Comeback, and 5) Win the Game! Now it’s up to you to kick it off! Whether it’s your company’s enrollment week or a national retirement planning celebration like 401(k) Day, you can tailor the game to your players and the timeframe that works best for you.



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Make your retirement game campaign a win!

SET THE CLOCK

The campaign is set up for a week, but you can set the clock to whatever works for your organization. For instance, you can change it to a monthly campaign and deliver weekly messages instead of daily messages. Whether a week, month, quarter, or even annual campaign, get in the game to improve long-term participant outcomes.

CELEBRATE THE GAME

It's not just about education. Make the campaign fun with events or treats for your players. You could host a "tailgate" barbecue or potluck. Or consider conducting a company "finger football" tournament and create your own trophy for the winner.

USE COMMERCIALS

Keep the campaign — and the game — top of mind with posters, reminders, decorations, or promotions during the week.

PLAN YOUR PLAYS

Short, frequent messages can be highly effective in getting your players' attention. Plan your daily messaging ahead of time, and keep communications brief and easy to read.

EXPAND THE FIELD

You don't have to focus solely on retirement, but can help your employees with their overall financial wellness. Provide education and information about financial planning, debt management, and estate planning.

OFFER COACHING

In-person education remains one of the most effective methods of reaching participants. Offering meetings, workshops, or one-on-one sessions during the week can make a big difference in participants' long-term outcomes.



How to use “The Retirement Game” campaign materials.

You can use the campaign materials in a variety of different ways to supplement and complement your own educational materials and resources. Whether the four quarters of your campaign span a single day, a week, a month, or longer, here are a few different ways you can use “The Retirement Game” campaign materials.

POSTERS AND FLYERS

You can print each PDF play as a poster or flyer — hang on walls and doors, in breakrooms, and in meeting rooms. If you are hosting workshops or other events, post the event and play flyers together. Or, distribute the printed play flyers to your employees. They can be handouts at events, serve as covers for your own educational packets, or act as standalone flyers.

EMAIL IMAGES

Use the JPG versions to embed into employee emails. You can customize your email content as desired, providing an introduction, follow-up, or supplemental information. By right-clicking on the image in your email draft, you have the option to hyperlink it to any internet or intranet site. For instance, you may want to direct employees to their 401(k) login site, or to a place where they can schedule an education session.

WEBSITE

You can also post either the PDF or JPG images onto your internet or intranet site. Post them as introductions to your educational resources or alongside your own branded materials.

CUSTOMIZE THE FIRST PLAY

A customizable version of “Get in the Game” allows you to add your own penalty risk text. Consider adding information about your company match or Roth 401(k) option.

The Retirement Game — football-themed games and other ideas.

Looking for fun ideas and games to make your Retirement Game campaign an exciting four quarters on the field? Following are a few suggestions to start with — the possibilities are endless.

FOOTBALL TRIVIA

Build a list of football trivia questions — you can host a team trivia game event with all employees, or sprinkle surprise trivia questions throughout your campaign and offer prizes to the winners.

Here are a few trivia resources to get you started:

<http://www.sports-trivia-nut.com/category/football-trivia-questions/>

https://www.triviaplaining.com/45_Football_1.htm

<https://www.triviaquestionss.com/football-trivia-questions-with-answers/>

FOOTBALL BINGO

Below you'll find a series of printable football bingo cards you can use to host your very own football bingo game!

<https://www.sheknows.com/living/articles/813200/super-bowl-party-game-super-bowl-bingo/>

FOOTBALL CARNIVAL GAMES

You can substitute miniature stuffed footballs for beanbags in a number of carnival games, from “cornhole” to “bucketball” to the bottle toss. Make your own miniature football-themed carnival in your employee breakroom or in a conference room.

FOOTBALL FOOD

It's possible to get very creative in making football-themed food. We've provided a few ideas you can use below, but you can also host a football food creation competition, offering prizes to employees who bring in imaginative football foods.

<https://www.buzzfeed.com/christinebyrne/cute-football-snacks-for-your-super-bowl-party>

<https://lydioutloud.com/wp-content/uploads/2015/09/ice-cream-sandwiches.jpg>

<https://www.julieseatsandtreats.com/26-football-themed-recipes/>

END-ZONE DANCE CONTEST

If your employees are outgoing, consider incorporating an end-zone dance contest. Divide employees into teams and set aside a few opportunities throughout the campaign for them to work on their routines. At the end of the campaign, each team performs their end-zone dance. You can have a panel of judges select the winner, or create individual awards for each team (such as “most creative,” “liveliest,” “craziest,” etc.)





Get in the Game!

INTRODUCING: THE RETIREMENT GAME

It's Retirement Game season, and time to get ready for four quarters of retirement planning action. This season, learn how you can make it to the Retirement Superbowl and achieve your retirement goals and dreams. Your employer's retirement plan is the perfect playbook to take you from kick-off to the endzone:

- Easy to use with automatic paycheck deductions
- Great tax advantages
- A variety of investment options

FIRST QUARTER PLAY: CHOOSE YOUR CONTRIBUTION AMOUNT

How much should you be saving? You need yard markers to help mark your progress. Take the time to calculate a retirement savings goal and figure out how much you need to contribute now to meet your income needs in retirement.

Look on your provider's website for links to calculators that can help you calculate your retirement savings goal and the contribution amount that will help you reach that goal!

GAME TIP

The more you can save early on, the longer your money has to grow! A little bit can make a big difference over time.

PENALTY RISK



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Playing Offense

DON'T SIT ON THE SIDELINES!

Be an active player in your retirement planning. Take the time to learn the game and become your own best teammate.

SECOND QUARTER PLAY: DEVELOP YOUR INVESTMENT STRATEGY

It is important to learn about the investments in your plan and choose those that make sense for you. How you invest your savings will depend on how long you have until retirement and your tolerance for risk. Some investments hold their value but don't grow much, whereas others have the potential to grow faster, but could lose value in a market downturn.

GAME TIP

Diversify! In other words, don't put all your apples in one bucket — make sure your money is invested across a variety of fund types to reduce risk, or choose funds such as target-date funds that automatically diversify for you.

PENALTY RISK

Remember to rebalance! Over time, the amount of money in different funds will shift — make sure you review and rebalance them back to where you want them; it's a good idea to do this each year. Or, if you are invested in options like target-date or risk-based funds, they are often automatically rebalanced for you.



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Avoid Getting Sacked!

KEEP YOUR EYE ON THE BALL!

Congratulations on your first and second quarter plays; now that you're saving and have an investment plan, you just need to avoid getting sacked or sidelined. Watch out for common pitfalls.

THIRD QUARTER PLAY: STAY FOCUSED

You've made it past halftime, but that doesn't mean you can lose focus. Common pitfalls include taking loans and early withdrawals that can take you out of the game. Keep saving, and save more over time when you can.

Take advantage of financial or investment planning tools offered by your employer or plan administrator.

GAME TIP

If you do take loans or withdrawals from your account, be sure to increase your savings to make up for lost time and money!

Make sure you determine who should inherit your retirement savings and complete the beneficiary forms.

PENALTY RISK

Be careful about not planning for a long enough retirement! Consider that you may be in retirement for 20 years or more; make sure that you are saving enough to last your lifetime.



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Making a Comeback!

YOU CAN RECOVER FROM A FUMBLE.

So, the game isn't going the way you drew it up in the locker room, but don't lose heart! There are still some strategies that can create that big comeback.

FOURTH QUARTER PLAY: IT MAY BE THE FOURTH DOWN, BUT THERE'S STILL TIME!

If you are age 50 or older, you can make \$6,000 in additional catch-up contributions each year over and above the regular contribution maximum of \$19,000 (in 2019). Adding catch-up contributions can help get you closer to a touchdown in the endgame!

GAME TIP

If you are nearing retirement, start thinking about your retirement income strategy. Keeping your money invested for as long as possible can maximize your earnings while limiting your taxes (which you'll pay as you withdraw money).

PENALTY RISK

Remember that after age 70 ½, you'll be required by law to begin withdrawing at least a minimum amount from your retirement account.



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The Clock Runs Out and You Are a Winner!

Congratulations!

You've made it
to the end zone
— touchdown
celebration!

POST-GAME RECAP

Make sure you review your
game play and keep it up
throughout the season!

- Enroll in your employer's retirement plan.
- Start saving today, and increase your contributions as often as possible.
- Calculate your retirement savings goal and make sure you're saving enough to meet it.
- Decide the types of investments to put your money in based on the length of time until you plan to retire and your long-term goals.
- Keep a long-term perspective.
- Don't put all your money in one basket (diversify), and rebalance your investments periodically.
- Take advantage of resources available.
- Decide who will inherit your retirement savings and make sure your beneficiary forms are up to date.
- Plan your retirement income.
- Retire!