



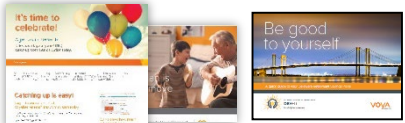
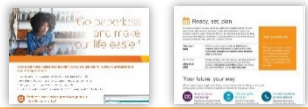











Delaware Retirement Program 2021 Communications Strategy

2020 Year in Review

PLAN | INVEST | PROTECT



2020 Calendar

				Q1	Q2	Q3	Q4
 Targeted campaigns				-	-	Beneficiary mailing	Enrollment mailing
 Email blasts				On	On	On	On
 Always On Strategy				Personalized Financial Wellness Messaging <ul style="list-style-type: none"> - Diversification - Restart - Save More - Beneficiary - Financial Wellness Engagement 			
				Participant web messages			
				America Saves Week			
				National Retirement Security Month			
				Quarterly Statement Content			
				Tax time	Market volatility	Tools & Resources	eDelivery
 Available anytime							
Always On Digital Resources				 myOrangeMoney® Web experience	 Participant Content Hub Blog.voya.com	 Personal Financial Dashboard	
				 Voya Retire mobile app	 Financial Wellness Experience	 IRS Limits Microsite	
				 Voya Learn: Live and On Demand	 Voya Cares®	 Roth Microsite	

Beneficiary mailing

7/29/20

Audience – All participants without a beneficiary on file (15,987)

Participants who updated their beneficiary information by plan:

- 664093 – 351
- 664094 – 202
- 664095 – 126
- Total accounts updated – 679 (4.2%)
- Unique updates across all three plans: 582 (3.6%)




Do something
good for those
you care about

Delaware Retirement Savings Plan



DELAWARE RETIREMENT SAVINGS PLAN
DEFER
For a brighter tomorrow™

PLAN | INVEST | PROTECT



Review or name
your beneficiaries for
your Delaware **DEFER**
account today!

Designating beneficiaries for your **Delaware DEFER** account helps make sure that, in the event of your death, your wishes are being followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.

Plan records indicate you do NOT have a beneficiary on file.



Log in to your account at **DelawareDEFER.com**



Click **Add/Edit Beneficiary Information** from the Personal Information menu.



If beneficiaries are already listed, no action is needed unless you want to make changes.

Remember, if you have money in more than one plan, you must name beneficiaries for each of your Delaware **DEFER** Plan accounts. For example, if you have a balance in the 457(b) Plan, 403(b) Plan and/or 401(a) Plan, you must name beneficiaries for each separately.

Designating a beneficiary is easy. Don't wait! Do it today!

Log in to: DelawareDEFER.com

Need some help? Schedule an appointment with a local representative*.

To schedule an appointment, go to DelawareDEFER.com or call 302-318-8840.

*Investment adviser representatives and registered representatives of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. member SIPC.

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Enrollment mailing

10/27/20

- Audience – All active employees

457 Only

- New enrollments – 120

457 & 403(b)

- New 457 enrollments – 41
- New 403(b) enrollments – 123 (10 enrolled in both plans)

Total new enrollments – 284

Invest in yourself

The earlier the better

Invest over a longer period of time in a tax-deferred account. Compounding could work in your favor. That means any earnings go back into your account without being taxed and can generate their own earnings, improving growth opportunities. Someone who contributes for an extended period can come out ahead of someone who contributes more per month for a shorter period.

A quick guide to your Delaware Retirement Savings Plan

DELaware RETIREMENT SAVINGS PLAN DEFER
For a brighter tomorrow™

VOYA FINANCIAL

It's easy to get started
All you need is your Social Security Number and the information listed here to sign up for either plan.

- 1 Go to DelawareDEFER.com and click Enroll Now
- 2 Enter the plan number of your choice
 - 457(b) Deferred Compensation Plan: 664093
 - 403(b) TSA Plan: 664095
- 3 Enter your verification number 122437

*Assumes 6% interest compounded monthly. This hypothetical illustration is not guaranteed and does not reflect the performance of any specific investment option. Taxes due upon withdrawal.

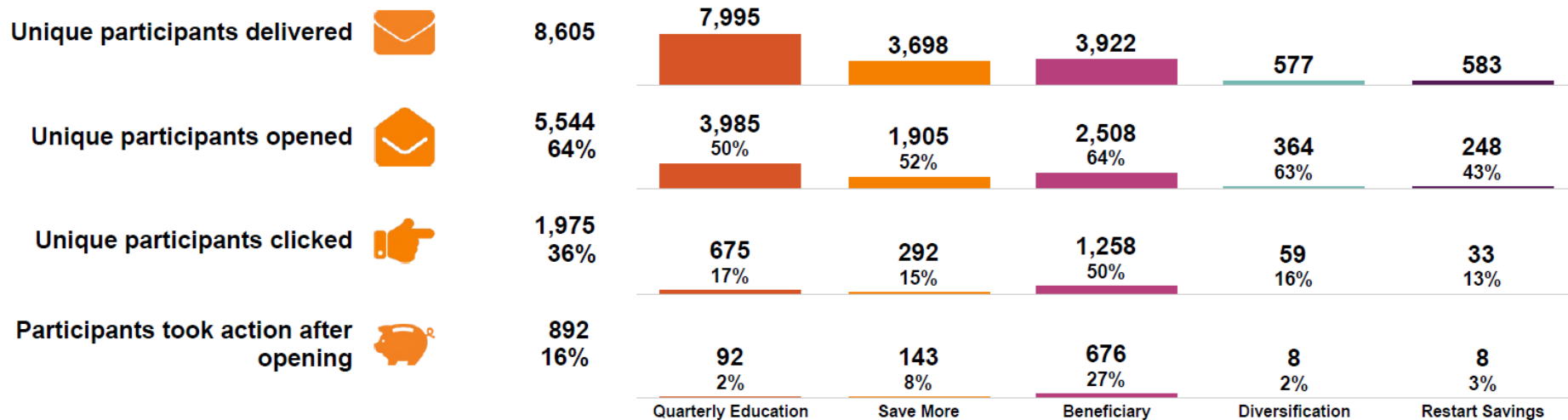
State of Delaware 457(b) Deferred Compensation Plan and 403(b) TSA Plan

Please call **800-584-6001**.
Representatives are available Monday through Friday from 8 a.m. to 9 p.m. ET (excluding New York Stock Exchange holidays). You may also schedule an appointment with a local representative* online at Delawaredefer.com.

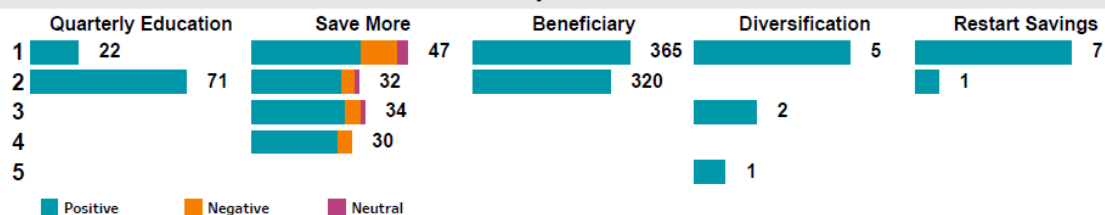
Local Office
Phone: 302-318-8840
Address: 10 Corporate Circle, Suite 205, New Castle, DE 19720

*Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC)

Personalized Messaging Emails – All DE Plans



Action details: total actions after email open



Data as of 2/5/21

Coming Soon – Text nudges

No Beneficiary on File

Voya Financial: You have not submitted a beneficiary designation for your retirement plan account . [Login](#) to your retirement account today to complete your profile. Reply STOP to unsubscribe

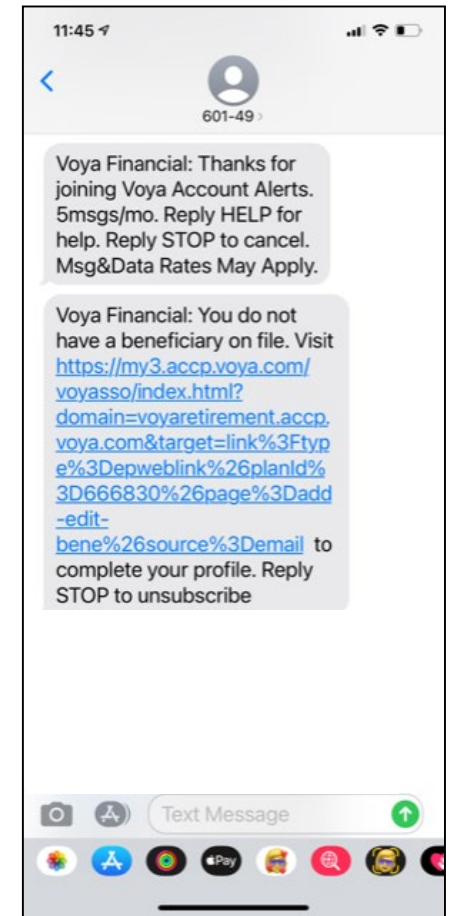
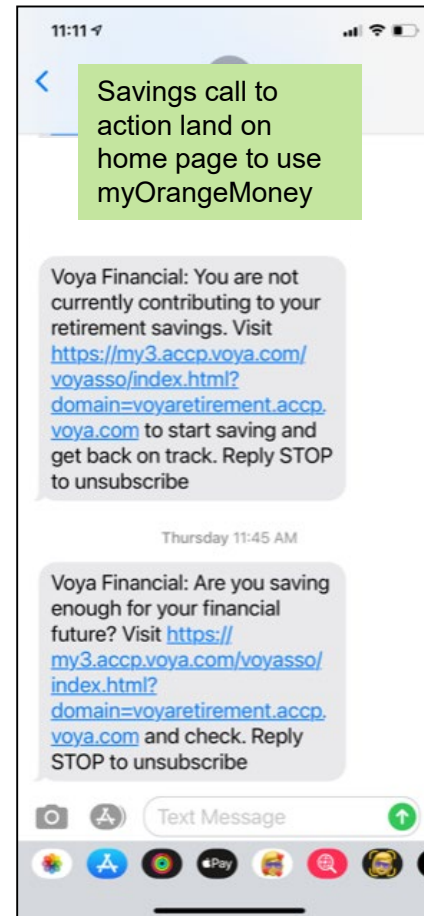
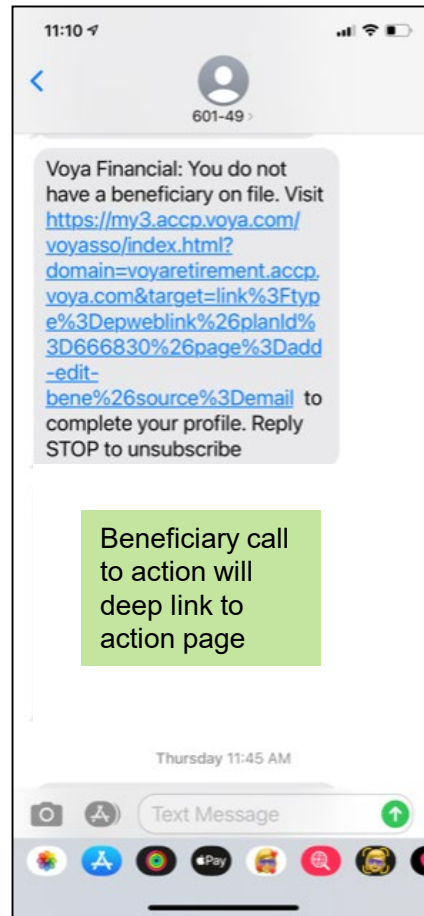
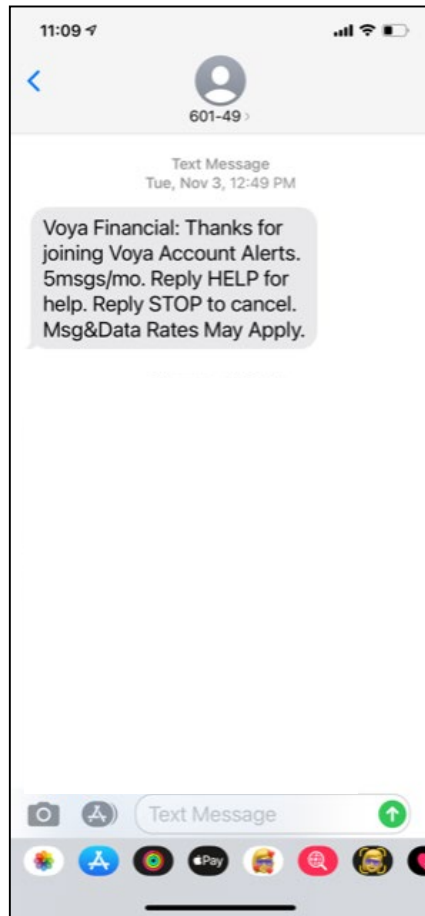
Save More

Voya Financial: Are you saving enough for your financial future? [Login](#) to your retirement plan account today and check . Reply STOP to unsubscribe

Restart Your Savings

Voya Financial: You are not currently contributing to your retirement plan account. [Login](#) to start saving and get back on track. Reply STOP to unsubscribe

Text message examples



Financial Wellness

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Delaware Financial Wellness overview

Financial Wellness

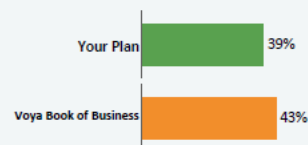
As of: 12/31/2019



Your Plan's Financial Wellness Summary Metric



39% of participants' pillar scores are green



How do your employees feel about their current financial situation?

Your employees have an average financial confidence of **6.3**
(Voya Book of Business: 6.3)



1=not at all confident 10=extremely confident

54% have a financial confidence of 7 or more
(Voya book of business: 53%)

Engagement

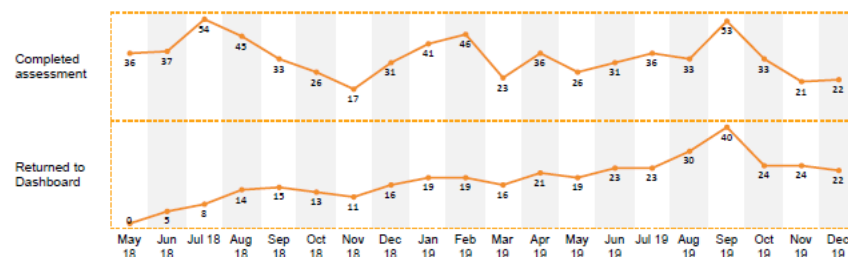
	# of participants	% of participants	Voya Book of Business
Started Financial Wellness Assessment	594	--	--
Completed assessment and viewed results	538	91%	89%
Viewed Dashboard after completing assessment	483	90%	86%

Percent of Employees On Track by Pillar



*For Summary Wellness metric and Percent On Track by Pillar, gray scores for Other Goals pillar are counted as green and gray scores for Retirement pillar counted as red.

Trending

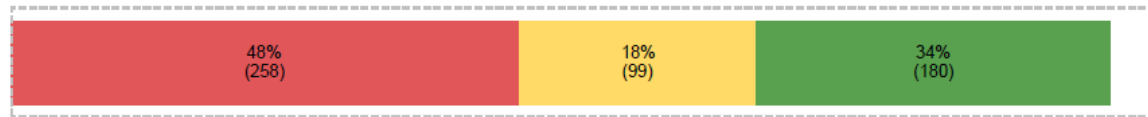


Delaware Financial Wellness Pillar summary

Score Distribution by Pillar

As of 12/31/19

Protection



Spending & Saving



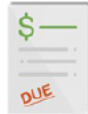
Emergency Fund



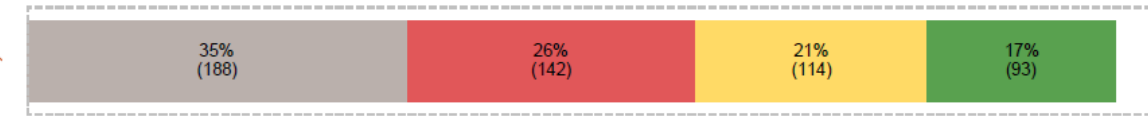
Retirement



Debt



Other Goals



Digital Engagement

myOrangeMoney

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	9,966	
Viewed myOrangeMoney	7,207	72%
Engaged and interacted with myOrangeMoney	2,773	38%
Took action after using myOrangeMoney	753	27%

27% of participants took action after using myOrangeMoney

704 participants are saving an average of \$87 more per pay period (from \$161 to \$248)

91 participants changed a fund allocation

13 participants enrolled in a managed account

32 participants rolled money into a plan

Data from 1/1/2020 to 12/31/2020

myOrangeMoney® Hide this section

Let's talk about your retirement savings ▾

\$3,890
Estimated Monthly Income

\$4,375
Estimated Monthly Goal

\$485
A Difference Of

The amount of my pay I can save now ⓘ

Employee Pre-Tax: **8%** (\$233 per pay period)

View Other Contributions ⓘ

I want to retire at age **67** ⓘ

My investments might return **6%** each year ⓘ

View Details

+ Privacy / How This Works? Organize My \$\$\$ About Me

RESET MAKE CHANGE NOW

HOW DO YOU FEEL ABOUT RETIREMENT? ⓘ

Personalized Video

Unique Participant Activity	Participants	
Viewed Personalized Video	412	
Clicked on the call to action	204	50%
Took action after viewing Personalized Video	47	11%

11% of participants took action after viewing a personalized video

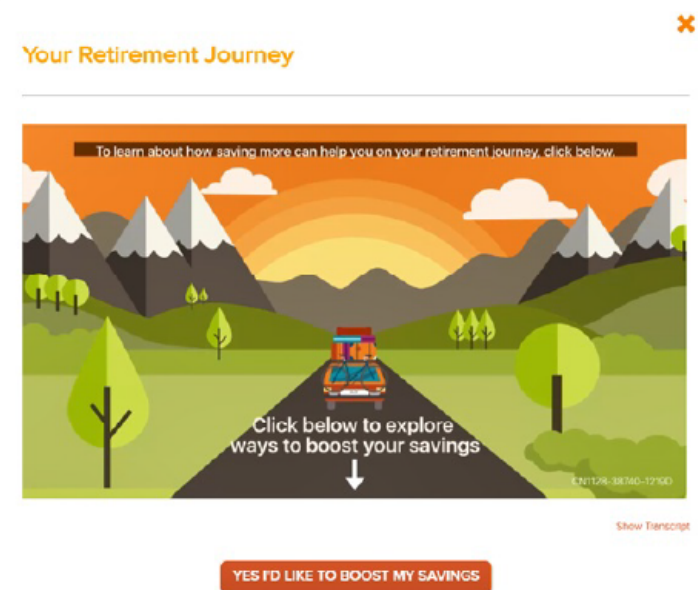
39 participants are saving an average of \$32 more per pay period (from \$122 to \$155)

6 participants changed a fund allocation

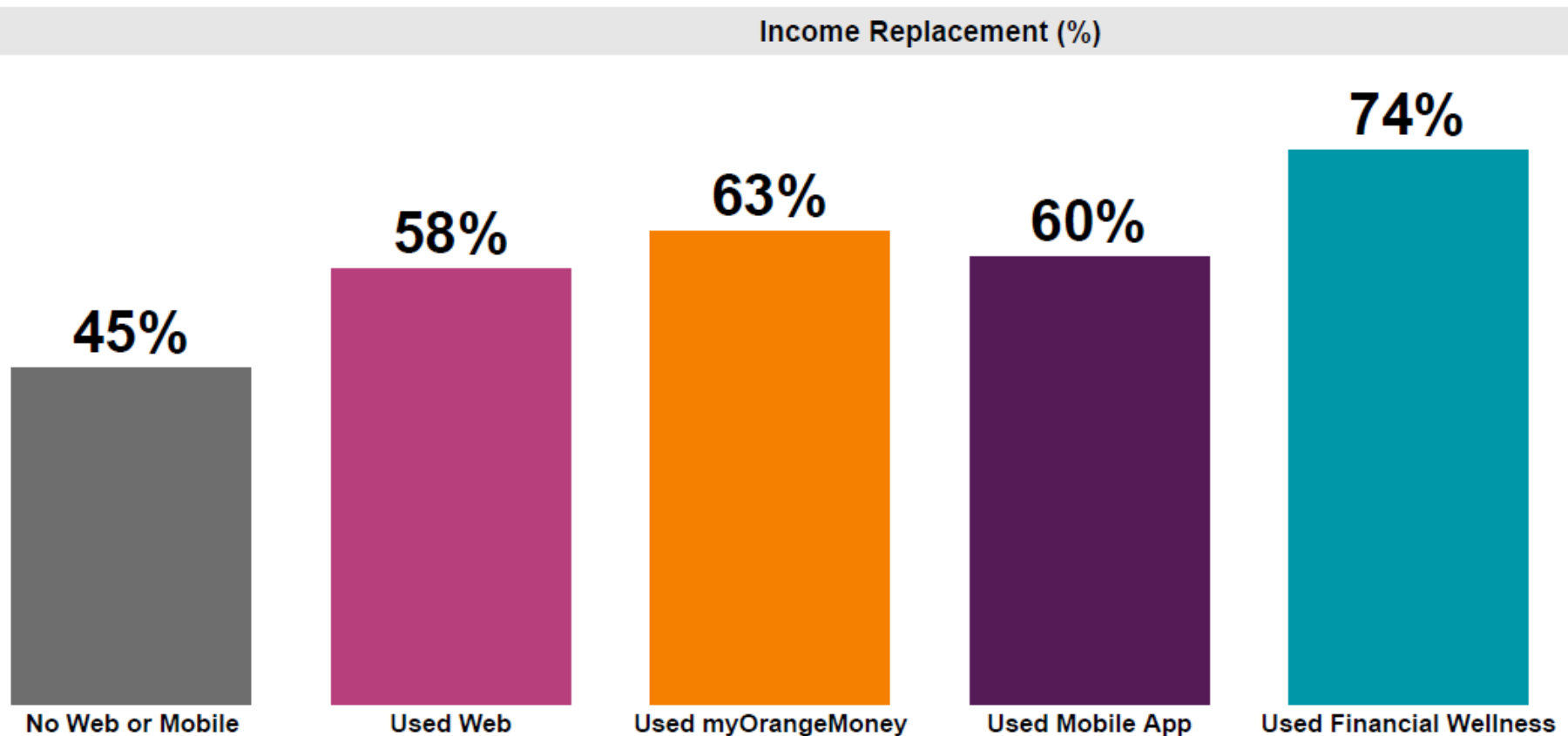
2 participants enrolled in a managed account

5 participants rolled money into a plan

Data from 1/1/2020 to 12/31/2020



Digital Engagement & Income Replacement

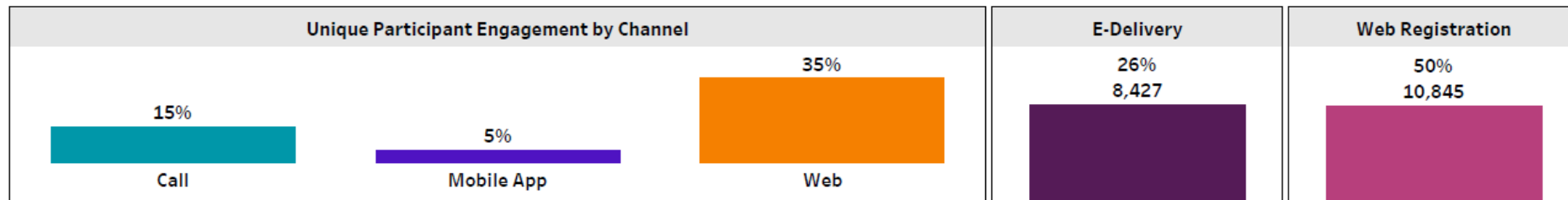


Data as of 12/31/2020

Account Engagement 2019 vs 2020

2019

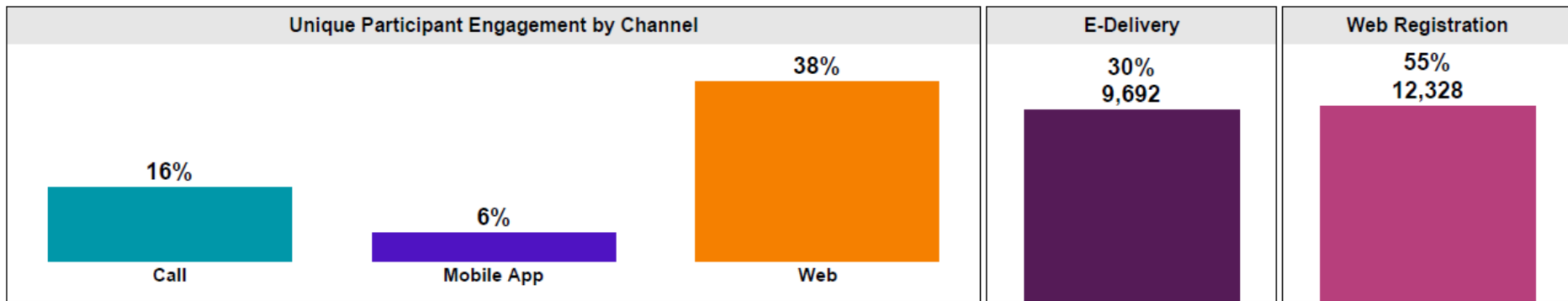
42% of plan participants have engaged (used web, mobile, or called) over the past 12 months
35% of plan participants have digitally engaged over the past 12 months



2020

Engagement

46% of plan participants have engaged (used web, mobile, or called) over the past 12 months
38% of plan participants have digitally engaged over the past 12 months



2021 Year Ahead

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2021 Calendar



Targeted campaigns

- ☐ e.g. Beneficiary Designation
- ☐ e.g. Contribution Increase
- ☐ e.g. Digital Engagement
- ☐ e.g. Diversification

Q1

-

Q2

Beneficiary mailing
Enrollment mailing
CRD letter

Q3

Rollover mailing

Q4

Enrollment mailing



Email blasts

- ☐ Up to 6 per year
- ☐ Enrollment fairs, workshops
- ☐ Events

On

On

On

On



Always On Strategy

Personalized Financial Wellness Messaging

- Diversification
- Restart
- Save More
- Beneficiary
- Financial Wellness Engagement

On

On

On

On

Participant web messages

On

On

On

On

America Saves Week

2/24 – 2/29

-

-

-

National Retirement Security Month

-

-

-

October

Quarterly Statement Content

Tax time

Beneficiary

eDelivery

Tools & Resources



available anytime

Always On Digital Resources



myOrangeMoney® Web experience



Voya Retire mobile app



Voya Learn: Live and On Demand



Participant Content Hub Blog.voya.com



Financial Wellness Experience



Voya Cares®



Personal Financial Dashboard



IRS Limits Microsite



Roth Microsite

Enrollment initiatives

- **Targeted enrollment emails**
- **September/October enrollment campaign to coincide with seasonal hiring spike**
- **Ongoing targeted emails to new hires**
- **Virtual Voya days**
- **Enrollment specific webinars**

Tactics for currently participating

- **Email blasts**
- **Virtual Voya days**
- **Digital Engagement campaign**
- **e-delivery campaign**
- **CRD Letter**

Digital Engagement Campaign

Supporting materials

- Video
- Blog article
- Social media post
- Emails
- Flyer



Think your retirement account is just for checking your balance?
See why Val and Vern want you to think again.



4 reasons your personal information may be safer online

Think your online retirement account is just for checking your balance?
Think again.



Log in today to discover how easy it is to stay on top of it all.



Whatcha got?

Check your balance and make changes to your contribution rate and investments.



On track?

Use myOrangeMoney® to see how much money you'll need in retirement and whether you're on track.



Get well fast

Get a holistic health check, take a quick financial wellness assessment, improve your money habits and get well fast.



Paperless is more


Sign up for simple and safe e-delivery so you can help save the environment while you save more, securely.



Play hard to get

By periodically reviewing your account information and practicing safe computing habits, you are doing your part to help keep your identity and your assets safe.

E-delivery Campaign




Go paperless and make your life easier!

Going completely paperless is a simple and secure way to review your statements and correspondence.

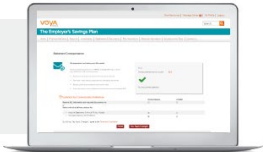
- Feel secure that documents have not been lost in the mail.
- Save time - stop storing, organizing and shredding documents.
- Reduce clutter in your mailbox and on your desk.
- Print only what you need. Statements and documents are available 24/7.

PLAN | INVEST | PROTECT

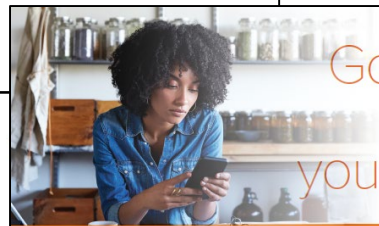


Reduce clutter and go green by signing up for e-Delivery today!

Simply log into your account at VoyaRetirementPlans.com, click "My Profile" in the top right hand corner of the web page and follow the prompts to update your communication preferences to paperless.




f t p i



Go paperless and make your life easier!

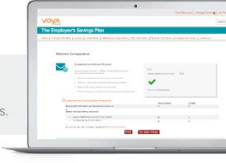
Going completely paperless is a simple and secure way to review your statements and correspondence.

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Go paperless and make your life easier! [weblinkHTML]



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and go green by signing up for e-Delivery today!

2021 Consumer Education Calendar

Help individuals create a year-long action plan to work towards holistic financial wellness – today and in the future.



Theme

Q1: Get organized

Start the new year by setting goals that matter to you and creating a plan to get there.

- Organize your finances
- Balance your priorities
- Set your achievements

Q2: Make key decisions

Understand how to make the financial choices that are right for your specific circumstances..

- Manage your debt
- How and where to save and invest
- Plan for life and family events

Q3: Protect your finances

Be prepared for the unexpected and confident you'll be able to handle what comes your way.

- Understand insurance coverage
- Keep your identity safe
- Emergency savings

Q4: Plan for your future

Prioritize your future self by planning and saving for retirement.

- Understand how much to save
- Access guidance and help
- What to consider as you near retirement

Check in

- Financial Awareness Assessment

- Budget Calculator

- Protection Calculators

- myOrangeMoney
- Retirement Workbook

Inclusivity & Awareness

- Black History Month
- International Women's Day
- America Saves Week

- Pride Month

- Hispanic Heritage Month

- Disability Awareness Month
- National Retirement Security Month

Q2 2021

Campaigns

- Financial Literacy Month
- Budget Calculator
- Pride Month



Enter your income to get your 50/30/20 budget

How often do you receive your income?

What is your after-tax income?

Personalize your monthly budget [Load Saved](#) [Save](#)

Needs	Wants	Savings
Housing <input type="checkbox"/>	Entertainment <input type="checkbox"/>	Emergency Fund <input type="checkbox"/>
Utilities <input type="checkbox"/>	Dining Out <input type="checkbox"/>	Retirement <input type="checkbox"/>
Groceries <input type="checkbox"/>	Hobbies <input type="checkbox"/>	Vacation / Travel <input type="checkbox"/>
Transportation <input type="checkbox"/>	Savings <input type="checkbox"/>	
Children <input type="checkbox"/>		
Healthcare <input type="checkbox"/>		
Student Loan Payments <input type="checkbox"/>		
Other Debt Payments <input type="checkbox"/>		



- Acknowledge individuals unique circumstances
- Help them understand their options
- Actionable steps for improved outcomes

Materials

- Email
- Flyer
- Video
- Social posts
- Original and licensed articles

Distribution

- B2B2C emails
- Quarterly personalized message education send
- Available for one-off send through VMZ
- Social
- Custom campaigns

	ARTICLES	VIDEO	LIVE SESSIONS
APR	<ul style="list-style-type: none"> Why your annual IRA contribution is essential Ways to celebrate financial literacy month with your kids How and when to start teaching your kids about finances Everyday wellness: How Americans are coping with uncertainty Is financial literacy on your teen's schedule? Skills to know Build a healthier budget using the 50/30/20 rule Everyday wellness: the courage to get back on track Celebrate financial literacy month with your kids 	<ul style="list-style-type: none"> Saving with an ABLÉ account Budgeting The basics of debt management Quarterly market update 	<ul style="list-style-type: none"> 6 tips for spring cleaning your finances The basics of investing Make a plan to prioritize and eliminate your debt Envision and plan for your best retirement
MAY	<ul style="list-style-type: none"> Everyday wellness: Hidden heroes of the pandemic How to start investing in the stock market Is saving 10% for retirement enough? Strategies to address investment withdrawals in retirement Everyday wellness: What you can do to stay healthy this year Required minimum distributions and your taxes: A quick primer 	<ul style="list-style-type: none"> Loans and withdrawals Roth vs. traditional retirement savings Investing basics Distribution options 	<ul style="list-style-type: none"> Investing 201 Other savings goals Establish an emergency fund to be prepared for the unexpected 5 ways to improve your finances
JUN	<ul style="list-style-type: none"> Progress in the face of pandemic inequality Does real estate count as a retirement investment Everyday wellness: Creating resilience for life Financial moves LGBTQ+ Couples should make Understanding tax implications for your retirement income Saving for College: everything you need to know 	<ul style="list-style-type: none"> Understanding asset classes, sub asset classes and risk College savings Keep your identity and assets cyber safe Savings strategies 	<ul style="list-style-type: none"> Understanding Social Security 5 ways to improve your finances Establish good spending and savings habits Make a plan to prioritize and eliminate your debt

National Retirement Security Month

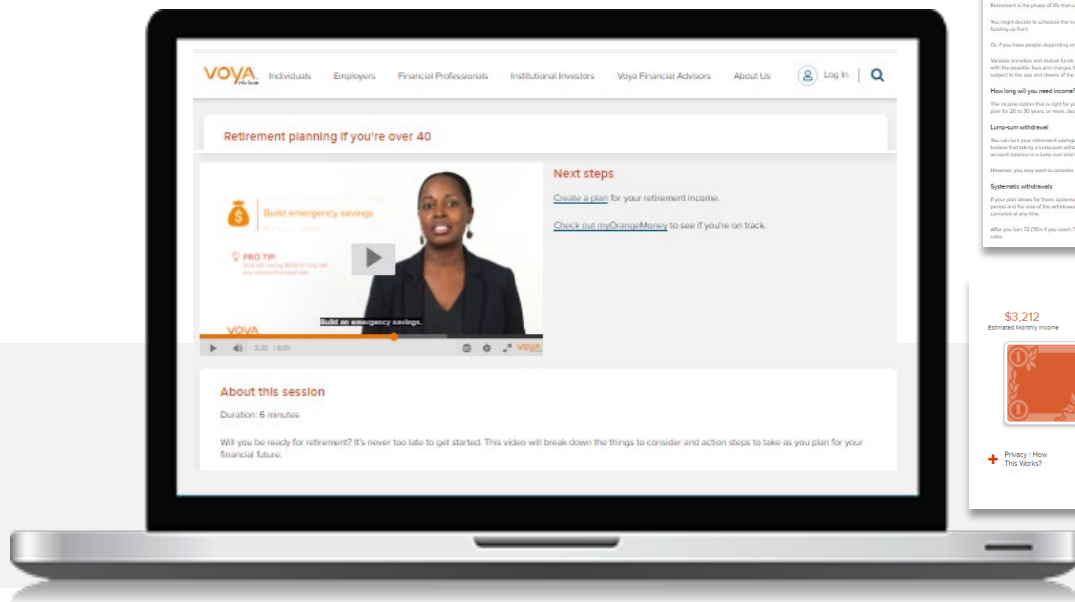
OCTOBER 2021

Plan for your future



Prioritize your future self by planning and saving for retirement.

- Understand how much to save
- Access guidance and help
- What to consider as you near retirement



Understand your retirement income options

Are you ready to turn retirement into the next exciting chapter of your life?

You have the potential to turn retirement into the next exciting chapter of your life. Are you ready?

What does it take to turn dreams into reality?

Retirement is the phase of life that can be about your time and how you want to spend it.

You might decide to schedule the majority of your advantages for the early part of your retirement. If so, you may choose an income option that provides more funding up front.

Or, if you have people depending on you, an income option that helps you meet your financial obligations to them may be more appropriate.

Variable annuities and mutual funds are intended as long-term investments for retirement purposes. It's generally considered a good idea to invest your money with the possible loss and change these investment vehicles may cause before withdrawing accumulated amounts. Variable annuities and mutual funds are subject to the risk and danger of the market.

How long will you need income?

The income option that is right for you will likely be based on how long you want your payments to last. Given today's longer life expectancies, you may wish to plan for 20 to 30 years or more, depending on how young you are when you retire.

Lump-sum withdrawal

You can turn your retirement savings into immediate income by simply withdrawing the entire amount from the plan with a lump-sum withdrawal. Many people believe that taking a lump-sum withdrawal means taking all of your money out at once. If your plan allows, you may also be able to take just a portion of your account balance to help you get by until the next scheduled withdrawal payment.

However, you may want to consider your other options because the tax burden and possible penalties and fees could be significant.

Systematic withdrawals

If your plan allows for them, systematic withdrawals would allow you to take money periodically from a qualified retirement plan. This would allow the payment period and the size of the withdrawals, either as a fixed dollar amount or a percentage of your account value. Systematic withdrawal plans can be changed or cancelled at any time.

After you turn 72 (2019) if you reach 70½ before Jan. 1, 2020, you could use systematic withdrawals to help comply with the IRS Required Minimum Distribution rules.

Let's talk about your retirement savings

Estimated monthly income	Estimated monthly goal	A Difference Of
\$3,212	\$4,375	\$1,163

The amount of my pay I can save now

Employee Pre-Tax: 3% (100 per pay period)

I want to retire at age 67

My investments might return 6% each year

Privacy / How This Works? Organize My \$55 About Me

RESET MAKE CHANGE NOW

Actions today to help you plan for tomorrow.

A checklist to help you to take specific, simple steps as you near retirement.

Get started

- 1. Set your retirement goals**
 - Create your vision for retirement considering how you'll spend your days and what you want to accomplish.
 - Pick your retirement dream date.
- 2. Organize your finances**
 - Gather your financial documents.
 - Get a handle on your net worth by totaling up what you own (real estate, vehicles, bank accounts, retirement savings plans, etc.) and what you owe (Mortgages, loans, credit cards, other debts, etc.).
- 3. Estimate your expenses in retirement**
 - Write down what you expect to spend each month in retirement.
 - Consider planning to have at least 70% of your current income in order to cover these expenses.

Check your progress

- 4. Check your retirement savings progress**
 - Log in to your workplace retirement plan to see how you're doing.
 - Set up an online account at [ssa.gov](#).
 - Review your social security statement and determine your full retirement age.
 - Estimate your expected benefits at Early Retirement, Full Retirement and Delayed Retirement.
- 5. Factor in Social Security**
 - Set up an online account at [ssa.gov](#).
 - Review your social security statement and determine your full retirement age.
 - Estimate your expected benefits at Early Retirement, Full Retirement and Delayed Retirement.
- 6. Plan for medical expenses**
 - Total up your top healthcare costs.
 - If you are enrolled in a high-deductible health plan, save in a Health Savings Account (HSA).
 - Learn more about Medicare at [medicare.gov](#).

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