

First Quarter 2012 Service Review



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Tigard, OR
May 9, 2012



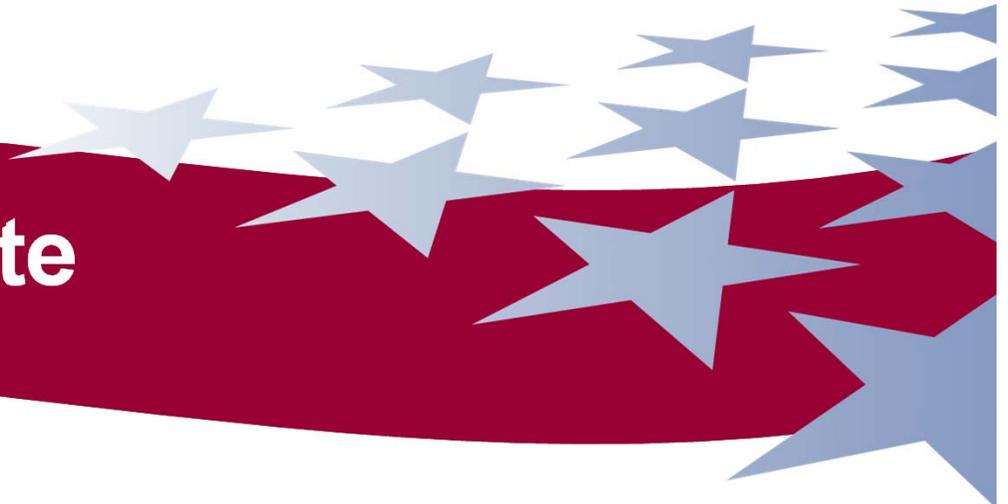
Agenda



- Local Office Update
- Executive Summary
- Communications Update
- Appendix A: Service Review
 - Participation Analysis
 - Asset Analysis
 - Participant Services



Local Office Update



On-site Education & Support



January, 2012 – March 31, 2012

- Meetings Held
 - 49 educational group meetings with an attendance of 422 participants
 - 264 one-on-one consultations with plan participants
- Online Recording
 - Through Pweb access to online recordings of popular seminars
 - “Investing In Turbulent Times” is first recording
 - Viewed 82 times by participants in Q1 2012



On-site Education & Support



1. How did you find out about the seminar?

Human Resources/Employer	58%
Mailing	16%
E-mail	12%
Poster/Flyer at Worksite	7%
Co-worker	2%
Other (website, etc.)	6%

2. If you took any action in your account as a result of education in the seminar, what was it?

Increased contributions	19%
Reviewed my investments	26%
No action taken	50%
Other, please specify	22%

3. If not currently participating in OSGP, will you begin saving in OSGP after attending the seminar?

Yes	71%
No	29%

4. What is your age range?

Age Range	Percentage
Less than 30	4%
30 to 40	17%
41 to 50	28%
51 to 60	37%
61 to 70	13%
71 to 80	1%
More than 80	0%

5. What is your preferred way to receive education?

On-site seminars	79%
Individual consultations	12%
Mailings	2%
Web seminars/recordings	7%



Executive Summary

A decorative graphic featuring a dark red, wavy banner that curves across the page. The banner contains the text "Executive Summary" in white, bold, sans-serif font. To the right of the banner, there is a cluster of light blue, five-pointed stars of varying sizes, some overlapping the banner and others appearing to float above it.

Executive Summary



Assets and Plan Composition

- \$1.255 billion as of March 31, 2012
- Plan composition:
 - LifePath Option represents 26% of Plan assets
 - Stable Value Option represents 15% of Plan assets
 - Small Mid Size Option represents 14% of Plan assets
 - The loan fund equals \$7.38 million, representing less than 1% of the total Plan assets
 - 1,333 loans have been issued since the loan program was added in July 2007
 - 6% of participants with a balance have a loan

Cash Flow

- The net cash flow is a positive \$3,990,475



Executive Summary



Plan Enhancements Q1 2012

- Addition of the Life Path 2055 Fund
- Website New Account Summary Page
- Transition Counseling Targeted Mailing

Upcoming Plan Enhancements 2012

- Addition of Roth 457

Account Summary

My Current Balance * **\$83,823.00** | My Retirement Income Estimate ** **\$1,100** | My Personal Rate of Return Year-to-Date **9.3%** | My Before-Tax Savings per Paycheck **3%**

We realize, Crispin, that taking a plan loan can be necessary at times. But please try to quickly repay the money you borrowed so it can start working for you again inside your plan account.

Allocations | **Balance History** | **Time for your next move**

My Investments

Fund Name and % of My Balance	Current Price	# of Units	Fund Balance
Stable Value Fund 10.87%	\$11.004128	820.8773	\$9,033.00
S&P 500 Index Fund 8.93%	\$11.004128	820.8773	\$9,033.00
Broad Market Index Fund 5.3%	\$11.004128	820.8773	\$9,033.00
Small/Mid-Cap Index Equity Fund 4.5%	\$11.004128	820.8773	\$9,033.00
Emerging Mkts Index Fund 4.3%	\$11.004128	820.8773	\$9,033.00
Global Real Estate Fund 2.5%	\$11.004128	820.8773	\$9,033.00
Commodities Fund 2.42%	\$11.004128	820.8773	\$9,033.00
Treas. Inflation-Protected Sec 2.29%	\$11.004128	820.8773	\$9,033.00
Company Stock 2.29%	\$11.004128	820.8773	\$9,033.00
100%			\$83,823.00

Compare Me

How do your retirement savings compare to other people like you? Find out!

Age: Gender:

Household Income:

Marital Status:

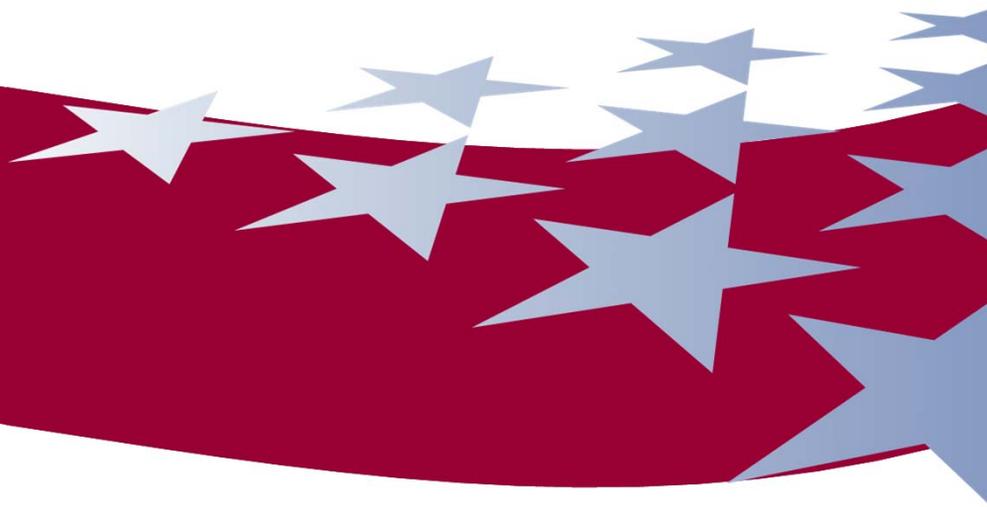
Helpful Information

Here are some articles to help you learn more about retirement savings.

- Help with investment terms
- Importance of asset allocation
- Why saving 1% more is important



Communications Update



2012 Communication



A Focus on New Media

- Mobile – Wireless phone technology with a particular focus on phones with data plans commonly referred to as smartphones.
- e-Media – The ability to take immediate action make it more powerful than traditional media.
- Social media – A relationship media that continues to gain presence.



40% of those 20 to 39 are very knowledgeable on how to use an iPod; only 15% say the same about saving for retirement.

- *DividedWeFail/American Savings Education Council and AARP Preparing for Their Future, March 2008*



E-Media



E-book/flipbook

- Actionable
- Self-navigation – personalizes experience
- Immediate
- Short on copy
- Relevant examples
 - Focus less on age and more on years
 - Incorporate savings
 - Interactive tools/calculators

The medium is the message.
How can we strengthen
educational resources and
help drive participant behavior
change?



Check it out!
<http://www.ingdelivers.com/directvguide>



GURL or PURL

- Addresses participation, deferrals, non-qualified plan enrollment
- Standardized or personalized format
- Demonstrates potential reward for change in behavior
- Guidance – options but not too many
- Immediate



ABC 401(k) PLAN August 1, 2011
 Samuel Sample \$121,200
 Three Hundred Thirty Five Thousand Four Three Dollars
 Your Future - SAVE FOR RETIREMENT!

Samuel, it's easy to make more of your savings in the ABC 401(k) Plan.

You're doing a great job saving for your future, but did you know you're leaving money on the table? By contributing less than 6% of your pay, you're not getting the full company matching contribution.

If you contribute 6%, ABC will give you 6% more — it's like free money! ABC adds \$1 to your account for every \$1 you save on the first 6% of your pay plan. They will add \$2 for every \$1 on the next 6%.

Take a look at the chart below. It shows how your savings could grow over time, and what increasing your contributions could mean to you. Call the full company match today! We've made it easy.

Samuel, check out your savings potential!

ABC 401(k) Plan Contribution Rate	ABC 401(k) Plan Match
4%	\$4,848
6%	\$7,272
8%	\$9,696

Make the commitment to save.

Make the commitment to save.
Simply select your new contribution rate below and click **SUBMIT**.

Yes! I want to make more of my savings.
Please increase my contribution rate to the SUPERVALU STAR 401(k) Plan as follows:

6% so I get the full SUPERVALU Match
 8% for even more savings potential

OR
Select a contribution percent from 4% to 50%
 % is what I'd like to save.

SUBMIT **SUPERVALU STAR 401(k) PLAN**

Check it out!
<http://samsample.ingpurldemo.com>

Case Studies	Audience	% Who Went to PURL	Response Rate
Client A: Mailed PURL Information	7,033	12%	5% of total 40% of visitors
Client B: e-mail with PURL Link	2,826	49%	9% of total 20% of visitors

Virtual / Online Workshops

- Have a concept that is not a talking head
- Make it fun – drive repeat access
- Make it accessible anytime/anywhere
 - Microsite
 - YouTube



Targeted Communications

- Leveraging communication programs from the ING Education Library
 - *WorthKnowing* flyers, customized with Plan logo and branding
 - Video and iChart electronic links
 - Pweb guide and new features/tools
 - Tags



QR code read quickly by smartphone

Flash and HTMLs

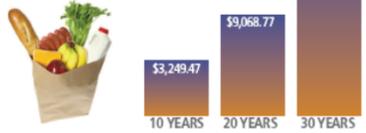
- Interactive and engaging
- Post online or e-mail (microsite, social networking sites)
- Share with friends to encourage them to save

What expenses you could cut back on?

>> Click the icon you could cut back on today to find out how much that could help you save over 10, 20, and 30 years.



Just by clipping coupons you can help save for retirement. See how contributing as little as \$20 per month can grow... Now that's a lot of groceries!



Time Period	Amount
10 YEARS	\$3,249.47
20 YEARS	\$9,068.77
30 YEARS	\$19,490.26

Assuming contribution amount increases by 3% annually to reflect salary increases and assuming a 4% rate of return. This example does not reflect a specific investment or take any capital losses into account.

Bring Your Joe from Home Today and put **More Dough** toward **Your Tomorrow**

Think it's too hard to save for retirement? Making coffee instead of buying could help make a difference.

[Click here to find out how much you could save.](#)

Log on to utretirement.utsystem.edu today!

Click here to opt out of further correspondence from University of Texas.

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One less java, one more way to give a jolt to your retirement savings

Before you reach for that second cup o' Joe, consider letting that money percolate for your retirement.

How much you earn if you save today vs. waiting a year:
As modest as the cost of a cup of coffee a day (\$2/day or \$62/month), you can supplement your retirement income. And the sooner you start, the more time you have on your side! If you were to wait just one year from today for starting your \$2, you would have over \$4,300 LESS in your account in 30 years than if you started saving today. Take a look at the chart below.



Are you ready to start brewing the future you want?

Appendix A: Service Review

A decorative graphic featuring a dark red, wavy banner that curves across the page. The banner contains the text 'Appendix A: Service Review' in white. To the right of the banner, there is a pattern of light blue and white stars of varying sizes, some overlapping the banner and others appearing to float above it.

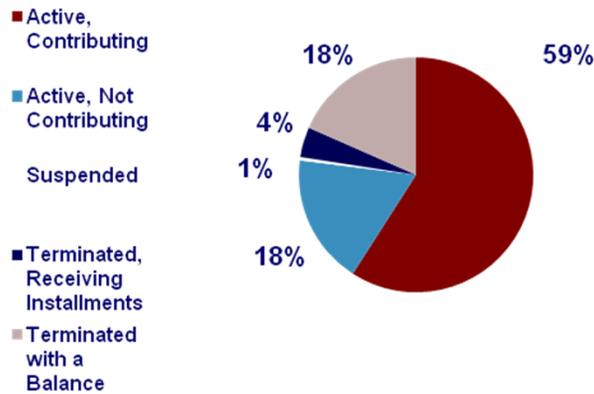


**Service Review
Participation Analysis**

Participant Status Summary

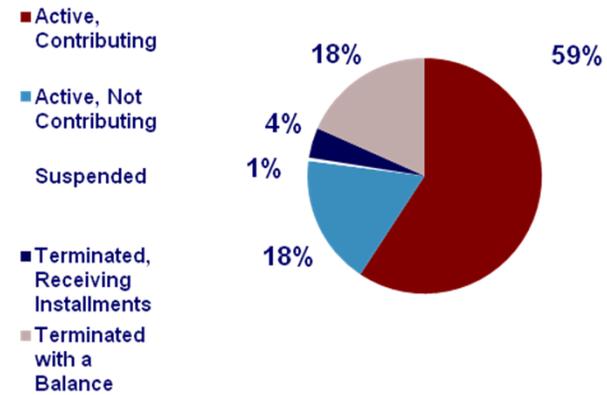


As of December 31, 2011



Participant Status	Number of Participants
Active, Contributing	13,689
Active, Not Contributing	4,379
Suspended	109
Terminated, Receiving Installments	984
Terminated with a Balance	4,294
Total:	23,276

As of March 31, 2012



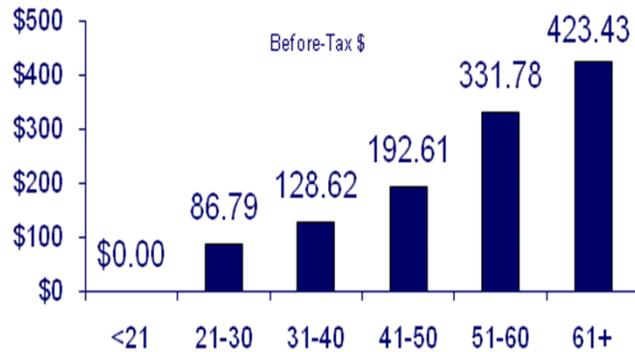
Participant Status	Number of Participants
Active, Contributing	13,851
Active, Not Contributing	4,158
Suspended	123
Terminated, Receiving Installments	968
Terminated with a Balance	4,243
Total:	23,343



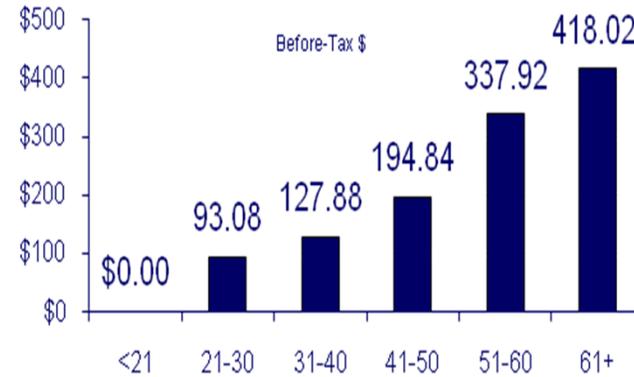
Average Monthly Contribution by Age



As of December 31, 2011



As of March 31, 2012



Age Group	Before-tax Average \$
<21	0.00
21-30	86.79
31-40	128.62
41-50	192.61
51-60	331.78
61 +	423.43

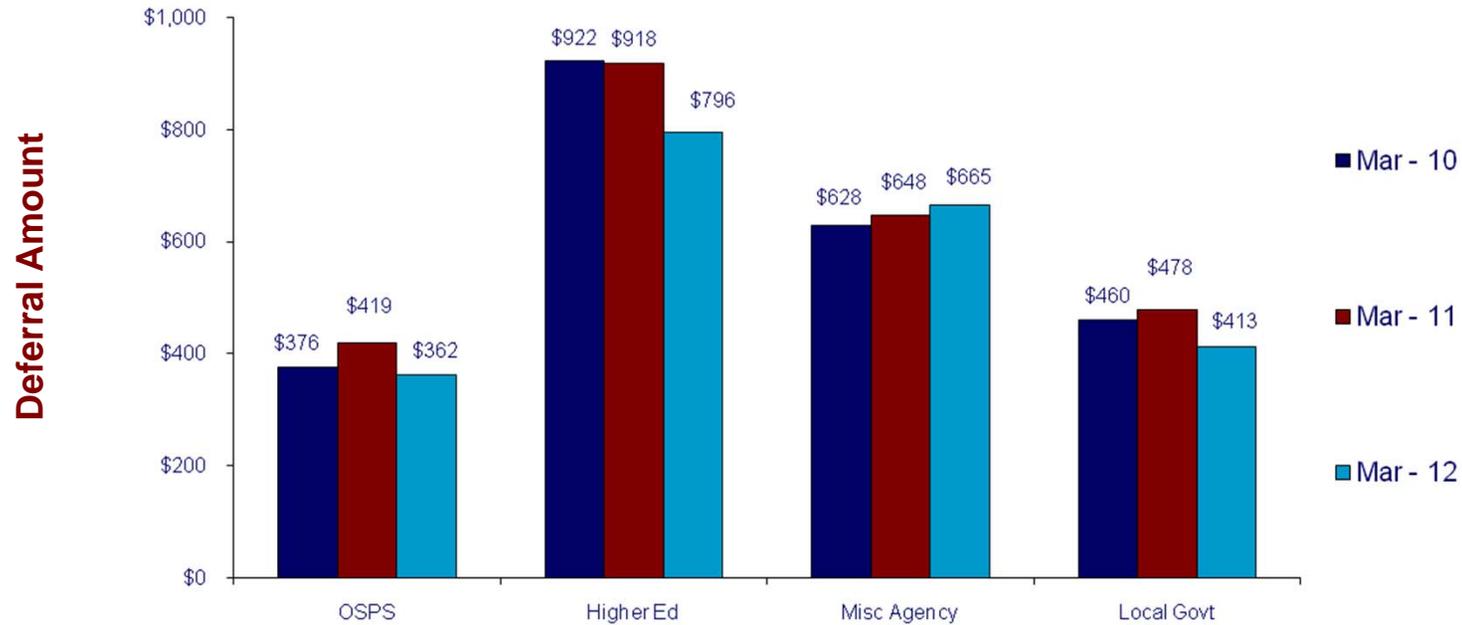
Age Group	Before-tax Average \$
<21	0.00
21-30	93.08
31-40	127.88
41-50	194.84
51-60	337.92
61 +	418.02



Average Contribution Amount by Location



As of March 31, 2012

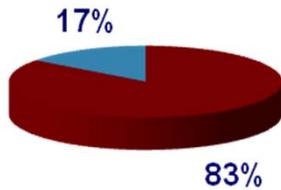


Plan Participation

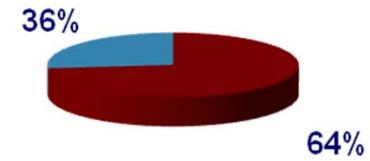
March 31, 2012



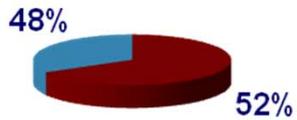
Plan



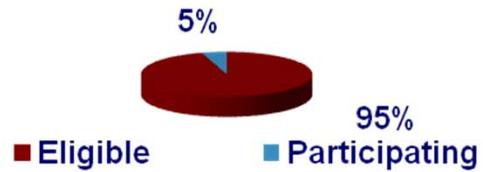
OSPS



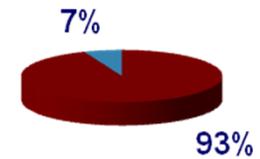
Misc. Agencies



Higher Ed



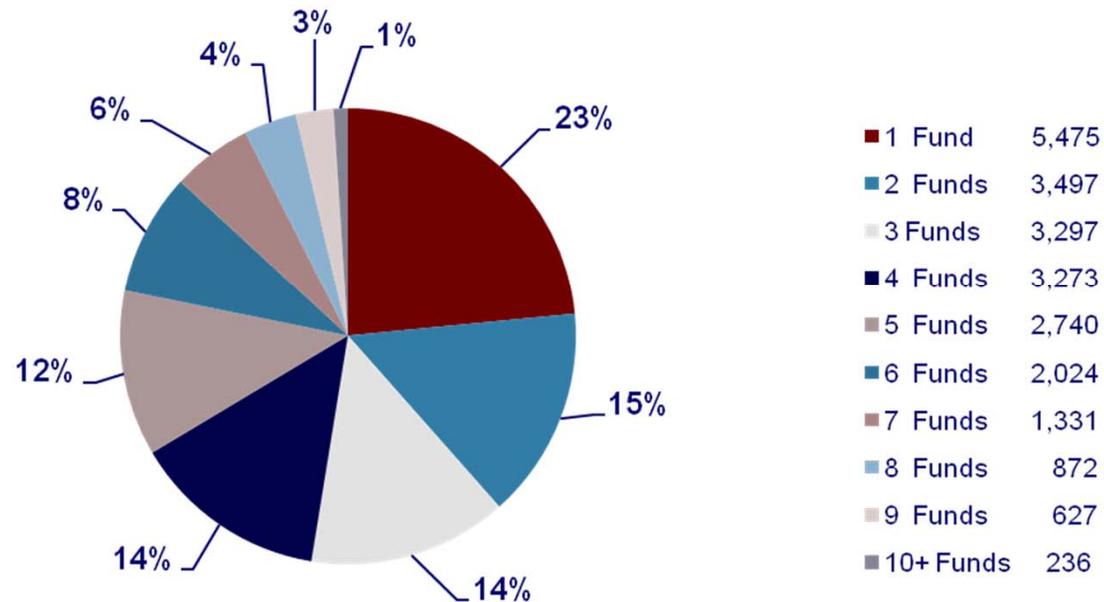
Local Gov't



Participants with Balances by Number of Investments



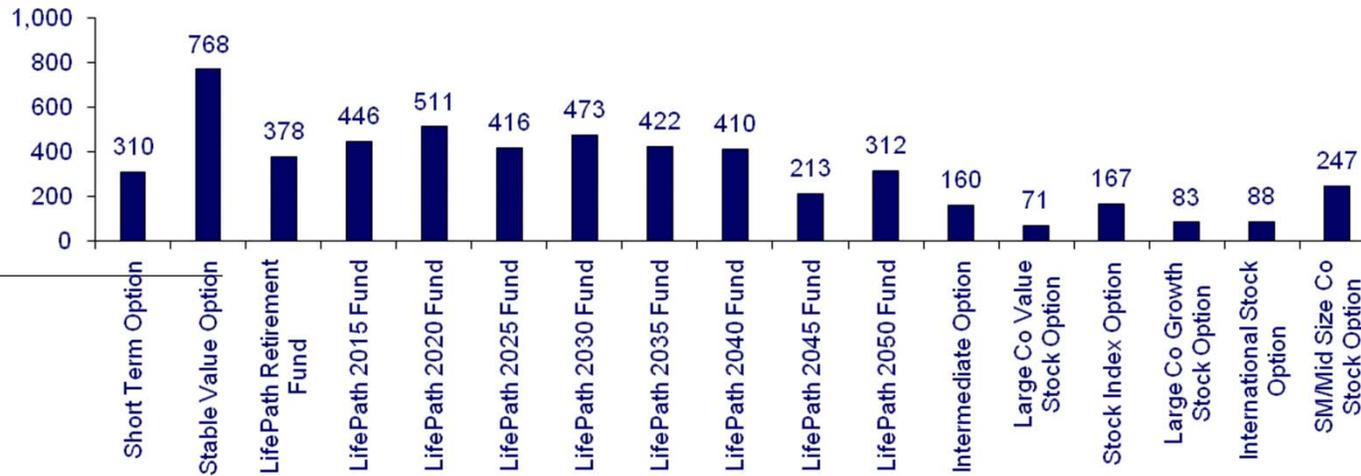
As of March 31, 2012



Participants with Balances/Single Investment



As of March 31, 2012

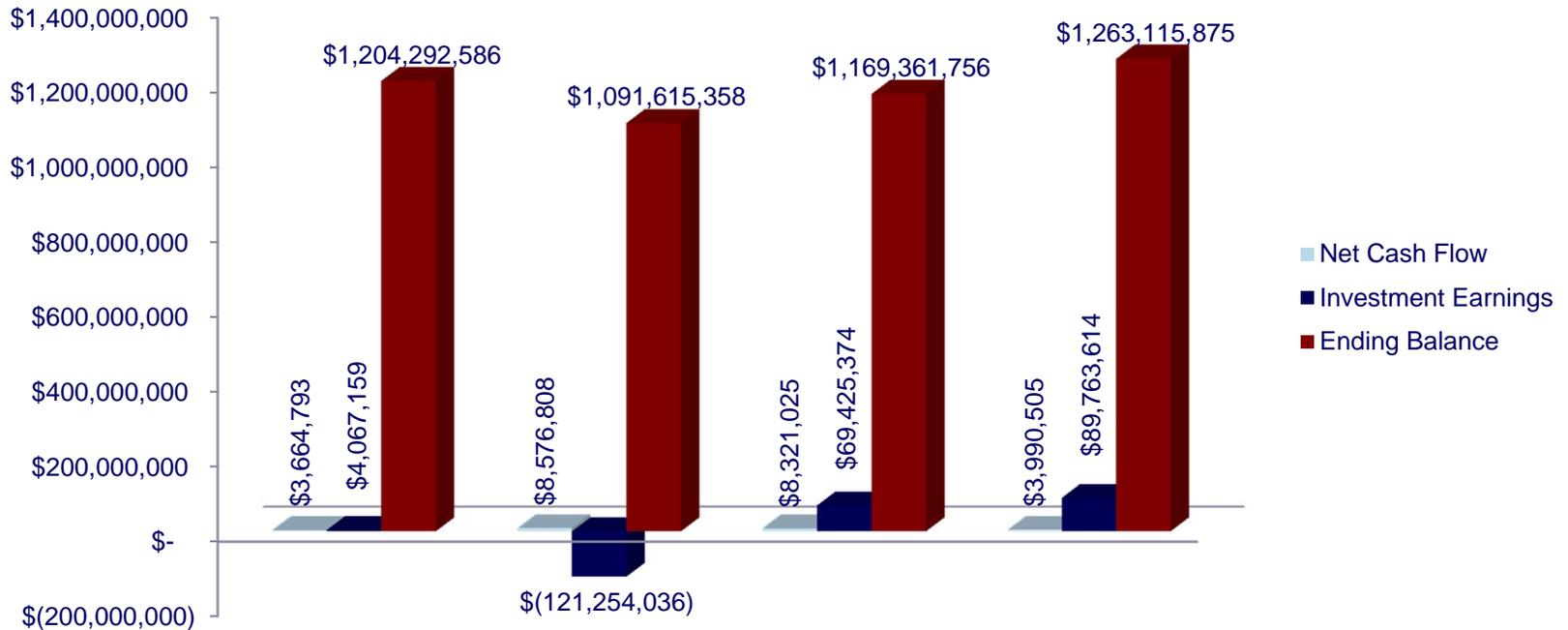




Service Review
Asset Analysis

Plan Profile

1Q 2012 and Rolling Quarters



	2Q 2011	3Q 2011	4Q 2011	1Q 2012	Last 12 Months
Beginning Balance	\$ 1,196,560,633	\$ 1,204,292,586	\$ 1,091,615,358	\$ 1,169,361,756	\$ 1,196,560,633
Net Cash Flow	\$ 3,664,793	\$ 8,576,808	\$ 8,321,025	\$ 3,990,475	\$ 24,553,101
Investment Earnings	\$ 4,067,159	\$ (121,254,036)	\$ 69,425,374	\$ 89,763,614	\$ 42,002,111
Ending Balance	\$ 1,204,292,586	\$ 1,091,615,358	\$ 1,169,361,756	\$ 1,263,115,875	\$ 1,263,115,875



Plan Profile

By Month for 1Q 2012 and Rolling Quarters



1Q 2012



Last 4 Quarters

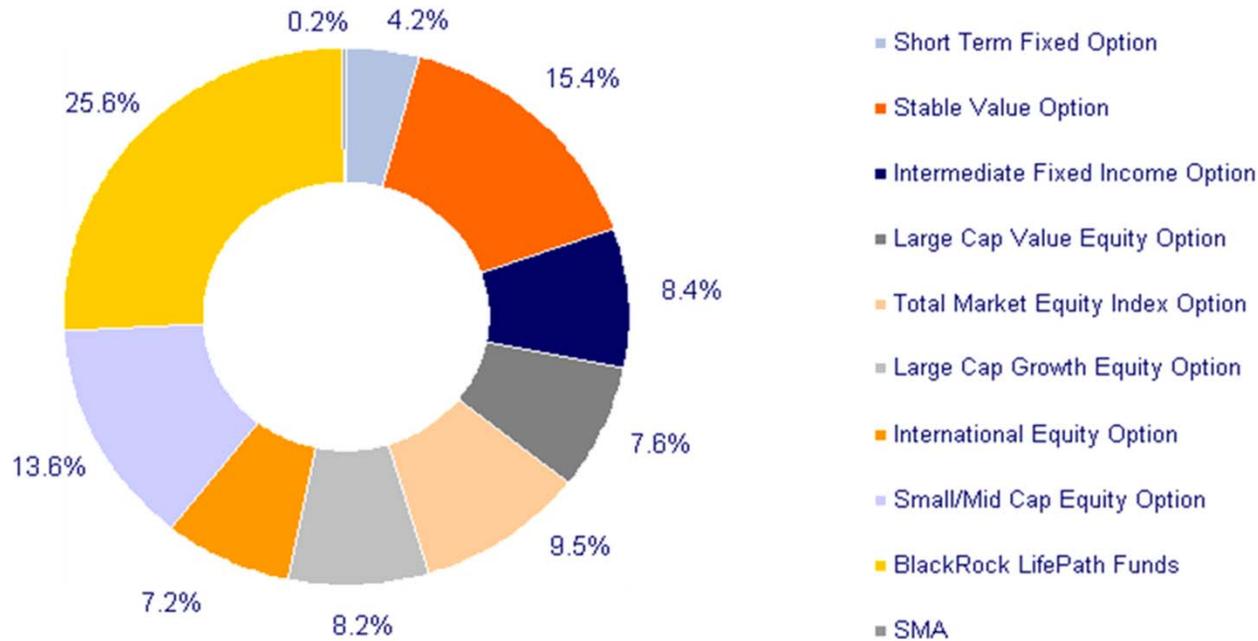


Assets by Fund Objectives

As of March 31, 2012

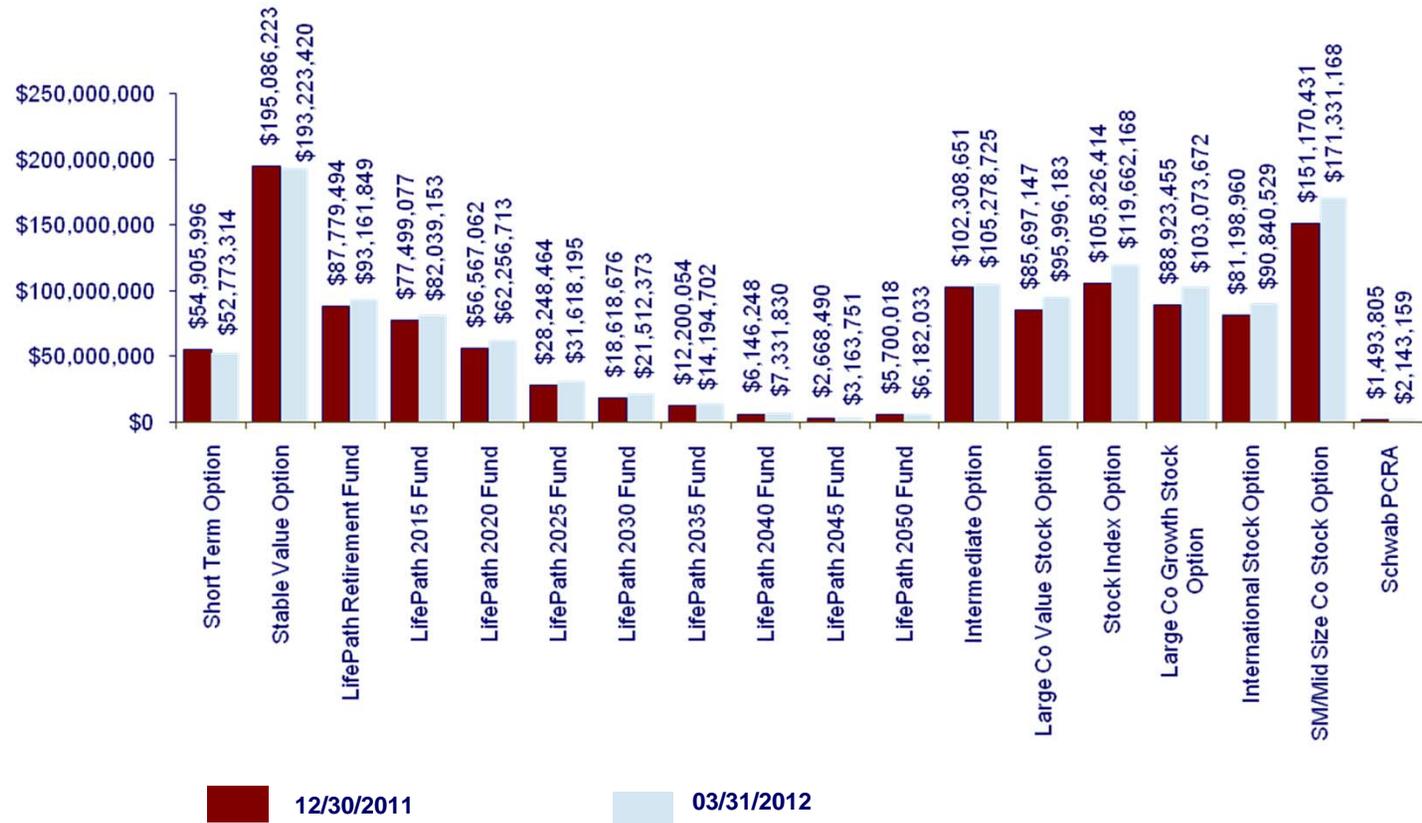


Total Plan Assets as of 03/31/12: \$1,263,115,875



Assets by Funds

Q1 2012



Balances by Investment

As of March 31, 2012



Investment	Investment Balance	Number of Participants	Average Participant Balance	Percentage of Plan Assets
SHORT TERM FIXED OPTION	\$52,773,314.47	4015	\$13,144.04	4.20%
STABLE VALUE OPTION	\$193,223,420.50	8128	\$23,772.57	15.39%
LIFEPATH RETIREMENT FUND	\$93,161,849.90	2446	\$38,087.43	7.42%
LIFEPATH 2015 FUND	\$82,039,153.74	2618	\$31,336.58	6.53%
LIFEPATH 2020 FUND	\$62,256,713.60	2776	\$22,426.77	4.96%
LIFEPATH 2025 FUND	\$31,618,195.14	2136	\$14,802.53	2.52%
LIFEPATH 2030 FUND	\$21,512,373.44	1857	\$11,584.48	1.71%
LIFEPATH 2035 FUND	\$14,194,702.47	1602	\$8,860.61	1.13%
LIFEPATH 2040 FUND	\$7,331,830.44	1217	\$6,024.51	0.58%
LIFEPATH 2045 FUND	\$3,163,751.72	621	\$5,094.61	0.25%
LIFEPATH 2050 FUND	\$6,182,033.86	757	\$8,166.49	0.49%
INTERMEDIATE BOND OPTION	\$105,278,725.96	7474	\$14,085.99	8.38%
LARGE COMP VALUE STOCK OPTION	\$95,996,183.73	9415	\$10,196.09	7.64%
STOCK INDEX OPTION	\$119,662,168.61	8763	\$13,655.39	9.53%
LARGE COMP GROWTH STOCK OPTION	\$103,073,672.13	9882	\$10,430.45	8.21%
INTERNATIONAL STK OPTION	\$90,840,529.58	10420	\$8,717.90	7.23%
SM/MID SIZE CO STK OPTION	\$171,331,168.19	11555	\$14,827.45	13.64%
SCHWAB PCRA	\$2,143,159.26	39	\$54,952.80	0.17%

Total Investment Balance: \$1,263,115,875

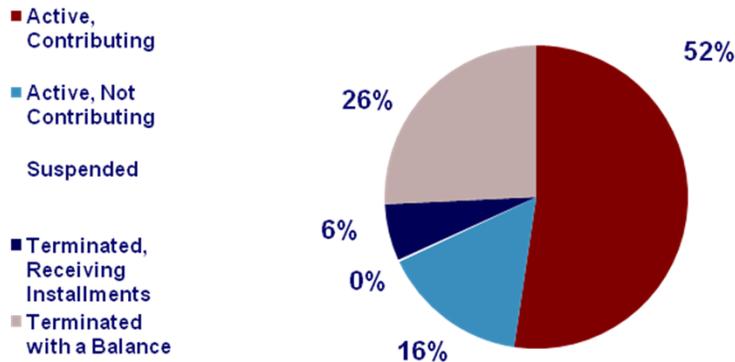


Balances by Participant Status

As of March 31, 2012

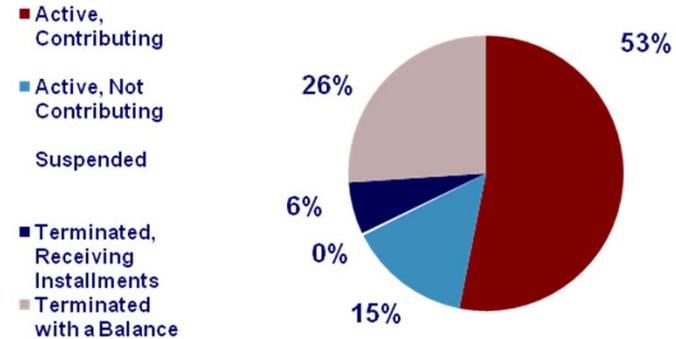


As of December 31, 2011



Participant Status	Participant Balance
Active, Contributing	\$571,357,542
Active, Not Contributing	\$170,711,048
Suspended	\$2,434,203
Terminated, Receiving Installments	\$65,872,849
Terminated with a Balance	\$281,200,556
Total:	\$1,091,576,198

As of March 31, 2012

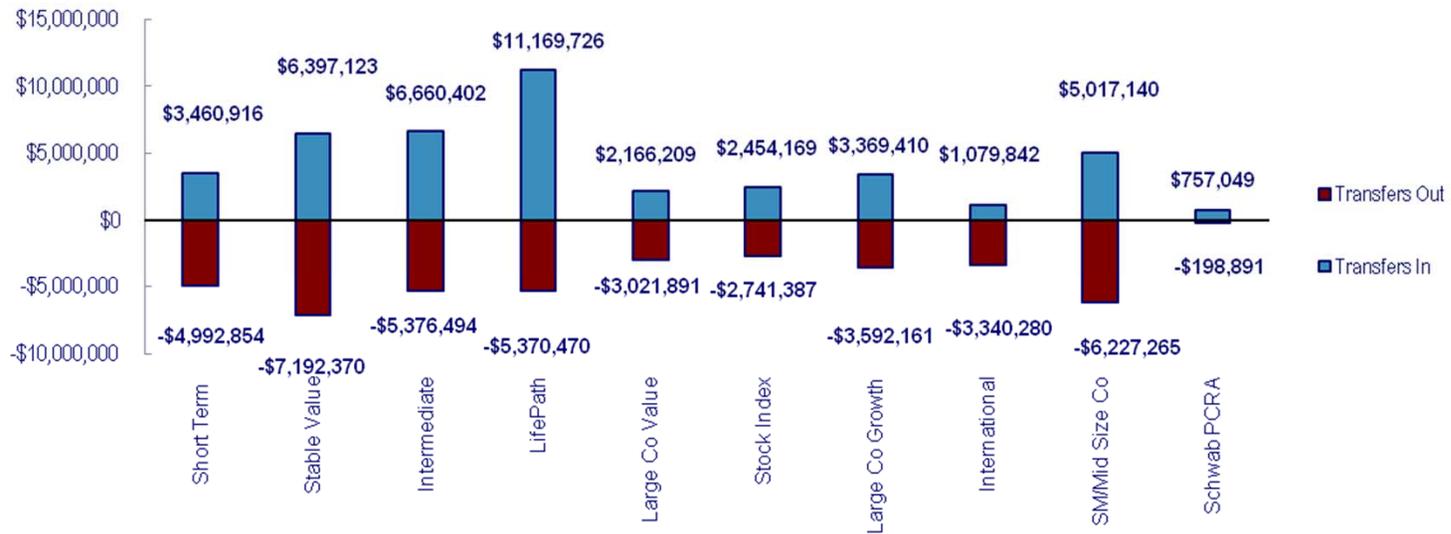


Participant Status	Participant Balance
Active, Contributing	\$725,157,313
Active, Not Contributing	\$158,675,180
Suspended	\$3,213,383
Terminated, Receiving Installments	\$71,403,613
Terminated with a Balance	\$304,666,386
Total:	\$1,263,115,875



Participant Transfer Analysis

Q1 2012



Transfer Activity by Investment

Q2 2012

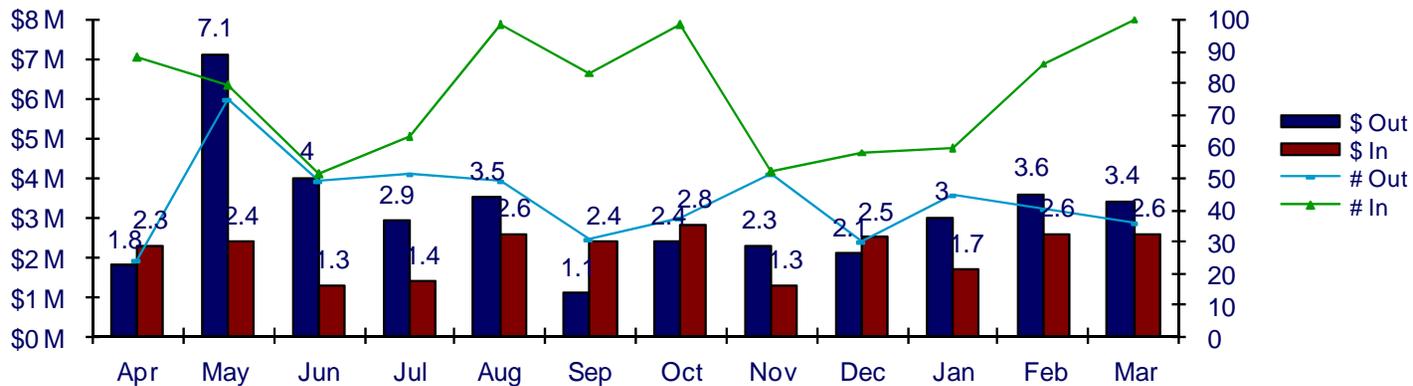


Investment Name	Transfers In	Transfers Out	Net
SHORT TERM FIXED OPTION	\$3,460,916.05	\$-4,992,854.40	\$-1,531,938.35
STABLE VALUE OPTION	\$6,397,213.07	\$-7,192,370.96	\$-795,157.89
LIFEPATH RETIREMENT FUND	\$4,653,437.77	\$-1,703,113.75	\$2,950,324.02
LIFEPATH 2015 FUND	\$1,889,494.79	\$-1,357,800.15	\$531,694.64
LIFEPATH 2020 FUND	\$1,920,739.81	\$-763,631.59	\$1,157,108.22
LIFEPATH 2025 FUND	\$999,625.51	\$-440,687.28	\$558,938.23
LIFEPATH 2030 FUND	\$620,465.09	\$-147,450.10	\$473,014.99
LIFEPATH 2035 FUND	\$344,121.22	\$-128,566.34	\$215,554.88
LIFEPATH 2040 FUND	\$285,072.80	\$-36,379.76	\$248,693.04
LIFEPATH 2045 FUND	\$79,286.47	\$-17,277.33	\$62,009.14
LIFEPATH 2050 FUND	\$377,487.91	\$-775,567.49	\$-398,079.58
INTERMEDIATE BOND OPTION	\$6,660,402.34	\$-5,376,494.77	\$1,283,907.57
LARGE COMP VALUE STOCK OPTION	\$2,166,209.73	\$-3,021,891.88	\$-855,682.15
STOCK INDEX OPTION	\$2,454,169.41	\$-2,741,387.04	\$-287,217.63
LARGE COMP GROWTH STOCK OPTION	\$3,369,410.20	\$-3,592,161.36	\$-222,751.16
INTERNATIONAL STK OPTION	\$1,079,842.77	\$-3,340,280.01	\$-2,260,437.24
SM/MID SIZE CO STK OPTION	\$5,017,140.04	\$-6,227,265.10	\$-1,210,125.06
SCHWAB PCRA	\$757,049.74	\$-198,891.71	\$558,158.03



Rollovers (Includes Local Governments)

April 2011 – March 2012



Top 4 Receiving Institutions:

Edward Jones	15%
ING	7%
Vanguard	6%
Schwab	5%

Rollovers in: \$7.0M
Rollovers in: 245
Net rollovers: -\$2.9M
Rollovers out: -\$9.9M
Rollovers out: 121



Loan Issuances

2Q 2011 through 1Q 2012



Rolling Quarters



Cash Flow Summary

January 1, 2012 – March 31, 2012



Cash In	
Pre-tax Contributions	\$16,668,304
Plan Transfers/Rollover Ins	7,016,795
Loan Repayments	786,714
QDROs/Death Transfers	1,301,990
Total Cash In	\$25,773,803
Cash Out	
Withdrawals	\$1,096,309
Distributions	8,544,500
Plan Transfers/Rollovers Out	9,915,450
Loans Issued	917,354
Fees	7,725
QDROs/Death Transfers	1,301,990
Total Cash Out	(\$21,783,328)
Net Cash Flow	\$3,990,475



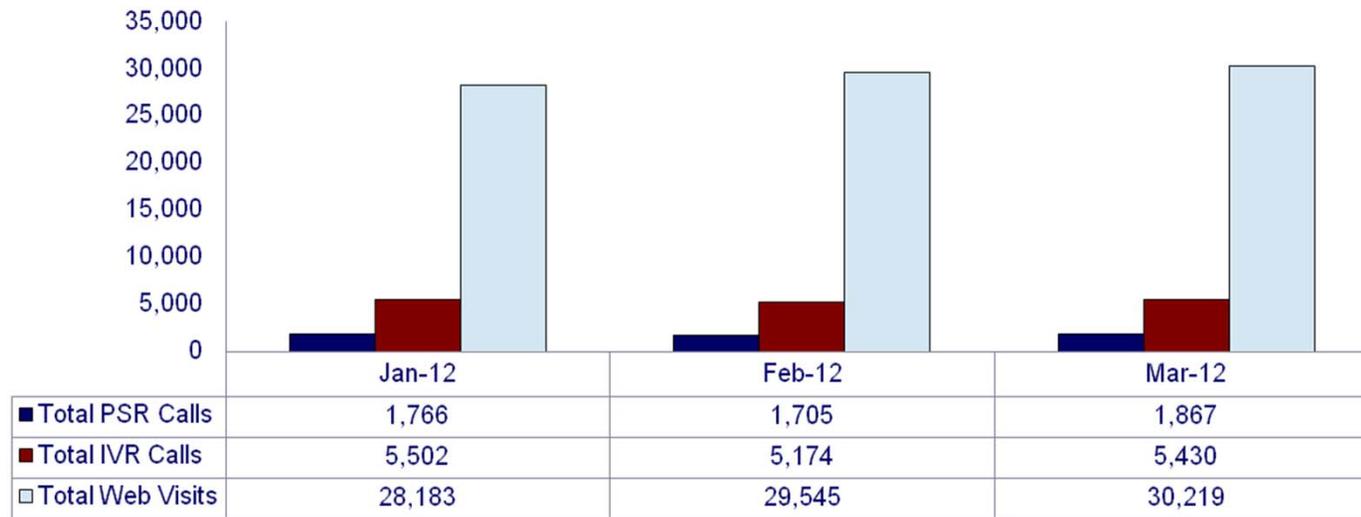


**Service Review
Participant Services**

Participant Contact Summary



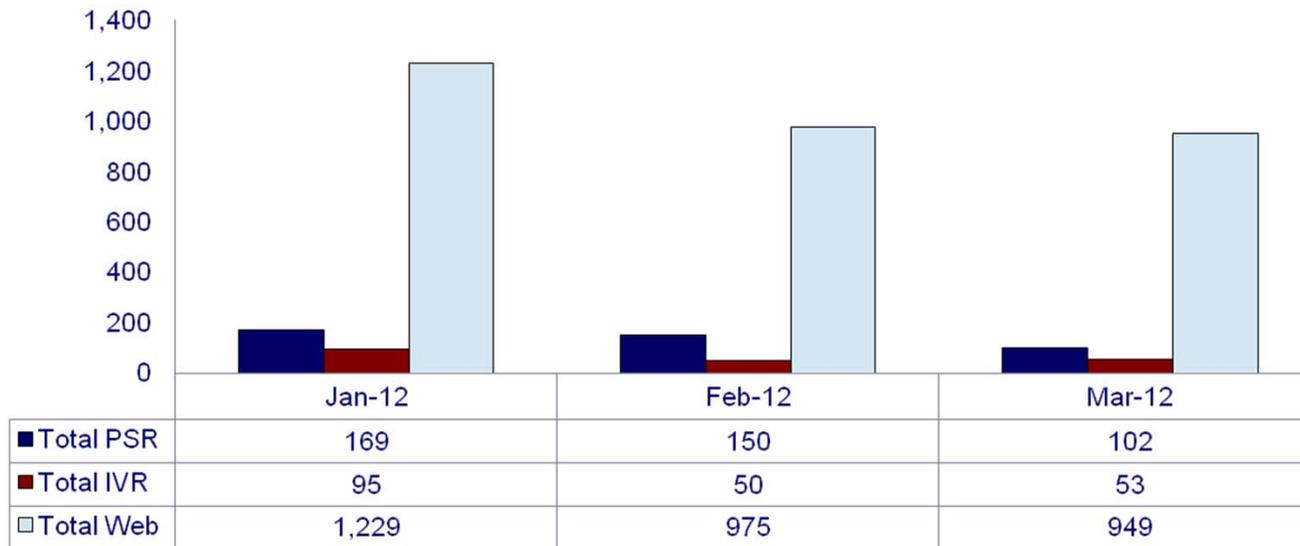
January 1, 2012 – March 31, 2012



Paperless Transaction Summary



January 1, 2012 – March 31, 2012

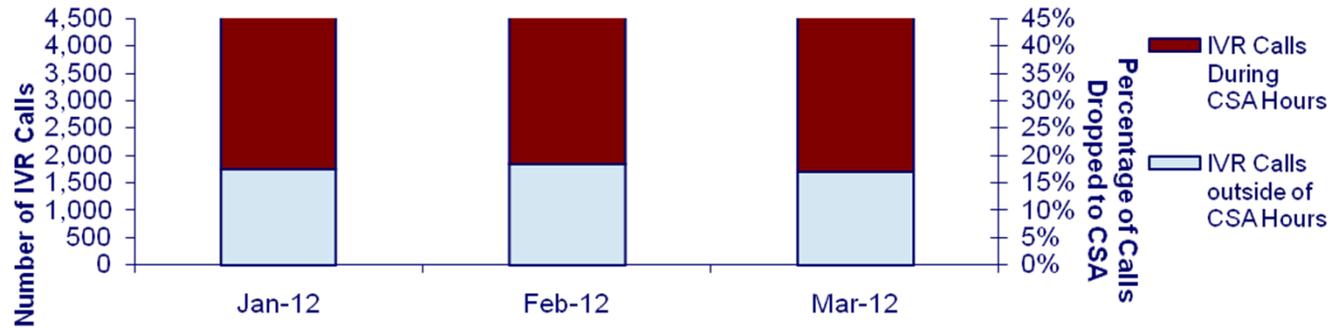


Interactive Voice Response

(IVR) Activity



January 1, 2012 – March 31, 2012



Date	Total IVR Calls	IVR Calls During CSA Hours	IVR Calls Outside of CSA Hours	IVR Calls Transferred to CSA	Percent of IVR Calls Transferred to CSA
Jan - 2011	5,502	3,740	1,762	1,994	53.32
Feb - 2011	5,174	3,327	1,847	1,766	53.08
Mar - 2011	5,430	3,707	1,723	1,904	51.36

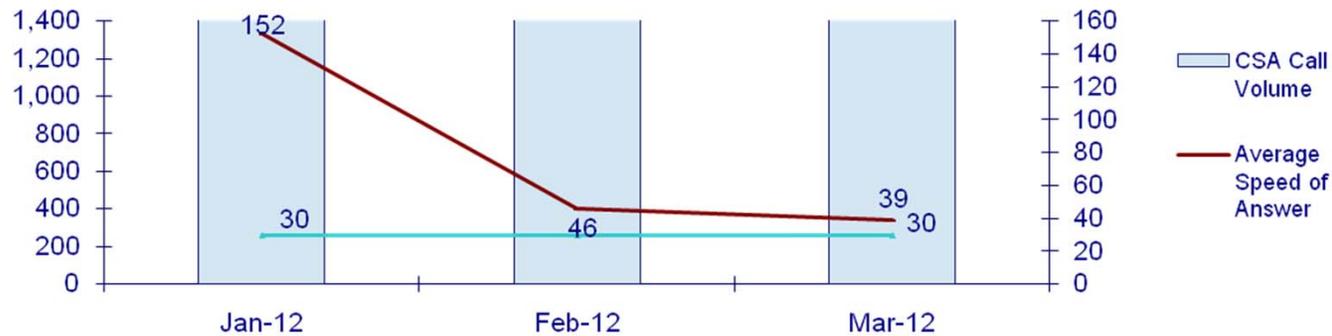


Customer Service Associate

(CSA) Activity



January 1, 2012 – March 31, 2012



Reporting Period	CSA Call Volume	Average Speed of Answer (Seconds)	Average Call Length (Minutes)
Jan-2012	1,766	152	4.47
Feb-2012	1,705	46	4.02
Mar-2012	1,867	39	3.65



Customer Service Associate (CSA) Activity



April 2011 – March 2012

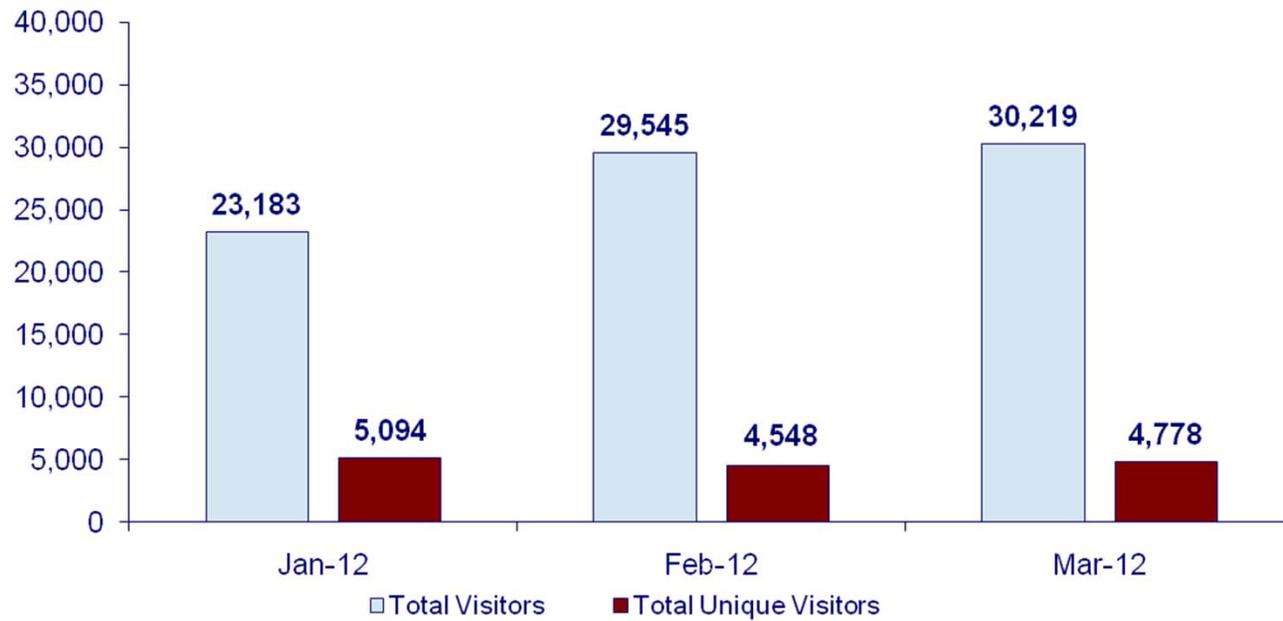
Reporting Period	PSR Call Volumes	Number of Abandoned Calls	Percent of Abandoned Calls
Apr-2011	922	41	4.23%
May-2011	723	11	1.50%
Jun-2011	619	11	1.75%
Jul-2011	785	27	3.33%
Aug-2011	1066	49	4.38%
Sep-2011	839	9	1.06%
Oct-2011	1240	86	6.47%
Nov-2011	1101	45	3.92%
Dec-2011	1294	58	4.27%
Jan-2012	1766	224	11.23%
Feb-2012	1705	56	3.17%
Mar-2012	1867	35	1.84%



Internet Visits by Month



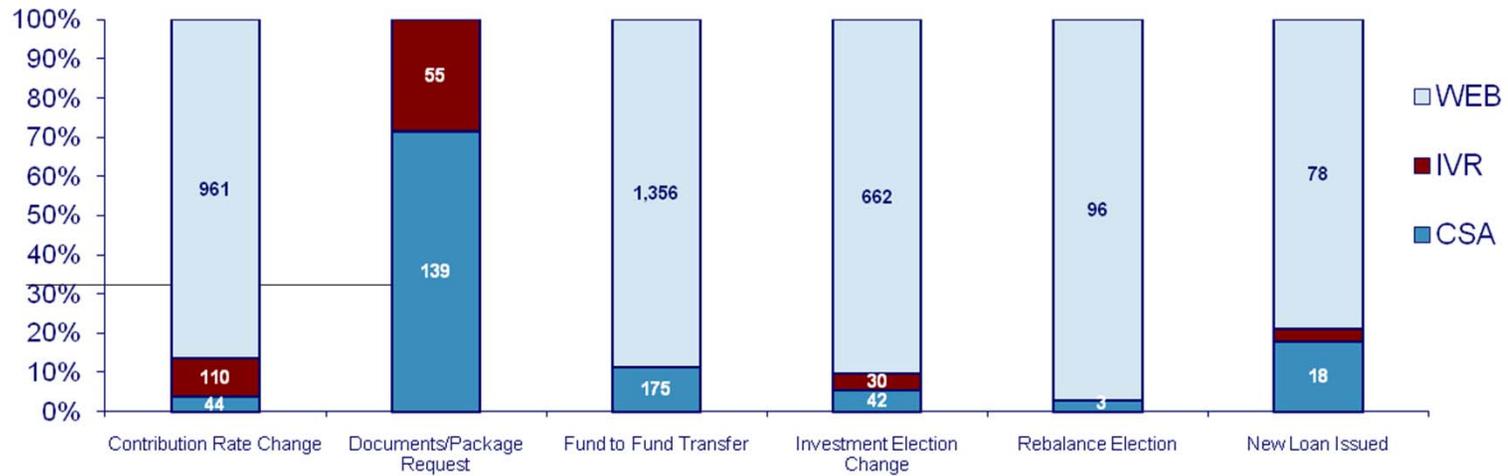
January 1, 2012 – March 31, 2012



Paperless Transactions by Channel



January 1, 2012 – March 31, 2012



Paperless Transaction Summary

(IVR/CSA/Web Combined)



January 1, 2012 – March 31, 2012

Transaction Description	Transaction Volume
Contribution Rate Change	1,115
Document/Package Requests	194
Fund to Fund Transfers	1,531
Investment Election Changes	734
Investment Rebalance Elections	99
New Loans Issued	99
Total Paperless Transactions	3,772



Processing Summary



January 1, 2012 – March 31, 2012

Transaction Description	Transaction Volume
Contributions	46,931
Rebalance Transfers	305
Fee Deduction	116
Installment Distributions	2,574
Required Minimum Distributions	68
Total:	49,454



Thank you!

