



Engagement leads to better outcomes

DC Summit – February 2023

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Group Retirement Savings



The workplace is changing



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1 in 3 is a millennial

Shift in workforce demographics



**40% millennials
change jobs annually**

Change in work environment



Socially connected

More technological advances



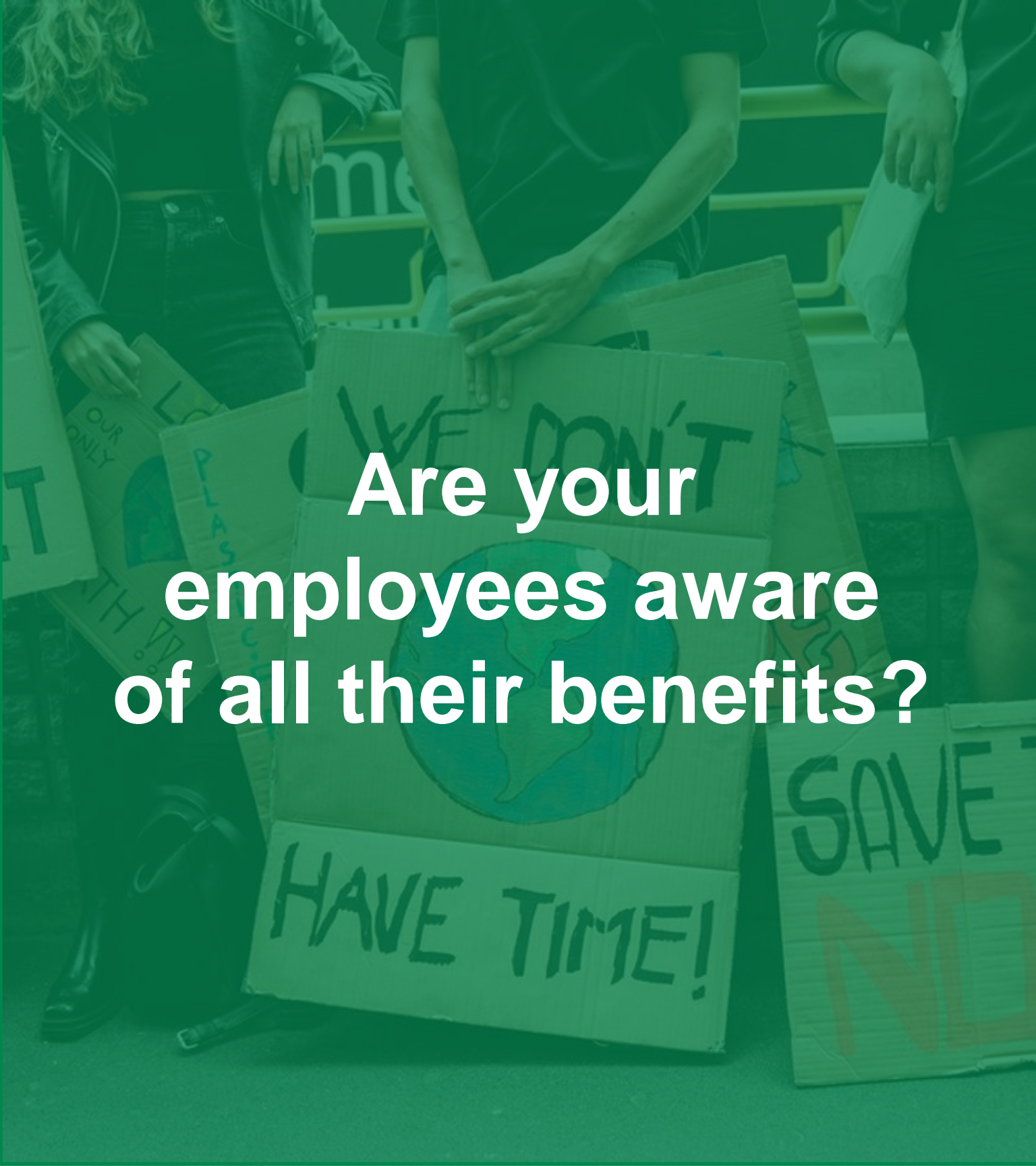
**83% seek financial
guidance**

Needs are not the same



Individual realities

Definition of retirement has evolved



**Are your
employees aware
of all their benefits?**

Millennials evolve rapidly in a fast pace world

A complex relationship with finances

- Competing priorities
- Many “firsts”
- Financial anxiety

The importance of “why”

- Sustainability
- Alignment with personal values

The life journey for younger generations is no longer linear


Complete school
(27%)


Enter full time employment
(31%)


New job
(52%)


Return to School
(20%)

Our support and our offer must meet the needs of this new journey which clearly defines the younger generation

Buy a car
(34%)



Travel
(29%)



Buy a house
(4%)



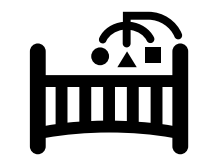
Leave the family nest
(23%)



Move to a new apartment
(45%)



Have children
(12%)



01 Simple

MAKE GROUP RETIREMENT SAVINGS EASY AND FUN

- Have a plan
- Everyone's starting point is different
- Automate their success
- Journey based outcomes





Hi
ALEX

Keep the conversation going

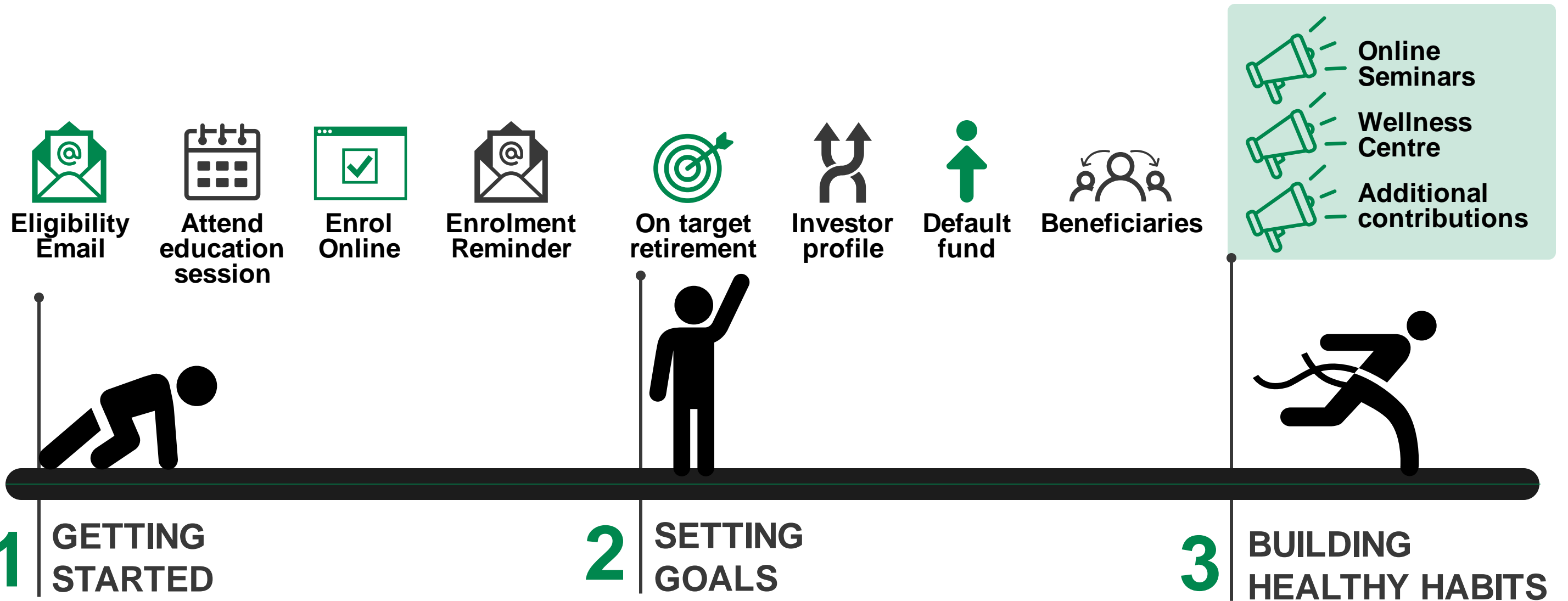


Case study:
**Annual communication and
education plan**

55%
Millennials

38%
Gen Z

Keep the conversation going



Keep the conversation going



Q1 2022
Winter

JANUARY
Easy ways to add to your RRSP

FEBRUARY
Easy ways to add to your RRSP (cont'd)

WEBINAR
Retirement readiness

MARCH
Enrol in DPSP/RRSP if fully vested in DPSP

MID-MARCH
Tax slips available

LATE MARCH
Turning 71 this year?

Q2 2022
Spring

APRIL
Market volatility: What happens when interest rates go up?

US Financial Literacy Month: GRS presentation to Canadian employees

MAY
WEBINAR
Debt 101

Reminder to employees reaching 3 years of service, eligible for higher employer match

JUNE
Financial goals and saving: You can't have one without the other

Q3 2022
Summer

SEPTEMBER
Converting your savings into retirement income

WEBINAR
Cybersecurity

Targeted communication

Q4 2022
Fall

OCTOBER
CONTEST
Financial wellness

Pairing an RRSP with a TFSA

NOVEMBER
Financial Literacy Month

WEBINAR
Budgeting 101

DECEMBER
Holiday message

57% High utilization rate of digital tools

47% Usage of retirement planning tool

Increase in enrolment and digital activity

02 Thoughtful

PROMOTE SOLUTIONS ALIGNED TO VALUES

- Curated experience
- Thoughtful investments
- Make it a holistic experience



All encompassing support

Case study:
Integration of financial
planning services



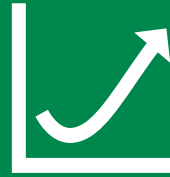
AOM Benefits Trust

61%
Millennials

All encompassing support



Licensed,
non-commissioned
financial planners



Holistic financial
with employee's best
interests in mind

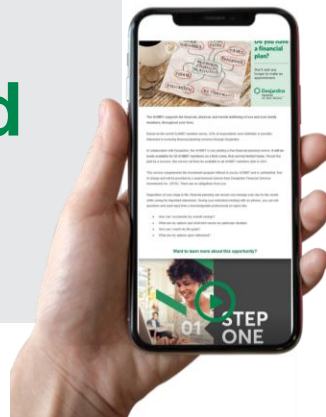


GRS plans and a wide
variety of products



Support offered to
employees and
their families

A targeted
campaign



- Introductory video
- E-mail open rate of 60%



33%

increase in contributions

71%

engaged in follow-ups with
the financial planner

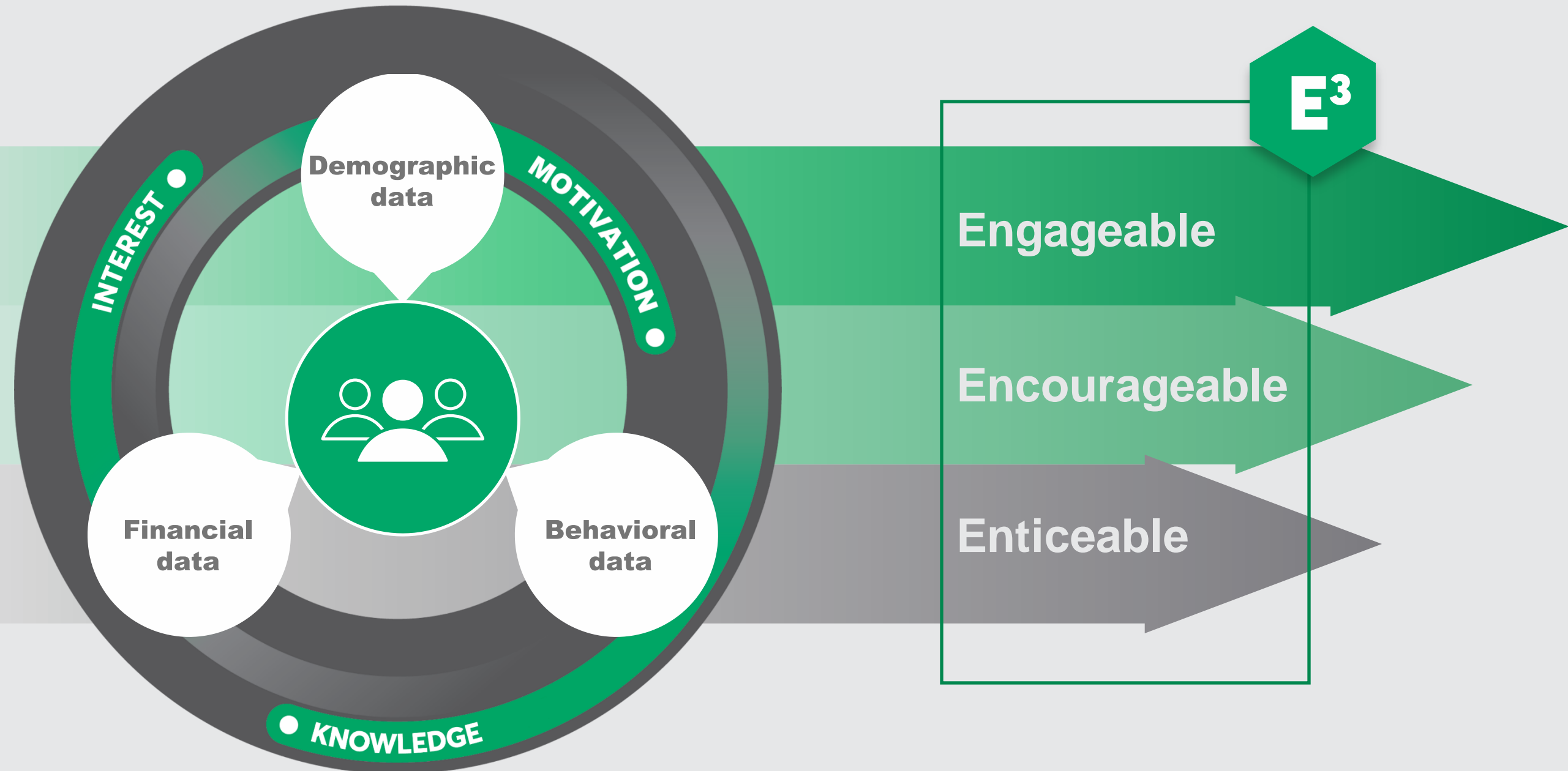
03 Measurable

SET CLEAR OBJECTIVES ASSESS AND ADJUST

- Establish a plan and KPIs
- Leverage data
- Report back to members



A scientific approach to engagement



Make the most of your game



UBISOFT

Case study:
A consistent communication
strategy in play

76%
Millennials

Make the most of your game



DIGITAL USERS



FINANCIAL LITERACY



CONTRIBUTIONS

Average annual

2016

\$6,555



2021

\$10,788



Key takeaways

- 1 Keep it simple
- 2 Be thoughtful
- 3 Measure and adjust

Be consistently consistent

Thank you

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