

Sample Communication Effectiveness Analysis

Entire population

| | Entire Population | Under 30 | 30-39 | 40-49 | 50-59 | 60 and older |
|--|-------------------|----------|-------|-------|-------|--------------|
| Number of employees in group | 1,774 | 340 | 531 | 599 | 271 | 33 |
| Number of employees who increased contributions | 196 | 37 | 67 | 59 | 33 | 0 |
| Percentage of employees who increased contributions | 11.0% | 10.9% | 12.6% | 9.8% | 12.2% | 0.0% |
| Average amount of increase | 4.9% | 5.2% | 5.1% | 4.7% | 4.3% | 0.0% |
| Number of participants before mailing | 567 | 82 | 149 | 221 | 105 | 10 |
| Number of non-participants before mailing | 1,207 | 258 | 382 | 378 | 166 | 23 |
| Participation rate before mailing | 32.0% | 24.1% | 28.1% | 36.9% | 38.7% | 30.3% |
| Number of participants after mailing | 664 | 102 | 186 | 251 | 116 | 9 |
| Number of non-participants after mailing | 1,110 | 238 | 345 | 348 | 155 | 24 |
| Participation rate after mailing | 37.4% | 30.0% | 35.0% | 41.9% | 42.8% | 27.3% |
| Number of non-participants who joined the plan | 115 | 27 | 42 | 31 | 15 | 0 |
| Percentage of non-participants who joined the plan | 9.5% | 10.5% | 11.0% | 8.2% | 9.0% | 0.0% |
| Average contribution rate for plan joiners | 6.6% | 6.3% | 6.7% | 7.0% | 6.1% | 0.0% |
| Number of pre-mailing participants who increased contributions | 81 | 10 | 25 | 28 | 18 | 0 |
| Percentage of pre-mailing participants who increased contributions | 14.3% | 12.2% | 16.8% | 12.7% | 17.1% | 0.0% |
| Average amount of increase | 2.4% | 2.1% | 2.4% | 2.2% | 2.8% | 0.0% |
| Average contribution rate before mailing (all employees) | 1.1% | 0.8% | 0.9% | 1.3% | 1.4% | 1.0% |
| Average contribution rate after mailing (all employees) | 1.6% | 1.3% | 1.5% | 1.7% | 1.9% | 0.9% |
| Change in average contribution rate (all employees) | 0.5% | 0.5% | 0.6% | 0.5% | 0.5% | -0.1% |
| Average contribution rate before mailing (participants only) | 3.4% | 3.3% | 3.3% | 3.5% | 3.6% | 3.3% |
| Average contribution rate after mailing (participants only) | 4.3% | 4.3% | 4.4% | 4.1% | 4.3% | 3.2% |
| Change in average contribution rate (participants only) | 0.8% | 1.0% | 1.1% | 0.7% | 0.8% | -0.1% |
| Number of participants who stopped contributing | 18 | 7 | 5 | 1 | 4 | 1 |
| Percentage of participants who stopped contributing | 3.2% | 8.5% | 3.4% | 0.5% | 3.8% | 10.0% |
| Number of pre-mailing participants who decreased contributions | 20 | 7 | 6 | 2 | 4 | 1 |
| Percentage of pre-mailing participants who decreased contributions | 3.5% | 8.5% | 4.0% | 0.9% | 3.8% | 10.0% |
| Average amount of decrease | -3.4% | -3.7% | -2.8% | -2.5% | -3.7% | -4.0% |
| Number of employees who decreased contributions | 20 | 7 | 6 | 2 | 4 | 1 |
| Percentage of employees who decreased contributions | 1.1% | 2.1% | 1.1% | 0.3% | 1.5% | 3.0% |
| Average amount of decrease | -3.4% | -3.7% | -2.8% | -2.5% | -3.7% | -4.0% |

Sample Communication Effectiveness Analysis

Salary range: \$20,000 to \$29,999

| | Entire Population | Under 30 | 30-39 | 40-49 | 50-59 | 60 and older |
|--|-------------------|----------|-------|-------|-------|--------------|
| Number of employees in group | 540 | 174 | 168 | 140 | 52 | 6 |
| Number of employees who increased contributions | 53 | 18 | 20 | 11 | 4 | 0 |
| Percentage of employees who increased contributions | 9.8% | 10.3% | 11.9% | 7.9% | 7.7% | 0.0% |
| Average amount of increase | 5.2% | 5.3% | 4.4% | 5.9% | 7.3% | 0.0% |
| Number of participants before mailing | 118 | 43 | 31 | 36 | 8 | 0 |
| Number of non-participants before mailing | 422 | 131 | 137 | 104 | 44 | 6 |
| Participation rate before mailing | 21.9% | 24.7% | 18.5% | 25.7% | 15.4% | 0.0% |
| Number of participants after mailing | 150 | 53 | 42 | 43 | 12 | 0 |
| Number of non-participants after mailing | 390 | 121 | 126 | 97 | 40 | 6 |
| Participation rate after mailing | 27.8% | 30.5% | 25.0% | 30.7% | 23.1% | 0.0% |
| Number of non-participants who joined the plan | 40 | 15 | 14 | 7 | 4 | 0 |
| Percentage of non-participants who joined the plan | 9.5% | 11.5% | 10.2% | 6.7% | 9.1% | 0.0% |
| Average contribution rate for plan joiners | 6.2% | 5.9% | 5.4% | 7.9% | 7.3% | 0.0% |
| Number of pre-mailing participants who increased contributions | 13 | 3 | 6 | 4 | 0 | 0 |
| Percentage of pre-mailing participants who increased contributions | 11.0% | 7.0% | 19.4% | 11.1% | 0.0% | 0.0% |
| Average amount of increase | 2.2% | 2.7% | 1.8% | 2.5% | 0.0% | 0.0% |
| Average contribution rate before mailing (all employees) | 0.7% | 0.8% | 0.5% | 0.9% | 0.5% | 0.0% |
| Average contribution rate after mailing (all employees) | 1.2% | 1.2% | 1.0% | 1.3% | 1.1% | 0.0% |
| Change in average contribution rate (all employees) | 0.5% | 0.4% | 0.5% | 0.5% | 0.6% | 0.0% |
| Average contribution rate before mailing (participants only) | 3.2% | 3.1% | 3.0% | 3.4% | 3.3% | 0.0% |
| Average contribution rate after mailing (participants only) | 4.1% | 4.0% | 4.0% | 4.3% | 4.6% | 0.0% |
| Change in average contribution rate (participants only) | 1.0% | 0.9% | 1.0% | 0.9% | 1.3% | 0.0% |
| Number of participants who stopped contributing | 8 | 5 | 3 | 0 | 0 | 0 |
| Percentage of participants who stopped contributing | 6.8% | 11.6% | 9.7% | 0.0% | 0.0% | 0.0% |
| Number of pre-mailing participants who decreased contributions | 10 | 5 | 4 | 1 | 0 | 0 |
| Percentage of pre-mailing participants who decreased contributions | 8.5% | 11.6% | 12.9% | 2.8% | 0.0% | 0.0% |
| Average amount of decrease | -3.1% | -3.6% | -2.8% | -2.0% | 0.0% | 0.0% |
| Number of employees who decreased contributions | 10 | 5 | 4 | 1 | 0 | 0 |
| Percentage of employees who decreased contributions | 1.9% | 2.9% | 2.4% | 0.7% | 0.0% | 0.0% |
| Average amount of decrease | -3.1% | -3.6% | -2.8% | -2.0% | 0.0% | 0.0% |

Sample Communication Effectiveness Analysis

Salary range: \$30,000 to \$39,999

| | Entire Population | Under 30 | 30-39 | 40-49 | 50-59 | 60 and older |
|--|-------------------|----------|-------|-------|-------|--------------|
| Number of employees in group | 834 | 112 | 264 | 304 | 137 | 17 |
| Number of employees who increased contributions | 89 | 12 | 34 | 30 | 13 | 0 |
| Percentage of employees who increased contributions | 10.7% | 10.7% | 12.9% | 9.9% | 9.5% | 0.0% |
| Average amount of increase | 4.5% | 4.7% | 4.9% | 4.4% | 3.4% | 0.0% |
| Number of participants before mailing | 296 | 28 | 81 | 121 | 62 | 4 |
| Number of non-participants before mailing | 538 | 84 | 183 | 183 | 75 | 13 |
| Participation rate before mailing | 35.5% | 25.0% | 30.7% | 39.8% | 45.3% | 23.5% |
| Number of participants after mailing | 336 | 33 | 99 | 137 | 64 | 3 |
| Number of non-participants after mailing | 498 | 79 | 165 | 167 | 73 | 14 |
| Participation rate after mailing | 40.3% | 29.5% | 37.5% | 45.1% | 46.7% | 17.6% |
| Number of non-participants who joined the plan | 47 | 7 | 20 | 16 | 4 | 0 |
| Percentage of non-participants who joined the plan | 8.7% | 8.3% | 10.9% | 8.7% | 5.3% | 0.0% |
| Average contribution rate for plan joiners | 6.3% | 6.7% | 6.4% | 6.2% | 5.5% | 0.0% |
| Number of pre-mailing participants who increased contributions | 42 | 5 | 14 | 14 | 9 | 0 |
| Percentage of pre-mailing participants who increased contributions | 14.2% | 17.9% | 17.3% | 11.6% | 14.5% | 0.0% |
| Average amount of increase | 2.4% | 1.8% | 2.8% | 2.3% | 2.4% | 0.0% |
| Average contribution rate before mailing (all employees) | 1.2% | 0.9% | 1.1% | 1.4% | 1.6% | 0.8% |
| Average contribution rate after mailing (all employees) | 1.7% | 1.3% | 1.7% | 1.8% | 1.8% | 0.6% |
| Change in average contribution rate (all employees) | 0.4% | 0.4% | 0.6% | 0.4% | 0.3% | -0.2% |
| Average contribution rate before mailing (participants only) | 3.5% | 3.6% | 3.5% | 3.4% | 3.5% | 3.5% |
| Average contribution rate after mailing (participants only) | 4.2% | 4.5% | 4.5% | 4.0% | 4.0% | 3.3% |
| Change in average contribution rate (participants only) | 0.7% | 0.9% | 1.0% | 0.6% | 0.5% | -0.2% |
| Number of participants who stopped contributing | 7 | 2 | 2 | 0 | 2 | 1 |
| Percentage of participants who stopped contributing | 2.4% | 7.1% | 2.5% | 0.0% | 3.2% | 25.0% |
| Number of pre-mailing participants who decreased contributions | 7 | 2 | 2 | 0 | 2 | 1 |
| Percentage of pre-mailing participants who decreased contributions | 2.4% | 7.1% | 2.5% | 0.0% | 3.2% | 25.0% |
| Average amount of decrease | -3.6% | -4.0% | -3.0% | 0.0% | -3.5% | -4.0% |
| Number of employees who decreased contributions | 7 | 2 | 2 | 0 | 2 | 1 |
| Percentage of employees who decreased contributions | 0.8% | 1.8% | 0.8% | 0.0% | 1.5% | 5.9% |
| Average amount of decrease | -3.6% | -4.0% | -3.0% | 0.0% | -3.5% | -4.0% |

Sample Communication Effectiveness Analysis

Salary range: \$50,000 to \$59,999

| | Entire Population | Under 30 | 30-39 | 40-49 | 50-59 | 60 and older |
|--|-------------------|----------|-------|-------|-------|--------------|
| Number of employees in group | 57 | 10 | 13 | 15 | 17 | 2 |
| Number of employees who increased contributions | 6 | 1 | 1 | 2 | 2 | 0 |
| Percentage of employees who increased contributions | 10.5% | 10.0% | 7.7% | 13.3% | 11.8% | 0.0% |
| Average amount of increase | 4.2% | 7.0% | 6.0% | 2.5% | 3.5% | 0.0% |
| Number of participants before mailing | 25 | 5 | 6 | 5 | 8 | 1 |
| Number of non-participants before mailing | 32 | 5 | 7 | 10 | 9 | 1 |
| Participation rate before mailing | 43.9% | 50.0% | 46.2% | 33.3% | 47.1% | 50.0% |
| Number of participants after mailing | 25 | 6 | 7 | 4 | 7 | 1 |
| Number of non-participants after mailing | 32 | 4 | 6 | 11 | 10 | 1 |
| Participation rate after mailing | 43.9% | 60.0% | 53.8% | 26.7% | 41.2% | 50.0% |
| Number of non-participants who joined the plan | 2 | 1 | 1 | 0 | 0 | 0 |
| Percentage of non-participants who joined the plan | 6.3% | 20.0% | 14.3% | 0.0% | 0.0% | 0.0% |
| Average contribution rate for plan joiners | 6.5% | 7.0% | 6.0% | 0.0% | 0.0% | 0.0% |
| Number of pre-mailing participants who increased contributions | 4 | 0 | 0 | 2 | 2 | 0 |
| Percentage of pre-mailing participants who increased contributions | 16.0% | 0.0% | 0.0% | 40.0% | 25.0% | 0.0% |
| Average amount of increase | 3.0% | 0.0% | 0.0% | 2.5% | 3.5% | 0.0% |
| Average contribution rate before mailing (all employees) | 1.6% | 1.7% | 1.8% | 0.9% | 2.1% | 1.0% |
| Average contribution rate after mailing (all employees) | 1.9% | 2.4% | 2.2% | 1.0% | 2.2% | 1.0% |
| Change in average contribution rate (all employees) | 0.3% | 0.7% | 0.5% | 0.1% | 0.1% | 0.0% |
| Average contribution rate before mailing (participants only) | 3.6% | 3.4% | 3.8% | 2.6% | 4.5% | 2.0% |
| Average contribution rate after mailing (participants only) | 4.3% | 4.0% | 4.1% | 3.7% | 5.4% | 2.0% |
| Change in average contribution rate (participants only) | 0.7% | 0.6% | 0.3% | 1.1% | 0.9% | 0.0% |
| Number of participants who stopped contributing | 2 | 0 | 0 | 1 | 1 | 0 |
| Percentage of participants who stopped contributing | 8.0% | 0.0% | 0.0% | 20.0% | 12.5% | 0.0% |
| Number of pre-mailing participants who decreased contributions | 2 | 0 | 0 | 1 | 1 | 0 |
| Percentage of pre-mailing participants who decreased contributions | 8.0% | 0.0% | 0.0% | 20.0% | 12.5% | 0.0% |
| Average amount of decrease | -4.0% | 0.0% | 0.0% | -3.0% | -5.0% | 0.0% |
| Number of employees who decreased contributions | 2 | 0 | 0 | 1 | 1 | 0 |
| Percentage of employees who decreased contributions | 3.5% | 0.0% | 0.0% | 6.7% | 5.9% | 0.0% |
| Average amount of decrease | -4.0% | 0.0% | 0.0% | -3.0% | -5.0% | 0.0% |

Sample Communication Effectiveness Analysis

Salary range: \$60,000 to \$69,999

| | Entire Population | Under 30 | 30-39 | 40-49 | 50-59 | 60 and older |
|--|-------------------|----------|-------|-------|--------|--------------|
| Number of employees in group | 33 | 3 | 9 | 15 | 4 | 2 |
| Number of employees who increased contributions | 6 | 1 | 2 | 2 | 1 | 0 |
| Percentage of employees who increased contributions | 18.2% | 33.3% | 22.2% | 13.3% | 25.0% | 0.0% |
| Average amount of increase | 7.3% | 10.0% | 10.5% | 3.5% | 6.0% | 0.0% |
| Number of participants before mailing | 19 | 1 | 4 | 9 | 3 | 2 |
| Number of non-participants before mailing | 14 | 2 | 5 | 6 | 1 | 0 |
| Participation rate before mailing | 57.6% | 33.3% | 44.4% | 60.0% | 75.0% | 100.0% |
| Number of participants after mailing | 23 | 2 | 6 | 10 | 3 | 2 |
| Number of non-participants after mailing | 10 | 1 | 3 | 5 | 1 | 0 |
| Participation rate after mailing | 69.7% | 66.7% | 66.7% | 66.7% | 75.0% | 100.0% |
| Number of non-participants who joined the plan | 5 | 1 | 2 | 1 | 1 | 0 |
| Percentage of non-participants who joined the plan | 35.7% | 50.0% | 40.0% | 16.7% | 100.0% | 0.0% |
| Average contribution rate for plan joiners | 8.4% | 10.0% | 10.5% | 5.0% | 6.0% | 0.0% |
| Number of pre-mailing participants who increased contributions | 1 | 0 | 0 | 1 | 0 | 0 |
| Percentage of pre-mailing participants who increased contributions | 5.3% | 0.0% | 0.0% | 11.1% | 0.0% | 0.0% |
| Average amount of increase | 2.0% | 0.0% | 0.0% | 2.0% | 0.0% | 0.0% |
| Average contribution rate before mailing (all employees) | 2.1% | 0.3% | 1.7% | 2.5% | 2.2% | 3.0% |
| Average contribution rate after mailing (all employees) | 3.3% | 3.7% | 4.0% | 3.0% | 3.0% | 3.0% |
| Change in average contribution rate (all employees) | 1.2% | 3.3% | 2.3% | 0.5% | 0.7% | 0.0% |
| Average contribution rate before mailing (participants only) | 3.6% | 1.0% | 3.7% | 4.2% | 3.0% | 3.0% |
| Average contribution rate after mailing (participants only) | 4.8% | 5.5% | 6.0% | 4.5% | 4.0% | 3.0% |
| Change in average contribution rate (participants only) | 1.2% | 4.5% | 2.2% | 0.3% | 1.0% | 0.0% |
| Number of participants who stopped contributing | 1 | 0 | 0 | 0 | 1 | 0 |
| Percentage of participants who stopped contributing | 5.3% | 0.0% | 0.0% | 0.0% | 33.3% | 0.0% |
| Number of pre-mailing participants who decreased contributions | 1 | 0 | 0 | 0 | 1 | 0 |
| Percentage of pre-mailing participants who decreased contributions | 5.3% | 0.0% | 0.0% | 0.0% | 33.3% | 0.0% |
| Average amount of decrease | -3.0% | 0.0% | 0.0% | 0.0% | -3.0% | 0.0% |
| Number of employees who decreased contributions | 1 | 0 | 0 | 0 | 1 | 0 |
| Percentage of employees who decreased contributions | 3.0% | 0.0% | 0.0% | 0.0% | 25.0% | 0.0% |
| Average amount of decrease | -3.0% | 0.0% | 0.0% | 0.0% | -3.0% | 0.0% |

