



Say *yes* to  
retirement  
readiness!



North Carolina Retirement Systems



North Carolina  
Retirement Systems

NC 401(k) & NC 457 Plans

NC 401(k)/NC 457 Plans  
Communications Update  
December 4, 2025



# National Retirement Security Month

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## NRSM WEB ENGAGEMENT

URL	Compared with Sept. 2025	Compared with NRSM 2024
myNCPlans.gov	Increased 220%	Increased 150%
Enrollment Codes	Increased 250%	Increased 120%
Steps to Enroll	Increased 308%	Increased 290%



## MEETING ENGAGEMENT

TYPE	NRSM 2025	Compared with NRSM 2024
Webinars	2,221 attendees	Up 1%
Individual meetings	2,383 attendees	Up 7%



## ENROLLMENTS & CONTRIBUTIONS

	NRSM 2025	Compared with NRSM 2024
Enrollments	3,208	Increased 39%
Contribution Increases	3,880	Increased 49%

## NATIONAL RETIREMENT SECURITY MONTH

# GOOD NEWS!

### RETIREMENT EXPRESS





**OCTOBER 1, 2025**

**National Retirement Security Month**

Join North Carolina State Treasurer Brad Briner on the Retirement Express and learn how you can plan and save for a successful retirement.

**Get on Board the Retirement Express**

Each year in October, National Retirement Security Month presents an opportunity for workers in all stages of their careers to assess their retirement savings and goals.

The North Carolina Retirement Systems will be promoting the month through social media and have a series of educational webinars for all public servants in North Carolina.

**Grab your goals, pack your priorities and hop on board the Retirement Express!**



# 2025 in Review: What we set out to do

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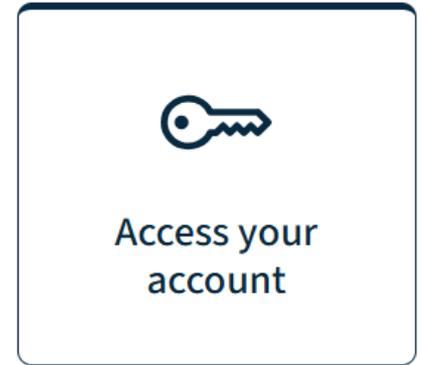
## ENGAGE

Continue to transform through refreshed creative and digital delivery content



## EDUCATE

Inspire employers and employees to learn more about financial readiness



## EMPOWER

Activate outcomes in participation and asset retention



# Participant Focus

Nearing Retirement Email Campaign

Quarterly Newsletters

Social Media Campaigns

Webinars, Events & One-on-Ones

Record enrollments of 23,769

 Average employee deferral over \$300



## Nearing Retirement Email

- Delivery Rate steady at 98%
- Unique Open Rate increased to 66% (from 52%)
- Average Click-Through Rate Lowest at 7%



**81,584 Total Engagements**

**18,956 One-on-Ones**

**3,493 Employer Meetings**



# Auto Digital Engagement

Personalized ongoing email campaign inciting action



July - September

Total emails sent: 518,481

Unique open rate: 51%

Log into account: 34%

NC 401(k) Plan		
Email	Beneficiary	Registration
248,503 (80 %)	231,409 (77 %)	164,565 (55 %)
4 % increase	1 % increase	7 % increase

NC 457 Plan		
Email	Beneficiary	Registration
46,451 (80 %)	52,084 (90 %)	34,307 (59 %)
2 % increase	1 % increase	7 % increase



# Employer Engagement

- October Employer meetings **up 31%**
- **81 employers** adopted or enhanced features for participants
- **565 employers** with contributions
- Employer Corner webinar

When an employer offers a contribution, its Plan participation rate is 206% higher than those without a contribution.



## Information for Employers

### Key Employer Communications

Dynamic Pages	Payroll	Webinar
Employer Contributions	Moving from paper to digital submission	Employer Corner webinar
Digital Policies and Procedures		



# Moving to a digital space

- Sunset on printed and mailed quarter newsletter, move to all digital
- Employer contributions now a dynamic searchable webpage
- Policies for participants



## NC 401(k) & NC 457 Plans

### myNCPlans.gov

Unique Views	Steps to Enroll	Registration
560,470 (2025) <b>up 29%</b>	21,766 (2025) <b>up 135%</b>	26,953 (2025) <b>up 105%</b>
434,943 (2024)	9,262 (2024)	13,164 (2024)



# 2026 Key Initiatives

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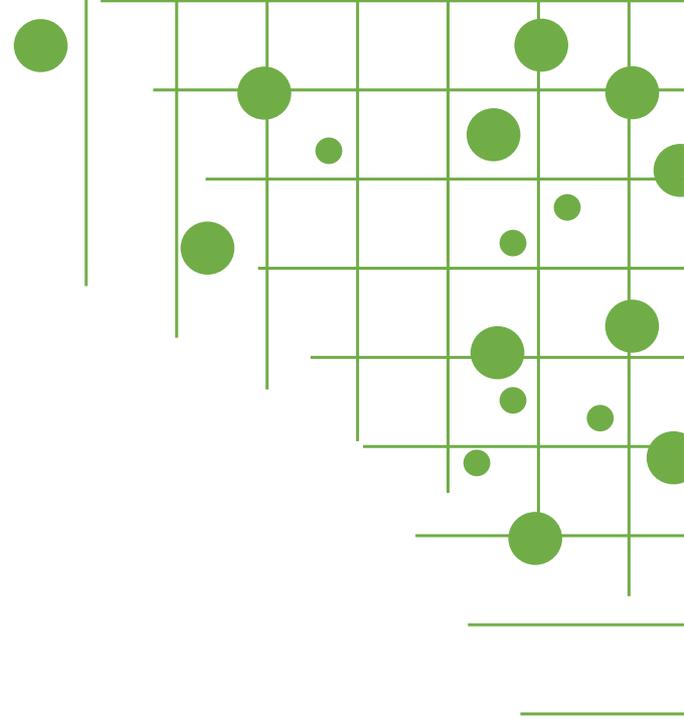


**North Carolina**  
Retirement Systems

NC 401(k) & NC 457 Plans

## Annual Goals

- Increase Plan adoptions and employee participation
- Increase savings contributions
- Increase asset retention
- Increase effectiveness and efficiency of communications





## Closing the Retirement Gap Campaign

Incite action to close the gap in retirement readiness

- **55+**  
Fast, Smart Moves for 55+
- **40s**  
Your Future Fully Funded
- **30s**  
Swipe Right on Your Retirement
- **Early Career**  
Your Future is Trending



## ENGAGE

Continue to transform through refreshed creative and digital delivery content

- Enhance accessible, digital content
- Targeted campaigns
- Automated campaigns
- Counselor engagement



## EDUCATE

Inspire employers and employees to learn more about financial readiness

- Webinars and events
- Topic variety
- Milestone checklists
- Self-service learning



## EMPOWER

Activate outcomes in participation and asset retention

- Enroll
- Increase
- Remain



# Thank you.



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