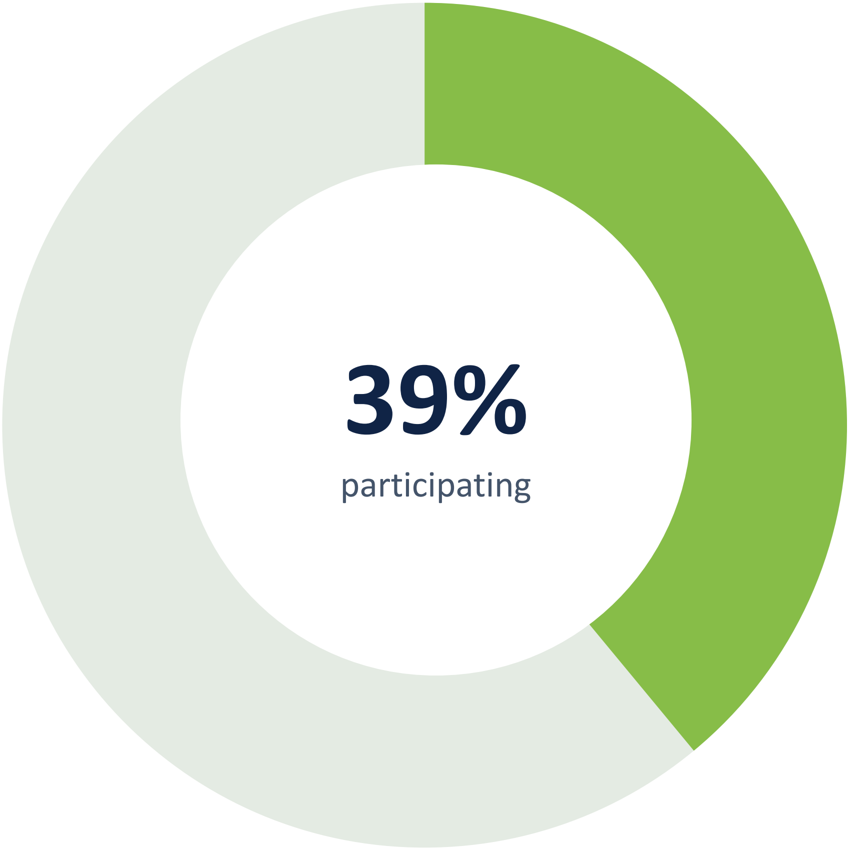
RETIREMENT PLAN PARTICIPATION IN 2016

Most employees were not saving.

Enrolling required an action, and 61% of employees never took it.



2016

39% participating

The plan was open to everyone. Enrolling required a step most people never took.

GreenPath™ financial wellness

THE BIG IDEA

Make saving the default.

Auto-enrollment gets people started. Auto-escalation keeps them moving. Re-enrollment gives them another chance.

01

AUTO-ENROLL

7%

Starts with the first paycheck

02

RE-ENROLL

Every February

A fresh chance after opting out

03

AUTO-ESCALATE

+1% each year

Timed with merit increases

04

UP TO

15%

Growth continues to a meaningful level

PARTICIPATION AFTER THE REDESIGN

Now almost everyone is saving.

Auto-enrollment and annual re-enrollment lifted participation to 95%.

TODAY

95% participating

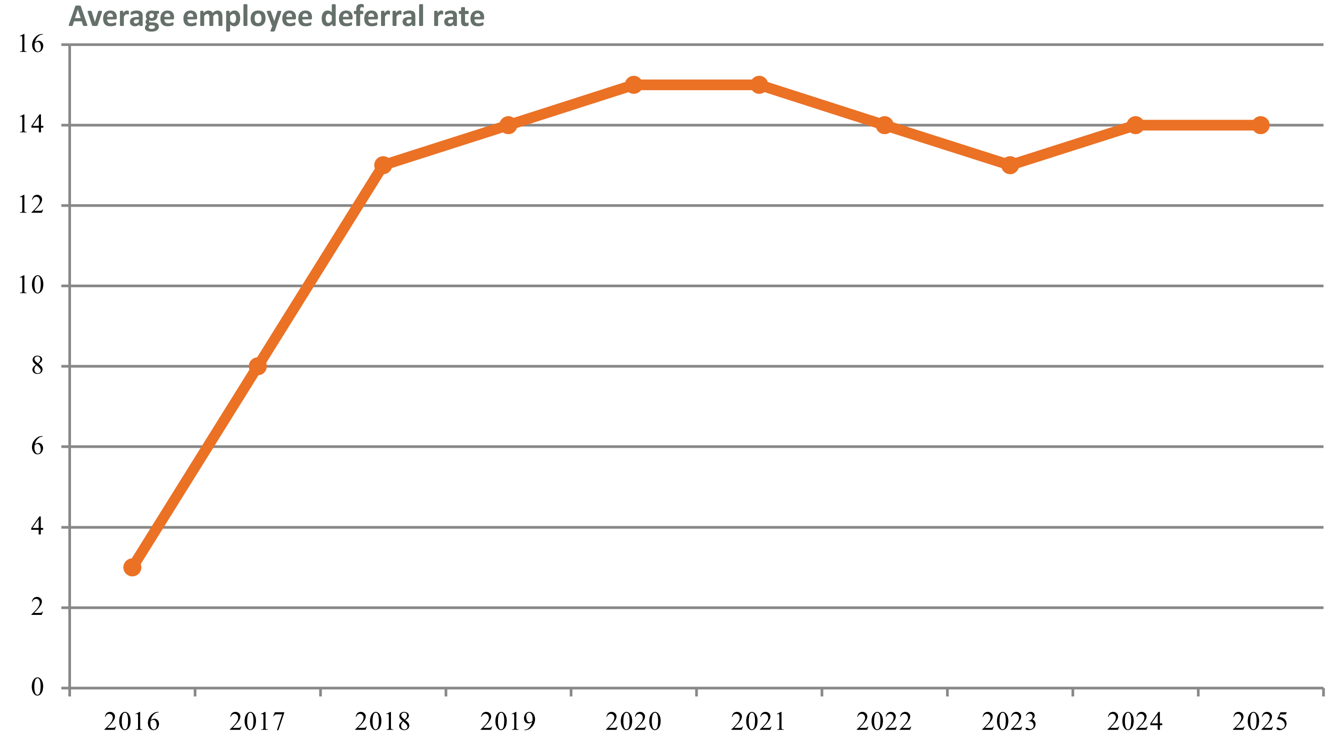
Same workforce; same choice to opt out.
Only the default changed.

GreenPath™ financial wellness

THE DEEPER IMPACT

Participation became meaningful savings.

Automation did not simply bring more people into the plan. It helped them build momentum.



14% **Average Deferral**
up from 3%

91% **On track to Retire by Age 67**
vs. ~55% peers

Small automatic increases turned intention into sustained action.