

Building Employee Trust Through Clear Communication During a Savings Program Transition



Considerations During a Transition



Key risk

If trust isn't built intentionally, uncertainty fills the gap

What employees experience:

- Savings decisions are deeply personal and can be emotionally charged
- Most employees do not understand record-keeper mechanics
- Any lack of clarity creates fear of:
 - Lost money
 - Missed contributions
 - Required action they don't understand

Our Shared Point of View

Transitions are trust events



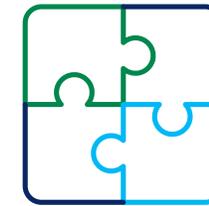
Communication is
the employee
experience



Reassurance
must come before
education



Employees need to
hear the same message
multiple times



Alignment between
employer and provider
is non-negotiable

Clarity builds confidence

Confidence drives action

Common Transition Pitfalls

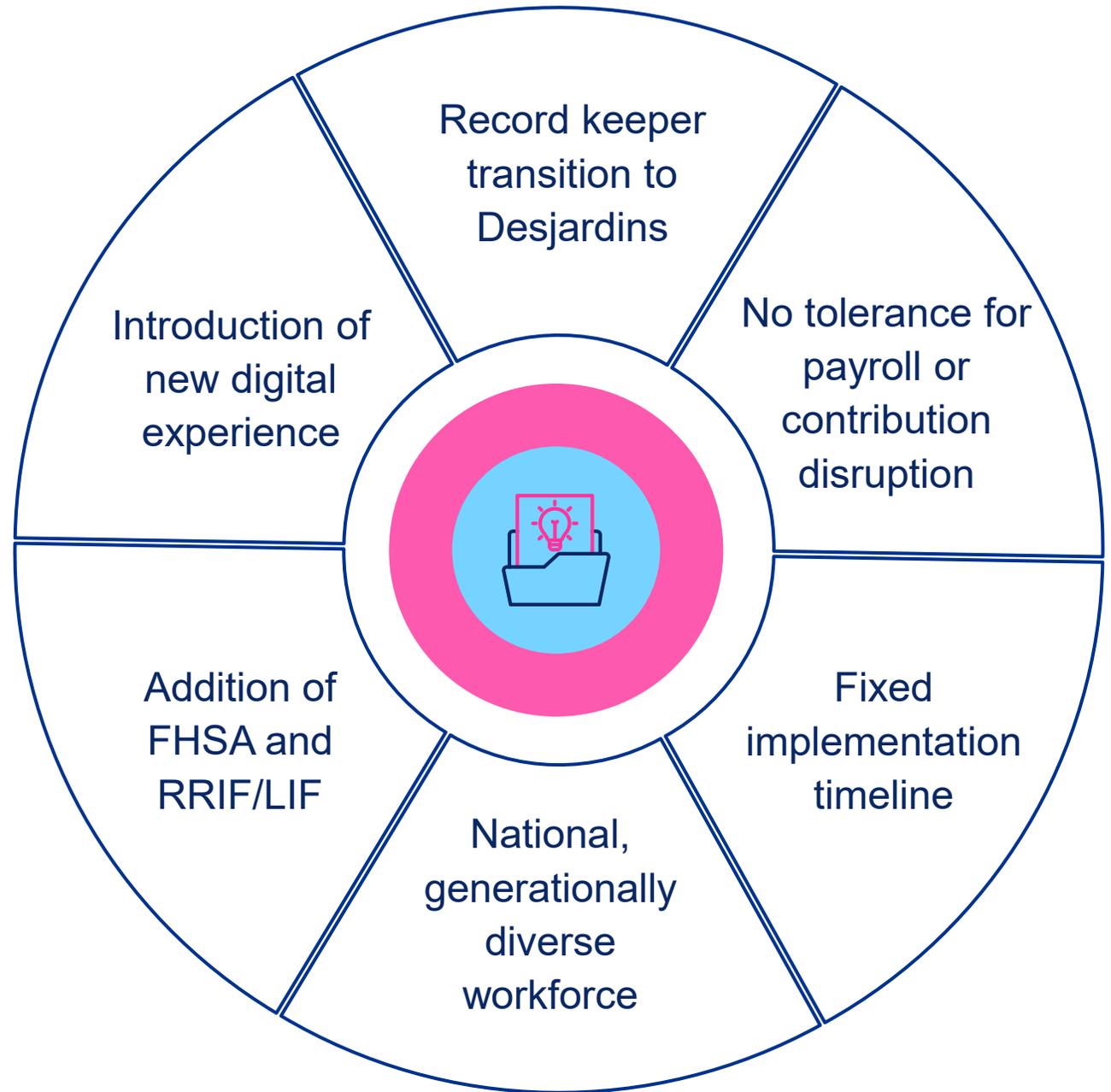
- Too much technical detail, too early
- Inconsistent employer versus provider messaging
- Education delivered after go-live
- Assumption that employees will “figure it out”
- Communications focused on process, not confidence

What this means:

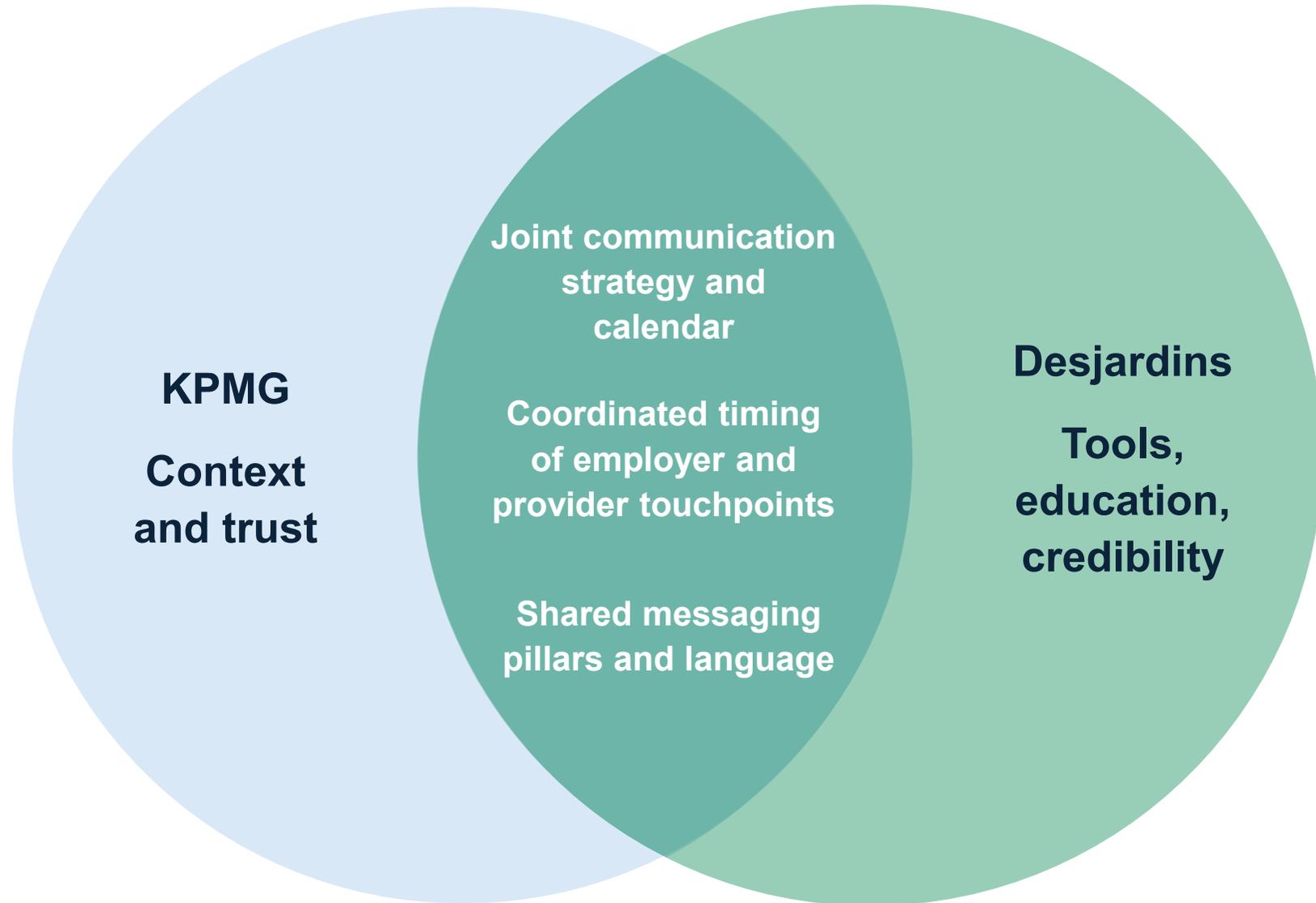
Confusion,
disengagement,
and increased
support volume

Case Study Context

**Precise, Phased
and Human
Communication**



Employees Experienced One Narrative



Communication Objectives

2

Drive Engagement

Early exposure to
the new platform
Familiarity before go-live

1

Build Awareness

What is changing
What is not changing
Why the change
is happening

3

Inspire Action

Confident decision-making
Reduced hesitation
and avoidance

Core Employee Messages

Your savings and contributions remain secure

No immediate action is required

This transition improves your experience

You will have time to learn at your own pace

Support is available before, during, and after go-live

Communication Architecture

Employees should never feel “behind”



Bite-Sized Learning Strategy

Resulting in higher retention and lower cognitive load

One concept per communication

Progressive learning over several weeks

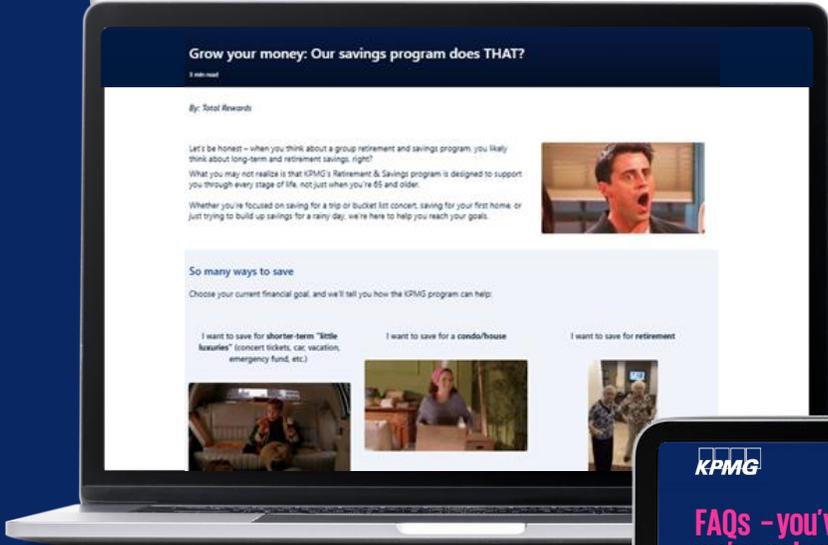
Easy access from a single source

Short teasers

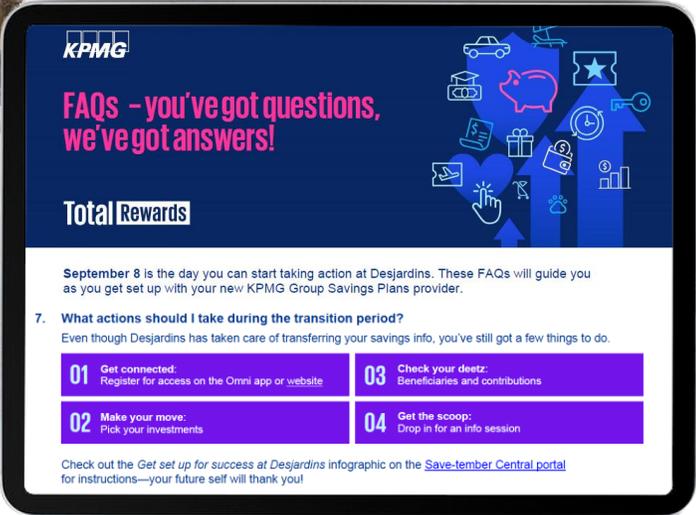
Simple language, no plan jargon

Sample communication

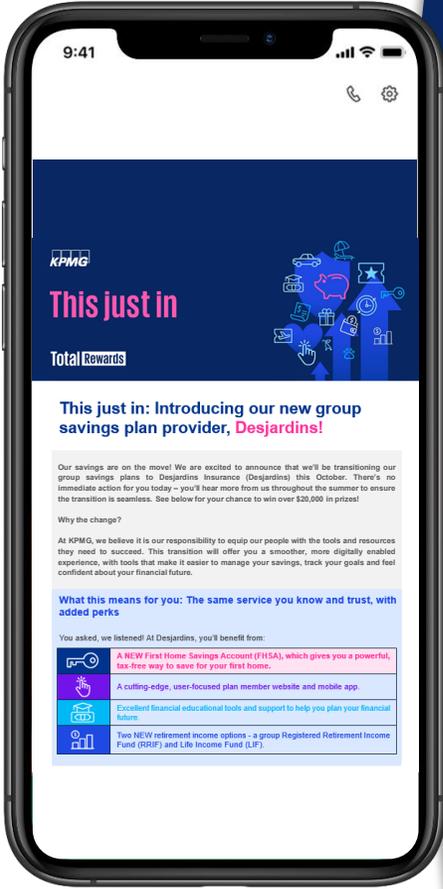
Internal communication campaign



FAQs



E-communication



Turning Transition Into Education

Short, plain-language, action-oriented education

- Transitions create attention - education captures it
- Learning reduced fear of the unknown
- Focusing on:

What does this mean for me?

Why should I care?

How do I use this?



Turning Transition Into Education

Slides used in sessions

What's on deck

What you need to know

Let's get started: Register for online access

Your KPMG Group Savings Plans

Staying on your savings track

Investment options: Do you want to be hands-on or hands-free?

Desjardins Insurance has taken reasonable steps to ensure the accuracy of this information but makes no representation or warranty as to such, as the information may no longer be up to date, complete or accurate. When making decisions, you should consider obtaining investment advice from an appropriately qualified individual in addition to using any information or tools Desjardins Insurance may provide.



Why a change in provider?

Enhance and elevate your savings experience and financial wellbeing

Cutting-edge mobile app and website



Excellent and personalized educational and planning tools

New FHSA—a tax-free way to save for a first home—we listened!

RRIF and LIF income options for flexibility in retirement

Reminder of important dates

<p>Now</p> <ul style="list-style-type: none"> ✓ Register for online access ✓ Review and update your information 	<p>October 1</p> <ul style="list-style-type: none"> ✓ Desjardins is your Group Savings Plans provider ✓ Changes to your information are in effect 	<p>October 21 and 22</p> <ul style="list-style-type: none"> ✓ Your savings will automatically transfer from Manulife
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October 20 to 24
Blackout period at Desjardins

Your resources

Save-tember Central Portal



HR Delivery Centre
cafmcndnrhrsthotline@kpmg.ca
Within the GTA: 416-777-8002
Outside the GTA: 1-888-466-4778

Desjardins
Customer Contact Centre

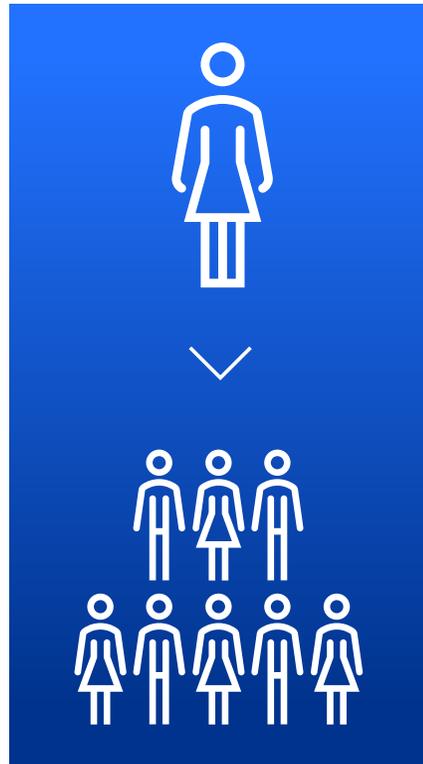
1-877-338-2949
8 am to 8 pm ET
Monday to Friday




dfs.ca/GroupPlanMember
Group #: G008400

Driving Engagement

Engagement does not require complexity



Using a contest encourages

Internal: “**Grow your savings**”
Desjardins: “**Grow your savings (even more)!**”

Low effort,
high-participation

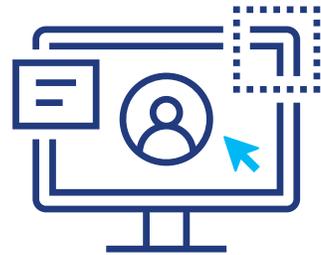
Generated momentum in
the leadup and kept it going
throughout the transition

Reinforced awareness
and education

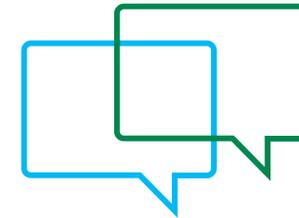
Platform log-in, tool
exploration, familiarity
before go-live

Supporting a Diverse Workforce

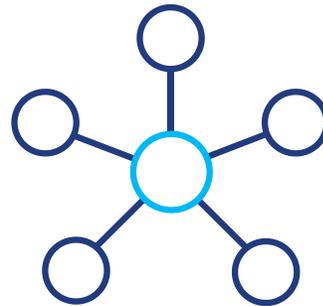
Choice without inconsistency



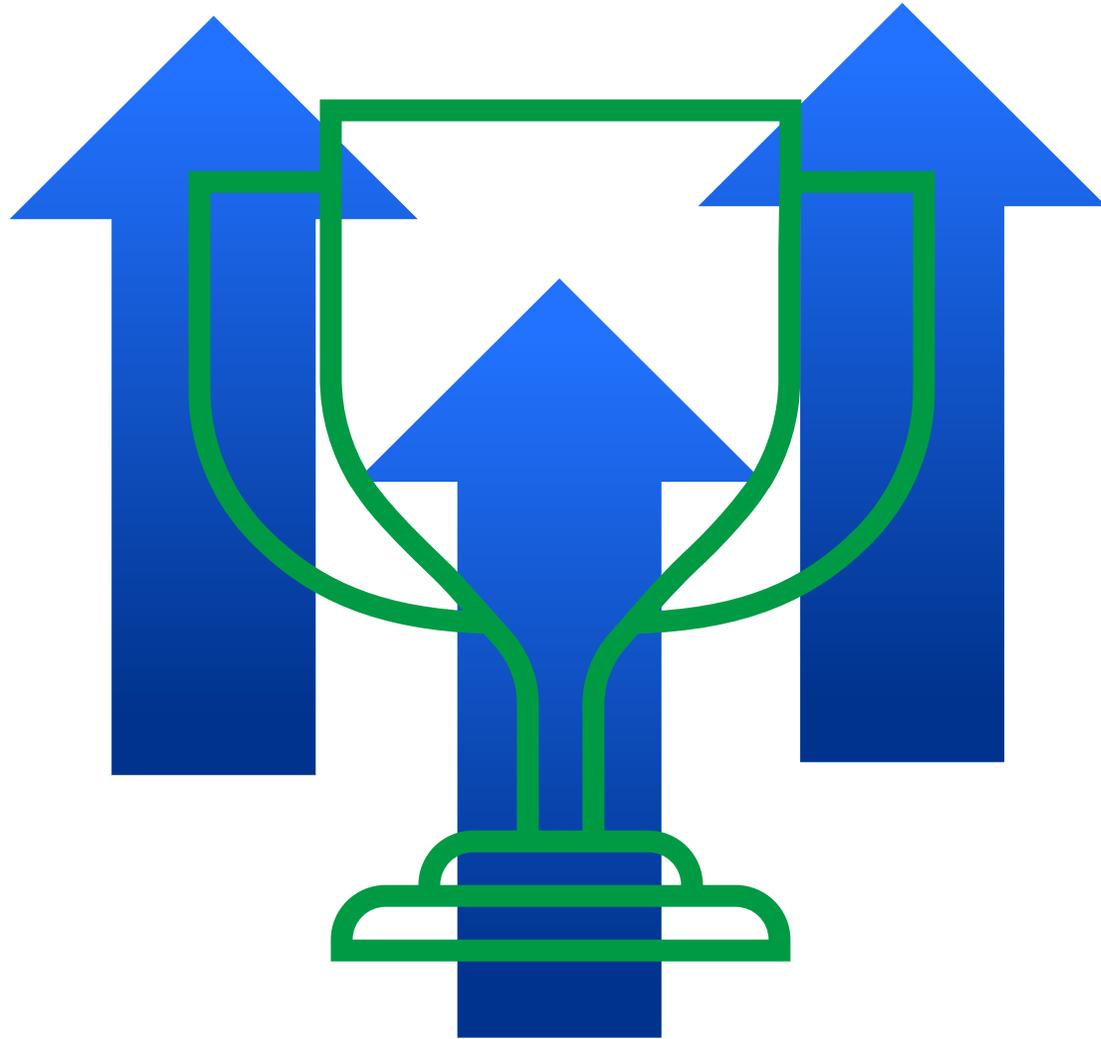
Digital-first approach



Same core message
across all channels



Multiple formats for accessibility



Measuring Success

What mattered most was **confidence**, not just clicks

What we looked at:

- Early platform adoption
- Completion of key actions
- Engagement with education content
- Employee sentiment and feedback
- Volume and nature of support inquiries

Key Differentiators

Why this approach worked

Employer and
provider
**alignment
from day one**

Communication
designed for
**reassurance
first**

**Education
embedded**
throughout the
journey

Engagement
treated as
strategic lever

What we would do again

- Over-communicate the basics
- Keep education simple and phased
- Maintain a single source of truth

Key Takeaways: Actions That Drive Impact

Transitions are trust moments: Employees judge the plan, provider, and employer together – clarity and consistency matter more than volume.

Employer + provider alignment is non-negotiable: One strategy, one message, on employee experience builds confidence faster than parallel communications.

Reassurance must come before education: Employees need to know that their savings are safe before they are ready to learn or act.

Bite-sized education drives engagement: Short, plain-language content outperforms long explanations – especially during change.

Questions?

