

Developed by **Communications for Research, Inc.**
November 2021

EMPLOYER SATISFACTION RESEARCH

Ohio Deferred Compensation

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PURPOSE AND METHODOLOGY

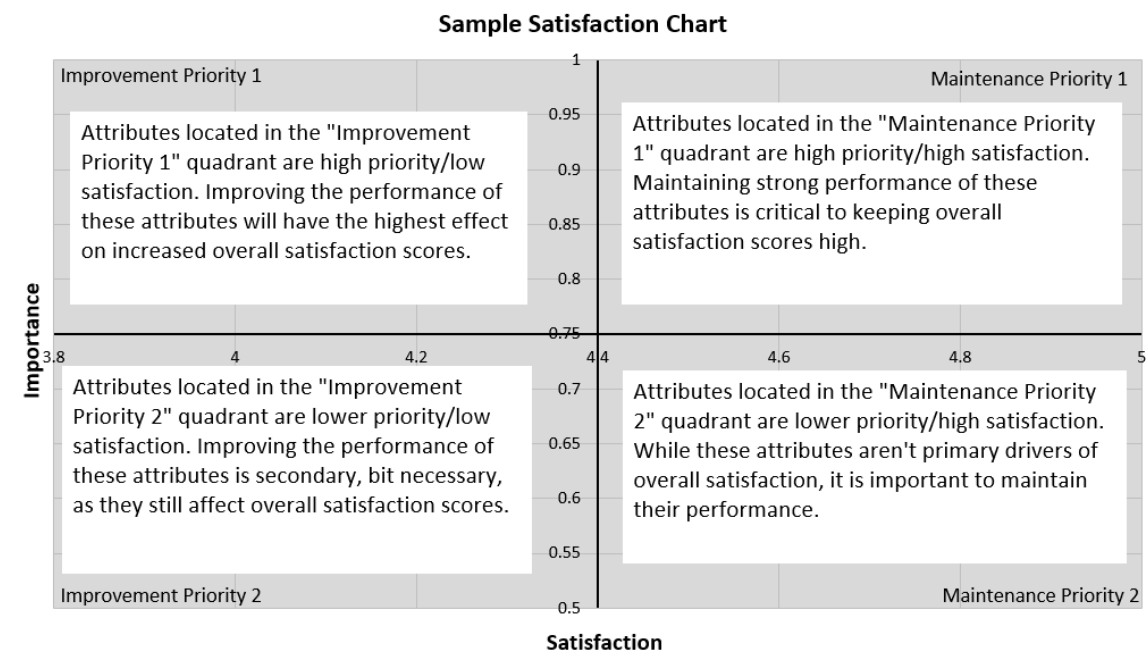
The purpose of this research was to measure the satisfaction levels of the government employers who participate in the Program on behalf of their employees.

This report contains the data collected during the 2021 wave of research, with telephone interviews taking place October 4th through 21st. Similar information has been collected since August of 2003 to help determine trends and to set a benchmark.

The surveys were administered during the daytime to the employers' place of business. The sample, which was provided by Ohio Deferred Compensation, contained names and telephone numbers of employers who offer the services of the Program to their employees.

A total of 321 interviews were completed. Out of a population of approximately 5,768 employer records, 321 gives us a statistical confidence level of 95% +/- 5.32%.

Color scatter charts located throughout the report may be read as follows:



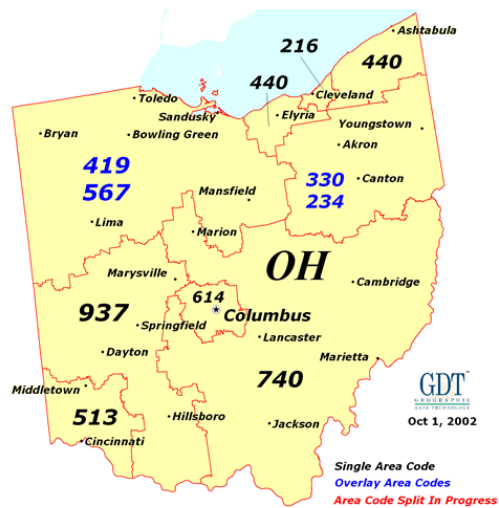
DEMOGRAPHIC PROFILE OF RESPONDENTS

Gender

	Male	Female
2021 N	57	264
%	17.8%	82.2%
2020 N	62	259
%	19.3%	80.7%

Area Code

	216	330	419	440	513	614	740	937
2021 N	12	47	80	30	29	13	63	47
%	3.7%	14.6%	24.9%	9.3%	9.0%	4.0%	19.6%	14.6%
2020 N	10	54	60	36	23	19	72	47
%	3.1%	16.8%	18.7%	11.2%	7.2%	5.9%	22.4%	14.6%



Participant in Program

Q20	Yes	No	Don't Know/ Refused
2021 N %	205 63.9%	115 35.8%	1 0.3%
2020 N %	194 60.4%	127 39.6%	0 0.0%

Occupation

Q21	2021 N %	2020 N %
President/ Director	6 1.9%	0 0.0%-
Payroll Clerk	82 25.5%	97 30.2%
Benefits Mgr	7 2.2%	12 3.7%
Office Mgr	15 4.7%	21 6.5%
Admin	36 11.2%	42 13.1%
HR Mgr	44 13.7%	34 10.6%
Fiscal Officer	43 13.4%	55 17.1%
Finance Dir	10 3.1%	12 3.7%
Treasurer	24 7.5%	21 6.5%
Other	50 15.6%	26 8.1%
Don't Know/ Refused	4 1.2%	1 0.3%

Length of Service in Current Position

Q22	Less than one year	1 – 3 years	4 – 10 years	More than 10 years	Don't Know/Refused
2021 N %	25 7.8%	54 16.8%	104 32.4%	138 43.0%	0 0.0%
2020 N %	25 7.8%	65 20.2%	93 29.0%	136 42.4%	2 0.6%

Type of Employer

Q23	State Dept.	City Dept.	County Dept.	School System	Other	Don't Know/Refused
2021 N %	31 9.7%	116 36.1%	75 20.6%	66 20.61.8%	31* 9.7%	2 0.6%
2020 N %	34 10.6%	99 30.8%	81 25.2%	70 21.8%	37 11.5%	0 0.0%

**Notable Others in 2021: Library N=14 (4.4%)*

OVERALL SATISFACTION SCORES AND GRADING

Ohio Deferred Compensation achieved the desired 85% satisfaction in overall satisfaction scores in two out of three measured areas; Program Communications and Service Center. Overall satisfaction in Group Meetings decreased from 85.8% satisfied in 2020 to 80.8% satisfied in 2021. 5.4% (7 respondents) are dissatisfied with group meetings overall.

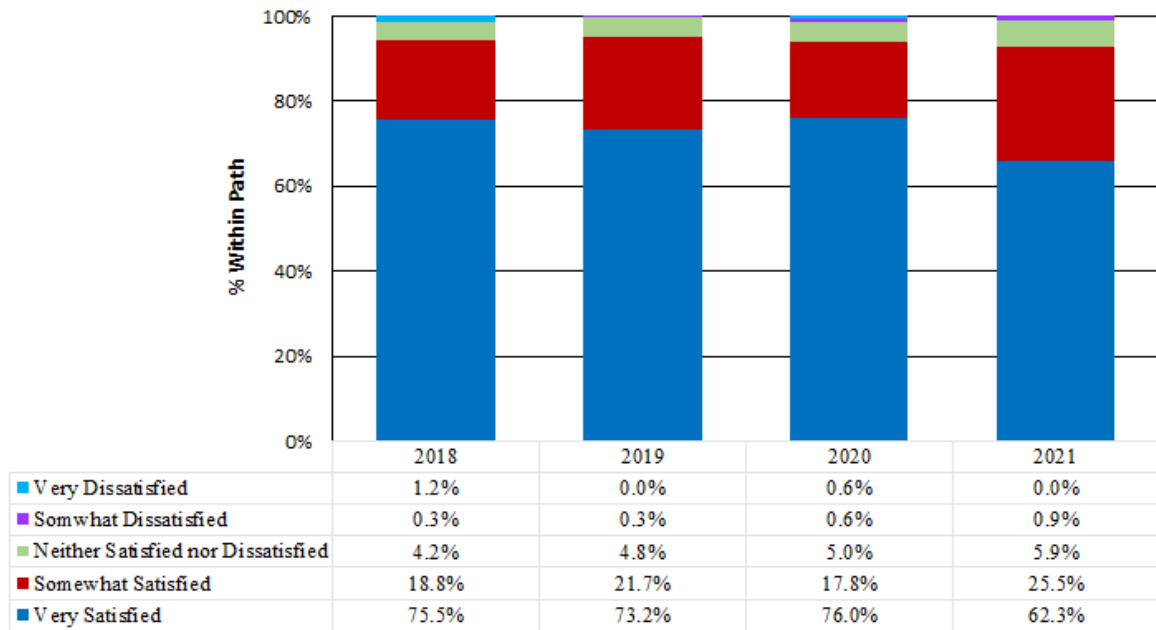
While the **Helpfulness of information received** remained the major driver of satisfaction for Program Communications, the major drivers of satisfaction for the Service Center and Group Meetings changed to the **Speed at which call was answered** and **Feedback from employees on the meetings**, respectively.

	Year	N	TOTAL % SATISFIED	% Very Satisfied	% Somewhat Satisfied	% Neither Satisfied Nor Dissatisfied	TOTAL % DIS-SATISFIED
Program Communications	2021	321	92.8%	73.5%	19.3%	5.9%	1.2%
	2020	321	93.8%	76.0%	17.8%	5.0%	1.2%
Service Center	2021	69	97.1%	78.3%	18.8%	2.9%	0.0%
	2020	77	93.5%	77.9%	15.6%	6.5%	0.0%
Group Meeting	2021	130	80.8%	71.5%	9.2%	13.8%	5.4%
	2020	134	85.8%	69.4%	16.4%	12.7%	1.5%

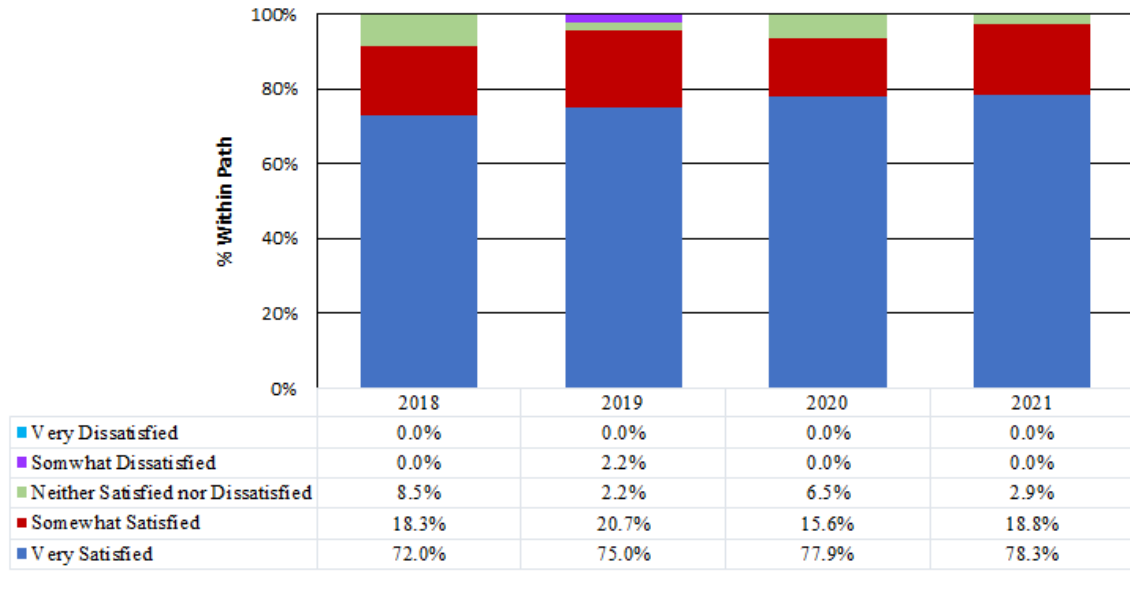
	Year	N	Major Driver of Satisfaction
Program Communications	2021	321	Helpfulness of info received
	2020	321	Helpfulness of info received
Service Center	2021	69	Speed at which call was answered
	2020	38*	Knowledge level of rep
Group Meeting	2021	130	Feedback from employees on the meetings
	2020	134	Ease of arranging meetings

**Due to a programming error, data was only collected from 38 of the 77 respondents.*

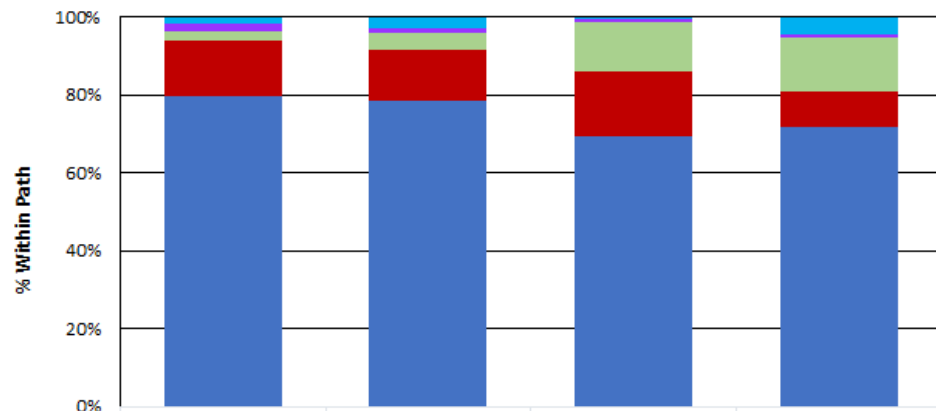
Communications Overall Satisfaction History



Service Center Overall Satisfaction History



Group Meeting Overall Satisfaction History



Very Dissatisfied	2018	2019	2020	2021
Somewhat Dissatisfied	1.8%	2.9%	0.7%	4.6%
Neither Satisfied nor Dissatisfied	1.8%	1.4%	0.7%	0.8%
Somewhat Satisfied	2.7%	4.3%	12.7%	13.8%
Very Satisfied	14.2%	13.0%	16.4%	9.2%
	79.6%	78.3%	69.4%	71.5%

KEY FINDINGS AND CONCLUSIONS

PROGRAM COMMUNICATIONS

Satisfaction with the Program Communications

1. Overall satisfaction with the Program Communications is rated slightly lower this year than last year, with 92.8% satisfied and a mean score of 4.65. Of the attributes tested, satisfaction levels increased compared to last year with the exception of ***access to resources needed to find information***. The ***helpfulness of the information received*** was the major driver of overall satisfaction.
2. This year, 5.6% of respondents indicated that they have *never* had a problem needing resolved. Among those who did have a problem, the Program Website was named most frequently as the first or second place they would go (60.2%, down from 69.8% last year). Field Representatives had the highest satisfaction rating for their ability to answer questions or solve problems.
3. Overall satisfaction with the usefulness of the printed materials has remained high at 4.54 mean satisfaction score (the same mean as 2020), with 91.4% of respondents familiar with the materials being either very or somewhat satisfied.

Conclusion: Employers are very satisfied with Program Communications. It appears that employers continue to utilize the website and Service Center as primary sources for communication and information gathering. Fewer respondents reported never experiencing a problem needing an answer, however those with problems were satisfied with ODC's ability to resolve them. It is evident that employers are highly satisfied with the website and account executives, and it will be important to continue a high level of service in these areas.

Satisfaction with the Service Center

1. This year, fewer employers said they have called in to the Service Center on behalf of an employee (21.5% this year versus 24.0% last year). 70.1% of the respondents reported they never receive calls from the Service Center while 24.3% reported receiving calls annually or semi-annually.
 - The Service Center showed an increase in overall satisfaction this year (with 97.1% total satisfied, compared to 93.5% last year). Correlation tests showed that the ***speed at which the call was answered*** played the biggest part in driving the satisfaction score this year.
 - Not one of the respondents who received calls from the Service Center thought the calls were unhelpful.

Conclusion: It is clear that employers value the response they receive from the Service Center representatives. The main area of focus for improvement this year continues to be answering calls faster.

Satisfaction with the Field Account Executive

1. Respondents who had communicated at least once per year with a field account executive continued to find the visits to be very or somewhat helpful (93.8%, up slightly from 93.4% last year); not one respondent thought the visits were unhelpful.
 - More employers reported communicating with Field Account Executives this year than last year (70.0% communicated at least once, versus 66.7% last year). The highest percentage said they communicate with field account executives semi-annually (33.6%).
 - The Field Account Executive was the second-most frequently utilized source for problem resolution. This year the percentage who said they would go to a field account executive increased (46.1% vs. 44.8% last year).

Conclusion: Employers communicated more frequently this year with the Field Account Executives than last year. They clearly value their knowledge and the information shared, with 93.4% saying the visits are “somewhat” or “very” helpful. The visits from the Field Account Executives are widely appreciated.

NEW EMPLOYEE ORIENTATION

1. Importance for new employees to learn about the availability of the Program at new employee orientations increased this year, from 84.4% of respondents saying it was important last year, to 86.3% this year. Overall, 64.2% of employers represented in the study do offer an introduction to the Program at their new employee orientations (a decrease from 65.1% last year).

Conclusion: As has been historically, employers are more likely to say that it's important for employees to learn about the Program than to actually introduce the Program at a new employee orientation. The most common reasons for not doing so are that they do not have a new employee orientation and/or they only provide materials.

GROUP MEETINGS

1. Overall satisfaction with the group meetings decreased this year with 80.0% of respondents being very or somewhat satisfied (compared to 85.8%). Of the attributes rated, the ***feedback from your employees on the visits or group meetings*** was the largest driver of overall satisfaction for the group meetings this year.
 - Comments about how to increase participation included better promotional materials for greater awareness of meetings and Ohio Deferred Compensation in general.
2. In regards to helpfulness to get employees to attend workshops, helpfulness from Emails and Payroll Inserts increased, while helpfulness of Posters decreased.

*Conclusion: This year, the primary driver of satisfaction was the **feedback from your employees on the visits or group meetings**. Tailoring the group meetings to the schedule and needs of the employee base that the field account executive is visiting and promoting the groups using emails and posters would go a long way towards increasing participation in group meetings.*

PAYROLL DEFERRALS

1. Satisfaction with the printed deferral and billing paperwork increased this year with 82.4% either very or somewhat satisfied (down from 88.1% last year), and only 1.5% dissatisfied (the same as last year).
2. A decreased percentage of respondents reported using the Ohio Business Gateway to submit their contributions and data electronically, with 73.4% saying they do so (75.8% last year).

Conclusion: Over three-quarters of the respondents reported utilizing the website or Ohio Business Gateway to submit contributions and data electronically to the Program. Encouraging them to use this will only further increase interest.

ALTERNATIVE DEFERRED COMPENSATION OPTIONS

1. This year, 51.4% of employers said they offer employees the opportunity to select an alternate deferred compensation program other than Ohio Deferred Compensation. This percentage is up from last year (46.4%), meaning fewer respondents only offer ODC.
 - Many comments about what makes ODC better than other plans related to the ease of use of the program and ODC's account representatives.
 - Comments about what makes other programs better than ODC focused on the other programs' product and service offerings.
 - When asked if employers would be likely to provide information about the SMarT feature if provided with information, a lower percentage said they would be very or somewhat likely (83.8% vs 87.3% last year).

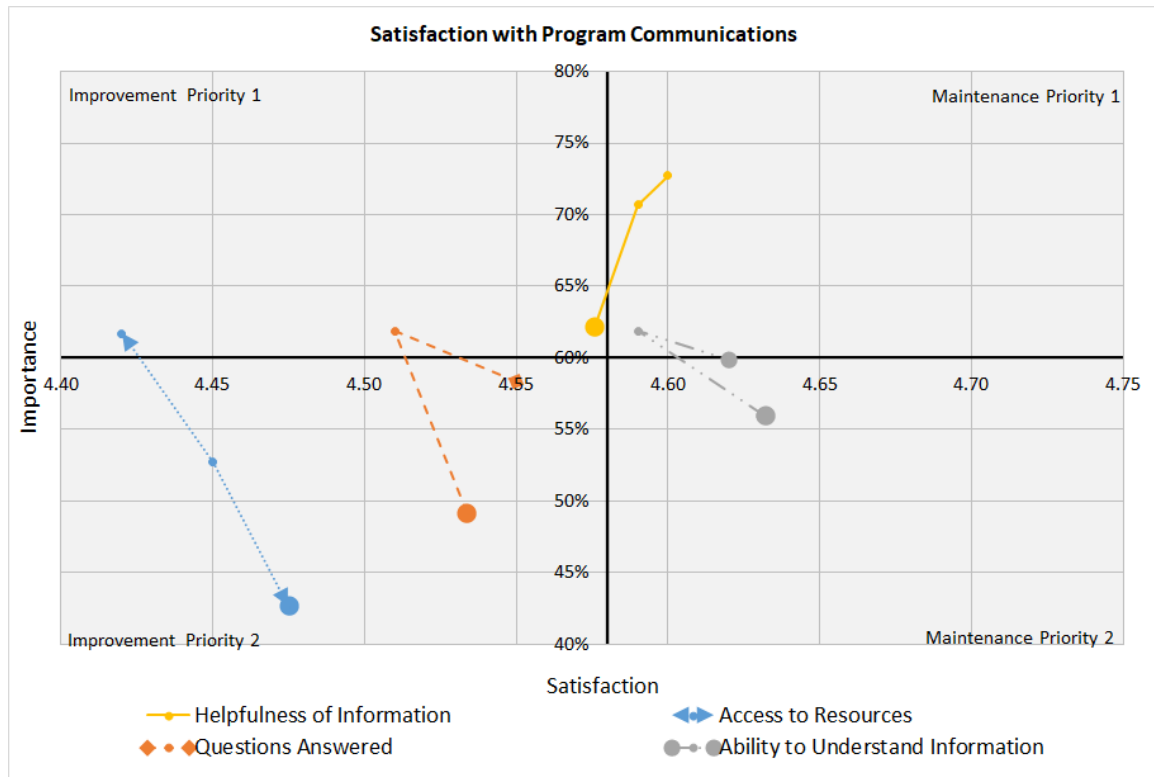
Conclusion: The SMarT program is still something employers are likely to support by providing information to employees. The overall trend in employers offering alternative programs to ODC is positive and appears correlated to the factors that make ODC a better plan.

PROGRAM COMMUNICATIONS

Question Asked: Please think about your communications with Ohio Deferred Compensation as a representative of the employer, rather than as a participant. Please rate your overall satisfaction with the Program using a scale of 1-5, where 5 represents that you are very satisfied, and 1 represents that you are very dissatisfied.

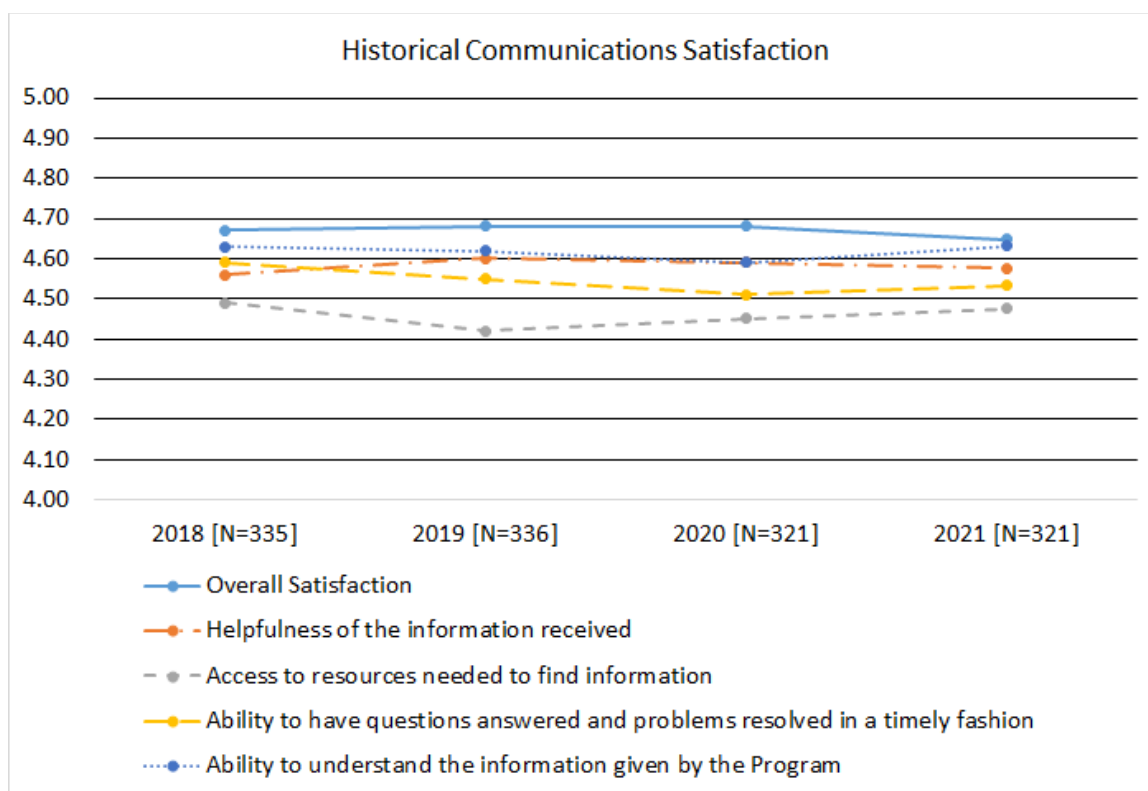
Overall satisfaction with Program Communications decreased slightly this year from 93.8% satisfied in 2020 to 92.8% in 2021. Correlation tests showed that the **helpfulness of information** again played the biggest part in driving the satisfaction score, as seen in the scatter chart below, followed by the **ability to understand the information given by the Program**.

<i>Overall Satisfaction with the Program Communications</i>	2018	2019	2020	2021
Total Answering	335	336	321	321
	100.0%	100.0%	100.0%	100.0%
Total Satisfied	316	319	301	298
	94.3%	94.9%	93.8%	92.8%
Very Satisfied	253	246	244	236
	75.5%	73.2%	76.0%	73.5%
Somewhat Satisfied	63	73	57	62
	18.8%	21.7%	17.8%	19.3%
Neither Satisfied Nor Dissatisfied	14	16	16	19
	4.2%	4.8%	5.0%	5.9%
Total Dissatisfied	5	1	4	4
	1.5%	0.3%	1.2%	1.2%
Somewhat Dissatisfied	1	1	2	3
	0.3%	0.3%	0.6%	0.9%
Very Dissatisfied	4	0	2	1
	1.2%	0.0%	0.6%	0.3%
Mean	4.67	4.68	4.68	4.65



Note: Largest markers are latest year - 2021.

Program Communications (N=321)	Helpfulness of the information received	Access to resources needed to find information	Ability to have questions answered and problems resolved in a timely fashion	Ability to understand the information given by the Program
Very Satisfied	200	179	195	213
	62.3%	55.8%	60.7%	66.4%
Somewhat Satisfied	82	87	59	89
	25.5%	27.1%	18.4%	27.7%
Neither Satisfied Nor Dissatisfied	19	30	19	12
	5.9%	9.3%	5.9%	3.7%
Somewhat Dissatisfied	3	2	5	1
	0.9%	0.6%	1.6%	0.3%
Very Dissatisfied	0	1	5	0
	0.0%	0.3%	1.6%	0.0%
Don't Know	17	22	38	6
	5.3%	6.9%	11.8%	1.9%
Mean	4.58	4.47	4.53	4.63



The chart of historical data above shows the **ability to understand the information given by the program** was the highest-rated attribute. **Access to resources needed to find information** remains the attribute with the lowest mean score.

Problem Resolution Part I

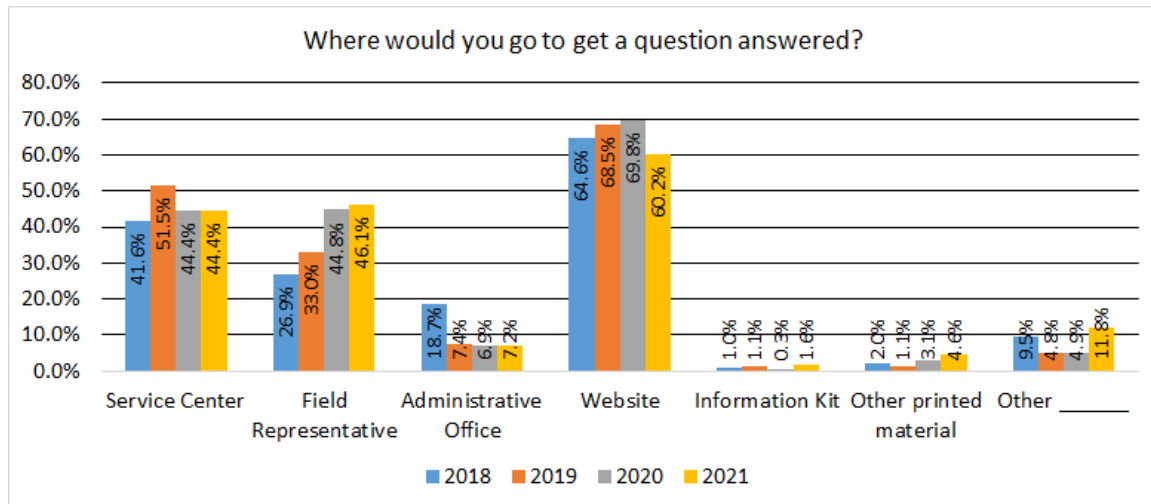
In times when you or an employee have an issue or a question that needs an answer, where do you go first to get the issue resolved or the question answered? Is there a second place you would go to get a question answered?

The percent of respondents who reported never having a problem decreased this year from 10.3% in 2020 to 5.6% in 2021. When respondents need a question answered, they are most likely to go to the Program Website (60.2%). Calling the Service Center (44.4%) or a Field Account Representative (46.1%) are also popular choices for respondents. Going to the website also tops the list of the first place to look for answers with 37.5% of respondents giving the website first mention.

	2017	2018	2019	2020	2021
Never Had Problems	112	30	66	33	17
	50.7%	9.0%	19.6%	10.3%	5.6%

<i>In the times when you or an employee has a problem or a question that needs an answer; where do you go (first/second) to get the question answered?</i>	2018	2019	2020	2021
Total Answering	305 100.0%	270 100.0%	288 100.0%	304 100.0%
Service Center	127 41.6%	139 51.5%	128 44.4%	135 44.4%
1st Mention	56 18.4%	57 21.1%	35 12.2%	55 18.1%
2nd Mention	71 23.3%	82 30.4%	93 32.3%	80 26.3%
Field Representative	82 26.9%	89 33.0%	129 44.8%	140 46.1%
1st Mention	53 17.4%	56 20.7%	83 28.8%	95 31.3%
2nd Mention	29 9.5%	33 12.2%	46 16.0%	46 15.1%
Administrative Office	57 18.7%	20 7.4%	20 6.9%	22 7.2%
1st Mention	36 11.8%	7 2.6%	11 3.8%	9 3.0%
2nd Mention	21 6.9%	13 4.8%	9 3.1%	13 4.3%
Website	197 64.6%	185 68.5%	201 69.8%	183 60.2%
1st Mention	135 44.3%	131 48.5%	142 49.3%	114 37.5%
2nd Mention	62 20.3%	54 20.0%	59 20.5%	69 22.7%
Information Kit	3 1.0%	3 1.1%	1 0.3%	5 1.6%
1st Mention	2 0.7%	0 0.0%	0 0.0%	4 1.3%
2nd Mention	1 0.3%	3 1.1%	1 0.3%	1 0.3%
Other printed material	6 2.0%	3 1.1%	9 3.1%	14 4.6%
1st Mention	2 0.7%	3 1.1%	6 2.1%	6 2.0%
2nd Mention	4 1.3%	0 0.0%	3 1.0%	8 2.6%
Other	29 9.5%	13 4.8%	14 4.9%	36 11.8%
1st Mention	13 4.3%	7 2.6%	9 3.1%	20 6.6%
2nd Mention	18 5.9%	6 2.2%	6 2.1%	16 5.3%

None/DK/Refused	99	79	2	1
	32.5%	29.3%	0.7%	0.3%
1st Mention	8	9	2	1
	2.6%	3.3%	0.7%	0.3%
2nd Mention	91	70	0	0
	29.8%	25.9%	0.0%	0.0%



Problem Resolution Part II

On a scale of 1-5 where 5 indicates “very satisfied” and 1 indicates “very dissatisfied,” how would you rate your satisfaction with that area on the ability to answer your questions or resolve your issue?

The Website experienced an increase this year (from 4.37 mean score last year to 4.42 mean score this year) while Field Representatives (from 4.73 in 2020 to 4.72 this year) and the Service Center (from 4.66 in 2020 to 4.63 this year) both encountered slight decreases.

<i>Overall satisfaction with that area on its ability to answer your question or solve your problem.</i>	2018	2019	2020	2021
Service Center - Total Grade	4.71	4.73	4.66	4.63
1st Mention	4.87	4.80	4.74	4.59
2nd Mention	4.56	4.68	4.62	4.65
Field Representative - Total Grade	4.74	4.73	4.73	4.72
1st Mention	4.75	4.78	4.67	4.75
2nd Mention	4.70	4.64	4.84	4.65
Administrative Office - Total Grade	4.76	4.82	4.68	4.48
1st Mention	4.78	5.00	4.64	4.44
2nd Mention	4.72	4.73	4.75	4.50
Website - Total Grade	4.42	4.37	4.34	4.42
1st Mention	4.40	4.34	4.40	4.43
2nd Mention	4.47	4.43	4.18	4.41
Information Kit - Total Grade	4.33	4.67	-*	4.40
1st Mention	4.50	-	-	4.25
2nd Mention	4.00	4.67	-	5.00
Other printed material - Total Grade	4.33	4.33	3.89**	4.40
1st Mention	3.50	4.33	3.83	4.00
2nd Mention	4.75	4.80	4.00	4.50

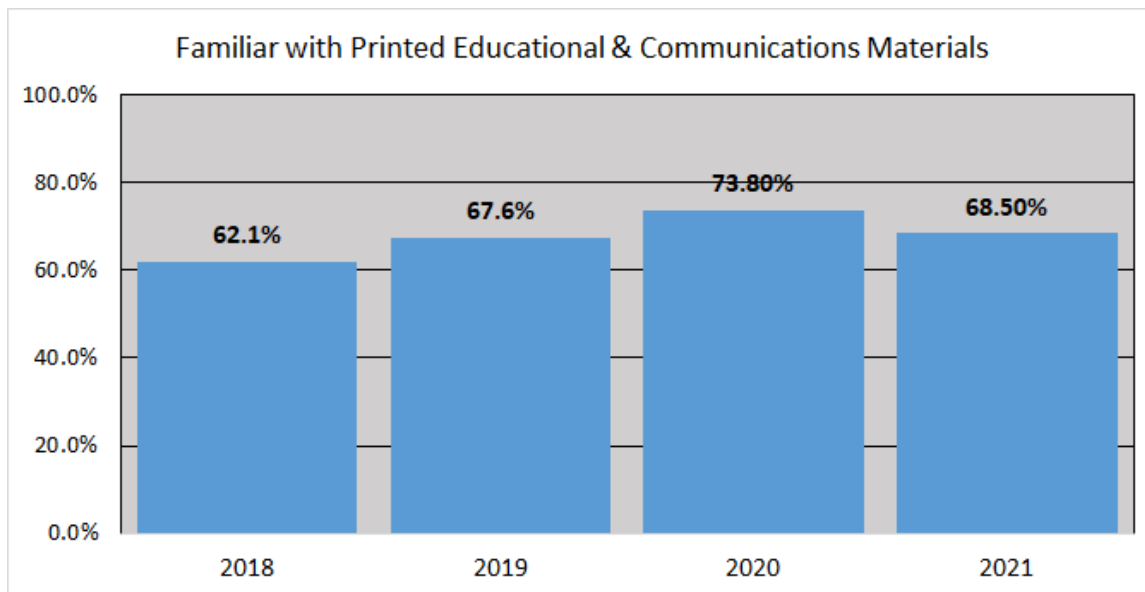
**The one Info Kit response from the previous table was due to upcoding. Because their original response was to Other (specify) they were not asked the rating question.*

***Only 9 respondents said they utilize Other Printed Materials to answer questions, affecting this mean score.,*

Are you familiar with the printed educational and communications materials that explain the Program to employees?

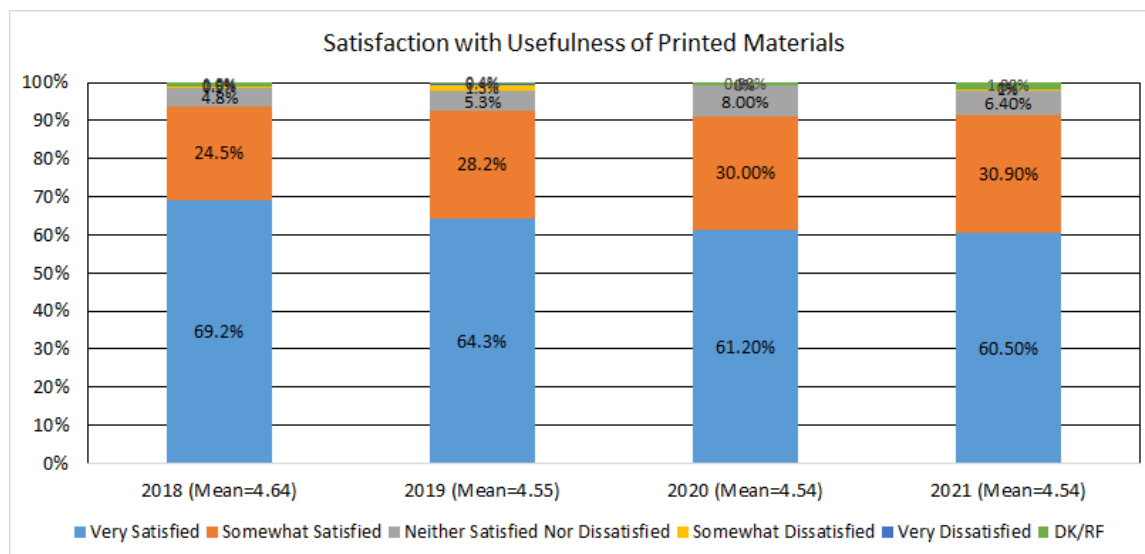
Familiarity with the printed materials decreased compared to last year. 2020 (73.8%) showed the highest percent familiar in our 4-year analysis while 2018 had the lowest (62.1%).

	2018	2019	2020	2021
YES	208	227	237	220
	62.1%	67.6%	73.8%	68.5%
NO / DK	127	109	84	101
	37.9%	32.4%	26.2%	31.5%



Those who were familiar with the printed materials rated their satisfaction with the materials. Total satisfaction is up slightly in 2021 (91.4%) compared to last year (91.1%). The mean satisfaction score remained the same as 2020 (4.54). Over six out of ten (60.5%) were very satisfied and there was just 1 (0.5%) dissatisfied rating.

<i>Satisfaction with the usefulness of the printed materials that explain the Program to employees.</i>	2018	2019	2020	2021
Total Answering	208	227	237	220
	100.0%	100.0%	100.0%	100.0%
Total Satisfied	195	210	216	201
	93.8%	92.5%	91.1%	91.4%
Very Satisfied	144	146	145	133
	69.2%	64.3%	61.2%	60.5%
Somewhat Satisfied	51	64	71	68
	24.5%	28.2%	30.0%	30.9%
Neither Satisfied Nor Dissatisfied	10	12	19	14
	4.8%	5.3%	8.0%	6.4%
Total Dissatisfied	1	4	0	1
	0.5%	1.8%	0.0%	0.5%
Somewhat Dissatisfied	1	3	0	1
	0.5%	1.3%	0.0%	0.5%
Very Dissatisfied	0	1	0	0
	0.0%	0.4%	0.0%	0.0%
DK/RF	2	1	2	4
	1.0%	0.4%	0.8%	1.8%
Mean	4.64	4.55	4.54	4.54



What could be done to improve the usefulness of the printed materials?

There was only one response to this question for 2021, as only 1 respondent rated their satisfaction with the usefulness of the printed materials as dissatisfied. They answered the materials could be “made more compact”.

SERVICE CENTER

Have you ever called the Service Center on behalf of your employees?

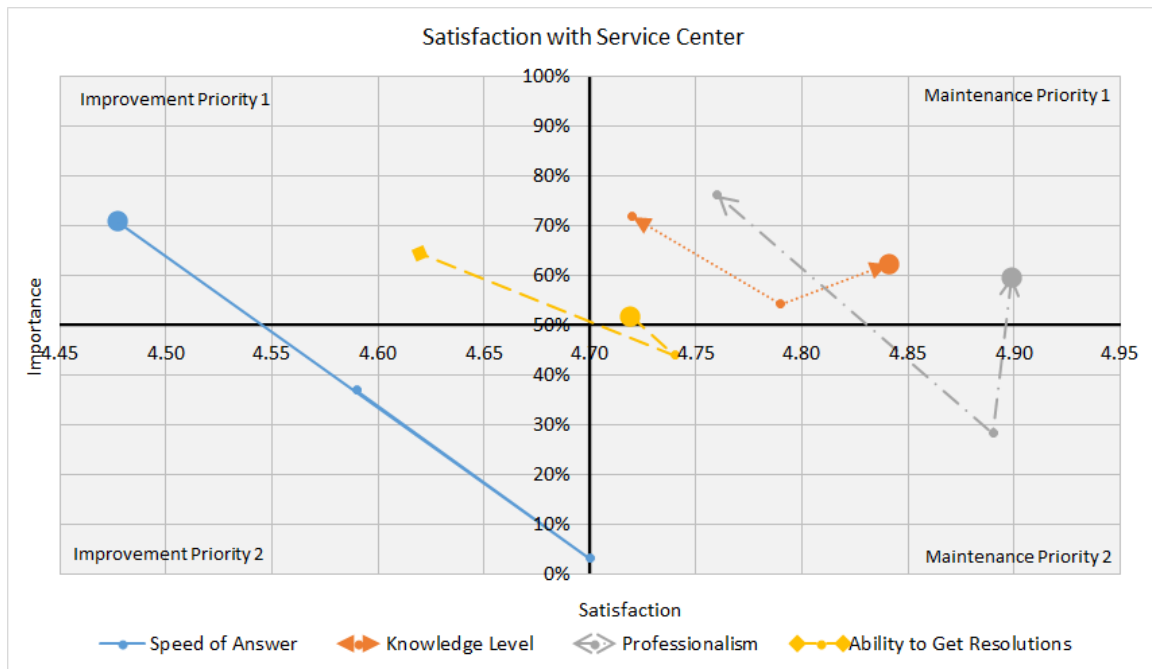
In 2021, the percentage of employers who had called the Service Center on behalf of an employee was 21.5%. While the percentage who have done so over the time series appears to vary slightly, the percentages are holding steady with no statistical differences noted.

	2018	2019	2020	2021
YES	82	93	77	69
	24.5%	27.7%	24.0%	21.5%
NO / DK	253	238	244	252
	75.5%	70.8%	76.0%	78.5%

Please think about the times when you have called in to the Service Center for any reason. Rate your overall satisfaction with the Service Center using a scale of 1-5, where 5 indicates you are very satisfied and 1 indicates you are very dissatisfied.

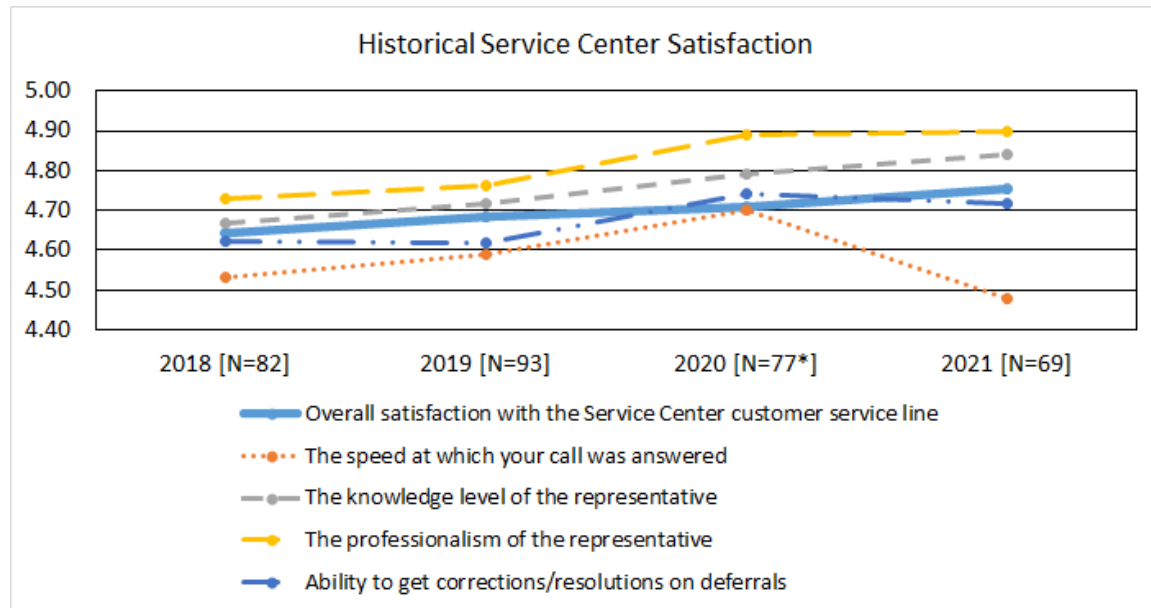
Overall satisfaction with the Service Center showed 97.1% “very” or “somewhat” satisfied (well above our 85% benchmark) compared to 0% very or somewhat dissatisfied. Correlation tests showed that the **speed at which the call was answered** played the biggest part in driving the satisfaction score this year.

<i>Overall satisfaction with the Service Center</i>	2018	2019	2020	2021
Total Answering	82	93	77	69
	100.0%	100.0%	100.0%	100.0%
Total Satisfied	74	88	72	67
	90.2%	94.6%	93.5%	97.1%
Very Satisfied	59	69	60	54
	72.0%	74.2%	77.9%	78.3%
Somewhat Satisfied	15	19	12	13
	18.3%	20.4%	15.6%	18.8%
Neither Satisfied Nor Dissatisfied	7	2	5	2
	8.5%	2.2%	6.5%	2.9%
Total Dissatisfied	0	2	0	0
	0%	2.2%	0.0%	0%
Somewhat Dissatisfied	0	20	0	0
	0%	2.2%	0.0%	0%
Very Dissatisfied	0	0	0	0
	0%	0%	0.0%	0%
Don't Know	1	1	0	0
	1.2%	1.1%	0.0%	0%
Mean	4.64	4.68	4.71	4.75



Note: Largest markers are latest year - 2021.

Service Center (N=69)	The speed at which your call was answered	The knowledge level of the representative	The professionalism of the representative	Ability to get corrections/resolutions on deferrals
Very Satisfied	39	60	65	50
	56.5%	87.0%	94.2%	72.5%
Somewhat Satisfied	20	7	2	10
	29.0%	10.1%	2.9%	14.5%
Neither Satisfied Nor Dissatisfied	5	2	1	4
	7.5%	2.9%	1.4%	5.8%
Somewhat Dissatisfied	0	0	1	0
	0%	0%	1.4%	0%
Very Dissatisfied	1	0	0	0
	1.4%	0%	0%	0%
Don't Know	4	0	0	5
	5.8%	0%	0%	7.2%
Mean	4.48	4.84	4.90	4.72



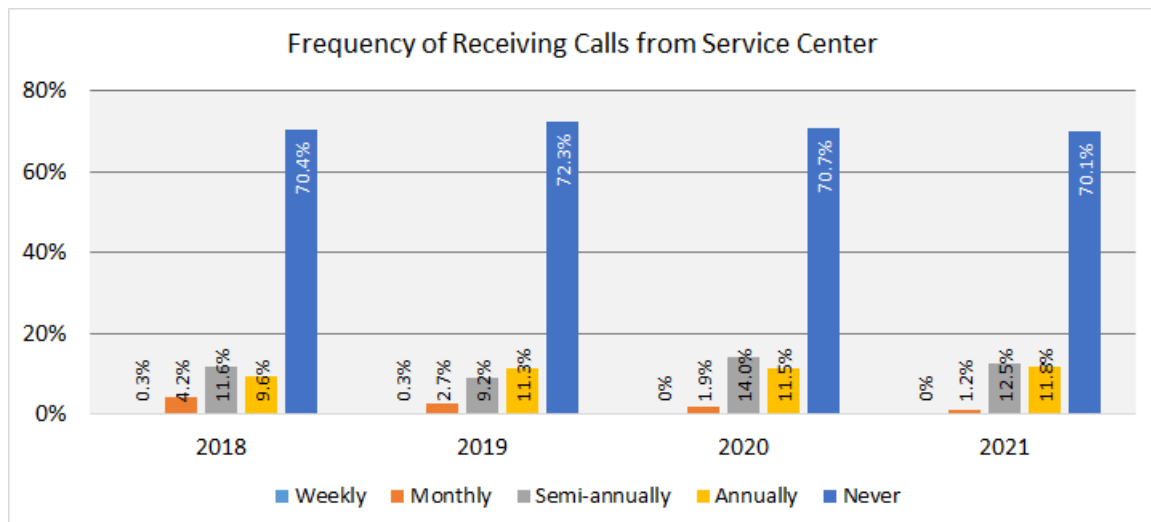
What could Ohio Deferred Compensation do to make you either “very” or “somewhat” satisfied with your overall experience with the Service Center? (Asked only of those respondents who were “very” or “somewhat” dissatisfied or “neutral.”)

Two respondents were neither “very” nor “somewhat” satisfied with the Service Center in 2021. One mentioned the speed of answering the phones. (Actual response can be found in the data binder.)

How often would you say you receive calls from the Ohio Deferred Compensation Service Center to give you information?

A majority of respondents say that they never receive calls from the Program (70.1%, down slightly from 70.7% in 2020). No one said they receive calls weekly and 1.2% say they receive calls monthly. Annual (11.8%) and semi-annual (12.5%) were the frequencies most mentioned.

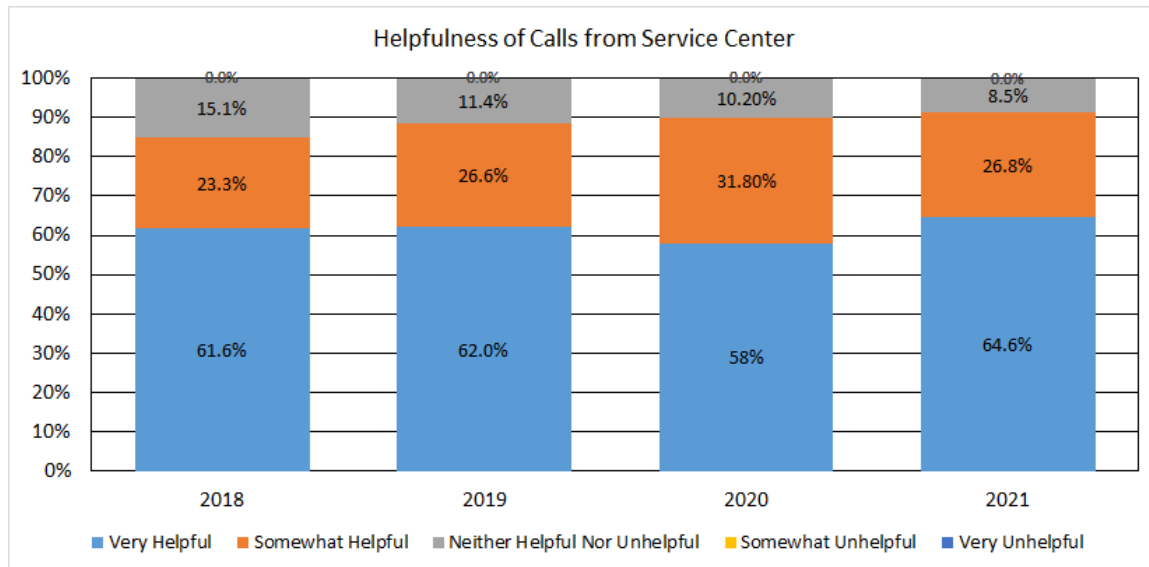
<i>How often would you say you receive calls from the Ohio Deferred Compensation Service Center to give you information?</i>	2018	2019	2020	2021
Total Answering	335	336	321	321
	100.0%	100.0%	100.0%	100.0%
Weekly	1	1	0	0
	0.3%	0.3%	0.0%	0.0%
Monthly	14	9	6	4
	4.2%	2.7%	1.9%	1.2%
Semi-annually	39	31	45	40
	11.6%	9.2%	14.0%	12.5%
Annually	32	38	37	38
	9.6%	11.3%	11.5%	11.8%
Never	236	243	227	225
	70.4%	72.3%	70.7%	70.1%
D/K, RF	13	14	6	14
	3.9%	4.2%	1.9%	4.4%



How would you rate the helpfulness of these calls?

Among the respondents who did recall receiving calls from the Service Center (82 respondents), 91.5% thought that the calls were either “very helpful” or “somewhat helpful”, which exceeds our threshold of 85%. Not one respondent thought the calls were “somewhat unhelpful” or “very unhelpful”.

<i>How would you rate the helpfulness of these calls?</i>	2018	2019	2020	2021
Total Answering	86	79	88	82
	100.0%	100.0%	100.0%	100.0%
Very Helpful	53	49	51	56
	61.6%	62.0%	58.0%	64.6%
Somewhat Helpful	20	21	28	22
	23.3%	26.6%	31.8%	26.8%
Neither Helpful Nor Unhelpful	13	9	9	7
	15.1%	11.4%	10.2%	8.5%
Somewhat Unhelpful	0	0	0	0
	0%	0%	0%	0%
Very Unhelpful	0	0	0	0
	0%	0%	0%	0%



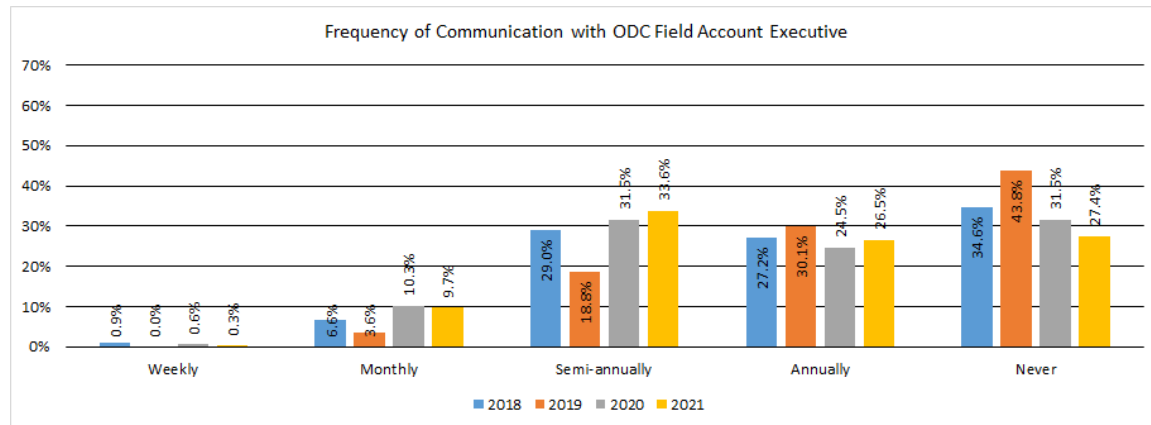
Verbatim responses indicated that respondents thought the calls were helpful mainly due to the ability to get questions answered, receive information, and resolve problems. A complete list can be found in the data binder.

FIELD ACCOUNT EXECUTIVES

How often would you say you communicate with an Ohio Deferred Compensation field account executive?

Respondents generally communicate with a field account executive either annually (26.5%) or semi-annually (33.6%). Over a quarter of respondents (27.4%) said they never communicate with a field account representative (a decrease from 31.5% last year). Of the respondents we surveyed, those that are not ODC members were more likely to say they never communicate with a field account representative than those that were members themselves of ODC (23.9% for members versus 33.9% for non-members).

<i>How often would you say you communicate with an Ohio Deferred Compensation field account executive?</i>	2018	2019	2020	2021
Total Answering	335	336	321	321
	100.0%	100.0%	100.0%	100.0%
Weekly	3	0	2	1
	0.9%	0%	0.6%	0.3%
Monthly	22	12	33	31
	6.6%	3.6%	10.3%	9.7%
Semi-annually	97	63	101	108
	29.0%	18.8%	31.5%	33.6%
Annually	91	101	78	85
	27.2%	30.1%	24.3%	26.5%
Never	116	147	101	88
	34.6%	43.8%	31.5%	27.4%
D/K, RF	6	13	6	8
	1.8%	3.9%	1.9%	2.5%

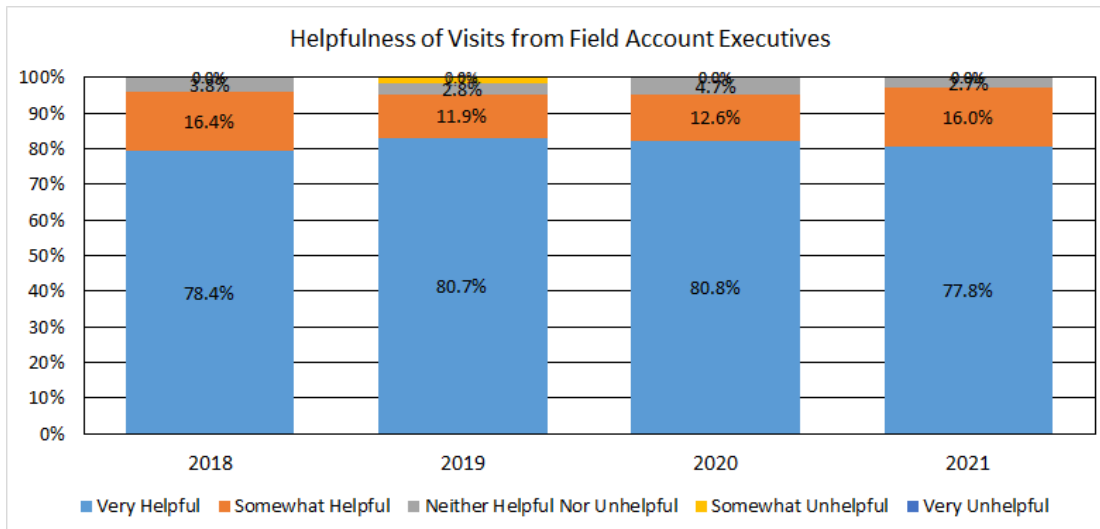


Are you, yourself, a participant in the ODC Program?				
<i>How often would you say you communicate with an Ohio Deferred Compensation field Account Executive?</i>	Total -----	YES -----	NO -----	DK/RF -----
Total Answering	321	205	115	1
	100.0%	100.0%	100.0%	100.0%
Weekly	1	0	1	0
	0.3%	0.0%	0.9%	0%
Monthly	31	20	11	0
	9.7%	9.8%	9.6%	0%
Semi-annually	108	77	30	1
	33.6%	37.6%	26.1%	100.0%
Annually	85	54	31	0
	26.5%	26.3%	27.0%	0%
Never	88	49	39	0
	27.4%	23.9%	33.9%	0%
D/K, RF	8	5	3	0
	2.5%	2.4%	2.6%	0%

How would you rate the helpfulness of these visits?

A large majority of respondents who had communicated with a field account executive thought that the contact was either “very helpful” (77.8%) or “somewhat helpful” (16%). Zero respondents thought the contact was “unhelpful.”

<i>How would you rate the helpfulness of these visits?</i>	2018	2019	2020	2021
Total Answering	213	176	214	225
	100.0%	100.0%	100.0%	100.0%
Very Helpful	167	142	173	175
	78.4%	80.7%	80.8%	77.8%
Somewhat Helpful	35	21	27	36
	16.4%	11.9%	12.6%	16.0%
Neither Helpful Nor Unhelpful	8	5	10	6
	3.8%	2.8%	4.7%	2.7%
Somewhat Unhelpful	0	3	0	0
	0.0%	1.7%	0%	0%
Very Unhelpful	0	0	0	0
	0%	0%	0%	0%
D/K, RF	3	5	4	8
	1.4%	2.8%	1.9%	3.6%



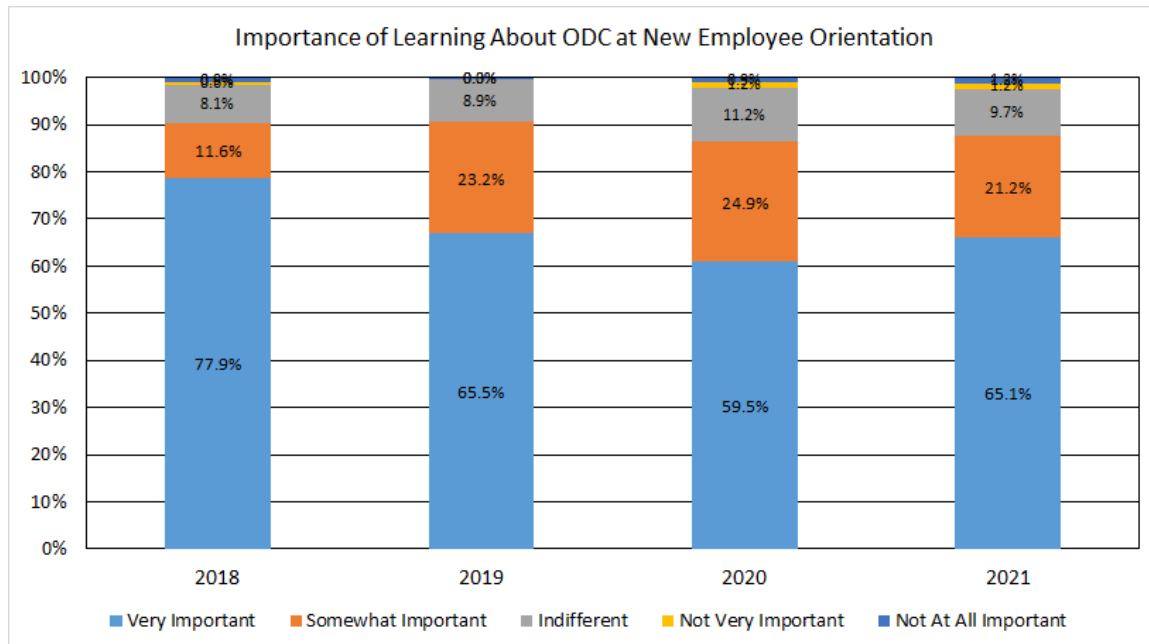
The highest number of respondents indicated that the field account executive visits were helpful because of the representatives’ ability to answer questions and provide information; other common responses related to response time and customer service. No one rated the visits as unhelpful in 2021. (A complete list of responses can be found in the data binder.)

NEW EMPLOYEE ORIENTATION

How important would you say it is for your new employees to learn about Ohio Deferred Compensation at a new employee orientation?

86.3% of respondents say that learning about the Program at a new employee orientation is important with 65.1% saying it is “very” important (up from 59.5% last year), and 21.2% saying it is “somewhat” important. Only 2.5% (8 respondents) said it is not important (up slightly from 2.2%).

<i>How important would you say it is to learn about the availability of the Ohio Deferred Compensation Program at a new employee orientation?</i>	2018	2019	2020	2021
Total Answering	335	336	321	321
	100.0%	100.0%	100.0%	100.0%
Very Important	261	220	191	209
	77.9%	65.5%	59.5%	65.1%
Somewhat Important	39	78	80	68
	11.6%	23.2%	24.9%	21.2%
Indifferent	27	30	36	31
	8.1%	8.9%	11.2%	9.7%
Not Very Important	2	0	4	4
	0.6%	0.0%	1.2%	1.2%
Not At All Important	3	1	3	4
	0.9%	0.3%	0.9%	1.2%
D/K, RF	3	7	7	5
	0.9%	2.1%	2.2%	1.6%



Do you, as an employer, currently offer an introduction to the Ohio Deferred Compensation at your new employee orientation?

Given the high percentage of respondents who say an introduction at a new employee orientation is important, it is not surprising that over six out of ten (64.2%) of respondents do offer an introduction, a slight decrease from 65.1% last year.

<i>Do you, as an employer, currently offer an introduction to the Ohio Deferred Compensation at your new employee orientation?</i>	2018	2019	2020	2021
Total Answering	335	335	321	321
	100.0%	100.0%	100.0%	100.0%
Yes	193	186	209	206
	57.6%	55.4%	65.1%	64.2%
No	109	107	96	82
	32.5%	31.8%	29.9%	25.5%
D/K, RF	33	43	16	33
	9.9%	12.8%	5.0%	10.3%

Why do you, as the employer, not currently offer an introduction to the Ohio Deferred Compensation Program at your new employee orientation?

The most common reasons as to why respondents do not offer an introduction to the Program at an orientation are: they only provide program materials at the orientation or they do not have a new employee orientation. (A complete list of responses can be found in the data binder.)

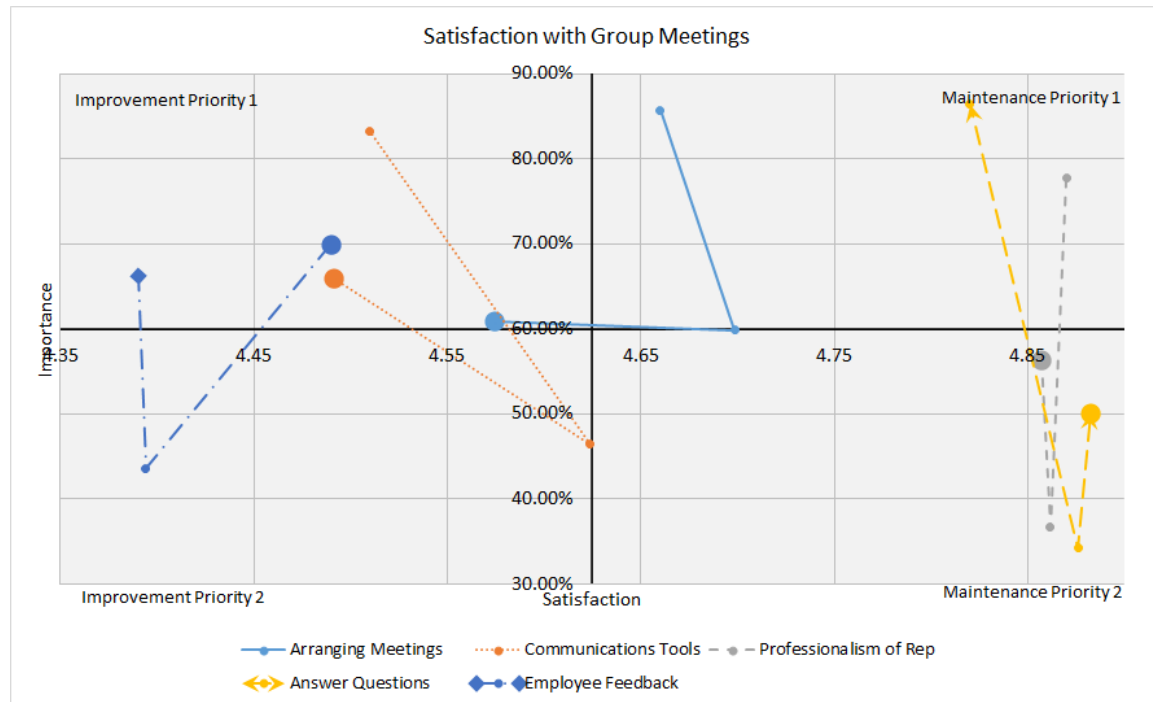
GROUP MEETINGS

A total of 130 respondents (40.5%) dealt with the coordination of group meetings for their employer, and therefore answered the following questions regarding employee participation in group meetings.

In dealing with Ohio Deferred Compensation Field Account Executives specifically related to the coordination of group meetings, how would you rate your satisfaction? Use a scale of 1-5, where 5 indicates you are very satisfied and 1 indicates you are very dissatisfied.

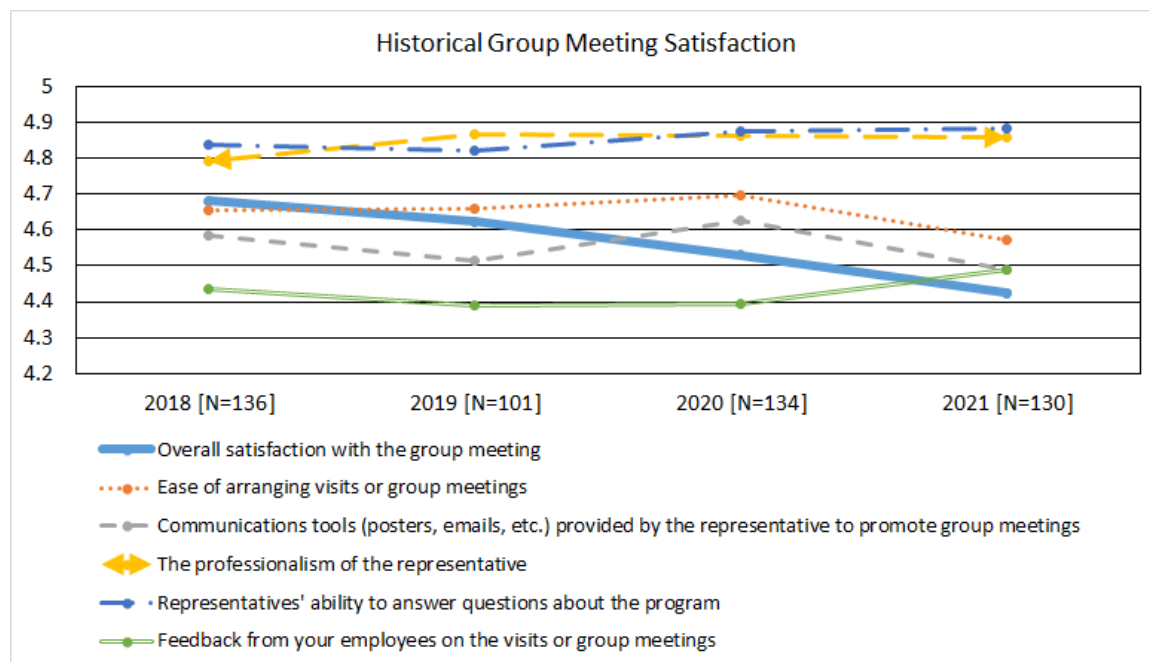
Overall satisfaction with the group meetings did not meet the goal of 85%. Only 80.8% are satisfied in 2021 (a decrease from 85.8% in 2020). Only 5.4% are dissatisfied (up from 1.5% last year). Correlation tests showed that the **feedback from your employees on the visits or group meetings** played the biggest part in driving the satisfaction score for 2021. The benchmark of 85% satisfied was met in only two attributes - **the professionalism of the representative** and the **representatives' ability to answer questions about the program**.

<i>Overall satisfaction with the group meetings</i>	2018	2019	2020	2021
Total Answering	113	69	134	130
	100.0%	100.0%	100.0%	100.0%
Total Satisfied	106	63	115	105
	93.8%	91.3%	85.8%	80.8%
Very Satisfied	90	54	93	93
	79.6%	78.3%	69.4%	71.5%
Somewhat Satisfied	16	9	22	12
	14.2%	13.0%	16.4%	9.2%
Neither Satisfied Nor Dissatisfied	3	3	17	18
	2.7%	4.3%	12.7%	13.8%
Total Dissatisfied	4	3	2	7
	3.5%	4.3%	1.5%	5.4%
Somewhat Dissatisfied	2	1	1	1
	1.8%	1.4%	0.7%	0.8%
Very Dissatisfied	2	2	1	6
	1.8%	2.9%	0.7%	4.6%
Mean	4.63	4.68	4.62	4.42



Note: Largest markers are latest year - 2021.

Group Meetings (N=130)	Ease of arranging visits or group meetings	Communications tools provided by the rep to promote group meetings	The professionalism of the representative	Representatives' ability to answer questions about the program	Feedback from your employees on the visits or group meetings
Very Satisfied	91	79	106	109	58
	74.6%	64.2%	85.5%	87.2%	54.7%
Somewhat Satisfied	11	20	11	8	27
	9.0%	16.3%	8.9%	6.4%	25.5%
Neither Satisfied Nor Dissatisfied	5	7	1	1	7
	4.1%	5.7%	0.8%	0.8%	6.6%
Somewhat Dissatisfied	4	1	0	0	1
	3.3%	0.8%	0.0%	0.0%	0.9%
Very Dissatisfied	4	5	1	1	1
	3.3%	4.1%	0.8%	0.8%	0.9%
Don't Know	7	11	5	6	12
	5.7%	8.9%	4.0%	4.8%	11.3%
Mean	4.57	4.49	4.86	4.88	4.49



What could Ohio Deferred Compensation do to make you either “very” or “somewhat” satisfied with your overall experience with the group meetings? (Asked only of those respondents who were “very” or “somewhat” dissatisfied or “neutral.”)

Of the respondents who provided a response to this question, the most common topics mentioned included more help or participation from the representatives and wanting more communication.

If there were one thing Ohio Deferred Compensation could do to increase participation in group meetings, what would that be? How about a second thing?

Among the respondents who were able to provide a suggestion to increase participation, several comments suggested increasing awareness of the meetings by providing promotional materials and scheduling meetings for more convenient times. (A complete list of responses can be found in the data binder.)

As the employer, what are one or two things that you like most about the Ohio Deferred Compensation Program?

Some of the more common themes regarding what was most liked about the Program related to the ease of use and that it offers benefits to their employees to save for retirement. (A complete list of responses can be found in the data binder.)

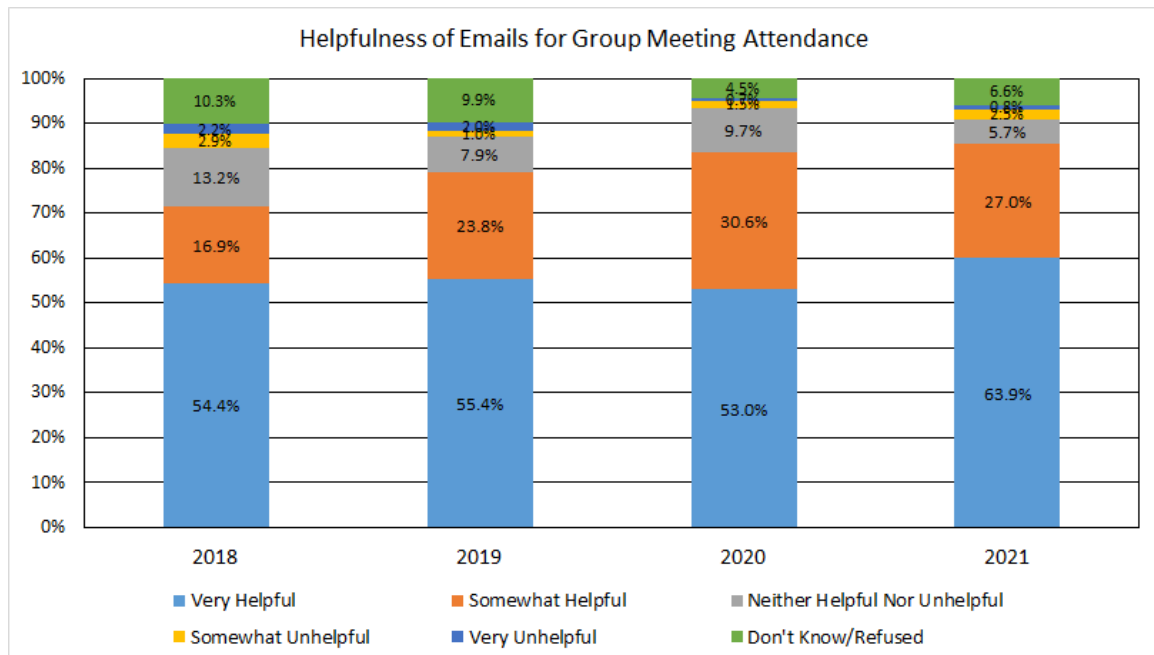
Is there anything Ohio Deferred Compensation could do to better serve you, as the employer?

While the majority of respondents said they couldn't think of anything the Program could do to better serve them, some of the more common suggestions mentioned better communication, including being provided with promotional materials. (A complete list of responses can be found in the data binder.)

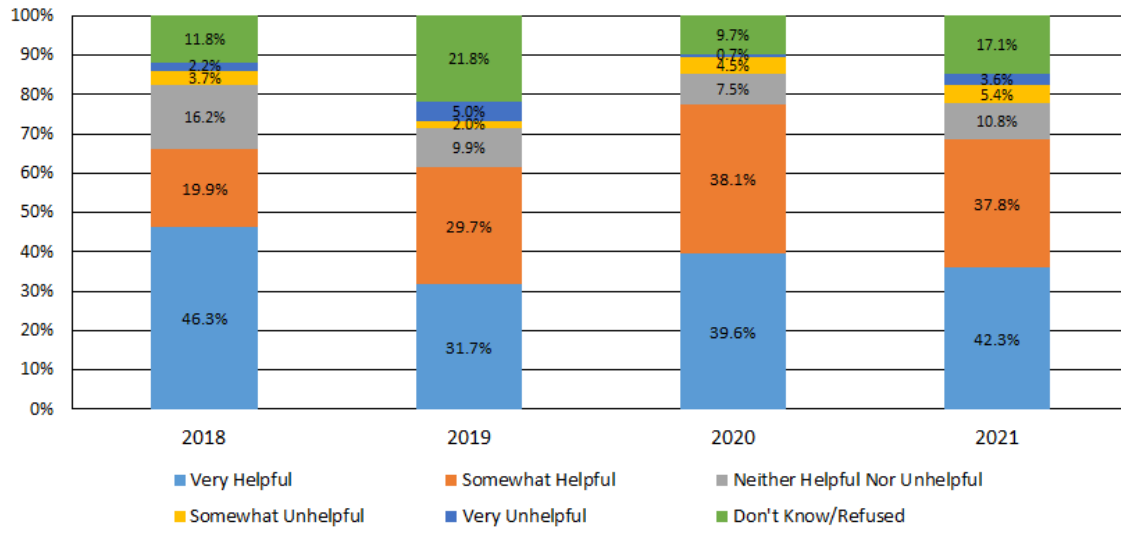
How would you rate the helpfulness of each tool in making employees aware of the meetings or workshops?

Emails appeared to be the most helpful overall, with 90.9% of respondents saying that they were either helpful or very helpful, followed by posters, with 80.1% saying they were either helpful or very helpful. Payroll inserts had the highest percentage of respondents saying they were unhelpful (28%) however, payroll also had the highest number of don't know responses (48).

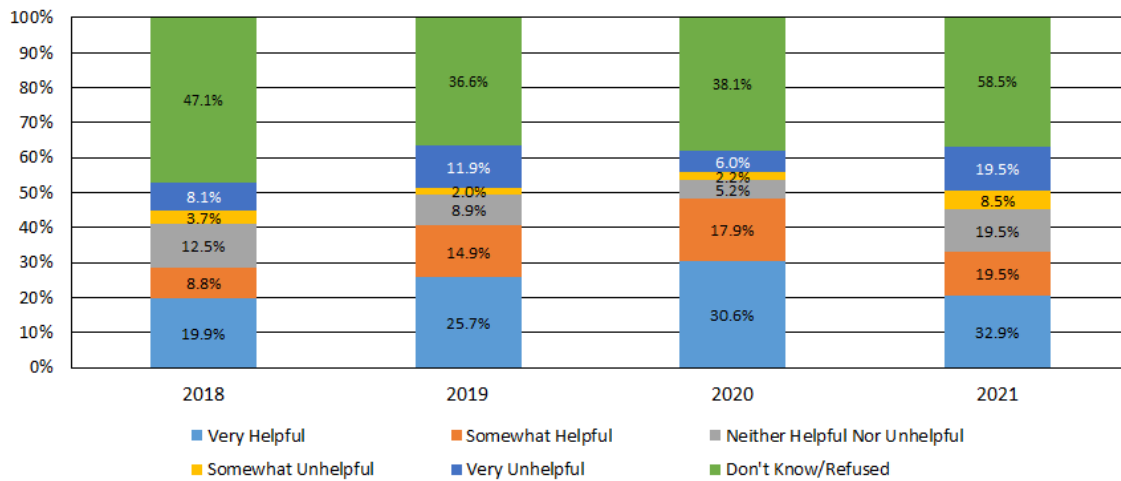
<i>How would you rate the helpfulness of each tool in getting employees to attend workshops?</i>	Emails	Posters	Payroll Inserts
Total Answering	122	111	82
	100%	100%	100%
Very Helpful	78	47	27
	63.9%	42.3%	32.9%
Somewhat Helpful	33	42	16
	27.0%	37.8%	19.5%
Neither Helpful Nor Unhelpful	7	12	16
	5.7%	10.8%	19.5%
Somewhat Unhelpful	3	6	7
	2.5%	5.4%	8.5%
Very Unhelpful	1	4	16
	0.8%	3.6%	19.5%



Helpfulness of Posters for Group Meeting Attendance



Helpfulness of Payroll Inserts for Group Meeting Attendance



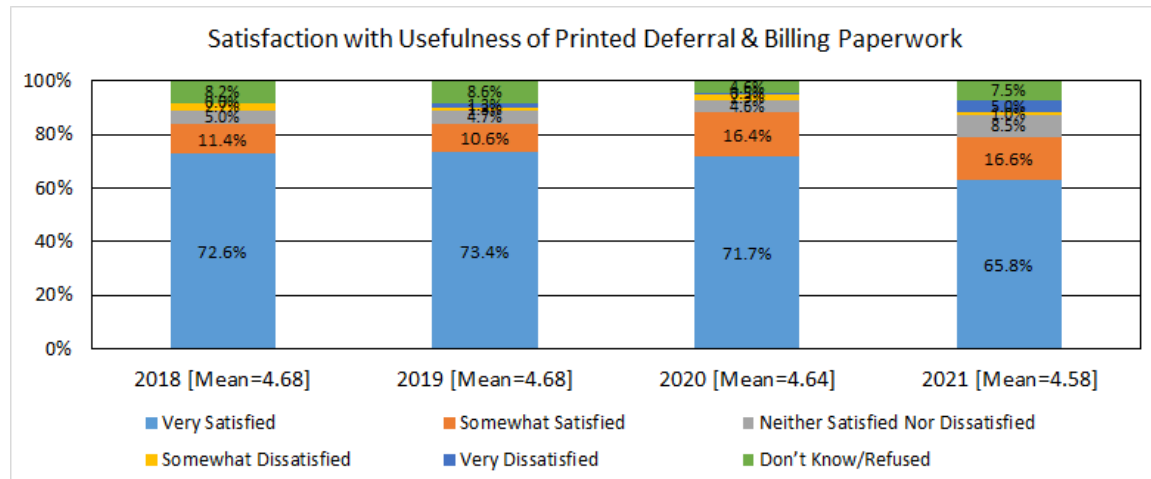
PAYROLL DEFERRALS

A total of 199 respondents (62.0%) dealt with payroll contributions for their employer (a decrease from 68.2% last year), and therefore answered the following question regarding payroll deferrals.

Please rate your level of satisfaction with the usefulness of the printed deferral and billing paperwork that you have received from Ohio Deferred Compensation.

The majority of respondents who dealt with payroll contributions were “very” satisfied with the printed deferral and billing paperwork (65.8%), and 16.6% were “somewhat” satisfied. Total satisfaction (82.4%) did not meet the 85% benchmark. Only 1.5% were dissatisfied with the paperwork. 15 respondents (7.5%) were unable to answer this question. If these are removed, total satisfaction is 89%.

<i>Please rate your level of satisfaction with the usefulness of the printed deferral and billing paperwork that you have received from Ohio Deferred Compensation.</i>	2018	2019	2020	2021
Total Answering	219 100.0%	301 100.0%	219 100.0%	199 100.0%
Total Satisfied	184 84.0%	253 84.1%	193 88.1%	164 82.4%
Very Satisfied	159 72.6%	221 73.4%	157 71.7%	131 65.8%
Somewhat Satisfied	25 11.4%	32 10.6%	36 16.4%	33 16.6%
Neither Satisfied Nor Dissatisfied	11 5.0%	14 4.7%	10 4.6%	17 8.5%
Total Dissatisfied	6 2.7%	8 2.7%	6 2.7%	3 1.5%
Somewhat Dissatisfied	6 2.7%	4 1.3%	5 2.3%	2 1.0%
Very Dissatisfied	0 0.0%	4 1.3%	1 0.5%	1 0.5%
DK/RF	18 8.2%	26 8.6%	10 4.6%	15 7.5%
Mean	4.68	4.68	4.64	4.58



Only 2 respondents indicated that they were “somewhat dissatisfied” with the printed deferral and billing paperwork and 1 said they were “very dissatisfied”. Suggestions for improvement comments are listed in the data binder.

Do you submit your Ohio Deferred Compensation contributions and data electronically through the Ohio Business Gateway (the OBG)?

Among the respondents who deal with payroll contributions, 73.4% said they submit their Ohio Deferred Compensation contributions and data electronically through the Ohio Business Gateway (a decrease from 75.8% in 2020). There were no significant differences in employer type for submitting Ohio Deferred Compensation contributions and data electronically through the Ohio Business Gateway.

<i>Do you submit your Ohio Deferred Compensation contributions and data electronically through the Ohio Business Gateway (the OBG)?</i>	2018	2019	2020	2021
Total Answering	219	301	219	199
	100.0%	100.0%	100.0%	100.0%
Yes	144	182	166	146
	65.8%	60.5%	75.8%	73.4%
No	71	117	46	43
	32.4%	38.9%	21.0%	21.6%
DK/RF	4	2	7	10
	1.8%	0.7%	3.2%	5.0%

Q23. Which of the following best describes what type of employer your company represents?						
<i>Do you submit your Ohio Deferred Compensation contributions and data electronically through the Ohio Business Gateway (the OBG)?</i>	Total	State Dept	City Dept	County Dept	School System	Other
Total Answering	199	11	71	33	59	25
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Yes	146	7	50	23	47	19
	73.4%	63.6%	70.4%	69.7%	79.7%	76.0%
No	43	3	18	7	10	5
	21.6%	27.3%	25.4%	21.2%	16.9%	20.0%
DK/RF	10	1	3	3	2	1
	5.0%	9.1%	4.2%	9.1%	3.4%	4.0%

Do you submit other information, such as state or school district income tax withholdings, electronically through the Ohio Business Gateway?

This question was only asked of those who did **not** say that they submit their Ohio Deferred Compensation contributions and data through the Ohio Business Gateway (53 people in 2021). Among those who did not, 60.4% said they do submit other information, such as state or school district income tax withholdings through the Ohio Business Gateway (down from 64.2% last year). The sample size was too small to see if there were significant differences between employer types.

<i>Do you submit your Ohio Deferred Compensation contributions and data electronically through the Ohio Business Gateway (the OBG)?</i>	2018	2019	2020	2021
Total Answering	75	119	53	53
	100.0%	100.0%	100.0%	100.0%
Yes	53	97	34	32
	70.7%	81.5%	64.2%	60.4%
No	18	20	15	12
	24.0%	16.8%	28.3%	22.6%
DK/RF	4	2	4	9
	5.3%	1.7%	7.5%	17.0%

Q23. Which of the following best describes what type of employer your company represents?						
<i>Do you submit other information, such as state or school district income tax withholdings, electronically through the Ohio Business Gateway?</i>	Total	State Dept	City Dept	County Dept	School System	Other
Total Answering	53	4	21	10	12	6
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Yes	32	1	17	4	9	1
	60.4%	25.0%	81.0%	40.0%	75.0%	16.7%
No	12	3	2	2	2	3
	22.6%	75.0%	9.5%	20.0%	16.7%	50.0%
DK/RF	9	0	3	4	1	2
	17.0%	0%	20.0%	40.0%	8.3%	33.3%

When combined with the preceding question, it can be seen that of the 199 respondents who deal with payroll contributions, 178 of them (89.4%) use the Ohio Business Gateway to submit information in some manner (a slight decrease from 91.3% last year).

ALTERNATIVE DEFERRED COMPENSATION OPTIONS

Does your employer offer employees the opportunity to select an alternative deferred compensation plan to Ohio Deferred Compensation?

In 2021, over half (51.4%) of the respondents said they do offer their employees the opportunity to select an alternate deferred compensation program other than Ohio Deferred Compensation, an increase from last year (46.4%). 41.4% said they do not offer other plans.

<i>Does your employer offer employees the opportunity to select an alternative deferred compensation plan to Ohio Deferred Compensation?</i>	2018	2019	2020	2021
YES	110	165	149	165
	32.8%	49.1%	46.4%	51.4%
NO	202	153	151	133
	60.3%	45.5%	47.0%	41.4%
DK / Refused	23	18	21	23
	6.9%	5.4%	6.5%	7.2%

If Ohio Deferred Compensation provided you with forms, posters, and an email publicizing the SMarT Plan, how likely would you be to provide this information to employees?

The majority of respondents said they would be “very” (69.5%) or “somewhat” (14.3%) likely to provide information on the SMarT program to employees if provided with the communication tools, a slight decrease from last year. Only 7.2% (23 respondents) said they would not be likely to provide the information to employees.

	2018	2019	2020	2021
Total Answering	335	336	321	321
	100%	100%	100%	100%
Very Likely	262	240	222	223
	78.2%	71.4%	69.2%	69.5%
Somewhat Likely	33	57	58	46
	9.9%	17.0%	18.1%	14.3%
Neither Likely Nor Unlikely	30	23	25	29
	9.0%	6.8%	7.8%	9.0%
Somewhat Unlikely	4	6	5	8
	1.2%	1.8%	1.6%	2.5%
Very Unlikely	6	10	11	15
	1.8%	3.0%	3.4%	4.7%

Ohio DC recognizes the pandemic may have altered workplace dynamics with employees working from home or a hybrid schedule. What do you anticipate your workplace dynamic will look like as we emerge from the pandemic?

Over half of respondents (57.3%) experienced virtually no change to the workplace as a result of the pandemic and another third (33%) plan to revert back to pre-pandemic levels of staffing at the workplace. Only 11 respondents (3.4%) plan to continue to allow employees to work remotely where possible and 20 respondents (6.2%) plan to work a hybrid schedule with employees rotating back into the workplace.