



Increasing DC plan participation through communication

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HP today

- Simplifying technology experiences around the world
- Fortune 9 – U.S.
Fortune 32 – Global
- 321,000 employees
- 145,000 sales partners
- 210,000 service partners
- 88,000 retail locations





HP in Ireland

- HP Manufacturing Ltd
- HP Ireland Ltd
- HP Galway Ltd
- HP Financial Services Ltd



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Hewlett Packard Ireland Defined Contribution Plan

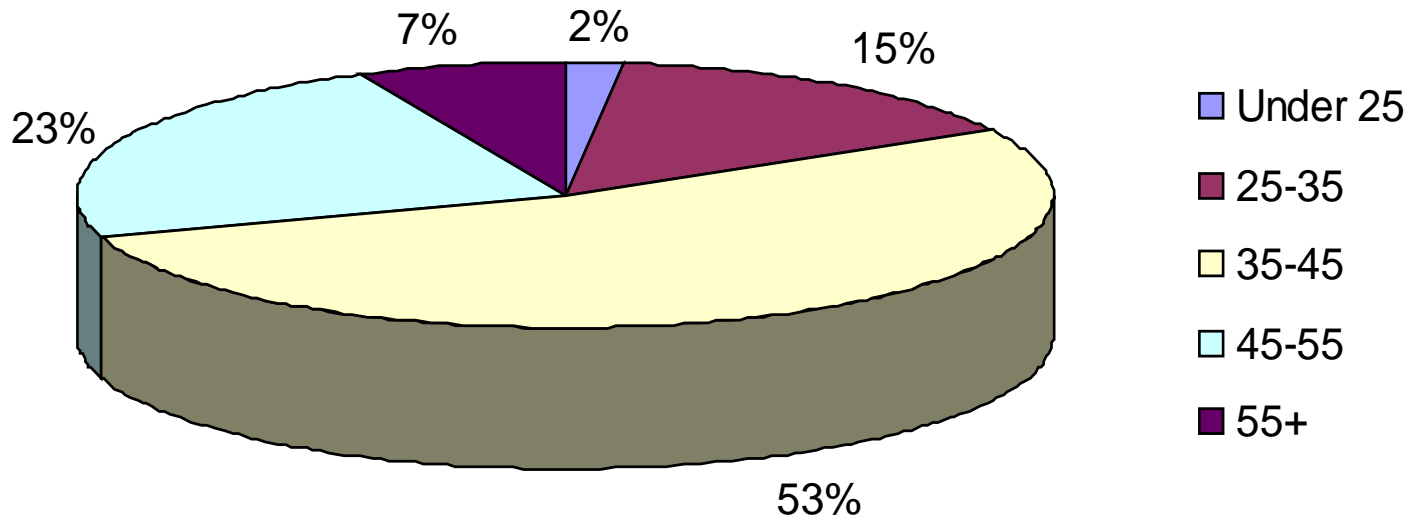
- 8 Trustees, HP representation, Administrators
- Investment subcommittee
- Governance subcommittee
- **Communication subcommittee**





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Age profile of active members





Communication strategy

- Engage, educate and empower members to plan for retirement and take responsibility for their financial security when they retire
- HP communications strategy uses a multi-channel, integrated approach to engage members and help them understand the role they play in planning for retirement





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Employee survey

The graphic features a large, light blue question mark in the center. A blue horizontal bar with the HP logo is positioned across the middle of the question mark. Surrounding the central question mark are several smaller question marks in various colors: pink, orange, green, and grey. At the bottom center, there is a blue circle containing the text "Tell us what you think". Below this circle, the text "Submit by 20 April 2007" is displayed. The entire graphic is enclosed in a thin blue border.

hp

Tell us what you think

Submit by 20 April 2007



Your Retirement Plan

It's What You Make Of It

Quarter 1

Quarter 2

Quarter 3

Quarter 4

2007



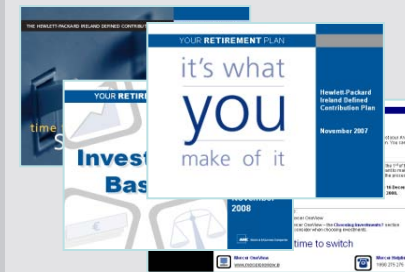
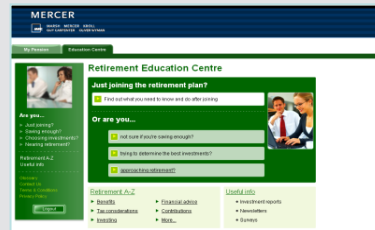
Quarter 1

Quarter 2

Quarter 3

Quarter 4

2008



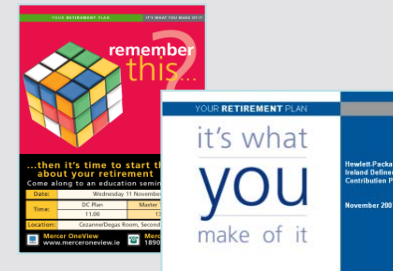
Quarter 1

Quarter 2

Quarter 3

Quarter 4

2009





Communication tools

- Poster campaign
- Booklet : Guides 1 & 2
- Website
- Emails
- Newsletters : “Planning Ahead”
- Presentations
- Helpline



My Pension

Education Centre



My Pension

- Summary
- Contribution Details
- Investment Details
- Benefit Summary
- Projections

My Risk Cover

My Personal Details

- Help
- FAQs
- Glossary
- Web Tips
- Your Plan Booklet
- Contact Us
- About Us
- Terms & Conditions
- Privacy Policy

Logout

Pension Summary

Help ▾

Name: Pablo Picasso
Employer: TEST ABC
Date of Birth: 01/01/1970

Contributions Received ▾

Contribution Type	Total Contributions	Latest Available Value
EE Normal	EUR 2,580.00	EUR 3,130.54
EE AVC	EUR 1,659.96	EUR 2,036.19
ER Normal	EUR 3,999.96	EUR 4,963.14
Total	EUR 8,239.92	EUR 10,129.87

Contributions Sent for Investment* **None**

*Please note that your contributions have been sent for investment by Mercer, once confirmation from the investment manager/s is received, the units purchased in respect of your contributions will be updated to your record.

Investment Strategy ▾

Fund	Units	Unit Price	As At	Value
TEST ABC BIAM Cash	483.8878	EUR 1.9500	25/08/2006	EUR 943.58
TEST ABC BIAM Equity	2957.5144	EUR 2.9500	25/08/2006	EUR 8,724.67
TEST ABC ILIM Fixed Interest	301.3201	EUR 1.5320	25/08/2006	EUR 461.62

The following abbreviations may be found on this page.

EE = Employee

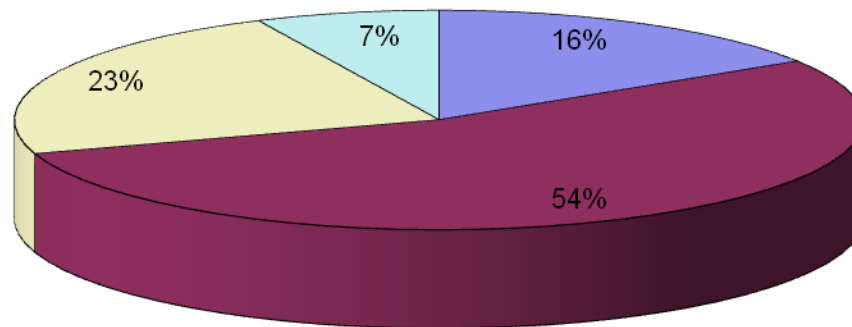
ER = Employer



Results : AVCs

- 15% increase in the number of members making AVCs.
- 36% increase in the amount of existing AVC contributors

Age profile of members making AVCs

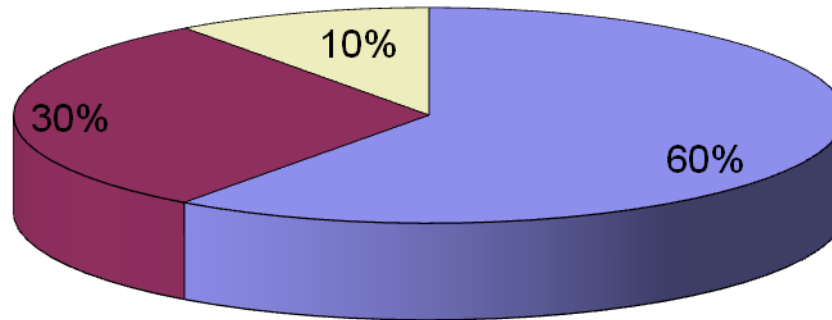


■ 25-35 ■ 35-45 ■ 45-55 ■ 55+





Results : Presentation feedback

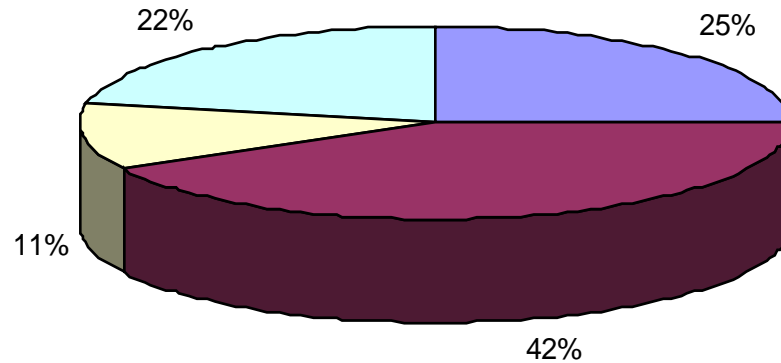


- I need to take an active in making investment decisions going forward
- I understand more about investing
- I understand about the same - I didn't learn anything new





Results :What will you do next ?



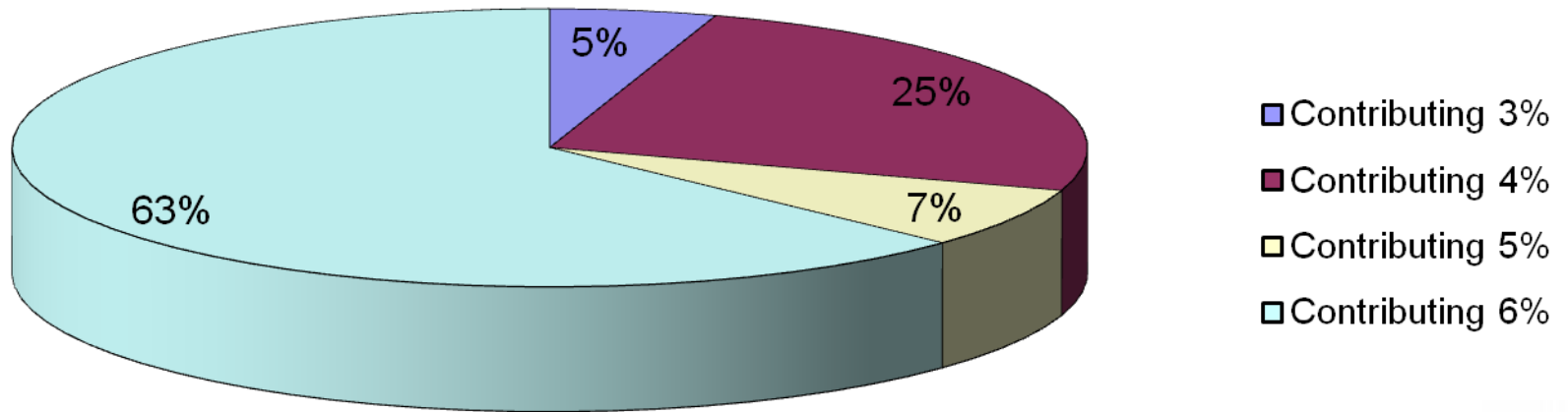
- I'm interested in making AVCs
- I think I've made the wrong investment decisions, I'm going to check out Mercer OneView and change my investment funds to what I think is better for me
- I'm going to check out Mercer OneView
- I'm going to call the Mecer Helpline





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Result : Member contribution rates





Next steps

- Continue, reiterate, listen, adapt
- Deferred members
- Lifestyling

“The biggest problem with communication is the illusion that it has been accomplished”
George Bernard Shaw



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Irish Association of Pension Funds

***DEFINED CONTRIBUTION
AWARDS FOR
BEST COMMUNICATIONS STRATEGY 2009***

Overall Winner

***The Hewlett-Packard Ireland Defined
Contribution Plan***

Signed _____ Date _____

Thank You

