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**Arnerich Massena Publishes New White Paper:  
*Retirement Plan Best Practices: Participant Education***

**PORTLAND, Ore.**, June 18, 2018 — Portland-based investment firm Arnerich Massena, an independent investment advisory firm specializing in retirement plan consulting services, endowment & foundation, private wealth management, and impact investing strategies, has published its latest white paper, [\*Retirement Plan Best Practices: Participant Education\*](#). The white paper is the last in a five-part series outlining retirement plan best practices; the series also includes [plan governance](#), [plan design](#), [investment menu construction](#), and [plan monitoring](#), and now concludes by covering participant education. *Participant Education* examines best practices for a plan sponsor in designing education and engagement programs to improve participants' financial wellness and long-term retirement outcomes.

"The defined contribution retirement system has been continually refined over the last 30-40 years as the industry and plan sponsors work to improve retirement outcomes by providing participants with high-quality investment choices," the paper states. "Few people would argue, however, the fact that those investment choices have become more complex over time... Participants want and need help navigating through this maze of information and choices, which can be intimidating and overwhelming." With the National Institute on Retirement Security showing that the U.S. retirement savings deficit is between \$6.8 and \$14 trillion, retirement planning and investment education has never been more important.

Whether plan sponsors are working alone or with an education provider, the paper offers guidance on how to build and implement a successful program that reaches their employees. Readers learn about using different channels of communication, targeting life stages, understanding behavioral economics and participant decision-making, and measuring the success of their efforts.

"Arnerich Massena has been delivering award-winning participant education services since 1993," notes Terri Schwartz, managing director of institutional services and business development. "With our repertoire of experience in participant education, including hire-to-retain materials and workshops (including some specifically geared toward women), videos, online tools, and custom campaigns, we're pleased to offer some ideas for plan sponsors looking to help their participants learn how to plan and invest for a secure retirement."

Contributors to the paper include Jillian Perkins; Kathy Peterson, CPRC®; Terri Schwartz; and Chris Van Dyke, CFA, CAIA

A downloadable version of *Retirement Plan Best Practices: Participant Education* is available at <http://arnerichmassena.com/Research-Resources/>.

**About Arnerich Massena**

Founded in 1991, Arnerich Massena is a Portland-based independent investment advisory firm servicing corporate pension and profit sharing plans, private clients, endowments, foundations, charitable organizations, and trusts and estates. The firm provides traditional portfolio management and investing for clients, and is also widely known for successfully investing in high-impact areas like water resources, sustainable agriculture, fishing, healthcare, and clean energy technology. Arnerich Massena strives to be a business that exemplifies both corporate citizenship and professional service, and has received awards for its innovations in corporate philanthropy. More information is available at [www.arnerichmassena.com](http://www.arnerichmassena.com).