



ING can help you help your employees understand, appreciate – participate – in your plan.

How do Adults Learn

Learning is and must be a lifelong endeavor. With the rate at which knowledge is expanding, very few people can hope to start a career in their youth and continue for very long to be effective in that career with knowledge that they originally brought to that career. Rather, they must be lifelong learners.

–Robert J. Sternberg

We learned basic lessons and simple messages by rote as children and we accepted them as true. We incorporated those ideas into our everyday lives and use them today, time and time again. With practice and repetition they became ingrained in our thought process. Parents and teachers provided the core messages, while life offered the experience that helped us form the basic information we learned as schoolchildren into the database of our working knowledge.

Teaching your employees about your retirement plan isn't quite as easy, in large part because adults learn differently than children do. Successful retirement plan communication will depend on understanding and accommodating your employees' learning needs and styles.

Adults have unique learning

Adults have unique learning needs and styles, honed by years of experience. Unconsciously, adults select and filter information. A lifetime of being constantly bombarded with messages from all quarters have made adults selective about what they incorporate into their memory databases. Grabbing – and keeping – your employees' attention long enough for your messages to “sink in” will be your challenge.

There are some common denominators when it comes to teaching adults. Addressing several basic aspects of learning psychology can help you communicate effectively with your employees.

Selective Attention

Selective attention is the ability to critically select the most rewarding option from an array of possibilities, while rejecting the least rewarding. As people develop, they become increasingly able to concentrate on key information while rejecting what they perceive to be irrelevant messages.

The selective attention process involves seven basic steps:¹

According to the International Society of Certified Employee Benefit Specialists (ISCEBS), there are four types of employees, each with distinct saving and investing characteristics, and an increasing awareness of retirement and investment issues. They are, in order of investment sophistication:

	In the context of retirement education:
1. Alertness – maintaining attention	<ul style="list-style-type: none"> • Messages have to get – and keep – your employees’ attention.
2. Awareness – recognizing meaningful information	<ul style="list-style-type: none"> • Employees must recognize the importance of retirement and investment messages.
3. Focal activation – selecting the most helpful and satisfying messages	<ul style="list-style-type: none"> • Messages should be empowering, not negative.
4. Filtration – suppressing irrelevant messages	<ul style="list-style-type: none"> • Employees must connect your messages with issues that are important to them.
5. Salience determination – understanding details	<ul style="list-style-type: none"> • Details and specific information must be easy to understand.
6. Feedback – determining the choices	<ul style="list-style-type: none"> • Choices must be clear and well defined.
7. Utilization – processing and rejecting the choices	<ul style="list-style-type: none"> • Employees will choose whether or not to invest and they’ll determine how to invest. The key to retirement education is to deliver messages that convince employees to invest in timely and appropriate ways.

¹ Melvin Levine, Developmental Variation and Learning Disorders, 1987, Educators Publishing Services, Inc., Cambridge and Toronto.

Selective intention

Selective intention is the appropriate planning of purposeful, goal-directed activities before and during the learning process.

There are ten basic strategies that should be incorporated into an adult learning program:

1. Needs assessment	<ul style="list-style-type: none"> • Preparing for retirement is necessary.
2. Methods review	<ul style="list-style-type: none"> • There are many possible vehicles for retirement investment, including your plan.
3. Prediction of possible outcomes	<ul style="list-style-type: none"> • Each possible investment vehicle has advantages and disadvantages, benefits and drawbacks.
4. Methods selection/goal setting	<ul style="list-style-type: none"> • Employees must determine the appropriate investment vehicle.
5. Action inhibition/goal-determined behavior	<ul style="list-style-type: none"> • Investing in your plan is easy and automatic; investment options are easy to understand.
6. Persistence	<ul style="list-style-type: none"> • Messages must be delivered in a variety of formats, and repeated frequently. The plan must be highly visible in a variety of ways.
7. Monitoring	<ul style="list-style-type: none"> • Your employees must be able to review and monitor their investment.
8. Mid-task regulation	<ul style="list-style-type: none"> • Retirement investing is a process; your employees’ goals and investment needs will change over time, and your plan can accommodate those changes.
9. Motivation	<ul style="list-style-type: none"> • Employees must continue to be enthusiastic about your plan, its options, and about their own participation and investments.
10. Review of outcome	<ul style="list-style-type: none"> • Employees will constantly compare the progress of their investment against their ultimate goal: a financially secure retirement. Retirement investment is a continuous process, requiring ongoing communication and analysis.

Information processing

People process information through sight, sound, feel and touch – and the process is different for each individual. Some tend to learn best by reading, writing and mapping activities. Others learn best by listening. And others require hands-on experience.

An effective communication plan will incorporate a variety of message vehicles:

1. Printed materials...	for employees who best process the written word
2. Bright, engaging visuals...	for employees who are drawn first to images
3. Layering of information...	presenting the same or similar messages in a variety of formats
4. A variety of media...	videos, audiotapes and printed materials
5. Hands-on tools...	to help employees actively perform exercises related to their own situations
6. Personal instruction...	enrollment meetings and educational seminars conducted by trained professionals and one-on-one counseling

Memory

- Information in the sensory memory is transferred to the short-term memory by selective attention.
- Short-term memory is a temporary holding cell, with limited capability.
- Through rehearsal, information can either be held in short-term memory or transferred into long-term memory storage, where retrieval depends on organization and association with links the learner already knows and understands.

The key to using information processing in your communications program is to construct messages that make the leap from sensory input to short-term memory to long-term memory.

Your ultimate goal is to have your employees incorporate your retirement and investment messages into their long-term memory. Establishing links to your employees' existing knowledge databases will help you do this with messages that are personal and readily identifiable. Common themes, tied to common and universal goals, can help. When your message strikes a chord – either emotional or intellectual – with your employees, you're on your way to a successful communication program.

Language and readability

Language is one of the first social skills we learn. It's the foundation for the way we think, learn and process all forms of information. It's the basis for how we communicate with others.

In order to process language in meaningful ways, adult learners must know vocabulary, understand words in a variety of contexts, understand grammar and basic linguistic rules and understand how syntax and sentence structure can affect meaning. They must be able to think about language reflectively, and use it both receptively (in receiving messages) and expressively (in communication with others). They must be able to understand both written and spoken

messages. And, they must be able to use language abstractly and figuratively in thought.

Obviously, your employees will have different levels of mastery in these language processes. A successful communication program will accommodate the basic language-processing skills of the learner.

Complex investment messages are unlikely to make the leap to long-term memory if your employees lack the knowledge base and skills to understand them. Complicated and technical investment terms are unlikely to make an impression on employees who barely understand the difference between stocks and bonds.



The language you use to craft your messages in a communications program will directly affect the success of that program.

Simple is better. Retirement and investment communications should be clear and concise.

The Flesch-Kincaid Readability Index is an excellent guide to use when crafting messages for your employees. Based on a series of formulas that measure number of syllables, sentence length, personal words and sentences, a Flesch-Kincaid score measures readability and human interest for the information you give to your employees. Many software packages will provide a Flesch-Kincaid reading-grade assessment of messages. Readability indices, combined with your own knowledge of your employees' language skills, will help you develop appropriate, meaningful messages.



HOW ADULTS LEARN

Culture

Along with basic skills, your employees bring both cultural and psychological contexts to the learning environment. Personal experiences, gender, age, education, ethnicity, economic status and race will all affect how your employees perceive and process your messages. Your selection of language and motivational images should factor positively in these differences.

Your diverse workforce

The needs of men and women, for example, should often be considered separately. Not only do men and women tend to perceive the world differently, but they also often face very different social and economic realities. Men tend to have higher salaries. Many women face the economic consequences of leaving the workforce for periods of time to perform the role of care-giver. Single parenthood can place an economic stumbling block in the path of retirement investing.


Age is another differentiating factor among your employees. Different age groups face different psychological dilemmas:

Your awareness of these emotional drivers can help you craft messages that are meaningful to the various age groups of your employee population.

The cultural makeup of your employee population is another important consideration for a successful communications program.

Motivational messages and images should embrace, celebrate and value diversity. You may want to consider multilingual messages, recognizing and respecting the fact that “Plain English” may not be sufficient for some of your employees who best process information in their own native languages.

Birth – 1 year	Basic trust vs. mistrust
1 – 3 years	Autonomy vs. shame and doubt
3 – 6 years	Initiative vs. guilt
6 – 12 years	Industry vs. inferiority
12 – 20 years	Identity vs. role confusion
20 – 40 years	Intimacy vs. isolation
40 – 65 years	Generativity vs. stagnation
Older individuals	Ego integrity vs. despair



Motivational messages and images should embrace, celebrate and value diversity.

Successful retirement plan communication must operate on many levels:

- It must incorporate the aforementioned fundamental components of adult learning
- It must be easily accessible to your employees
- It must be easy for you to implement
- It must be ongoing

ING's system of employee retirement plan communication is comprehensive, effective, multifaceted and easy – for both you and your employees.

A wide variety of media helps your employees understand, process and act upon key retirement and investment messages:

- Posters
- Payroll stuffers
- Interactive software
- Educational library
- Personalized forms
- Informational video
- Enrollment kits
- Workbooks and worksheets
- Investment descriptions
- Internet applications and account access

ING's materials are easy to understand, written in plain English – and Spanish – to help your employees process and act upon important educational information. These materials deliver messages in a bright and engaging format, and are designed to empower your employees to take charge of their own retirement security.

Our step-by-step approach to plan pr motion will help build your employees' awareness and appreciation of your plan. We'll work with you to develop the communication program that works best for your own organization, and customize standard materials with the details of your own plan and enrollment strategy. Our ongoing reports, newsletters and account access will help maintain your employees' involvement in their own investments.



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