

Exhibit Q

The following tables are intended to provide a framework for identifying the responsible party and timing of education services expected to be offered by the prospective record keeper(s) for each plan. Current and anticipated quantities of education meetings and other deliverables are provided on page 5-6. Note that the timeline for services outlined during year 1-2 of the contract are tentative. The ultimate timeline and services will be determined by DRS.

Additionally, the services have been broken out into three Tiers, each one indicating various services that may be provided. Bidders will be expected to provide quotes for each pricing scenario indicated in Exhibit C while encompassing different quantities of education as distinguished by Tiers 1, 2, and 3.

Tier 1											
Type of Education	Currently Provided By			To Be Provided By Vendor for Plan 3				To Be Provided By Vendor for DCP			
	DRS	Plan 3 Vendor	DCP Vendor	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate
In-Person Instructor Led Group Presentations:¹											
Plan 3 Defined Contribution - topics to include:											
Getting to Know Plan 3	X	X				X					
Plan Choice (PERS, SERS, TRS Plan 2 or 3)	X	X					X				
Withdrawing from Plan 3	X	X				X					
Understanding Plan 3 Investment Options	X	X				X					
Plan 3 Online Tools Demonstration	X	X				X					
Provide training twice each year to DRS team members on Plan 3/DCP investment options, distribution options (including annuity options) & other cross-training that will improve the customer's overall experience.					X				X		
Virtual Classroom - Online Education³											
Webinars - Live & Recorded and/or	X					X				X	
Voice-Over PowerPoint Presentations and/or	X	X				X				X	
Videos - topics may include:	X					X				X	
Plan Choice	X						X				
DCP Overview		X								X	
Benefits of DCP for younger members									X		
Benefits of DCP for mid-career members									X		
DCP Investment Information	X								X		

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Tier 1											
Type of Education	Currently Provided By			To Be Provided By Vendor for Plan 3				To Be Provided By Vendor for DCP			
	DRS	Plan 3 Vendor	DCP Vendor	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate
DCP Distribution Information									X		
Understanding your DCP Quarterly Statement									X		
Overview of Plan 3/Plan 3 Essentials		X				X					
Plan 3 Investment Information					X						
Plan 3 Distribution Information					X						
Age-Based Investing/Retirement Strategy Funds		X			X						
Career Transitions		X			X				X		
Plan 3 Account Access		X				X					
TAP Annuity (Plan 3)		X					X				
Understanding Your Plan 3 Quarterly Statement		X			X						
Annual Savings Week campaigns such as National Save for Retirement Week (October) and Washington Saves Week (February).	X					X				X	
Educational Tools & Calculators³											
Plan Choice Web Page		X					X				
Plan Choice Financial Modeling Software		X					X				
Retirement Savings Calculators:		X	X			X				X	
Take-Home Pay Estimator		X	X			X				X	
Life Expectancy Estimator		X				X				X	
DCP Savings/Disbursement Calculator	X		X								X
Plan 3 DC Disbursement Schedule Calculator		X					X				
TAP Annuity Purchase Calculator (Plan 3)		X					X				

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Tier 1											
Type of Education	Currently Provided By			To Be Provided By Vendor for Plan 3				To Be Provided By Vendor for DCP			
	DRS	Plan 3 Vendor	DCP Vendor	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate
Simple Retirement Planning Calculator that collects information on anticipated retirement expenses and compares it with retirement income from member's DRS Defined Benefit, Defined Contribution distribution, DCP distribution, Social Security, and other sources of retirement income such as IRAs, rental income, etc.						X				X	

Tier 2											
Type of Education	Currently Provided By			To Be Provided By Vendor for Plan 3				To Be Provided By Vendor for DCP			
	DRS	Plan 3 Vendor	DCP Vendor	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate
In-Person Instructor Led Group Presentations:¹											
DCP - topics to include:											
Getting to know Washington State's DCP	X									X	
Withdrawing from DCP	X									X	
Understanding DCP Investment Options	X									X	
DCP Online Tools Demonstration	X									X	
Retirement Readiness - Tools and Resources ²	X					X				X	
In-Person One-on-One Counseling:											
Plan 3 Defined Contribution	X					X					
DCP	X									X	
Retirement Readiness (refer to resources)	X			X				X			
Benefit Fairs											
Represent Washington State's DCP at employer benefit fairs around the state.	X									X	

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Tier 3											
Type of Education	Currently Provided By			To Be Provided By Vendor for Plan 3				To Be Provided By Vendor for DCP			
	DRS	Plan 3 Vendor	DCP Vendor	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate	DRS with potential vendor involvement	1-2 years	0-1 year	Immediate
In-Person Instructor Led Group Presentations:¹											
Defined Benefit - topics to include:											
Plan 2 Basics - PERS, SERS, TRS, LEOFF, PSERS, WSPRS	X			X							
Retiring Early	X			X							
Retiree Return to Work	X			X							
Online Account Access	X			X							
Conduct 24 retirement planning seminars around the state targeted towards members within 5 years of retirement. Topics covered include DB, DC, DCP, SSA, Retiree Health Care Options & VEBA.	X			X				X			
Conduct 4 benefit summits split between eastern & western Washington targeted towards members 10-20 years from retirement. Topics covered include DB, DC, DCP, Social Security & Investing.	X			X				X			
Provide training twice each year to DRS team members on Plan 3/DCP investment options, distribution options (including annuity options) & other cross-training that will improve the customer's overall experience.					X				X		
In-Person One-on-One Counseling:											
Defined Benefit	X			X							
Benefit Fairs											
Represent Washington State's PERS, SERS, TRS Plan 3 at employer benefit fairs around the state.	X	X				X					
Represent DRS at employer benefit fairs around the state (including discussions on other state plans).	X			X				X			

¹All in-person education should be coordinated with the DRS Education & Outreach Representative responsible for that region. Presentations must be reviewed and approved by DRS.

²The vendor will be expected to provide employees with available tools and resources so that they may have a more complete view of their retirement benefits and expenses.

³All online education, tools & calculators must be reviewed and approved by DRS.

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DRS anticipates establishing a partnership with the selected record keeper(s) to deliver a robust communication and education plan to employees. The following table is intended to identify the quantity of education services expected to be offered by the prospective record keeper(s) for each plan. Quantities listed below should be taken into account during the creation of cost proposals for Tier 2 and 3 as described in Exhibit C. The record keepers(s) final responsibilities will ultimately be determined by DRS during the development of the education program.

Type of Education	Currently provided by			To Be Provided by		
	DRS for Plan 3 & DCP	Plan 3 Vendor	DCP Vendor	DRS for Plan 3 & DCP	Vendor for Plan 3	Vendor for DCP
In-Person Meetings						
Group Presentations						
Approximate number of meetings each year	470	650	0	470	650	50
Approximate number of locations each year	300	200	0	300	200	50
Retirement Planning Seminars						
Approximate number of meetings each year	24	0	0	24	0	0
Approximate number of locations each year	17	0	0	17	0	0
Benefit Summits						
Approximate number of meetings each year	4	0	0	4	0	0
Approximate number of locations each year	2	0	0	2	0	0
In-Person One-on-One Counseling						
Approximate number of meetings each year	1200	0	0	1200	0	200
Approximate number of locations each year	300	0	0	300	0	20

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Type of Education	Currently provided by			To Be Provided by		
	DRS for Plan 3 & DCP	Plan 3 Vendor	DCP Vendor	DRS for Plan 3 & DCP	Vendor for Plan 3	Vendor for DCP
Benefit Fairs						
Represent Washington State's DCP at employer benefit fairs around the state.						
Approximate number of meetings each year	140	0	0	140	0	20
Approximate number of locations each year	140	0	0	140	0	20
Represent Washington State's PERS, SERS, TRS Plan 3 at employer benefit fairs around the state.						
Approximate number of meetings each year	140	10	0	140	10	0
Approximate number of locations each year	140	10	0	140	10	0
Represent DRS at employer benefit fairs around the state (including discussions on other state plans).						
Approximate number of meetings each year	140	0	0	140	0	0
Approximate number of locations each year	140	0	0	140	0	0
Virtual Classroom - Online Education						
Webinars - Live & Recorded						
Approximate number of webinars each year	4	0	0	4	4	4
Voice-Over PowerPoint Presentations						
Approximate number of PowerPoints each year	2	6	0	4	4	4
Videos						
Approximate number of videos each year	0	0	0	0	2	2