



Participant Communication Best Practices (Webinar Recording)

In this webinar recording, CAPTRUST's Debra Gates, [Barry Schmitt](#), and [Mike Webb](#) discuss best practices for communication with plan participants, including:

- How do volatile markets impact participant communications?
- How often should plan sponsors communicate with employees?
- What are the most effective media for communicating with participants?
- What are the fiduciary obligations for communicating with plan participants?

What You'll Take Away from the Webinar

Managers Debra Gates, Barry Schmitt, and Mike Webb translate decades of hands-on experience into a practical playbook for keeping employees calm, informed, and on track—even when markets lurch. Highlights include:

Taming Market Jitters

Show the full cycle. Use simple visuals (like the “emotion curve” shared in the session) to remind savers that fear and euphoria are natural—and temporary—parts of long-term investing. Pair facts with optimism so participants see past today's headlines to tomorrow's goals.

Cadence that Clicks

Monthly is the baseline; spike when news breaks. Routine touch-points build familiarity, while extra



updates during sell-offs reassure older workers nearing retirement. Sponsors using auto-features (auto-enroll, auto-escalate) still need a drumbeat of nudges to reinforce good habits.

Medium Matters

Meet employees where they already pay attention. Short 60-second videos, quarterly “save-invest-retire-plan” themes, live Q&A webinars, and targeted texts all outperform one-size-fits-all email blasts. Brand messages from the employer—not the recordkeeper—tend to earn higher open rates and click-throughs.

Content Without Jargon

Skip industry shorthand (“glide path,” “target date”) or explain it in a side-bar glossary. Every piece should close with a single, clear call to action—often an invitation to a CAPTRUST advice desk or onsite/virtual coaching session.

Survey, Act, Repeat

Feedback only works if staff see results. Summarize what you heard, outline upcoming changes, and circle back after implementation. Plans that do this report response rates exceeding 90 percent on follow-up polls.

Multi-Vendor Coordination

When several recordkeepers share a plan, centralize messaging so participants get one coherent voice. Use your advisor or an internal committee as the “quarterback” to align education calendars and avoid duplicate—or conflicting—mailings.

Stay Within Fiduciary Guardrails

Education explains options; advice recommends actions. Sponsors should provide broad guidance and outsource personalized investment advice to an independent fiduciary to avoid crossing that line.

Bottom Line

Consistent, empathetic communication—grounded in clear goals and measurable outcomes—can lift participation, raise deferral rates, and keep employees invested through rough markets.

To download a copy of the transcript, [click here](#).



Legal Notice

This material is intended to be informational only and does not constitute legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes. It may not apply to all investors or all situations and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not guaranteed by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

© 2025 CAPTRUST Financial Advisors