

Helping You **Build Your Future**



Our Audience of One[®] Philosophy:

Make it personal.

Messages must be relevant, so our goal is to provide focused, timely and actionable communication. This helps participants easily understand the messages and, when appropriate, act on them.

Make it simple.

We segment messages into manageable pieces, giving participants the opportunity to make decisions without being overwhelmed by information.

Connect the money to the emotion.

J.P. Morgan Asset Management's behavioral studies tell us people make more positive habits when they understand what's in it for them. We use this knowledge when communicating with participants.

Diagnose before you prescribe.

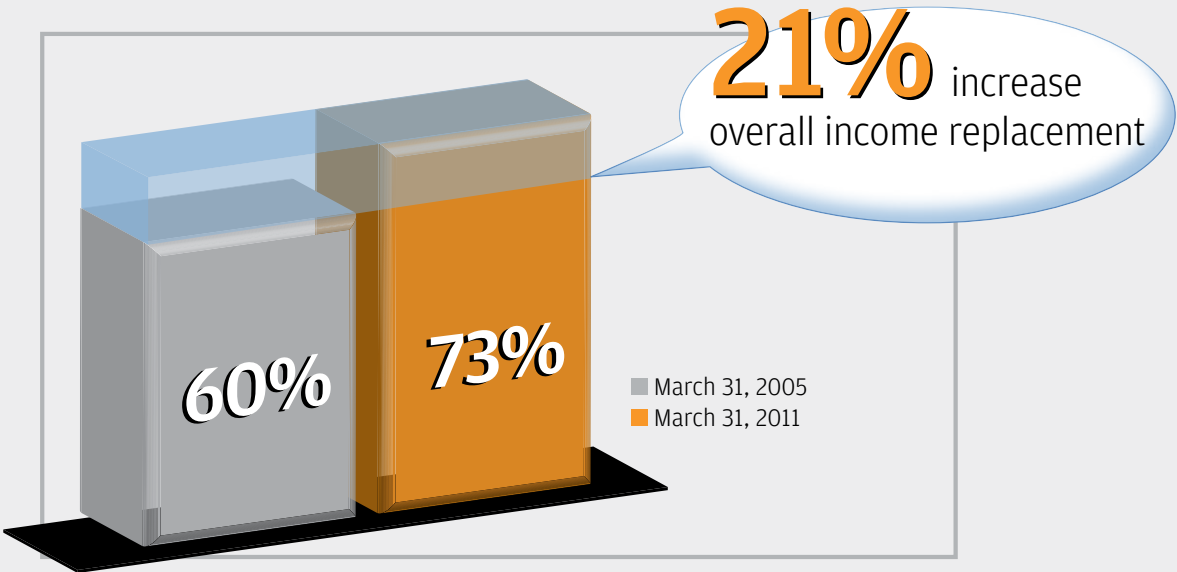
We gather and interpret participant data and ask questions before offering guidance.

Cultivate an ongoing relationship.

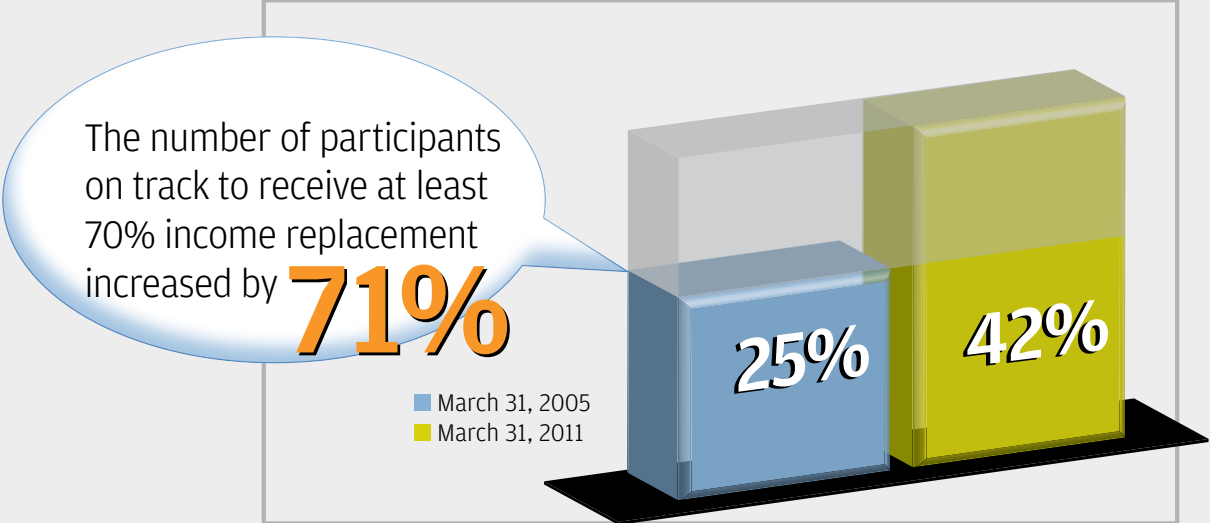
Saving for retirement is a long-term process that requires an ongoing dialogue. A one-time communication — be it an enrollment meeting or distribution of information — is not enough to provide participants the support they need in a world saturated with thousands of communication messages.

We apply these principles every time we interact with your employees, whether by telephone, print, in person with an on-site educator or on the Web.

CONTRIBUTING PARTICIPANTS EXPOSED TO AUDIENCE OF ONE



N = 478,409 participants
Source: J.P. Morgan Retirement Plan Services Proprietary Research
Assumptions: Income replacement results reflect the experience of participants earning between \$14,500 and \$10 million annually who were contributing to their retirement plan as of March 31, 2011. Retirement age is 65. If over 62, retirement age would be current age plus three years. Based on information provided for annual salary, state of residence, hire date, date of birth and gender. If not provided, gender defaults to female. Tax filing status defaults to single if state of residency is the same as tax filing state. Includes Social Security which is calculated based on normal Social Security retirement age, as per federal regulations. The assumed income growth rate is 5%. Income growth rate represents the average increase in salary expected over time, which is the approximate historical rate of growth (including inflation) for a typical person's salary. The projection considers the IRS annual compensation limit, indexed periodically. Contribution amount is based on current election in defined contribution plan. Annual retirement income estimate and initial risk category are calculated using the investments currently held in retirement plan account. Balances from brokerage account(s) or loan(s) will not be included in forecast. Income replacement calculation includes balances from other plans that are turned on for Retirement Dream Machine.



What we know about CH2M HILL...

Looking for a **proactive, strategic approach** to communicating with participants.

Want to offer a **high-touch participant experience**, with engaging tools for employees.

Want to provide plan participants with a **total retirement perspective**.

Want employees to understand and value the **benefit of the retirement plan**.

Want to **increase participation and retirement readiness**.

Looking for a more **robust communication offering** that will help **change participant behavior**.

Targeted Campaigns



First Name,

Current forecasting shows you are on track to receive **\$87,500** in annual income during retirement (in today's dollars) if you retire at age 65. This money may last **until age 76** based on average monthly expenses for your geographic region.

Would this be enough income to support the lifestyle you want if you retired today?

If not, CH2M HILL and J.P. Morgan Retirement Plan Services invite you to check out personalized retirement planning tools and services to help you improve your

The Retirement Dream Machine

The Dream Machine is a simple, yet powerful tool that provides you with a personalized forecast of how much money you can expect in retirement and how long that money may last. It will also help you understand how changes you make today can impact your future retirement.

Click the "Personalize your experience" button to create your own profile. For a more accurate estimate, you can add:

- more information about yourself, such as marital status and tax filing status
- other retirement income sources, like an Individual Retirement Account (IRA) or a pension account
- your spouse or partner's information and accounts
- one-time expenses, such as a vacation or college tuition

All of this information is saved in your custom profile until the next time you make changes.

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Don't sleep on it — try the new Dream Machine now!

Get more information and how you can Machine can fit your My Accounts



Questions?

To learn more about these investment advisory services, log on to www.refireonline.com, click your Plan name and choose the "Looking for directions to retirement?" banner for additional information, including how to sign up. You can also receive additional information by calling J.P. Morgan at **800-345-2345**.

J.P.Morgan

First name, are you on the right track to your dreams?



CH2M HILL Retirement and Tax-Deferred Savings Plan

CH2MHILL

Yes!

I want to pay myself first and enroll in the plan!


Decide how much you want to save.

Please start my account with a total periodic contribution of

10% 8% 6%

Print, sign and date. ➡

By signing the attached form, I am authorizing CH2M HILL to deduct the stated percentage and invest my contributions in <<Default fund>>. <<Age-based fund>> the plan's default investment. I understand there are other investment options offered in the CH2M HILL Retirement and Tax-Deferred Savings Plan (401k) Plan that I may invest in at any time. I also understand that I may contribute a different amount than the stated percentage by calling J.P. Morgan Retirement Plan Services at **800-345-2345**.




RETIREMENT REALITY CHECKSM
J.P. Morgan Retirement Plan Services 


Take control of your financial future
with the help of a **complimentary**
Retirement Reality Check.

See details inside!



RETIREMENT REALITY CHECKSM
J.P. Morgan Retirement Plan Services 

John Doe,



We know many of you are concerned about retirement. Now is your chance to re-engage in your retirement and take control of your financial future with the help of a Retirement Reality Check.

A Chase Investment Services Corp. Financial Advisor* will complete a financial analysis based on your financial picture. Many firms charge for this service, however, it is available to you at **no charge** and with **no obligation**.


To re-engage in your retirement, just click on the link below, enter the passcode, answer a quick six-question survey and see some interesting results.


March 31, 2009.

retirement-reality-check.com

Investment advisory services are offered through Chase Investment Services Corp. (CISC), CISC, a member of FINRA and SIPC, J.P. Morgan Chase Bank, N.A.

NO BANK GUARANTEE MAY LOSE VALUE



RETIREMENT REALITY CHECKSM
J.P. Morgan Retirement Plan Services 

John,

Don't miss out on this opportunity to take a step to help secure your financial future.

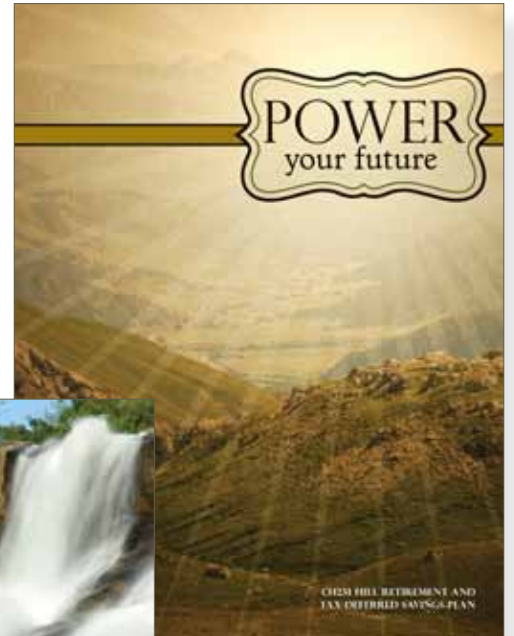
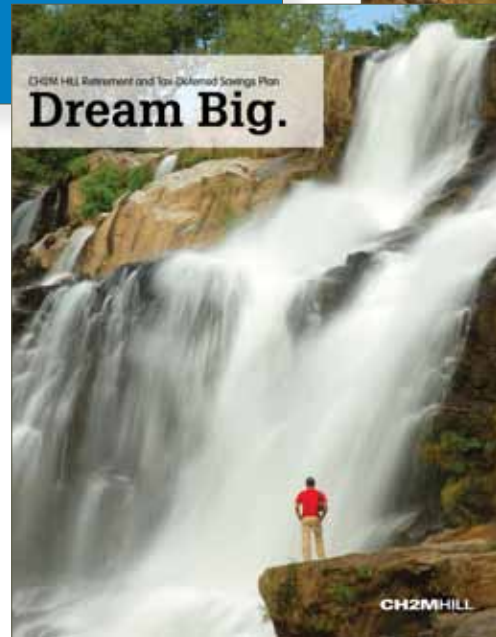
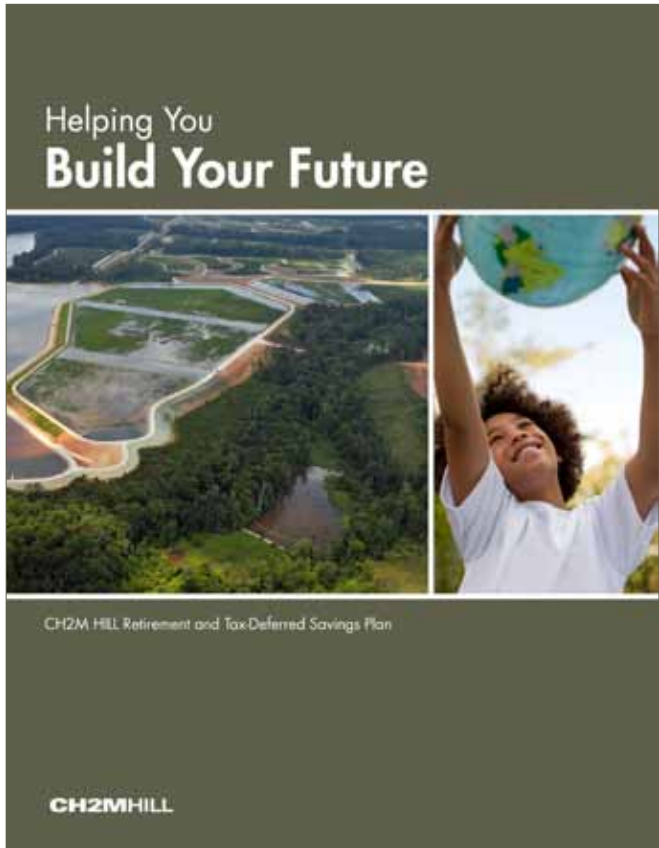
Request a **no-cost**, one-on-one consultation and personalized financial analysis. There are no hidden fees or any obligation to purchase investment products.

It's easy! Just click on the link below, enter the passcode and answer six, simple questions.

JohnDoe.retirement-reality-check.com

Passcode: **6VPCUY**

Conversion





Important Information About Your CH2M HILL Retirement and Tax-Deferred Savings Plan

The CH2M HILL Retirement and Tax-Deferred Savings Plan Month XXXX

Please read through this newsletter carefully. In it you will find:

- Important facts
- How your account will transfer
- Three ways to save
- New planning tools
- Your online options
- How to access your account

Enclosed you also will find a supplement of investment option information and notices. Please keep this information in your files for future reference.

CH2M HILL is pleased to announce that the CH2M HILL Retirement and Tax-Deferred Savings Plan will be administered by J.P. Morgan Retirement Plan Services beginning Month XX, XXXX. Together, CH2M HILL and J.P. Morgan will provide you new and improved retirement planning services, investor education and superior customer service. The transition to J.P. Morgan means you'll have access to retirement planning tools and services that give you more options in managing your plan account.

What's in it for you? Plenty!

With the move to J.P. Morgan, the CH2M HILL Retirement and Tax-Deferred Savings Plan will offer you an enhanced retirement planning experience, including:

- an extensive lineup of investment funds for the CH2M HILL Retirement and Tax-Deferred Savings Plan, including some new funds such as JPMorgan SmartRetirement funds
- combined access to all of your 401(k)s and pension plan information (as applicable)
- a seamless transition to J.P. Morgan from your "rock-chopper," and the history of leadership in global financial services and investment management that J.P. Morgan has long

J.P.Morgan



Your Plan is **Live**

CH2MHILL



Steps to financial fitness

Join us for a J.P. Morgan Retirement Plan Services interactive financial education presentation. Discover steps to take now to help you live comfortably through retirement.

Date: March 15, 2012
Times: 11:00 a.m. & 2:00 p.m.
Location: Auditorium 201

To find more information on *The Way Forward*, go to your retirement plan's Web site and click on the penguins. You'll find articles, podcasts, videos and more.

CH2M HILL Retirement and Tax-Deferred Savings Plan

- **Step up**
Determine your retirement income goal
- **Warm up**
Learn how to overcome barriers to savings
- **Shape up**
Create a budget and pay down debt
- **Change up**
Monitor progress and update your routine

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Case Study

Award Communication – Participation and Deferral Increase Campaign

Objectives:

1. Compel 10% of Group 1 to increase their contributions to a higher rate.
2. Compel 5% of Group 2 to begin making contributions to the plan.

Strategy:

- “Treat Yourself” theme was used for all groups, using print and electronic media. Group 1, encouraged them to increase their contribution rate to qualify for the full match.
- Group 2, urged the non-participants to use the plan’s Web site or call J.P. Morgan to sign up for the plan and start making contributions. The decision to participate required employees to make choices about their contribution rate, whether they prefer pretax or after-tax contributions and how they want their money invested; consequently, the action is faster, easier and more accurate online or over the phone versus using a paper response form.
- Reminder, with link to Web site, for all employees to take action by due date.

Measurement / Evaluation of Outcomes

We exceeded our campaign goals with the following results.

Group 1:	
Result	Goal
66.8% increased their contribution rate (668% of our goal)	10%
65.5% increased it to 6% or higher to get the full match	

Group 2:	
Result	Goal
19.2% signed up for the plan (nearly four times our goal)	5%
16.6% started at 6% or higher to qualify for the full match	

Recordkeeping and administrative services for the retirement plan provided by J.P. Morgan Retirement Plan Services LLC (JPMRPS); Individual retirement accounts offered by JPMorgan Chase Bank N.A. JPMRPS and JPMorgan Chase Bank N.A. are affiliates of JPMorgan Chase and Co.

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