

We are a different kind of company



Washoe County Finals Presentation
October 31, 2018

For Plan Sponsor Use Only. Not for use with Participants.

PLAN | INVEST | PROTECT

VOYA
FINANCIAL

Introduction



Bishop Bastien

Vice President
Institutional Clients



Scott Hudson

Technology Specialist



Natalie Daniels

Strategic Relationship
Manager



Greg Anderson

Implementation Manager

Registered Representative of and securities offered through Voya Financial Advisors, Inc. (VFA), member SIPC.
Registered Representative of Voya Financial Partners, LLC (VFP), member SIPC.

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Let's talk about what's
important to you...

Agenda

Voya overview

Plan sponsor services

Participant education

Technology overview

Service guarantees

Implementation

Fees & other services

Q&A

Voya overview

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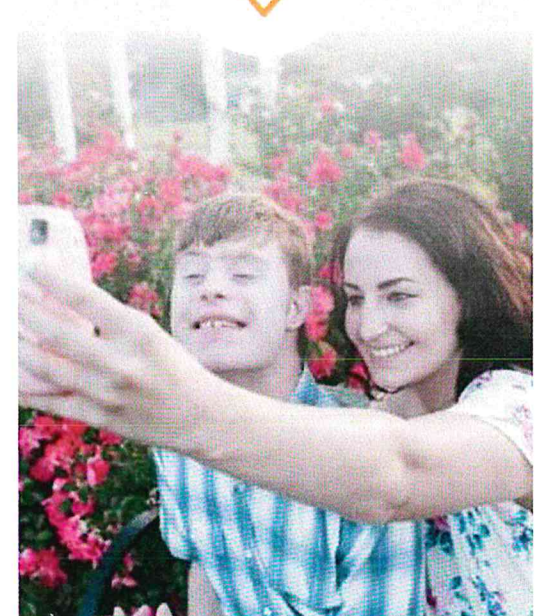
Built for
retirement



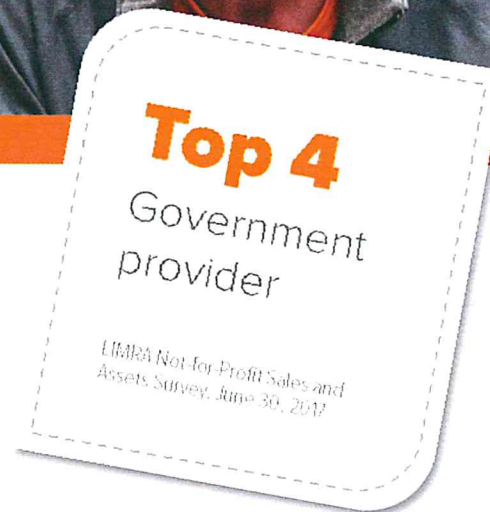
Innovation
with a purpose



Unique
culture



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Built for retirement

We are laser-focused and purpose-driven with a vision to be America's Retirement Company.®


5.2 million
customers

As of 12/31/17



#1 Total Participants¹
#1 Total Sales^{1,2}
#3 Total Assets¹

Nearly
48,600
plan sponsor clients

As of 12/31/17

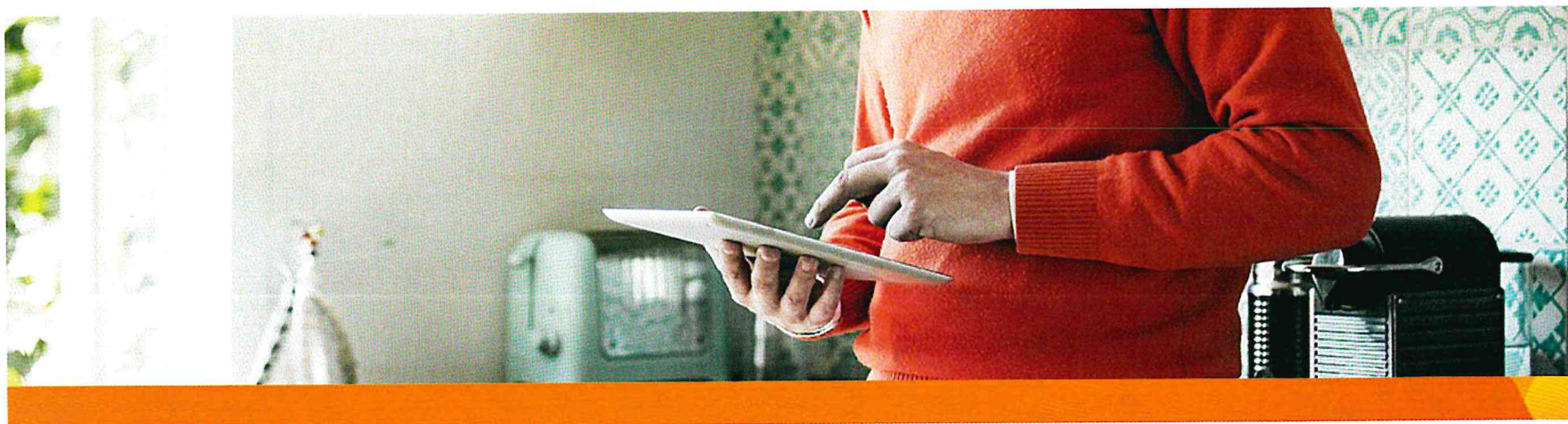
23 years
average client
retention

As of 12/31/17

¹ Based on assets, participants and sales in fully / partially bundled plans only and excludes fully unbundled administration only plans.

² Sales include new plan transfers and resulting first year contributions plus new enrollments and ongoing contributions in existing plans for 1Q 2018

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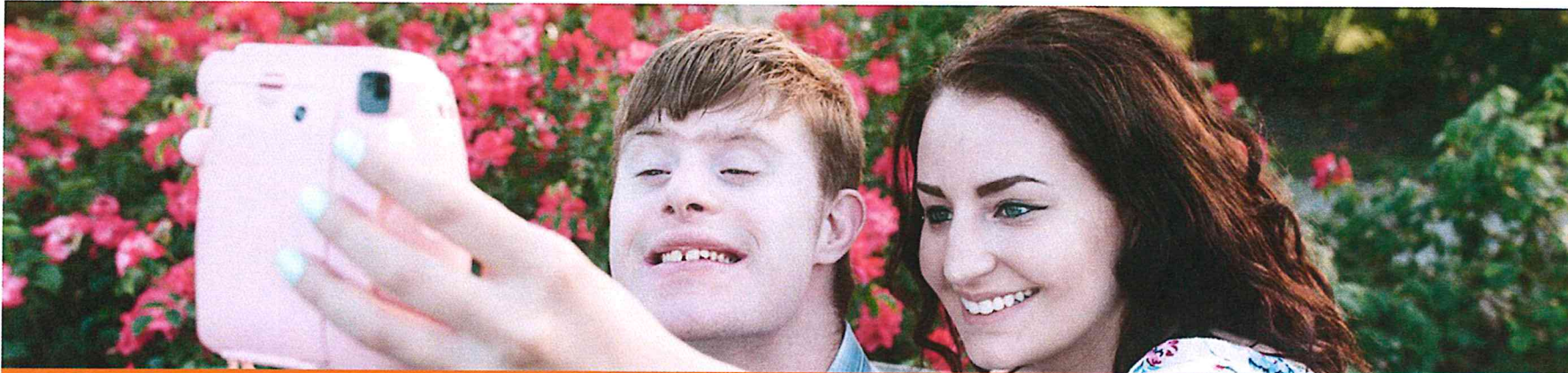


Innovation with a purpose

We are constantly working to find better, easier and more impactful ways to help you help your employees achieve a secure financial future.



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Unique culture that sets us apart

We are passionate about doing the right thing, the right way,
and making a genuine difference in the lives of our customers.



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Help employees with special needs or acting as caregivers plan for the future

Voya Cares helps people with special needs and their caregivers plan for the future they envision.

1 in 5
people

in the United States
will be affected by a
special need or
disability in their
lifetime¹



1 in 6

Workers in the U.S.
assist with
caregiving²

105
million

Americans are
friends or family
of a person with
special needs³

¹ U.S. Census Bureau Americans with Disabilities: 2010

² Gallup-Healthways Well-Being Index, 2011

³ Family Caregiver Alliance: Caregiver Statistics: Work and Caregiving, 2016

Plan sponsor services

Helping your plan reach its highest potential

Offering high-touch, high-tech support to deliver **tailored, best practice solutions.**



Tailored,
best practice
solutions

high touch + high tech



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Feel good about doing business with people who care

Having the right people in your corner makes a difference, and it starts with your **Strategic Relationship Manager**.



Natalie Daniels
Strategic Relationship Manager



Single point of accountability



Advocate for your plan within Voya



Consultatively supports strategic enhancements

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Day-to-day support that feels like an extension of your team

Your **Plan Manager** will be an in-house resource that handles your day-to-day operational needs.



Brian Alemany
Plan Manager



High-touch model



Focused on your day-to-day operations



Empowered to find solutions & escalate issues quickly

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Plan Review

Comprehensive, customized and easy-to-understand review of your plan that brings your plan data to life and helps you understand plan trends, benchmarks and overall performance.

Client Health

High-level plan activity & cash flow, participation levels, participant engagement activity, etc.



Plan Activity

Average participant balance, contributions, distributions, & other transaction activity analysis



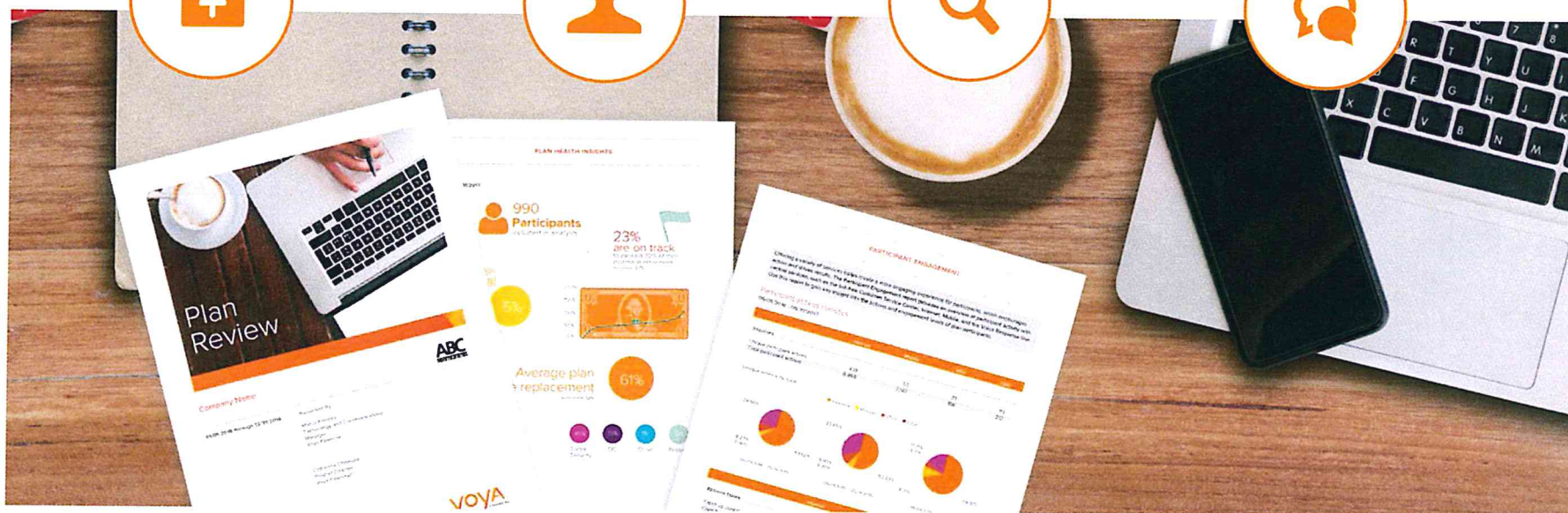
Investment Review

Fund performance & analysis



Communication

Strategic marketing communication, education and plan optimization report



PLAN | INVEST | PROTECT

Everything you'll need to keep your plan running smoothly

Backed by our experienced service team, our **comprehensive administration platform** and services deliver reliability, accuracy and consistency you expect.

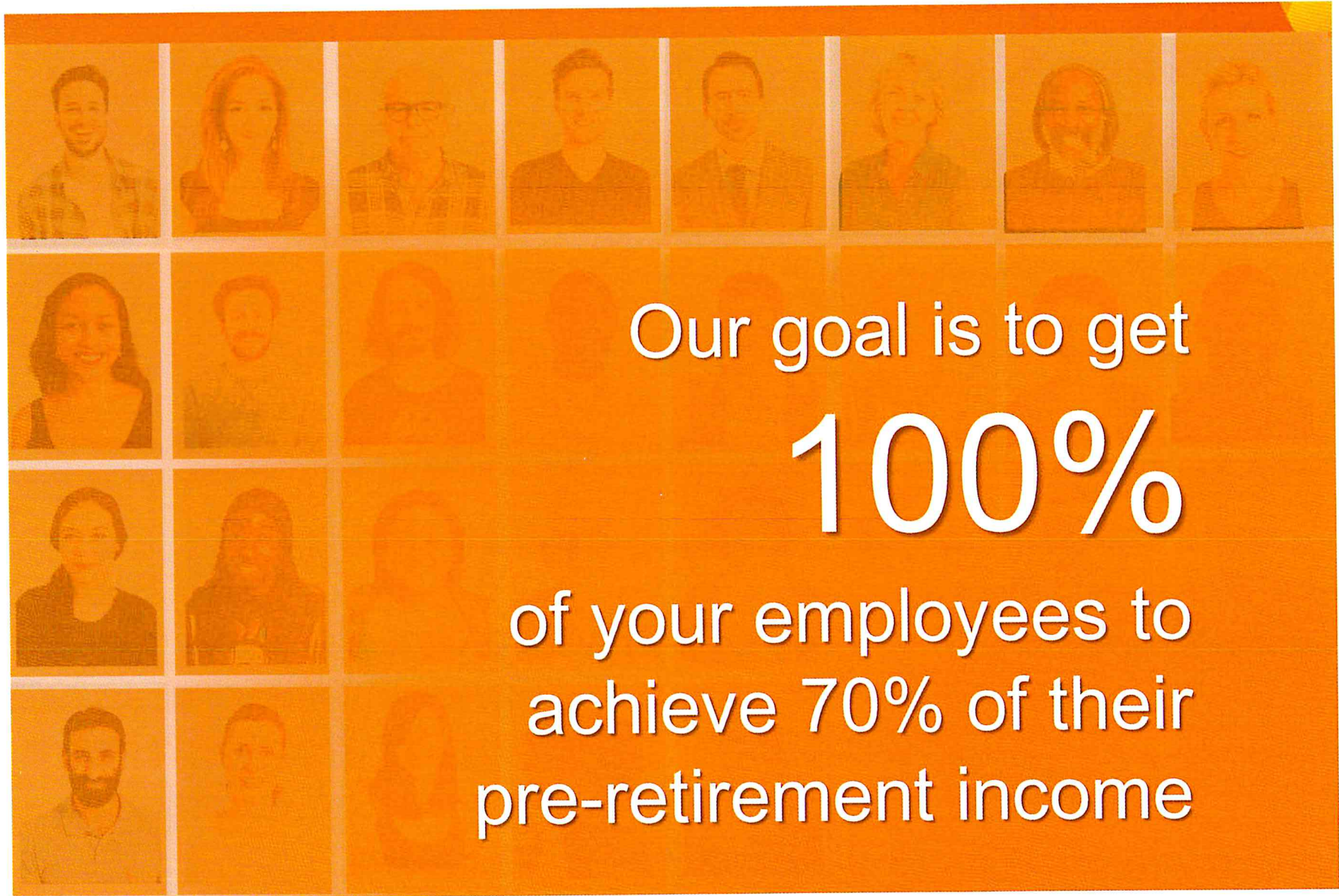
Standard Services

- Eligibility tracking
- Automated online payroll administration
- Online loan, withdrawal and distribution initiation, review and approval
- QDRO review and approval
- Required minimum distributions
- Pre-retirement catch up
- Loan repayment processing
- Loan default monitoring
- Loan interest rate modeling
- Document services
- Plan audit assistance

Optional Services

- Automatic enrollment
- Automatic deferral rate escalator
- Contribution rate change and escalator
- Hardship suspension reinstatement
- Online beneficiary maintenance

Participant education

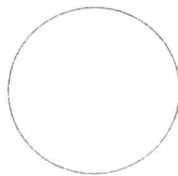
A grid of 16 employee portraits arranged in 4 rows and 4 columns. The portraits are semi-transparent and overlaid on a solid orange background. The text is positioned on the right side of the grid.

Our goal is to get

100%

of your employees to
achieve 70% of their
pre-retirement income

10 HOURS
average
screen time
per day



4,000 ads
per day



**7.9 SOCIAL
MEDIA**
accounts on average



average
song intro
is now

5 seconds
↓ down from
20 seconds
In 1986



How can we help your employees?

Driving deeper connections

Using **data-driven insights** to purposefully improve retirement outcomes with an experience that addresses who your employees are, what they think and how they behave.

W H O they are

KANTAR FUTURE¹

TREND
WATCHING 



W H A T they think/feel

ONLINE COMMUNITY: 300 consumers 21 research initiatives last year

 CONSUMER FOCUS GROUPS

H O W they behave

Science Analytics
Behavioral Finance Data



¹ Provides third party research to executive management and Marketing to better understand consumer insights

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Employee communications

Driving **positive retirement outcomes** with a step-by-step, targeted approach.

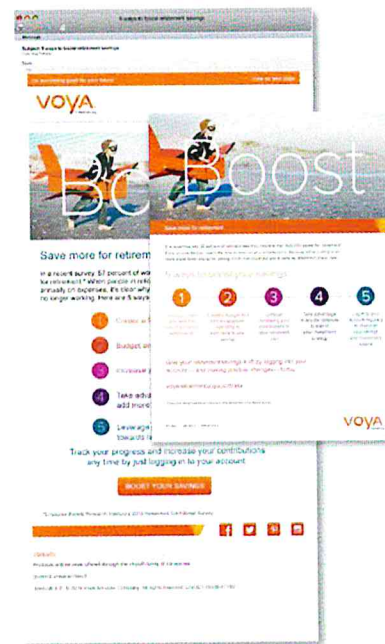
Plan communications

Plan awareness.
Ex. fund change



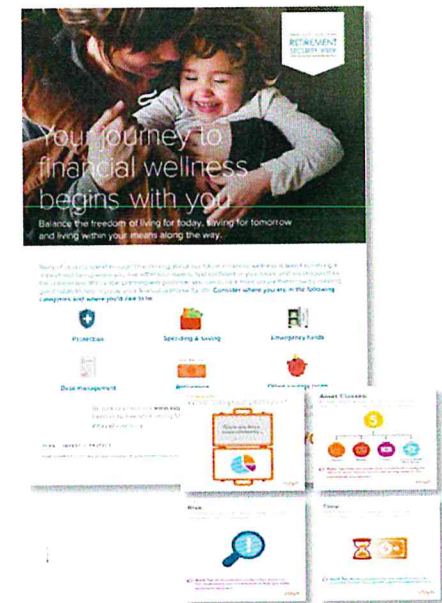
Personalized & targeted

To drive outcomes
Ex. enrollment



National campaigns & general education

Inspiring action
through education

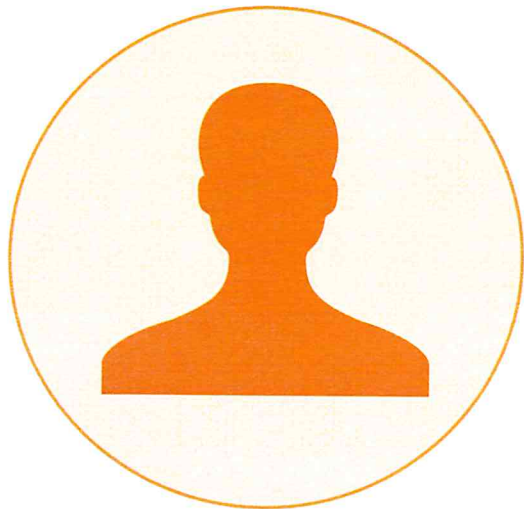


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Advice and guidance to help your employees build a secure financial future

Provide your employees with the support of a **dedicated, local financial professional** that acts as an extension of your Human Resources/Benefits team.



Voya Registered Representative



Acts as your employees' go-to, local advisor and provides one-on-one support



Develops tailored financial advice and offers solutions to meet the specific needs of your employees



Becomes a fixture in your organization's culture and feels like a part of your team.

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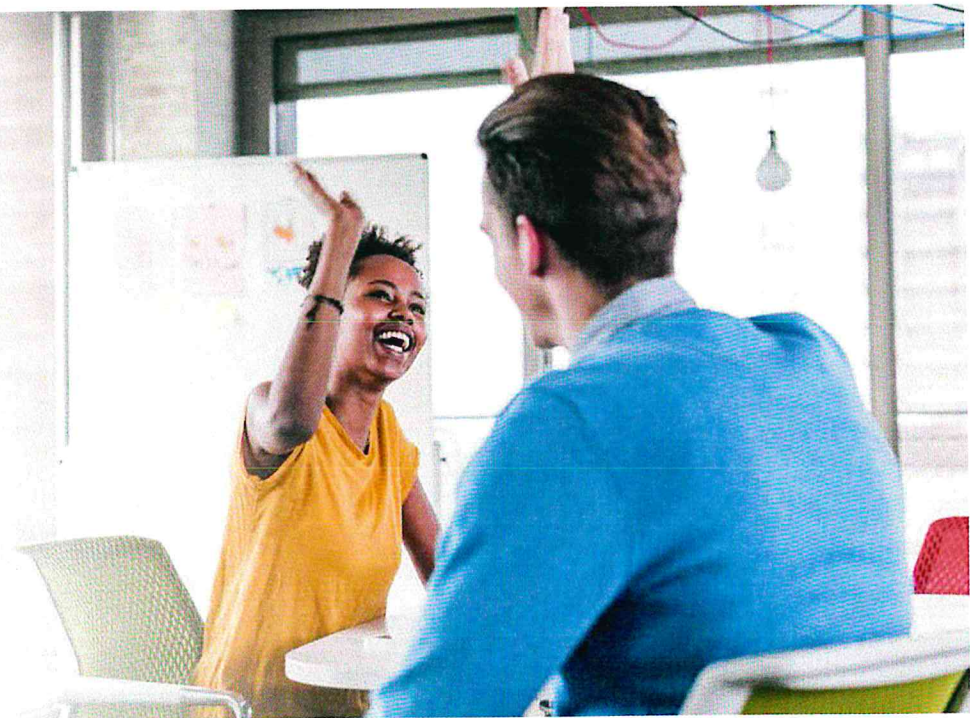
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Boost enrollment, participation and overall plan engagement

Onsite meetings designed to make an impact and improve plan health.



Plans that utilized
on-site education had
135% more
participants enrolled
in 2017 vs. 2016¹ (when
on-site sessions were
not held)





¹ Based on total 2017 enrollments in plans that had meetings in 2017: 8519; and total 2016 enrollments in plans that had meetings in 2017: 3619. 4900/3619=135% increase in enrollments in plans that had meetings in 2017 and no meetings in 2016; 3298/10999= 30% increase in enrollments in plans that had NO meetings in 2017 or 2016; Digital Solutions-Data includes retirement plan sponsored business, 7/1/2014-9/30/2017

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Technology overview

Custom website

Account login

Search 

[Home](#) [Plan Information](#) [Investment Options](#) [Resource Center](#) [Contact Information](#)

Washoe County

Account Login


Already Enrolled? Log in to manage your account.

Login

Enrollment

View all of the information you need to Enroll.


Enroll Now



How Do You Measure Up?®

Ever wonder if you're a top dog or just one of the pack when it comes to saving for retirement? Compare Me shows what your peers are doing.®

Did You Know?

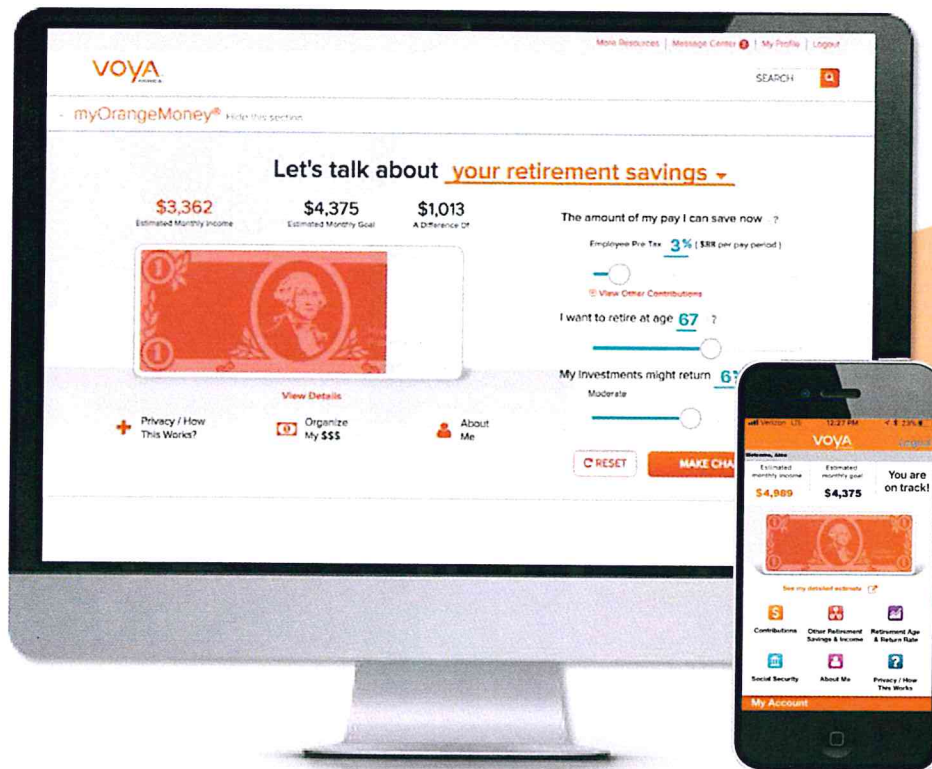


Message Center

Variety is the spice of life

People love variety, which is why you find so many things in so many colors and tastes. But choosing a variety of Investments for your retirement plan account doesn't come as naturally, which is why learning about it® is so important.

Shifting the mindset from accumulation to income



* Recipient of DALBAR's 2018 Communications Seal for the participant website and mobile app, representing excellence in financial services communications

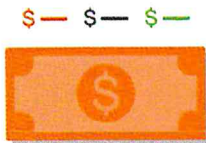
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Helping your employees achieve financial wellness—one step at a time

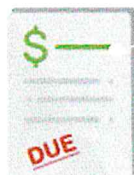
Holistic financial guidance that helps your employees address, prioritize and balance key components of financial health.



Spending
& Saving

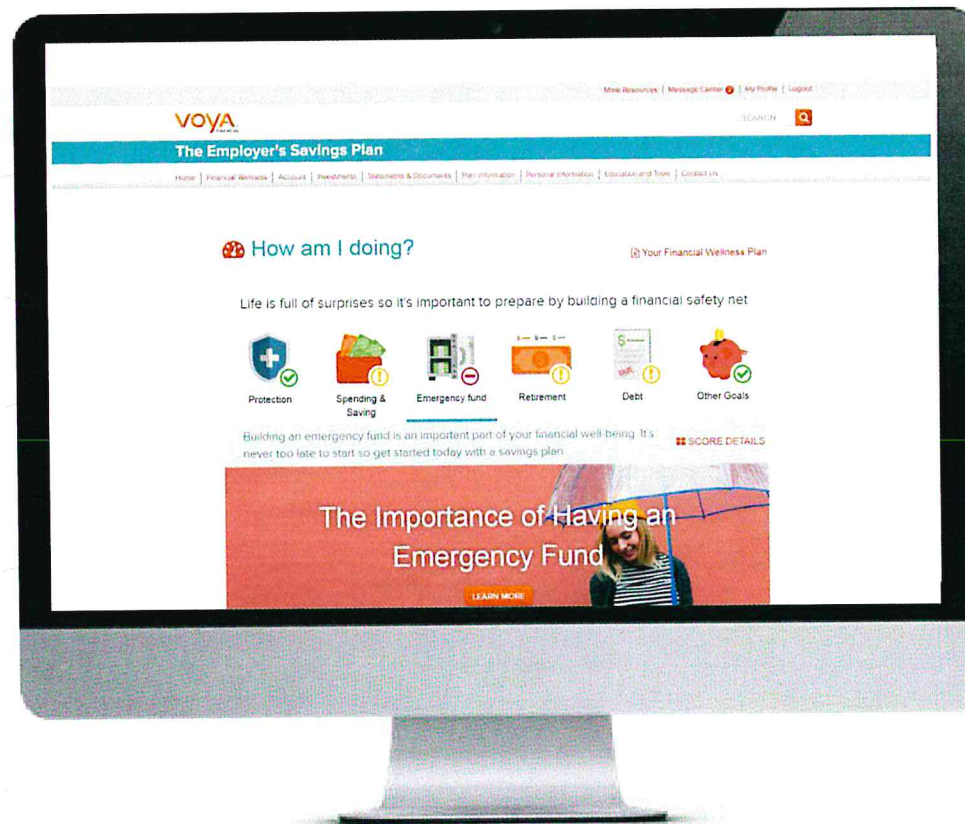


Retirement

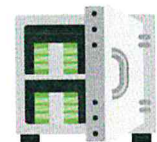


Debt

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Protection



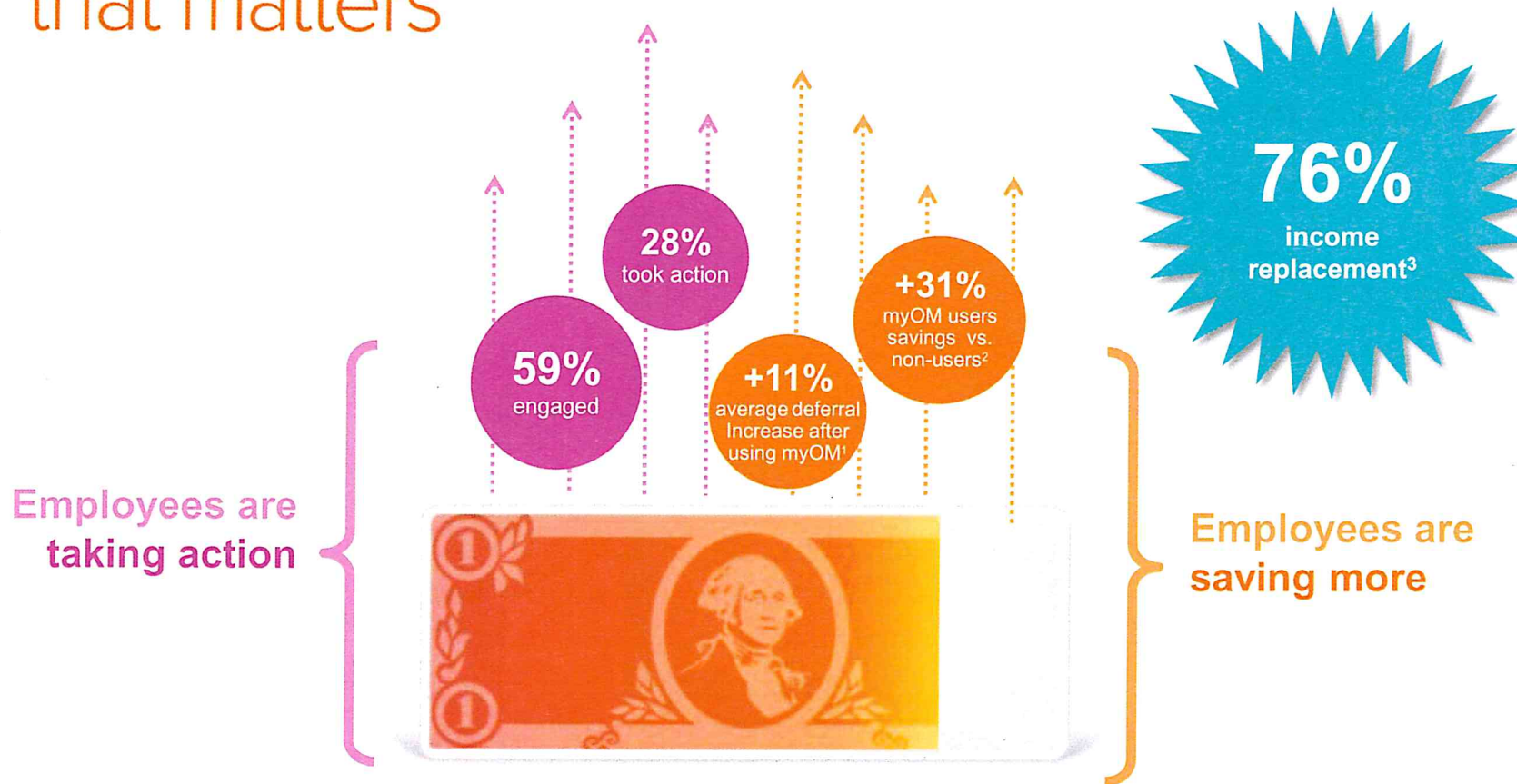
Emergency Fund



Other Goals

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Designed to make a difference that matters



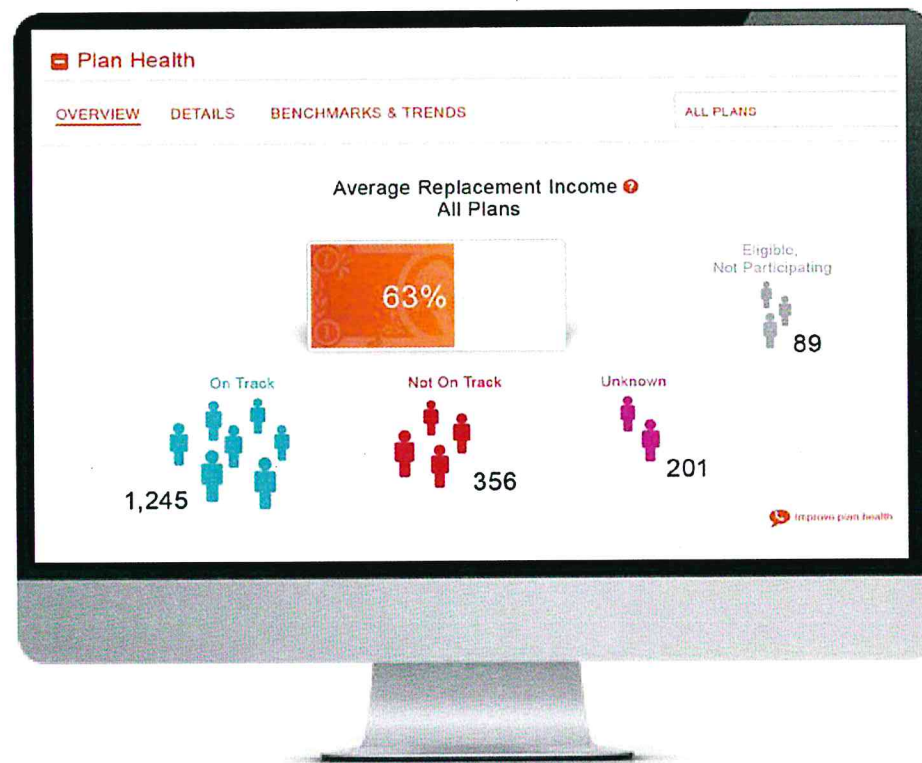
¹ Digital Solutions - Data includes retirement plan sponsored business as of 9/30/2018, 7.2% to 8.0%

² Digital Solutions - Data includes retirement plan sponsored business as of 9/30/2018, 7.0% vs 9.2%

³ Digital Solutions - Data includes retirement plan sponsored business as of 9/30/2018, when outside assets provided

Diagnostic tool to dive into plan health symptoms and opportunities

Visualize **plan trends**, **key metrics** and **benchmarks** to improve plan health.



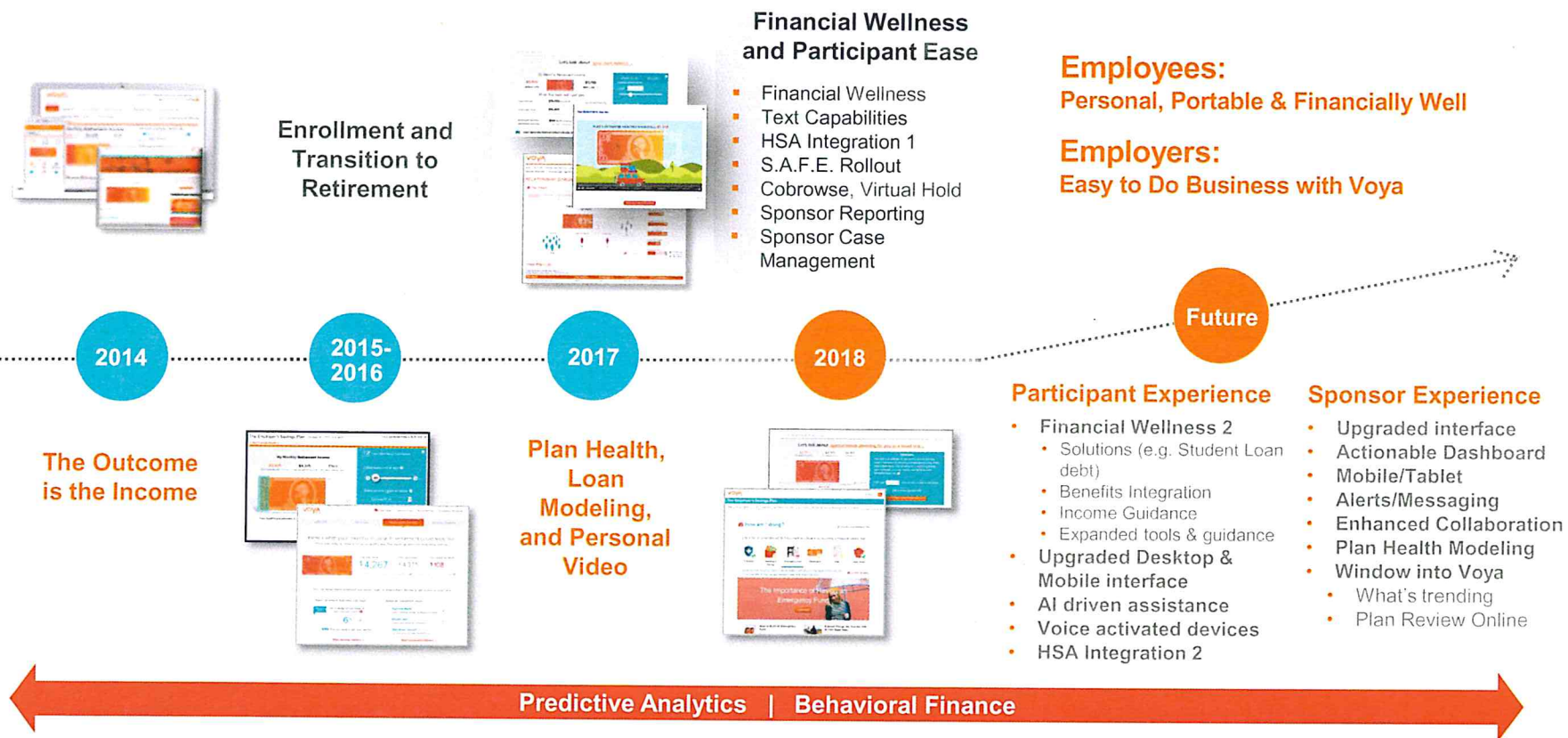
Interactive Plan Health Display

Powerful Data Mining Tools

Plan and Participant Data

Digitally enabling your employees to be ready to retire

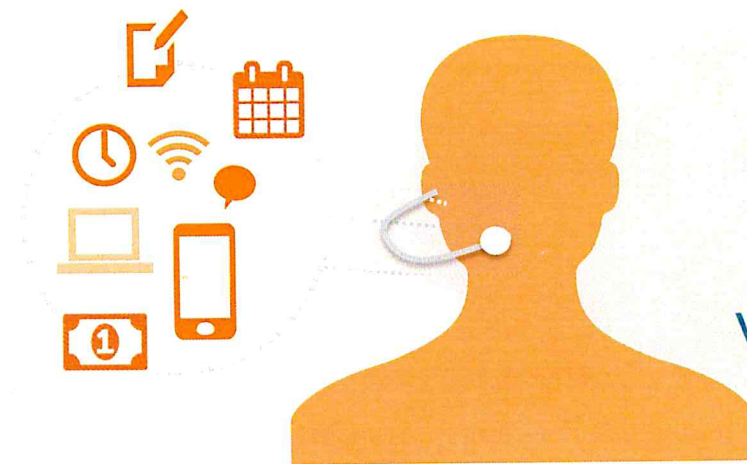
A history of **purposeful innovation**.



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Service guarantees

Performance guarantees



Participant Services

Plan Sponsor Services

VRU/Call Center and Web

Voya is willing to place 20% of our annual administrative fees at risk for not meeting agreed to service standards for the ongoing administration. The penalty fee may be broken out by the metrics most important to the County; however we request that no more than a 2% - 3% weighting apply to any single metric. If, for any reason, we do not meet either our timeliness or quality goal for any deliverable, we will clearly indicate within the County's annual service review the cause of the problem and the course of action we are taking to avoid any such future occurrence.

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Implementation

Experience the ease of Voya's seamless implementation process

Your skilled **Implementation Manager**, partnered with our disciplined implementation process allows us to handle even the most complex implementation scenarios.



Greg Anderson
Implementation Manager



One point of contact



Extensive knowledge &
expertise

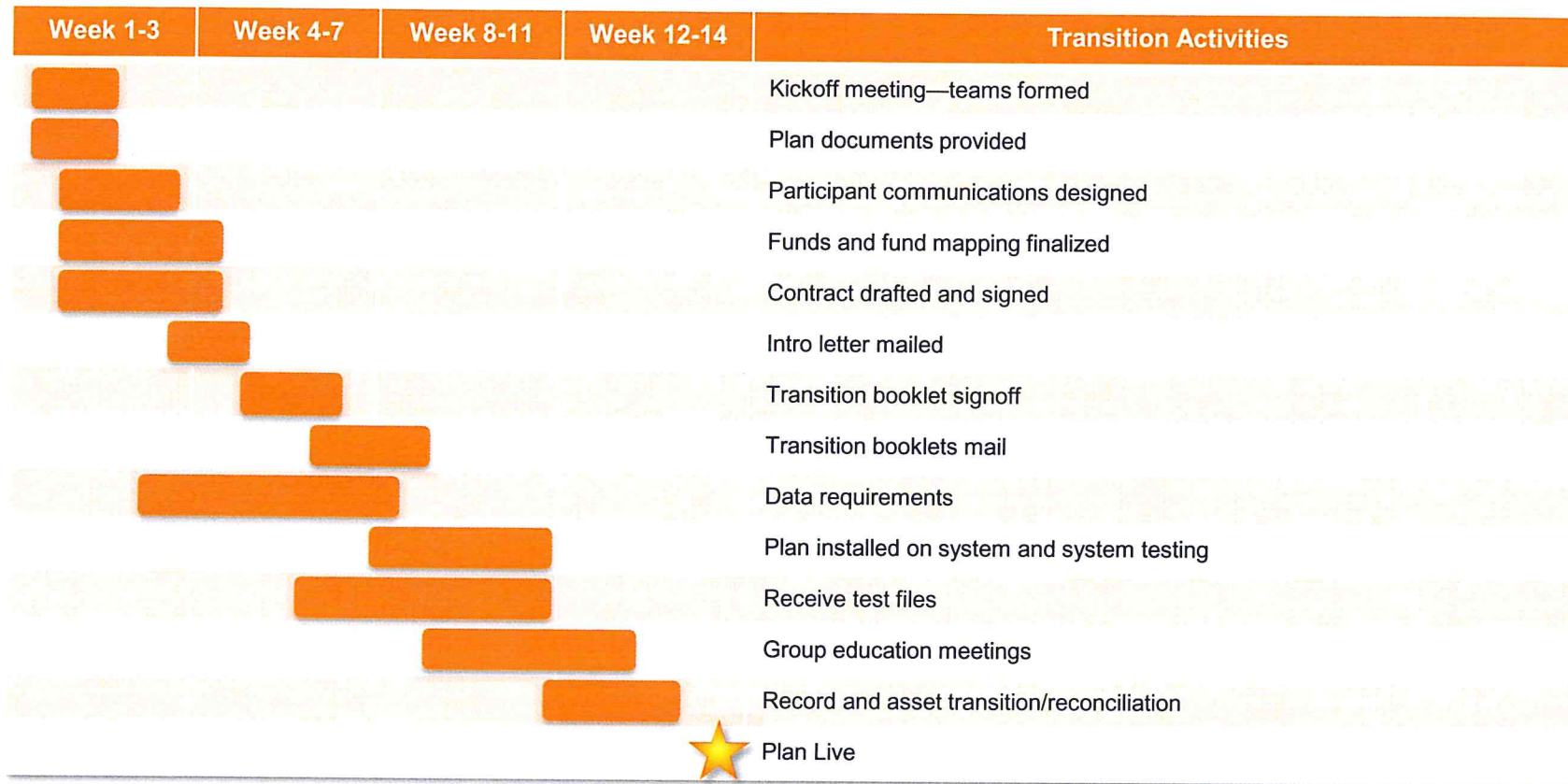


Consultative support

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Transition timeline



Fees & other services

A cost-effective and fully transparent fee proposal

	Asset based fee (%)	Per participant fee (\$)
Option 1 Required revenue: Non-proprietary	0.155%	\$93
Option 2 Required revenue: Proprietary*	0.115%	\$69
Option 2 Required revenue: Proprietary**	0.03%	\$20

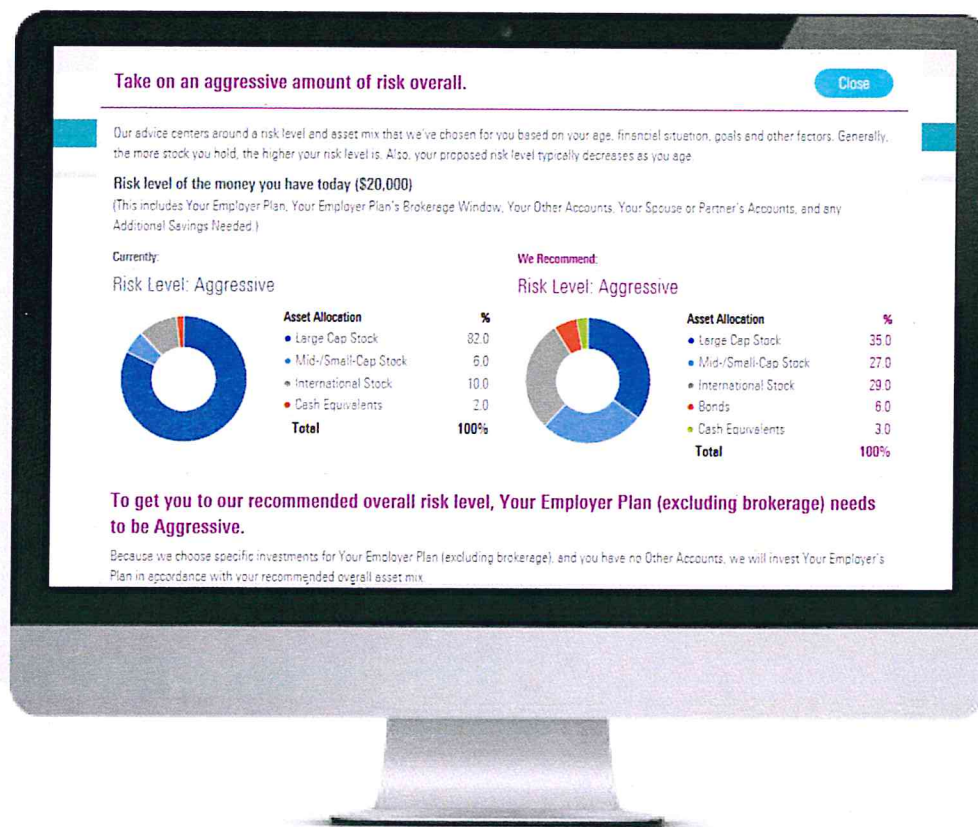
*Assumes the use of the Voya Stabilizer as the stability of principal option. Gross credited rate varies based upon the investment strategy elected by the County.
**Assumes the use of the Voya Fixed Account 457/401 – II as the stability of principal option. Credited rate provided for the Voya Fixed Account varies based upon the exit provision elected by the County.

Better guidance for your employees and mitigated fiduciary risk

Advice and guidance that sits alongside myOrangeMoney.

Do it for me
(fee based)

Do it myself



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More choice for sophisticated investors

Voya's **Self Directed Brokerage Account** goes beyond the plan's core investment options for more flexibility and choice for investors wanting to manage their own investments.



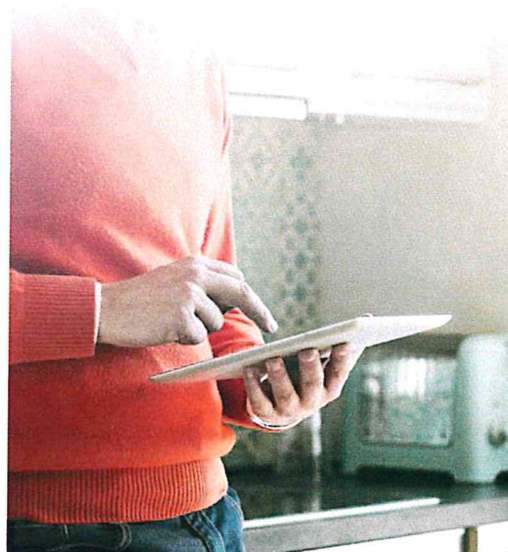
- Access to more than **13,000 mutual funds**;
- **4,500 available with no transaction fees**
- Fixed-income securities available
- Access to Individuals stocks listed on major U.S. exchanges
- Access to alternative investments, including ETFs

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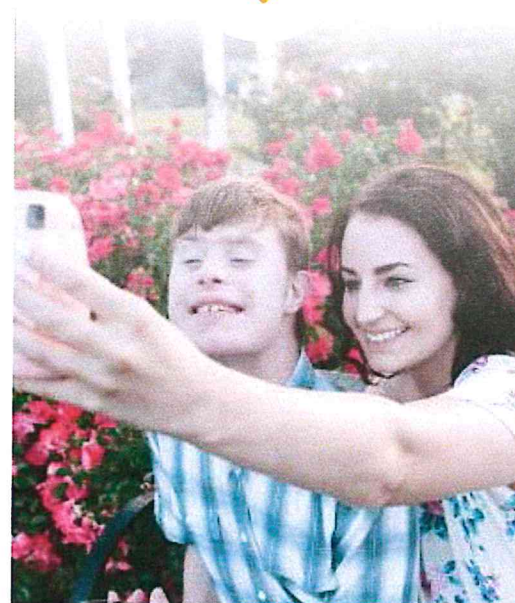
Built for
retirement



Innovation
with a purpose



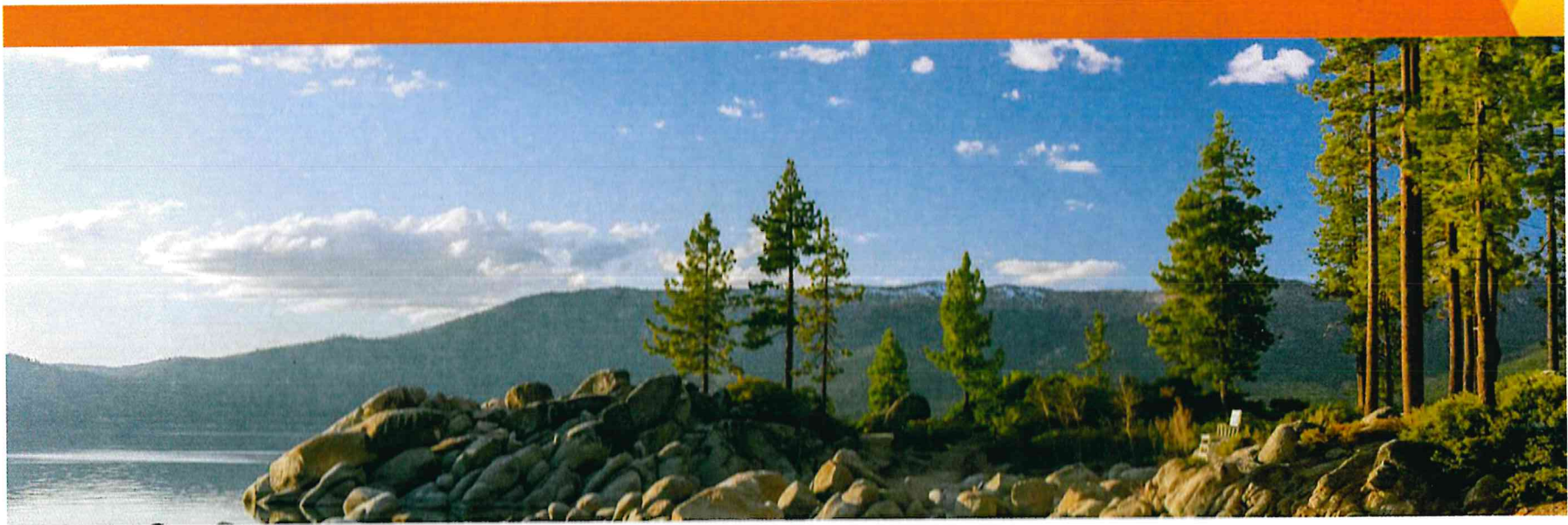
Unique
culture



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Q&A

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Important disclosure

**Not FDIC/NCUA/NCUSIF Insured • Not a Deposit of a Bank/Credit Union • May Lose Value
Bank/Credit Union Guaranteed • Not Insured by Any Federal Government Agency**

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.