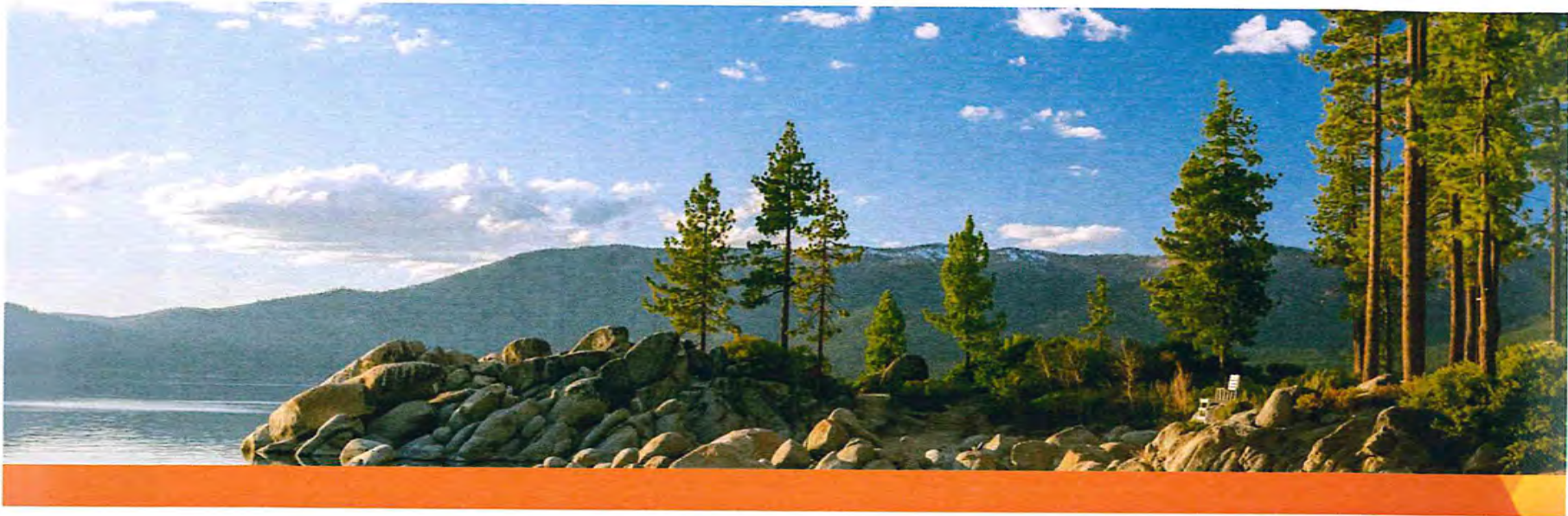




We are a different kind of company



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.

PLAN | INVEST | PROTECT

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

PLAN | INVEST | PROTECT

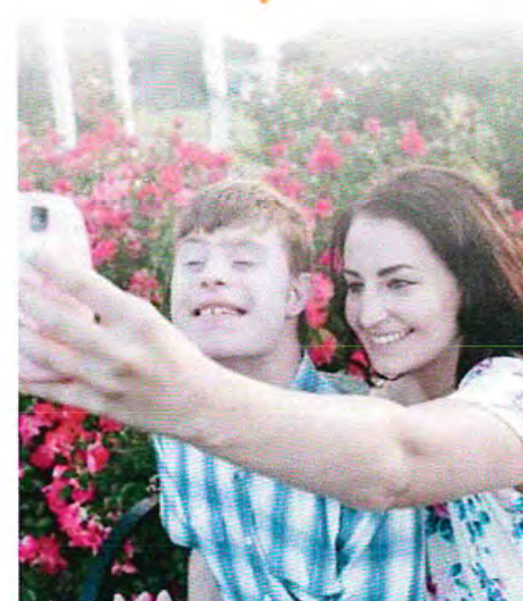
Built for
retirement



Innovation
with a purpose



Unique
culture



PLAN | INVEST | PROTECT



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

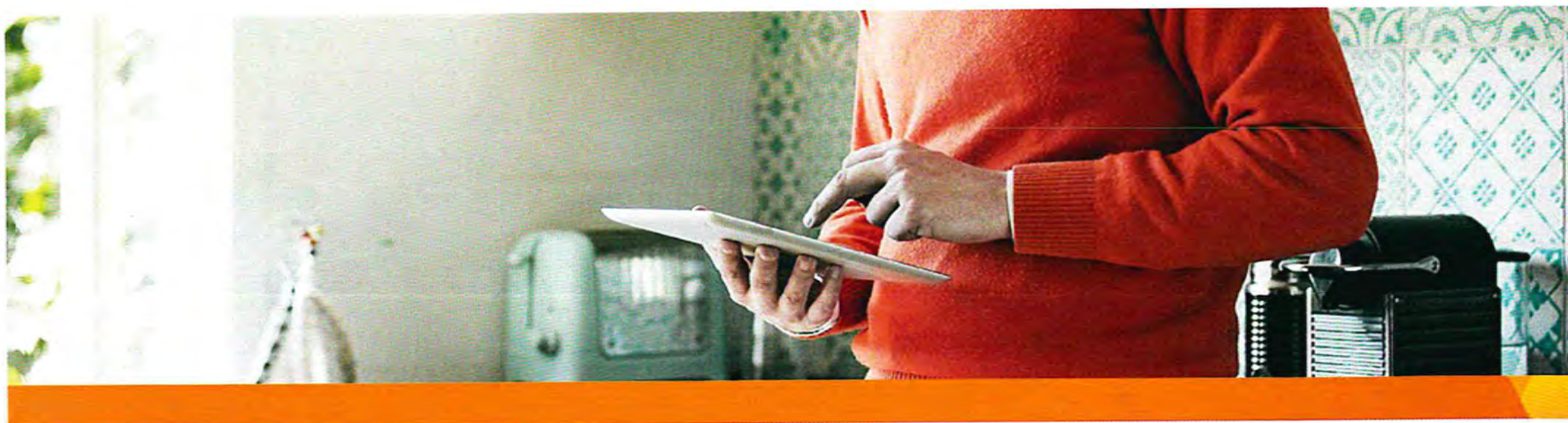
23 years
average client
retention

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

PLAN | INVEST | PROTECT

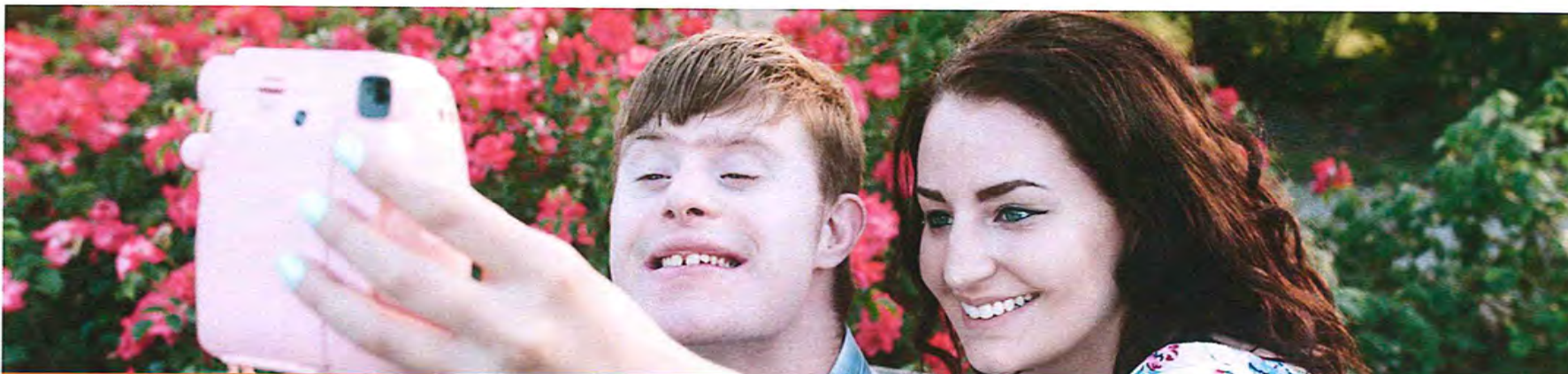


Innovation with a purpose

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



PLAN | INVEST | PROTECT



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.



PLAN | INVEST | PROTECT

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



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

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

PLAN | INVEST | PROTECT

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.

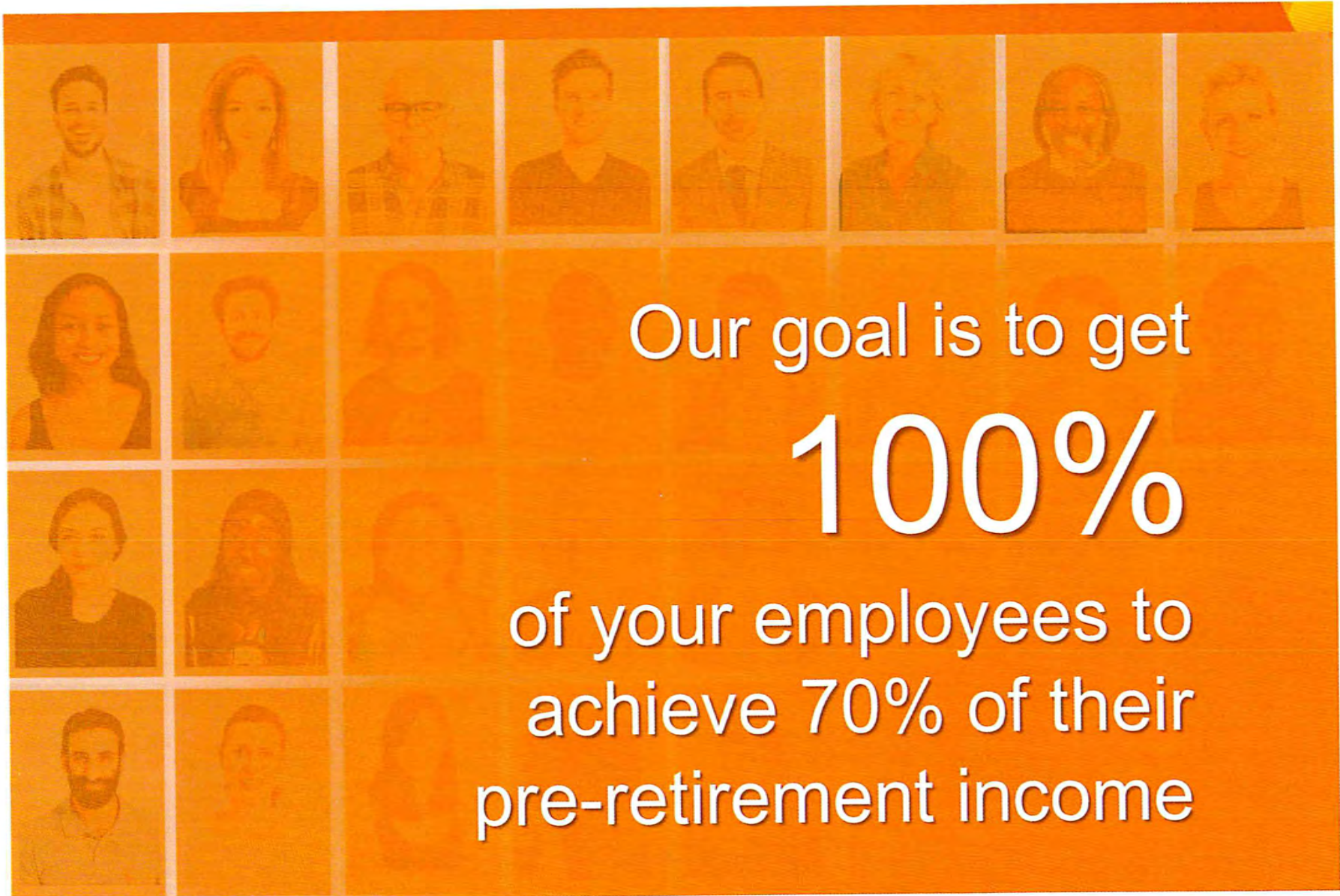
Standard Services

- 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

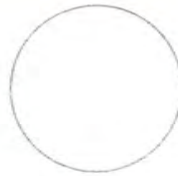
A grid of 28 employee portraits arranged in four rows of seven. The portraits are semi-transparent and set against a solid orange background. The text is overlaid on the right side of the grid.

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



Kantar Futures, 2016

PLAN | INVEST | PROTECT

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
Behavioral Finance

Analytics
Data



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

PLAN | INVEST | PROTECT

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



PLAN | INVEST | PROTECT

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.

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

PLAN | INVEST | PROTECT

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

PLAN | INVEST | PROTECT

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?

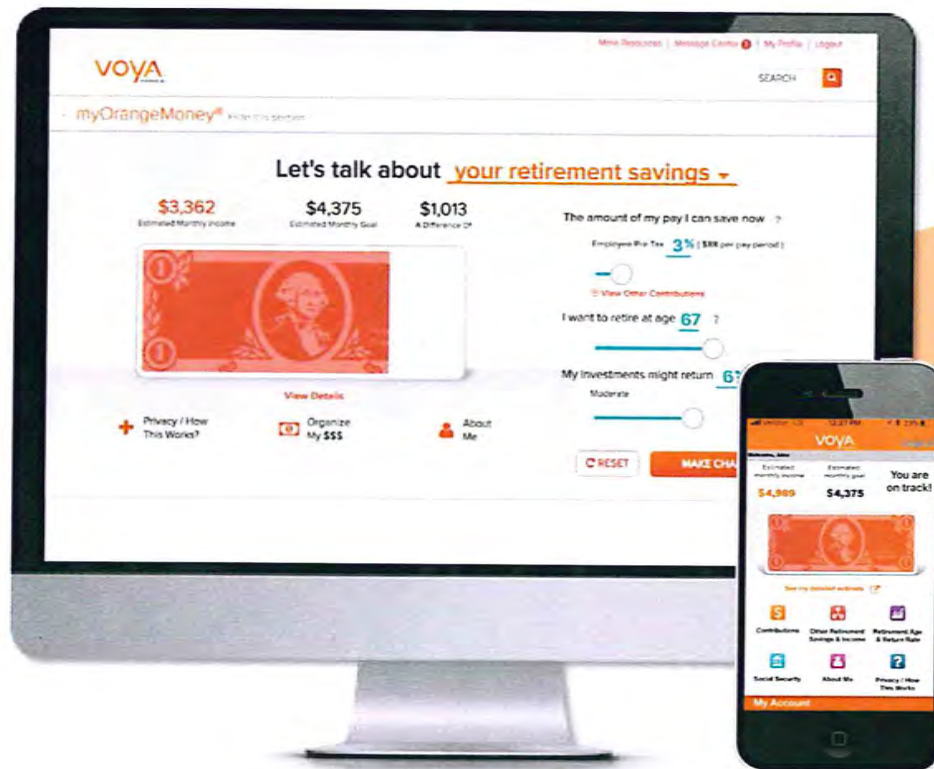


Message Center

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

PLAN | INVEST | PROTECT

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

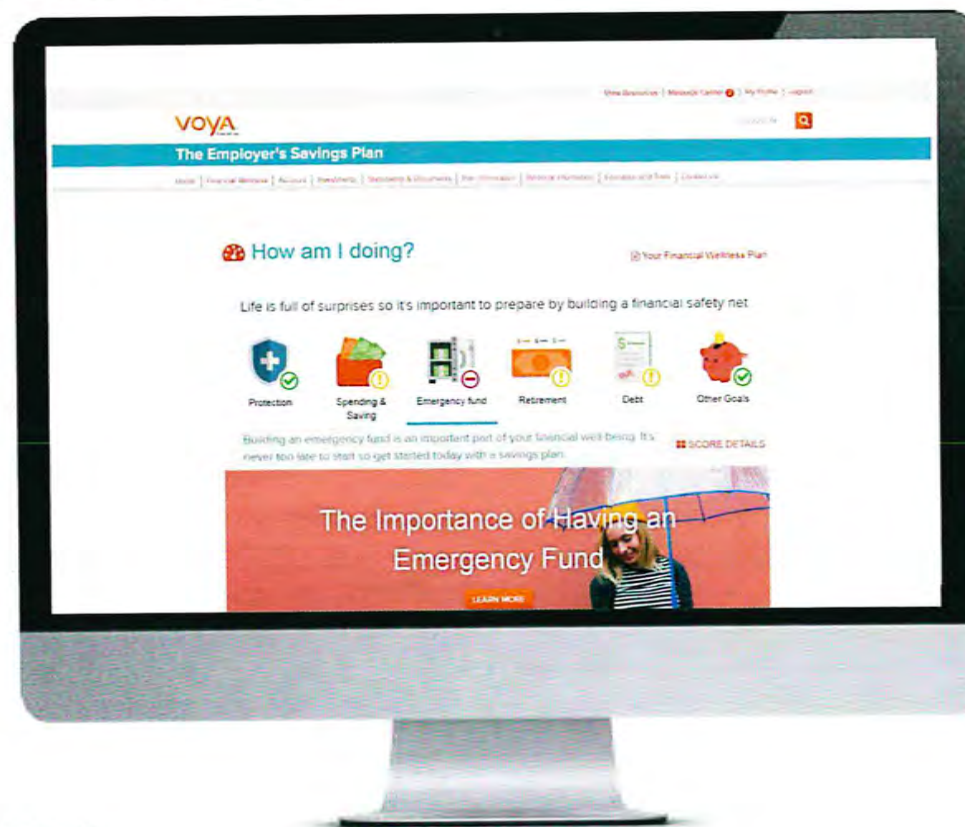


Retirement



Debt

PLAN | INVEST | PROTECT



Protection



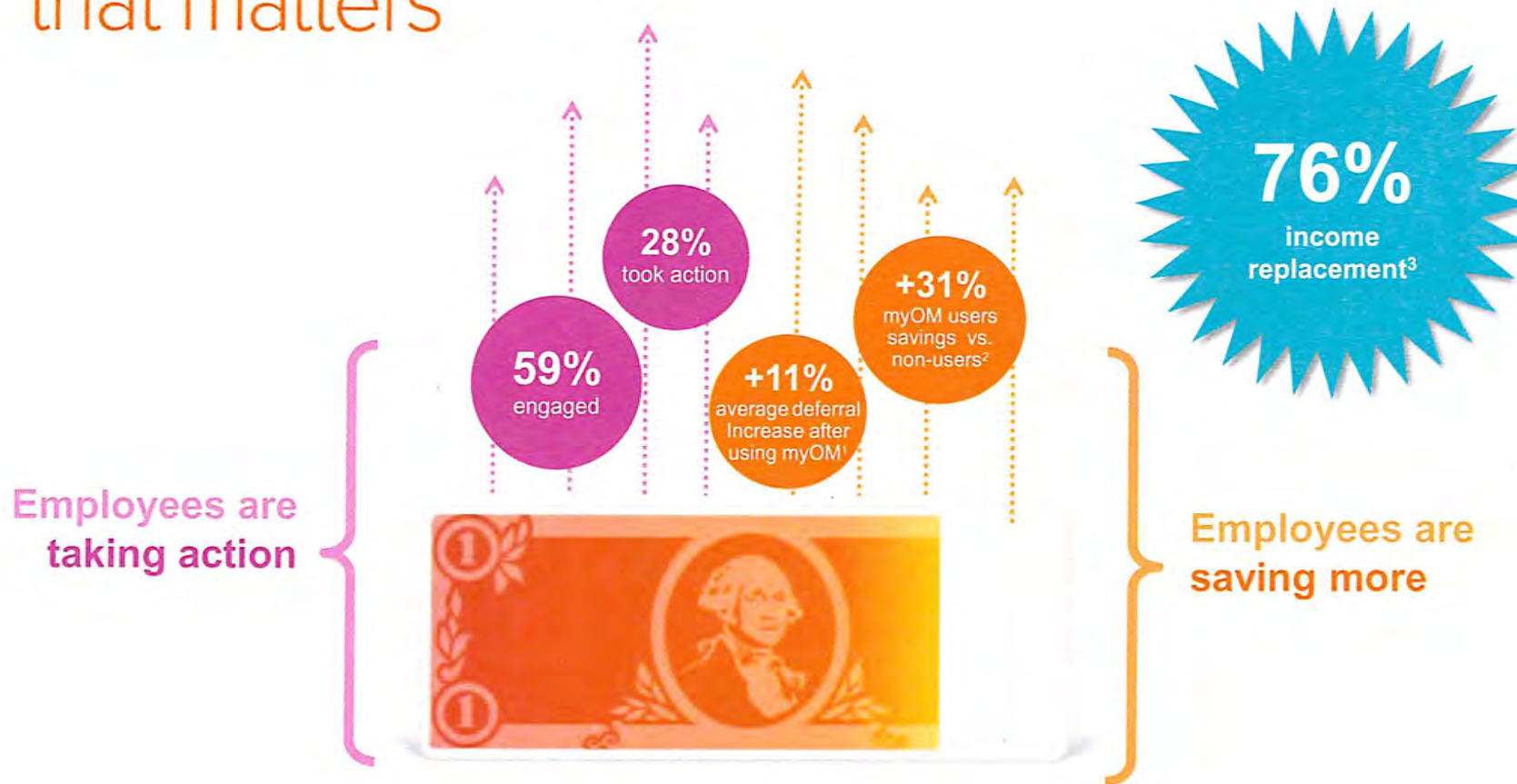
Emergency Fund



Other Goals

VOYA
FINANCIAL

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.



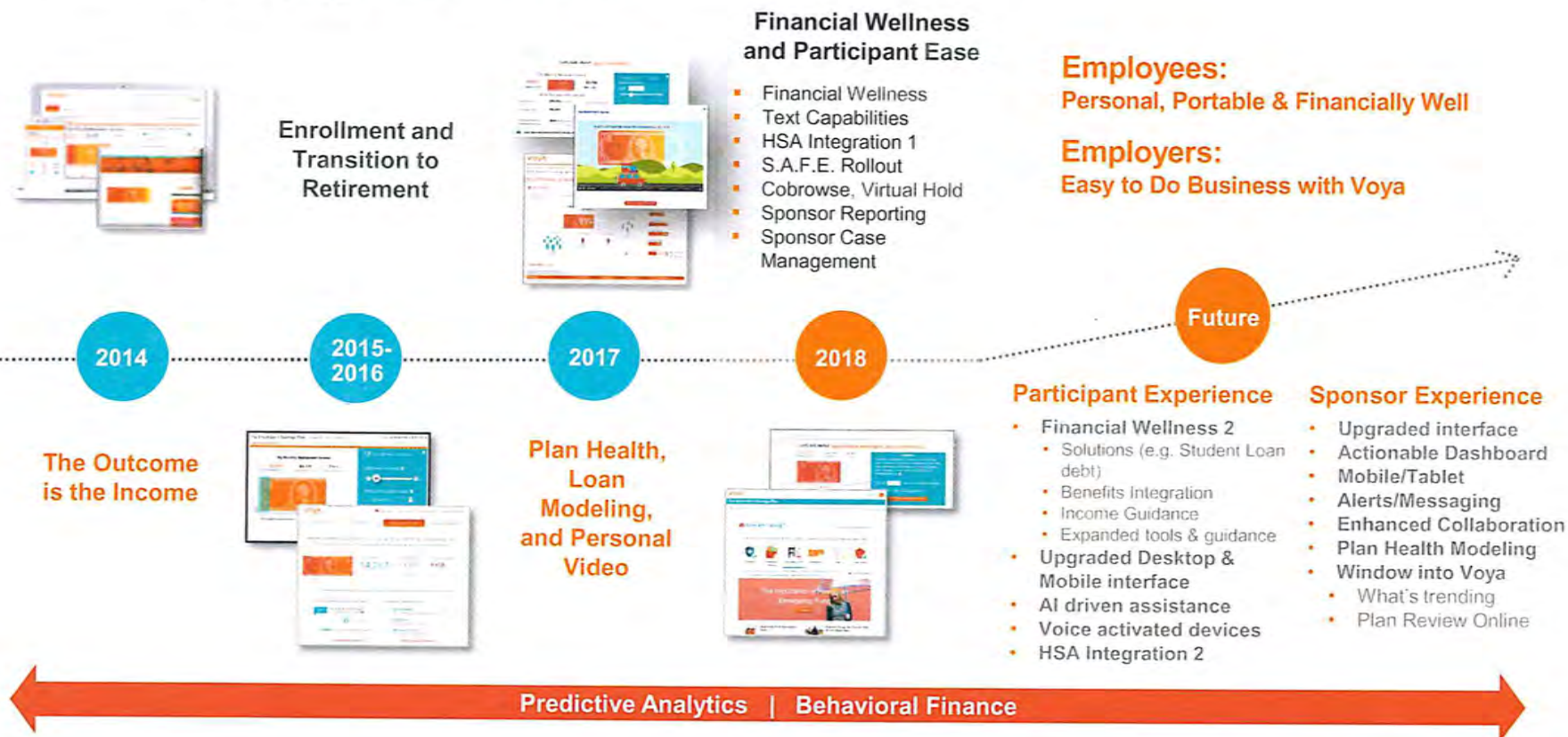
Interactive Plan Health Display

Powerful Data Mining Tools

Plan and Participant Data

Digitally enabling your employees to be ready to retire

A history of **purposeful innovation**.



PLAN | INVEST | PROTECT

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.

PLAN | INVEST | PROTECT

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

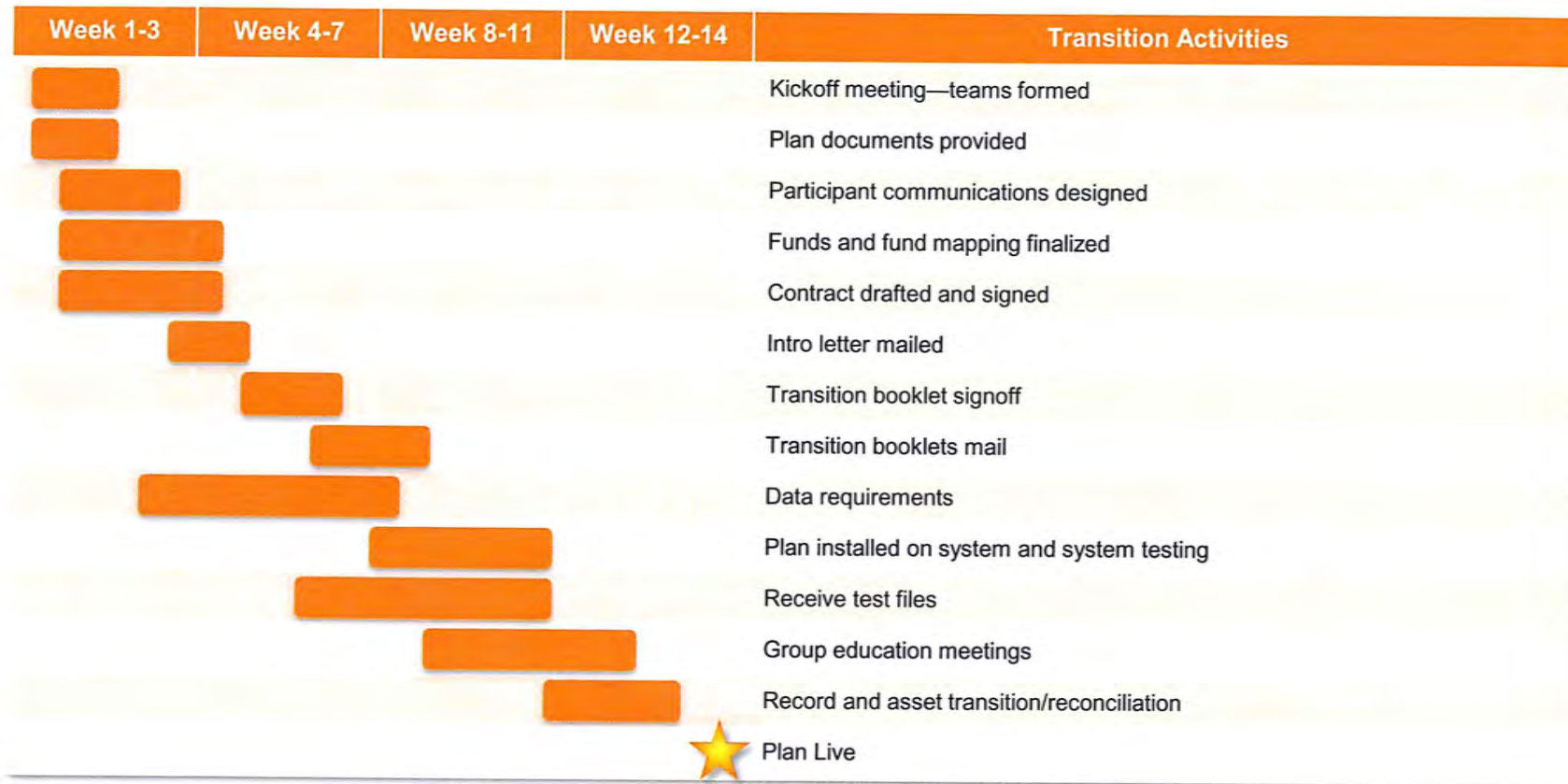


Consultative support

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PLAN | INVEST | PROTECT

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

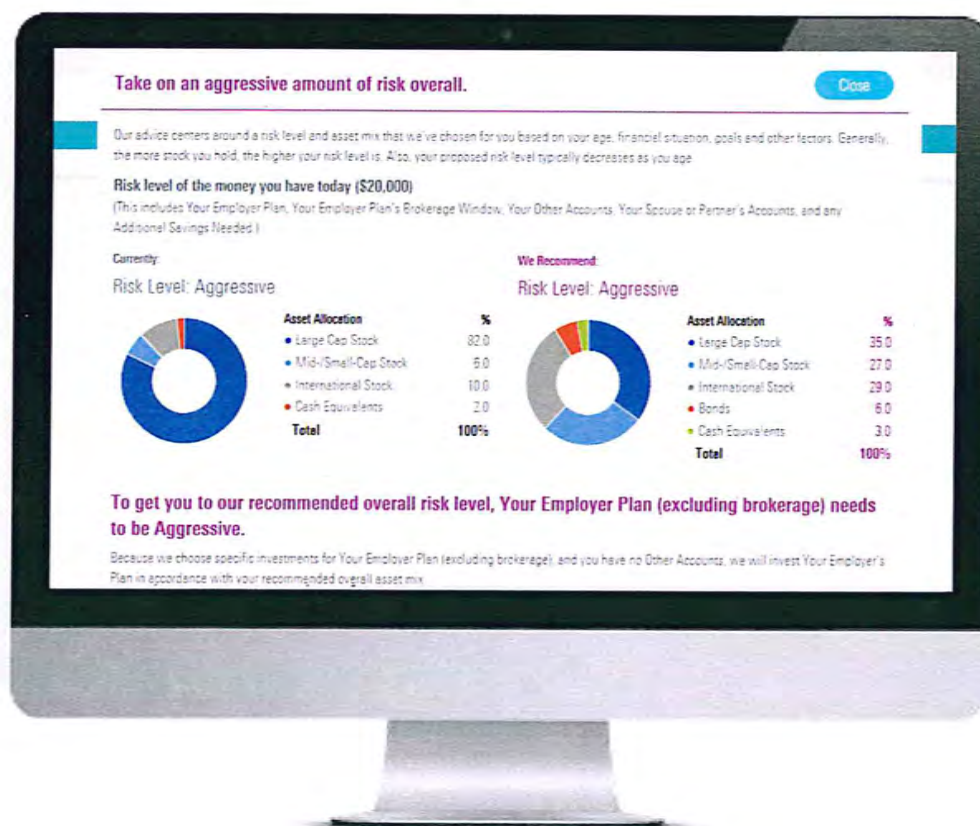
*Assumes the use of the Voya Stabilizer as the stability of principal option. Gross credited rate varies based upon the investment strategy elected by the County.
**Assumes the use of the Voya Fixed Account 457/401 – II as the stability of principal option. Credited rate provided for the Voya Fixed Account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



PLAN | INVEST | PROTECT

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

PLAN | INVEST | PROTECT

Built for
retirement



Innovation
with a purpose



Unique
culture



PLAN | INVEST | PROTECT

Q&A

PLAN | INVEST | PROTECT



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.

Voya StabilizerSM Disclosure Sheet

Voya Financial™ – Experience and Expertise from an Industry Leader

Voya™ is dedicated to helping you offer participants a quality stable value product that seeks to preserve principal and allows the potential for assets to grow. With over 35 years of experience as a Stable Value and Defined Contribution provider, we understand Defined Contribution plans across all market segments. Voya is an industry leader and is among very few DC providers with depth and breadth of experience across DC product lines, with significant market share – in Corporate, Government, Healthcare, and Education market sectors.

What is Stabilizer?

Stabilizer is a participating separate account contract that combines an underlying fixed income investment strategy with a group annuity insurance contract. The insurance contract provides a guarantee of principal and accumulated interest. Deposits made to Stabilizer and existing assets are credited with a stated rate of interest that is announced periodically and may vary from period to period. This is an evergreen contract, whereby the contract maturity date is not established until discontinuance is elected.

Stabilizer Structure/Separate Account Insulation

Stabilizer investment funds are separate accounts established by Voya Retirement Insurance and Annuity Company (VRIAC) in accordance with the insurance statutes of Connecticut, its state of domicile. All of the assets of these separate accounts are owned by VRIAC and VRIAC is not a trustee with respect to those assets. Under Connecticut insurance statutes, the assets of the separate accounts are not chargeable with liabilities arising out of any other business of VRIAC.

Stabilizer Fees

Voya is committed to the highest level of transparency to make it easier for you and your participants to understand all fees and requirements associated with Stabilizer. The fees include: investment management, risk and guarantee charges, and administration and recordkeeping charges (if applicable). The fees vary based on the size of the stable value assets and are reflected in the credited rate provided to participants.

Stabilizer Fixed Income Portfolio

The Plan's funds are invested in an actively managed separate account, "insulated" from claims arising out of any other business conducted by VRIAC and can be used only for the benefit of plan participants.

The separate account's market value reflects the total return on the invested portfolio minus fees.

This portfolio is not registered with the Securities and Exchange Commission (SEC) as an investment company under the 1940 Act.

Investment Management

Voya's philosophy and approach to fixed income investing begins with relative value analysis and security selection implemented by asset specialists within a disciplined risk management framework. Voya applies this process across a range of benchmarks and duration targets to effectively control portfolio duration, quality, liquidity and – ultimately – the interest rate credited to participants' accounts.

Investment Portfolio Strategies (401(a), 457(b) governmental)

The separate accounts are managed by Voya Investment Management, Co. LLC, an affiliate of VRIAC. The Plan Sponsor may choose among the following three investment strategies:

- **Quality Fund I** – Invests in a range of publicly traded, high quality, fixed income instruments rated "A" or better by a Nationally Recognized Statistical Ratings Organization (NRSRO) at time of purchase, including mortgage pass-through securities, corporate notes and bonds, asset-backed securities, commercial mortgage-backed securities and U.S. Treasury and agency securities. The strategy seeks to outperform the total return of the Barclays Capital US Intermediate Government/Credit Index* over a 2- to 3-year horizon and manage to a duration within 0.25 years of the index.
- **Intermediate Stable Value Fund** – Invests in the full spectrum of fixed income securities, including mortgage pass-through securities, corporate notes and bonds, asset-backed securities, commercial mortgage-backed securities and U.S. Treasury and agency securities. The strategy seeks to outperform the total return of the Barclays Capital US Intermediate Aggregate Bond Index** over a 2- to 3-year horizon and manage to a duration within 10% of the index.
- **Government Securities Fund** – Invests primarily in the Government National Mortgage Association (GNMA) and Treasuries backed by the full faith and credit of the U.S. Government. The strategy seeks to outperform comparable duration GNMA securities over the long term and manage to constant duration of 3.5 years (+/- 0.25 years).

Other investment portfolio strategies may be offered. In addition, if the assets allocated to Stabilizer exceed \$100 million, the Plan can enter into an individually managed separate account portfolio, and select its own underlying investment strategy or choose an existing strategy run by our investment management team.



Dual Fund Accounting

Interest Accumulation Fund – The crediting rate is applied to this Stabilizer book value record and will be announced approximately 30 days in advance of the next rate period.

Separate Account Balance – The fair market value of your pro-rata share of your separate account.

Both the Separate Account Balance and the Interest Accumulation Fund are valued on each business day.

Book Value Guarantee

The Stabilizer group annuity contract is provided by VRIAC. The guaranteed crediting rate for benefit responsive events under Voya's Stabilizer product is 0.0%.

Crediting Rate Calculations (401(a), 457(b) governmental)

As described in the contract, Stabilizer credits a declared interest rate through the Interest Accumulation Fund. Participant account balances are maintained by the Plan on this basis, shielding account balances from market value fluctuations they would otherwise experience. The objective of the crediting rate formula is to amortize the difference between the Separate Account Balance and Interest Accumulation Fund generally over the duration of the separate account underlying assets.

The Plan will elect to have the crediting rate recalculated quarterly or semi-annually. The Plan will be sent a renewal package announcing the new crediting rate before each crediting rate period. This allows ample time to announce the crediting rate to participants and for the recordkeeper to make the necessary changes to the crediting rate.

Participant and Sponsor Activity

Participant transfer and withdrawal requests are generally provided at full book value for benefit withdrawals, subject to the terms of the contract.

The Plan must comply with our competing fund rule in order to assure that withdrawals made to pay participant benefits will be permitted at book value. A competing fund is any plan option which provides some guarantee of investment performance or is invested primarily in fixed income assets with duration of 3 years or less (i.e. money market fund, short term bond fund, another stable value fund). If the plan contains a competing fund it must prohibit direct transfers between the stable value fund and the competing fund, as well as incorporate equity wash rules.

Subject to VRIAC's consent, the Plan Sponsor is allowed to withdraw up to a specified portion of the Interest Accumulation Fund over a 12-month rolling period for employer initiated events.

Plan Amendments

VRIAC needs to review any future amendments to your plan to determine whether the amendments would have an adverse impact on the operation of Stabilizer and may disregard amendments which we have not approved. Similarly, Voya may disregard any major plan changes (e.g., addition of new investment options; changes in interfund transfer restrictions) if they have a material adverse impact on our rights and obligations under the contract.

Plan Sponsor Contract Surrender Options (401(a), 457(b) governmental)

The Plan Sponsor has the option to exit the contract under one of three provisions:

Market Value – The Plan can withdraw in cash its pro-rata share of the actual market value of the underlying assets held in the separate account by providing a 30 day notification to VRIAC.

Book Value Settlement – This option provides payment of the Interest Accumulation Fund generally over the duration of the separate account. While in Book Value Settlement, the Plan may withdraw in cash at Market Value at any time upon giving 30 days notice to VRIAC.

Payment-in-kind (only for individual managed separate accounts) – This option provides for a transfer of the securities in the separate account to the new provider.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency
Under some scenarios it is possible for participants to lose money even in a stable value option. Those situations are unlikely and rarely occur, but they can happen. It's important for investors to be aware of these potential risks. Withdrawals resulting from employer-initiated events, such as withdrawals following mass layoffs, employer bankruptcy or full or partial plan termination are not always covered by Stabilizer's guarantees and may be restricted or subject to market value adjustment. A participant's stable value account balance is not guaranteed by the Federal Deposit Insurance Corporation (FDIC), by any other government agency or by the Plan.

* The Barclays Capital Intermediate Government/Credit Index is a market value weighted performance benchmark for government and corporate fixed-rate debt issues (rated Baa/BBB or higher) with maturities between one and ten years.

** The Barclays Capital U.S. Intermediate Aggregate Bond Index is an unmanaged index of intermediate duration fixed-income securities. The index reflects reinvestment of all distributions and changes in market prices.

Note: Investors cannot invest directly in an index.

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. 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.

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beretirement[™]
ready

RETIREMENT | INVESTMENTS | INSURANCE

Voya.com

VOYA
FINANCIAL[™]

Illustrative Stabilizersm Quote for: Washoe County, Nevada

Portfolio as of 10/22/2018	Portfolio Duration	Average Quality	Gross Yield	Initial Net Credited Rate
Government Securities	3.50 years	Aaa	3.54%	3.14% ¹
Intermediate Stable Value	4.30 years	Aa1	3.65%	3.25% ¹

¹ The annual effective rate is net of an **estimated** 0.40% fee for investment management, the risk and guarantee charges, and, if applicable, recordkeeping.

Assumptions:

- 1. Initial Deposit Amount/Ongoing Cash Flow** – For purposes of this illustrative quote, we are assuming an initial lump sum deposit estimated at approximately \$75 million from the Stable Value Fund and 100% of all ongoing net cash flow directed to the stable value investment option (Stabilizer).
- 2. Gross yield and duration** are quoted as of 10/22/2018 based on 10/19/2018 closing prices. This illustrative quote assumes immediate receipt of all stable value investment option assets and that the market value of stable value investment option assets at time of transfer equals 100% of stable value book value. Depending on your market to book ratio, your quoted rate and fee could be higher or lower than the initial rates stated above.

The actual gross yield and duration used to determine your initial credited rate will be based on closing prices closer to the date of the initial deposit. **The actual credited rate will be set by Voya Retirement Insurance and Annuity Company (VRIAC) approximately 30 days before the contract is funded. Gross yield and duration are updated daily.** The rates above were generated using existing stable value portfolios currently managed by Voya Investment Management Co. LLC, an affiliate of VRIAC.

Voya's actual stable value fee will be established based on stable value underwriting, selected investment strategy and structure. Voya will need to underwrite your stable value fund and plan characteristics to determine the availability of the Stabilizersm product for use by the Washoe County Plan. Once the underwriting process has been completed, a final quote and corresponding crediting rate will be provided.

Product Offered – This illustrative quote assumes an investment in a Voya Retirement Insurance and Annuity Company (VRIAC) Separate Account. The separate account will be managed by Voya Investment Management Co. LLC, an affiliate of VRIAC. For purposes of this illustrative quote, we have assumed use of one of the following investment strategies:

Government Securities Portfolio: Invests primarily in the Government National Mortgage Association (GNMA) and Treasuries backed by the full faith and credit of the U.S. Government. The strategy seeks to outperform comparable duration GNMA securities over the long term and manage to constant duration of 3.5 years (within +/- 0.25 years).

Intermediate Stable Value Fund Portfolio: Invests in the full spectrum of fixed income securities, including mortgage pass-through securities, corporate notes and bonds, asset-backed securities, commercial mortgage-backed securities and U.S. Treasury and agency securities. The strategy seeks to outperform the total return of the Barclays Capital US Intermediate Aggregate Index over a 2- to 3-year horizon and manage to a duration within +/- 10% of the index.

We have attached a disclosure document that more fully describes the Stabilizer product.

Portfolio Update

Voya Retirement Insurance and Annuity Company ("VRIAC") - General Account Portfolio

As of June 30, 2018

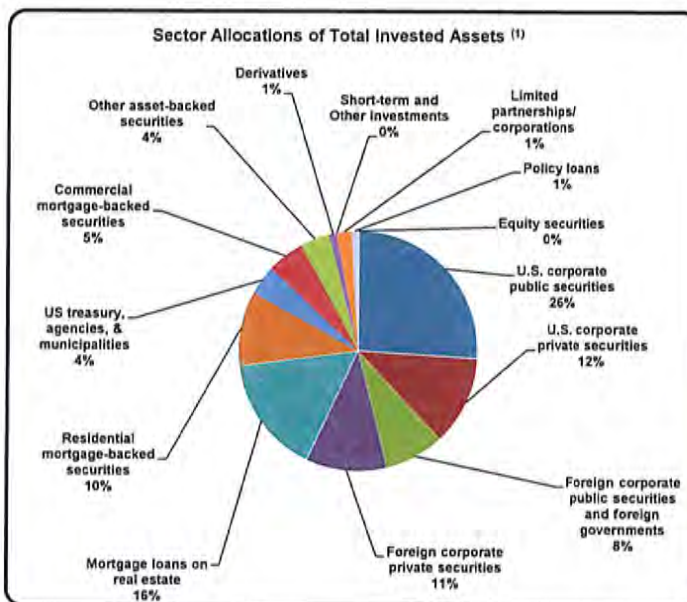
General Account Facts:

Market Value of Invested Assets (\$B):

\$30.7 ⁽¹⁾

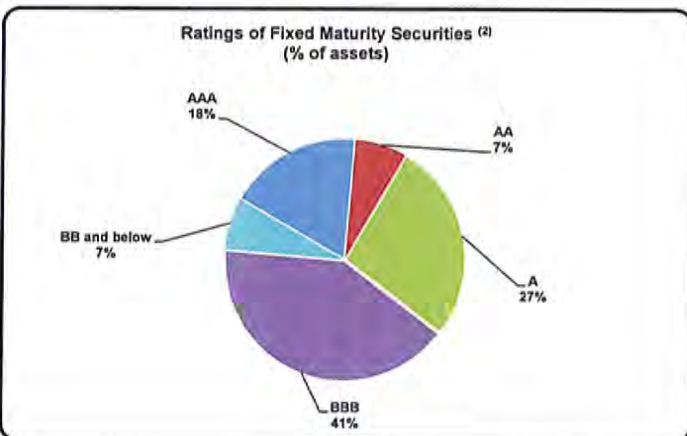
Sector Allocations ⁽¹⁾:

	% of Assets
U.S. corporate public securities	26%
U.S. corporate private securities	12%
Foreign corporate public securities and foreign governments	8%
Foreign corporate private securities	11%
Mortgage loans on real estate	16%
Residential mortgage-backed securities	10%
US treasury, agencies, & municipalities	4%
Commercial mortgage-backed securities	5%
Other asset-backed securities	4%
Derivatives	1%
Short-term and Other investments	0%
Limited partnerships/corporations	2%
Policy loans	1%
Equity securities	0%
Total	100%



Ratings on Fixed Maturity Securities ⁽²⁾:

	% of Assets
AAA	18%
AA	7%
A	27%
BBB	41%
BB and below	7%
Total	100%



Market Value by Contractual Maturity of Fixed Maturity Securities ⁽³⁾:

One year or less	\$ 0.5
After one year through five years	\$ 4.3
After five years through ten years	\$ 5.9
After ten years	\$ 8.4
Mortgage-backed securities	\$ 4.5
Other asset-backed securities	\$ 1.1
Total	\$ 24.7

Notes:

⁽¹⁾ Total invested assets exclude due and accrued investment income, real estate, and loans to affiliates.
Source: Compiled from information included in the VRIAC Form 10-Q as of 6/30/18, page 4 and page 16.

⁽²⁾ The fixed maturities in VRIAC's portfolio are generally rated by external rating agencies and, if not externally rated, are rated by VRIAC on a basis similar to that used by the rating agencies. Ratings are derived from three National Association of Insurance Commissioners acceptable rating organizations ("ARO") ratings and are applied as follows based on the number of agency ratings received:

- when three ratings are received, the middle rating is applied;
- when two ratings are received, the lower rating is applied;
- when a single rating is received, the ARO rating is applied; and
- when ratings are unavailable, an internal rating is applied.

Source: Compiled from information included in the VRIAC Form 10-Q as of 6/30/18, page 72.

⁽³⁾ Compiled from information included in the VRIAC Form 10-Q as of 6/30/18, page 18.

The General Account supports the insurance and annuity obligations of Voya Retirement Insurance and Annuity Company ("VRIAC"), One Orange Way, Windsor, CT, 06095-4774, a member of the Voya® family of companies. Products may vary by state and may not be available in all states. This information relates to VRIAC's entire General Account and is neither an offer to sell nor a solicitation of an offer to buy, and cannot be used as such, for any particular insurance or annuity product that is registered as a security with the Securities and Exchange Commission and supported by the General Account.

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CN0130-39860-0220BT

Please provide the Best and Final Pricing Offer to Washoe County 457(b) Retirement Plan. This pricing should include the required revenue as a percentage of plan assets (%) as well as the locked in per participant revenue requirement (\$). Please note that the non-proprietary offer is completely independent from any proprietary investments, services, or other products.

	Asset Based Fee (%)	Per Participant Fee (\$)
Required Revenue: Non-Proprietary	0.155%	\$93
Required Revenue: Proprietary*	0.115%	\$69
Required Revenue: Proprietary**	0.03%	\$20

*Assumes the use of the Voya Stabilizer as the stability of principal option

**Assumes the use of the Voya Fixed Account 457/401 – II as the stability of principal option

What is the product or service being offered under the "Proprietary" revenue requirement? Please describe the fees, crediting rates, and please include a fact sheet.

Voya's "Best and Final Pricing Offer" provides the County with two proprietary offerings. The first utilizes Voya's Fixed Account 457/401 – II product which is a general account stability of principal option. This product offering was contained in our original RFP response. As an alternative, Voya is also making available to the County our Stabilizer product which is a pooled separate account contract. The details on these two product offerings are as follows:

Voya Fixed Account 457/401-II

The Voya Fixed Account 457/401-II represents a well-diversified portfolio, consisting primarily of Treasuries, U.S. government securities, corporate bonds, mortgage-backed securities, asset-backed securities, commercial mortgages, private placements and short term investments.

Voya uses the Portfolio method of interest rate crediting. The Voya Fixed Account 457/401-II guarantees* a minimum rate of interest for the life of the contract and may credit a higher interest rate from time to time. The current rate is subject to change at any time, but will never fall below the guaranteed minimum. Once the rate is credited, the interest becomes part of the principal and the investment increases through compound interest. All funds in the Voya Fixed Account receive the same credited rate, not just the latest deposits.

Voya's offer includes two liquidity options on the Voya Fixed Account 457/401-II for the County's consideration. The pricing of these liquidity options is the same but the credited rate provided to participants does change. The liquidity options and credited rates for these options are as follows:

Option 1 – Full liquidity at the end of the five year contract term

Under Option 1, the Voya Fixed Account – 457/401 II will credit interest at a rate of 3.30% through December 31, 2019, a rate of 3.00% from January 1 through December 31, 2020, a rate of 2.50% from January 1 through December 31, 2021 and the current jumbo case credited rate thereafter (currently 2.00%).

Twelve months prior to the end of the contract period, the County would provide notice of intent to liquidate the assets to Voya. Once the contract period anniversary date is attained, the assets may be moved without restriction.

Option 2 – Liquidity of the assets is based upon either a 5 year spread payment of the assets or a market value adjustment (MVA) at the County's election

With this option, the Voya Fixed Account – 457/401 II will credit interest at a rate of 3.30% through December 31, 2019, a rate of 3.00% from January 1 through December 31, 2020, a rate of 2.75% from January 1 through December 31, 2021 and 2.25% for the remainder of the five year contract term.

On surrenders initiated by the plan sponsor for the purpose of removing the Fixed Account as an investment option for existing and/or future participants in the plan, or for the purpose of terminating the contract, the company will pay the Fixed Account value withdrawn in one of the following two ways, as elected by the plan sponsor:

- (a) In equal annual principal payments, with interest, over a period not to exceed 60 months.

In no event, will the interest rate be less than the minimum guaranteed interest rate shown on the Contract Schedule I.

- (b) In a single payment, which has been adjusted by the Fixed Account Market Value Adjustment ("MVA"). To determine the single payment amount, the sum of the amount withdrawn from the Fixed Account is multiplied by the MVA as described below.

The Fixed Account MVA is calculated as follows:

$$MVA = 1 + \left[\frac{(P_1 + P_2 + \dots + P_{120})}{P_{120}} - 1 \right] \times \text{Phase-In Factor}$$

Where: P_t equals $(1 + mt)(1 + mt+1) \dots (1 + m120)m120$

mt is the monthly price return for month t of the weighted average of certain indices as set forth in the Customized Index Composition below (if unavailable a similar service will be utilized) with months being defined as adjacent 30 day periods ending with the valuation date we receive the withdrawal request in good order at our Home Office.

$t = 1$ represents the 30 day period which is 120 periods prior to the valuation date of the withdrawal, and

$t = 2$ represents the 30 day period which is 119 periods prior to the valuation date of the withdrawal, and

$T=120$ Represents the 30 day period immediately prior to the valuation date of the withdrawal.

Phase-In is the p Factor

percentage determined based on the table below:

Contract Year
1
2
3
4
5+

Phase-In Factor
20%
60%
100%
100%
100%

Notwithstanding the foregoing, if the Contract was established in connection with a conversion from another of the Company's general account contracts or policies, the Phase-In Factor shall be equal to 100%, regardless of the Contract Year during which such payment is made.

Customized Index Composition

<u>Index</u>	<u>Customized Index Percentage</u>
Barclays US Corporate Investment Grade Index	50%
Barclays US Mortgage Backed Securities Index	20%
Barclays CMBS: ERISA Eligible Index	25%
Barclays Asset Backed Securities Index	5%

The Phase-In-Factors and indices within the Customized Index Composition are subject to change.

Under both options 1 and 2 as outlined above, the current credited interest rate may change but is guaranteed not to be below either the minimum annual rates noted. Any rate change initiated solely by Voya will be guaranteed to remain in effect until the last day of the three-month period measured from the first day of the month in which such change was made. The current rate for a plan's initial investment in the Voya Fixed Account – 457/401 II may be in effect for less than a full three-month period. For 2018, the minimum annual rate is equal to the GMIR, which is no less than 1.00% and no greater than 3.00%. The GMIR for contracts currently being issued is 1.00%.

Voya's estimate of the service fee for the proposed fixed account is 0.36% basis points. The service fee is the amount paid to Voya for other services provided in connection with the investment option. If your plan uses the Voya Fixed Account, the "Service Fee" represents our reasonable and good faith estimate of the cost of the record keeping and other administrative services being offset through a reduction in the rates of interest that would otherwise be credited. In developing our estimate, we applied guidance issued by the DOL in connection with Form 5500 Schedule C reporting. Under that guidance, if the rate of return on a fixed rate investment contract is net of the expense of record keeping and similar administrative services, then the amount so "netted" should be reported as a fee charged against the plan's investment in order to avoid the inference that the plan services were being provided free of charge. Estimates of those amounts are permitted so long as the estimate is reasonable, and the methodology and assumptions used to prepare the estimate are disclosed.

Please refer to the attachment for the General Account Portfolio Update.

Voya's Stabilizer

Stabilizersm is a participating separate account contract that combines an underlying fixed income investment strategy with a group annuity insurance contract. The insurance contract provides a guarantee of principal and accumulated interest. Each client receives their own crediting rate and has their own market value to book value ratio.

Voya's Stable Value team is responsible for the crediting rate resets. The crediting rates are reset quarterly, but can be done more frequently if required. Voya sends the Plan Sponsor/Consultant a detailed package showing the new crediting rate approximately two weeks before each reset date. The fee for Voya Stabilizer is 0.40%.

The Plan's funds are invested in an actively managed separate account, "insulated" from claims arising out of any other business conducted by VRIAC and can be used only for the benefit of plan participants. The separate account's market value reflects the total return on the invested portfolio minus fees. The separate accounts are managed by Voya Investment Management, Co. LLC, an affiliate of VRIAC. The Plan Sponsor may choose among the following investment strategies:

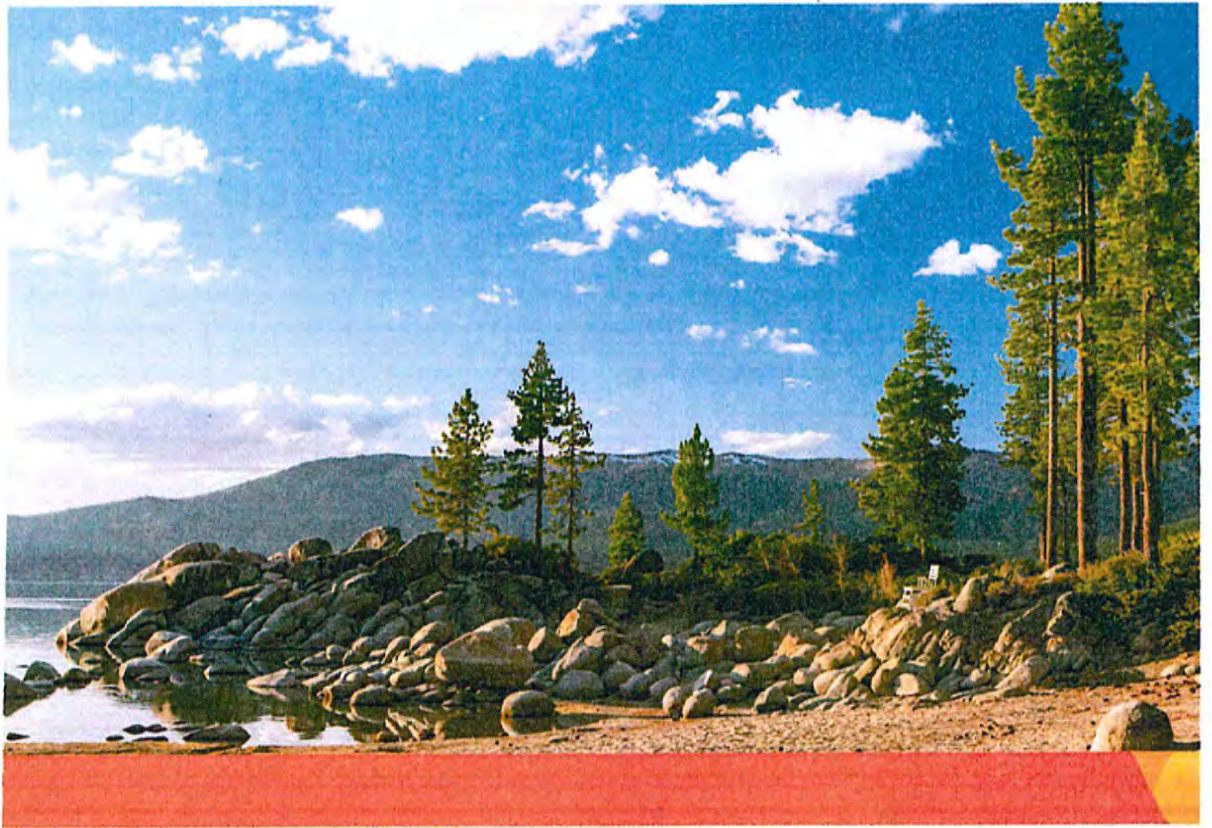
- Intermediate Stable Value Fund – Invests in the full spectrum of fixed income securities, including mortgage pass-through securities, corporate notes and bonds, asset-backed securities, commercial mortgage-backed securities and U.S. Treasury and agency securities. The strategy seeks to outperform the total return of the Barclays Capital US Intermediate Aggregate Bond Index over a 2- to 3-year horizon and manage to a duration within 10% of the index.
- Government Securities Fund – Invests primarily in the Government National Mortgage Association (GNMA) and Treasuries backed by the full faith and credit of the U.S. Government. The strategy seeks to outperform comparable duration GNMA securities over the long term and manage to constant duration of 3.5 years (+/- 0.25 years).

Please see the attached illustrative quote sheet for details related to the fees and the initial credited offered through this fund and its investment strategies.

The Plan Sponsor has the option to exit the contract under one of three provisions:

- Market Value – The Plan can withdraw in cash its pro-rata share of the actual market value of the underlying assets held in the separate account by providing a 30 day notification to VRIAC.
- Book Value Settlement – This option provides payment of the Interest Accumulation Fund generally over the duration of the separate account. While in Book Value Settlement, the Plan may withdraw in cash at Market Value at any time upon giving 30 days' notice to VRIAC.
- Payment-in-kind (only for individual managed separate accounts) – This option provides for a transfer of the securities in the separate account to the new provider.

Pricing utilizing the Voya Stabilizer Fund is outlined above.



Appendices



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Biographies

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Washoe County
Voya Financial® Team



Natalie Daniels
Strategic Relationship Manager,
Exempt Markets
Joined Voya in 2016

Education
Montclair State University

Professional Designations
Financial Industry Regulatory
Authority (FINRA)
Series 6, 26 and 63
Life Insurance License
Credited Investment
Advisor (AIF)

Associations
National Association of
Government Defined
Contribution Administrators, Inc.
(NAGDCA)

Current Responsibilities

Natalie partners with key client decision makers to understand the goals and needs of a program for all stakeholders, and works with Voya teams and external business partners to execute accordingly. She is primarily responsible for informing clients of updates to Voya products and services, regulatory impacts to client plans, and research on industry best practices. Natalie also serves as a client advocate within Voya for product and service enhancements.

Experience

Natalie has over 17 years of account management experience within the retirement planning and financial services industries. Recognized as an integrity-driven professional, she has a natural ability to quickly establish the trust of her clients and prides herself on always matching them with products and services aligned with their unique needs. She is well-versed in 401(k), 403(b), 457(b), nonqualified top-hat plans and institutional trust services. During her career, Natalie has worked with premier healthcare, government, corporate and education plan sponsors to build best-in-class retirement programs. She is a committed client advocate who is always willing to "go the distance," while simultaneously meeting high-reaching goals for retention and client satisfaction.

Yavapai County

Voya Financial® Team



Greg Anderson

Implementation Manager,
Participant Transition Services
Joined Voya in 1997

Education

Bachelor of Science,
Business Administration,
University of Arizona

Professional Designations

Financial Industry Regulatory
Authority (FINRA) Series 6

Affiliations

Society of Professional Asset
Managers and Record Keepers
(SPARK)

Current Responsibilities

Greg manages the transition process for Voya's public sector clients. Responsibilities include complete oversight of the plan transition process — including communication with plan sponsors and participants, engagement with prior record keepers, plan installation and testing, participant transition communications, and coordination of project timelines.

Experience

Greg has worked in Voya's Arizona, California, and Connecticut offices, providing both participant and plan management services. Greg served as the team leader and business consultant for the Bundled Government Major Case administrative services team, as well serving as the team leader and business consultant for the Government Major Case Operations team.

Securities and investment advisory services provided by Voya Financial Advisors, LLC (member SIPC)

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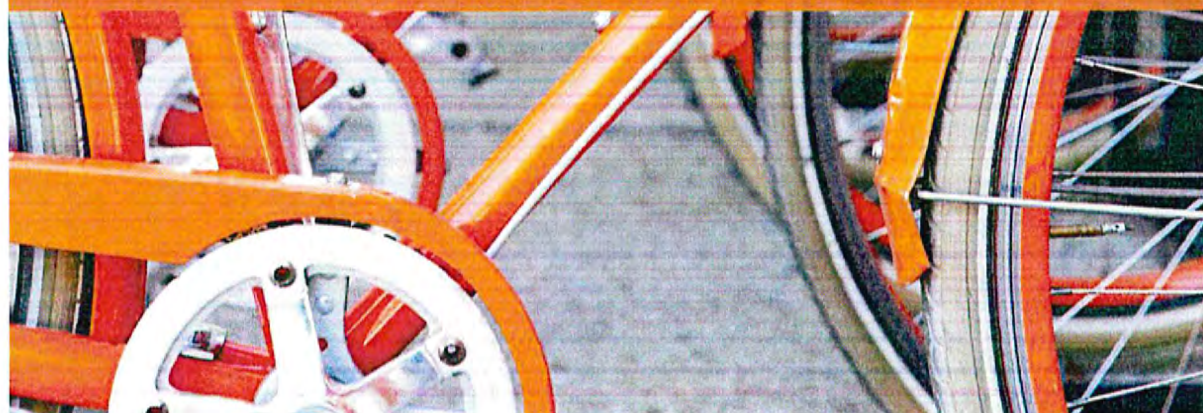
VOYA
FINANCIAL

Company Information



Built for the retirement journey

We work to make a secure financial future possible —
one person, one family, one institution at a time.



With a vision to be America's Retirement Company®, we don't just innovate. We innovate with a purpose.

Purposeful innovation is something more than just delivering the newest technology. Innovation with a purpose means we are constantly focused on providing financial wellness solutions for individuals and families at all stages of life, including those with special needs. By placing behavioral research and digital insights at the core of everything we do, we're committed to this culture of innovation – so much so, we created the Voya Behavioral Finance Institute for Innovation.

Voya Behavioral Finance Institute for Innovation

The Voya Behavioral Finance Institute for Innovation is focused on gaining deeper insights into the behaviors and decisions of Americans regarding their financial and retirement planning activities. Through a series of pioneering studies, the Institute will test and develop large-scale solutions capable of helping people save more and achieve better retirement outcomes.

The Institute's strategy is differentiated by:

SCIENCE

By partnering with industry-leading academics, we are positioned at the forefront of behavioral finance research. The Institute's Senior Academic Advisor, Shlomo Benartzi, professor and co-chair of the Behavioral Decision-Making Group at UCLA Anderson School of Management, is one of several renowned researchers working closely with the Institute.

OUTCOMES

We have an unrelenting focus on positive retirement outcomes and we harness our research efforts accordingly. By measuring results along the way, we can implement those improvements necessary for continuing success.

DIGITAL

With the speed and scale of the digital world, the Institute is able to test behavioral finance concepts and generate results quickly. This agile approach supports greater opportunities for innovation.



"By leveraging the latest academic research, the Voya Behavioral Finance Institute for Innovation has the potential to help millions of Americans improve their long-term financial security."

Shlomo Benartzi

Professor and co-chair of the Behavioral Decision-Making Group at UCLA Anderson School of Management

voya

Driving positive retirement outcomes at every stage

We are focused on delivering purpose-driven content that helps educate your employees, providing step-by-step financial wellness guidance on their journey to and through retirement. To design the right message at the right time, it takes both science and art. The “science” is how we use consumer trends and behavioral research to inform our approach, while the “art” represents the effective way we deliver the message using a relatable tone of voice and engaging visual cues, building healthier financial lives at every stage.



Our innovative approach is guided by:

Behavioral Research

By applying what we know about consumer behavior, attention and decision making, we can employ more effective communication efforts. After all, it's not always what is in a message, but rather how a message is shared that drives a desired action.

Visuals are
processed
60,000x
faster
than text

90%
of information
transmitted to
the brain
is visual



Consumer Trends

When it comes to communication, context is everything. Our audience-first approach helps us meet your employees where they already are. We continually watch, listen, test and measure our materials to ensure that we are maximizing the effectiveness of our content experiences and driving improved results.



¹ <http://time.com/3858309/attention-spans-declined/>, May 14, 2016

² <http://archive.boston.com/business/blogs/global-business-hub/2014/03/the-power-of-visual-March-8-2014>

What we offer your plan

Our teams of experienced financial professionals offer a suite of services to guide employees toward their retirement goals.

Experienced client services team

When you join Voya, an implementation manager will manage the end-to-end transition during the onboarding process.

The plan manager oversees day-to-day operation and activity of the plan.

A relationship manager is your single point of contact. They help identify plan goals and establish a strategy to meet those goals.

Flexible investment options

Plans can choose from multiple funds with a variety of mutual fund families.

You and your employees will have access to third-party investment advice and managed accounts.

If your plan permits, self-directed brokerage options are available (additional fees may apply).

Plans can elect recordkeeping or full-service administration.

For ERISA plans, we make selecting the fund lineup easier with Portfolio Blueprint through our partnership with Morningstar Investment Management.

Experienced participant team

Local advisor(s) available for your participants' questions and in-person meetings in order to develop their personal retirement strategies.

Contact center representatives use actionable insight to provide relevant data to callers based on previous interactions, predictive modeling and life stages.

Proactive sponsor services

- Annual plan reviews and ad hoc reports will help you keep up with plan performance and trends.
- Legislative updates, training and workshops help keep you informed.

Simplified plan administration

Voya provides online tools and services that help streamline administrative and compliance responsibilities for 403(b), 401(a) and 457 plans.

We can act as the sole retirement provider or work cohesively with other providers based on your plan features. Our services can include:

- Automatic enrollment and rebalancing options
- Contribution rate change and escalator services
- Loan modeling and monitoring.
- Eligibility tracking.
- Hardship suspension reinstatement
- Online beneficiary maintenance
- Expense account for service expenditures
- Flexible on-demand reporting capabilities
- Expertise in both ERISA and non-ERISA administration.

Highly skilled representatives are available 24/7, 365 through 800-447-9999. Please see Advisors, Plan Consultants and Service Providers.

Morningstar Investment Management LLC makes its fund selection tool the fund partner that is available under the applicable Voya product. Voya is advised of the fund company and characteristics of Voya proprietary funds and available funds that may have agreed to pay Voya a commission on the sale of these funds. Under payments for services provided by Voya, it is advised, on behalf of the fund, that Voya may at times request that Morningstar Investment Management LLC, a registered investment adviser, but the fund for which the selection tool is used for Portfolio Blueprint is Morningstar Investment Management LLC. Morningstar Investment Management LLC has the ability to choose the funds that are made available under Voya's products and contracts. The services are either performed by Morningstar Investment Management or an affiliate. The Morningstar name and logo are registered marks of Morningstar, Inc. All other fund and marks are the property of their respective owners. All other marks, logos and other marks are the property of their respective owners.

Custom Target Date Solutions¹

Voya's custom target date suite allows you to:

- Tailor a glide path that is better aligned with your organization's investment objectives and employee demographic profile.
- Assume more control over the glide path design, asset class mix and underlying managers.
- Potentially reduce overall plan expenses to leverage economies of scale from existing investment management relationships within your plan.

Stable Value Solution

Gives participants a reason to stay in the plan, creating better pricing opportunities for the whole plan – and provides you with more protection as you think about creating a diversified, well-priced lineup.

Low-risk investment option for participants with benefits like principal preservation, steady returns and benefit-responsive liquidity.

A core investment vehicle and a popular option offered in 401(k), 403(b), 457 and 529 plans.

A reliable partner committed to reliable investingTM

Our investment platform has been carefully built to meet the long-term needs and goals of our clients.

At Voya Investment Management, reliability is the cornerstone of our investment philosophy. Our long-term perspective favors sound investment principles that are well-aligned with the priorities of our investors, and a focus on consistent delivery of strong results is reflected in our investment performance.

We strive to find unrecognized value ahead of the pack, through active management based on original insights gained from current markets and companies.

Our core capabilities

- Equities
- Fixed Income
- Multi-Asset Strategies and Solutions

Our Investment Management profile

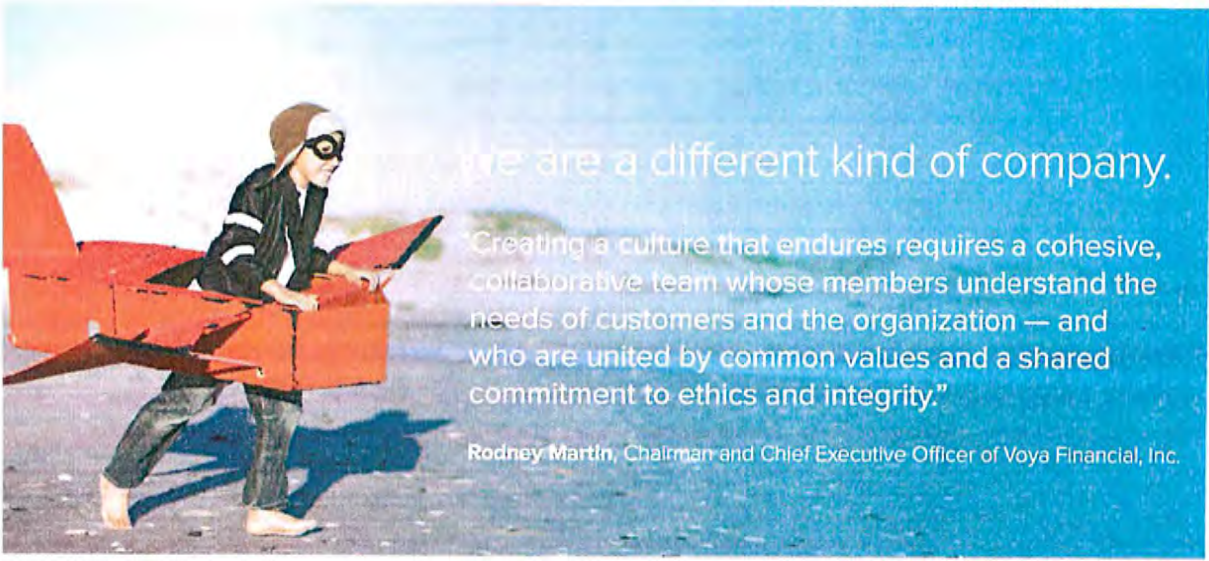
- 40 years of history in asset management
- Top 25 manager of U.S. Institutional tax-exempt and Defined Contribution assets³
- \$221 billion in assets under management with \$128 billion managed for external clients³
- \$38 billion in Defined Contribution plan assets under management⁴
- Over 900 employees and 200 investment professionals

¹ All investing involves risks of fluctuating prices and the uncertainties of rates of return and yield inherent in investing. Price volatility, liquidity and other risks accompany an investment in equity securities of foreign, smaller capitalized companies. International investing does present special risks including currency fluctuation, economic and political risks not found in investments that are solely domestic. Risks of foreign investing are generally intensified for investments in emerging markets.

² Pensions & Investments magazine, The Largest Money Managers as of December 31, 2015.

³ As of 09/30/16, Voya IM assets of \$221 billion include proprietary insurance general account assets of \$89 billion calculated on a market value basis. Voya IM assets as reported in Voya Financial, Inc. SEC filings, include general account assets valued on a statutory book value basis and total approximately \$208 billion.

⁴ As of 09/30/16, represents DC assets under management for Voya IM external clients only. Excludes \$31.7 billion in DC assets under management in the firm's general account, as well as \$20.7 billion in assets under management.



We are a different kind of company.

Creating a culture that endures requires a cohesive, collaborative team whose members understand the needs of customers and the organization — and who are united by common values and a shared commitment to ethics and integrity.”

Rodney Martin, Chairman and Chief Executive Officer of Voya Financial, Inc.



ASCI
 2015 Best
 2017 for LGBT Equality
 100% CORPORATE EQUALITY INDEX
 MEMBER OF
Dow Jones Sustainability Indices
 In Collaboration with RobecoSAM

Embark on the journey with us.

ASCI Voya Fund for Retirement



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency
 Stable Value products are offered through a group annuity contract issued by of Voya Retirement Insurance and Annuity Company ("VRIAC"). Stability of principal is the primary objective of this investment option. Under some scenarios it is possible for participants to lose money even in a stable value option. Those situations are unlikely and rarely occur, but they can happen. It is important for investors to be aware of these potential risks. Withdrawals resulting from employer-initiated events, such as withdrawals following mass layoffs, employer bankruptcy or partial plan termination are not always covered by the product's guarantees and may be restricted or subject to market value adjustment. Stable Value account balances are not guaranteed by the Federal Deposit Insurance Corporation (FDIC), by any other government agency or by the plan. This portfolio is not a registered investment under the 1940 Act and has not been registered with the Securities and Exchange Commission.

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 For plan sponsor use only.
 Not for use with plan participants.

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Portfolio Update

Communications

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234 Main Street
Anywhere, USA 123456

JOHN Q. SAMPLE
123 ANY STREET
APT 00000
YOUR TOWN, ST 12345-1234

Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

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Washoe County Retirement Plan

Save more for retirement.

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Save more for retirement

In a recent survey, 57 percent of workers said they had less than \$25,000 saved for retirement.* When people in retirement are spending close to \$44,500 annually on expenses, it's clear why it's important to save for a time when you're no longer working. Here are 5 ways you can boost your retirement savings.

- 1 Create a financial plan
- 2 Budget and trim expenses
- 3 Increase contributions
- 4 Take advantage of company matching
- 5 Look for tax deferrals in your strategy

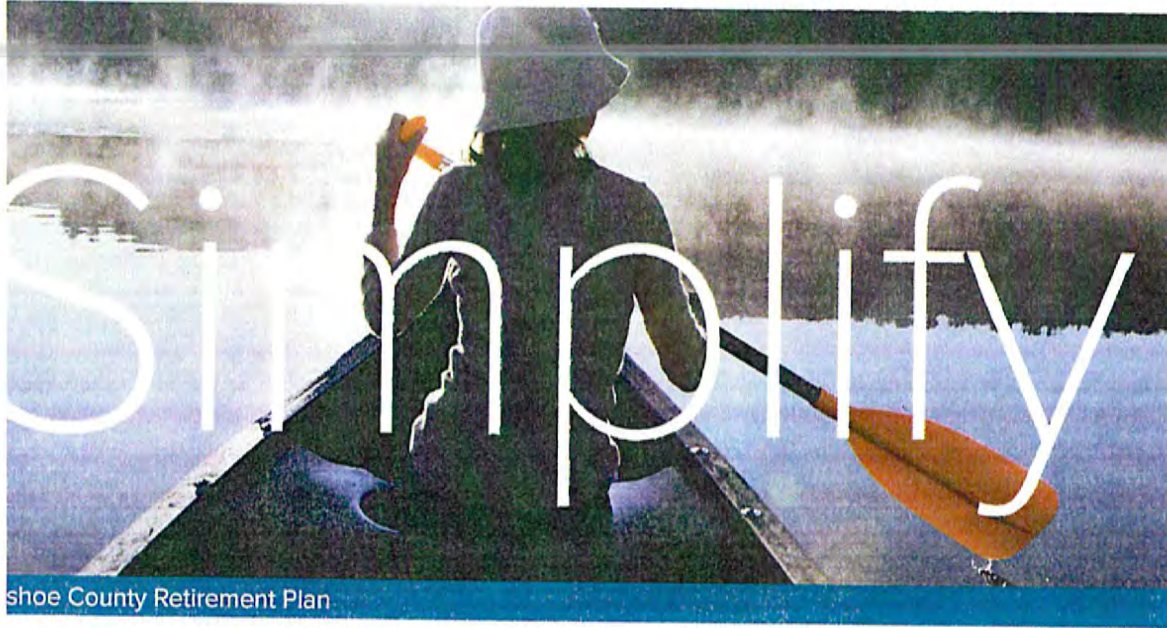
BOOST YOUR SAVINGS

Washoe County Retirement Plan
1-234-567-8901
www.washoecounty.us

* Employee Benefit Research Institute's 2015 Retirement Confidence Survey

Sample and is not meant for actual use.

Sample and is not meant for actual use.



Retirement's about knowing what you want – and tracking where everything is.

Let us help you get your retirement on track. It helps to know your strategy for using your retirement. So it's that, and the help we give you, when you know where everything is.



Track

Know where you are
and where you want to go.
Track your progress
and stay on course.



Simplify

Simplify your life.



Align

Align your asset
allocations with your goals
and feelings about risk.

VOYA VEST WITH SMART WEALTH™ is a financial technology company that provides a comprehensive suite of investment solutions for individuals and businesses. VOYA VEST WITH SMART WEALTH™ is a financial technology company that provides a comprehensive suite of investment solutions for individuals and businesses.

Ready to have a conversation about your options?

Call 1-800-872-6842 or visit www.voyafinancial.com
or 1-800-872-6842 or visit www.voyafinancial.com

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Be good to yourself

Plan for the retirement
you deserve

Write it down

Make it real

Share your wish list with us
#readyforretirement

1. What do you want to do when you retire?

2. How much money do you need to live on?

3. How much money do you have saved?

4. How much money do you need to live on?

5. How much money do you have saved?

6. How much money do you need to live on?

7. How much money do you have saved?

8. How much money do you need to live on?

9. How much money do you have saved?

10. How much money do you need to live on?

11. How much money do you have saved?

12. How much money do you need to live on?

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and is not meant for actual use. FINANCIAL

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FINANCIAL



The steps you take today will affect how you spend tomorrow.
On your journey to retirement do something good for yourself by planning
ahead for the kind of future you envision.

Enroll in a retirement savings plan today

Washoe County Retirement Plan
1-234-567-8901
www.washoecounty.us



34



Review or name
your beneficiaries
for your retirement
account today!

Designating beneficiaries for your retirement savings plan account helps make sure that, in the event of your death, your wishes are being followed. That's because it can ensure the savings you've worked so hard to accumulate are passed along to the right people.



Log in to your account at www.washoecounty.us



Click **Add/Edit Beneficiary Information**
from the Personal Information menu.



If beneficiaries are already listed, no action
is needed unless you want to make changes.

Designating a beneficiary is easy. Don't wait! Do it today!
Log on to: www.washoecounty.us

Need help getting started?

Chris Smith, Designation, Title
Phone: (123) 456-7890, Email: ChrisSmith@company.com

photo used for visual interest for actual use, CN1128-09/29-12/20

Your road to retirement starts with you



Your employer-sponsored retirement savings plan is a great way to prepare for your financial future. Log in to your account today to take advantage of tools and resources that will help you plan for tomorrow. You can access information about your account such as your statements, fund performance, transaction history and alerts as well as financial education and investment updates. You can also take advantage of myOrangeMoney®, an interactive educational experience to help you estimate savings scenarios and make sure you're on track for the future you envision.

Need help logging in? Follow the instructions to track your savings on your road to retirement.

 First time users
www.washoecounty.us

1

Click *Register Now*

➤ Select the way you would like to create your online access.

➤ If you select Social Security number and date of birth, follow the instructions including the security questions to confirm your identity.

➤ If you prefer to use your Personal Identification Number (PIN) and Social Security number, but cannot locate your PIN, you can request a PIN reminder on the website or by calling the Information Line.

2

Set up a unique username and password for use on the website and the "Voya Retire" mobile app.

3

Provide your mobile number or an alternate email address to ensure the security of your account. We will use this for the future recovery of your username or password, as needed, or if you login using a computer or device that is not recognized.

○ **HINT!** Please retain your PIN. If using the Information Line, you will need that same Voya-issued PIN for detailed account information and to perform certain transactions. If helpful, you can customize your PIN through the automated system to something you will more easily remember.

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Example and is not meant for actual use. 03/12/2015 12:00

VOYA
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Your plan is
on the move

Shoe County Retirement Plan



ur Plan is moving to Voya[®].
ad on for more information.

will retirement look like you you? However you envision retirement, the steps
ake today will affect how you spend tomorrow. So we've taken one big step in
ght direction for you by choosing Voya Financial[®] as the service provider for our
ment savings plan.

it's up to you. Do something good for yourself by getting acquainted with the
ment savings features you'll have access to.

- 1 More contribution and investment options
- 2 Online retirement planning tools and resources
- 3 Interactive website and mobile app for on-the-go account management

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Transition dates
See full calendar of
important dates!

Restricted account
access begins
Month XX, XXXX.

Account access restored
Month XX, XXXX,
XX p.m., ET



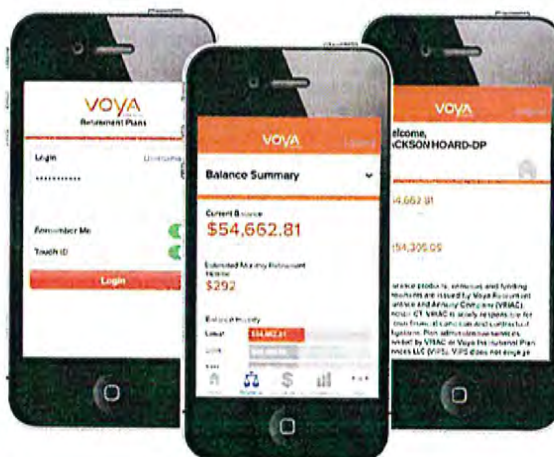
Click the icons below the dollar bill to see how certain changes may help you get on track toward reaching your goals.

- Balance and contribution history
- Balance by fund and source
- Personal rate of return
- Investment performance and more

- Change your contribution amount (if this service is supported by your plan)
- Transfer money to different investment options
- Rebalance your savings
- Change how future contributions will be invested

... with your Orange Money
The Voya Retire app is available
from the App store or Google Play
(Keyword: Retire)

Available for iPhone and Android™ devices



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Hello, retirement

Your guide as you prepare for retirement



ashoe County Retirement Plan

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of what people are spending in retirement annually.

Healthcare \$6,012

Food \$5,384

Entertainment
\$2,344

Misc.
\$802

If you don't have a financial plan you feel good about (or one at all), you're not alone. A **Voya** financial professional can help you prepare for the retirement you envision.

More than 87% of workers say creating a financial plan is important



Adjust your investment strategy

As retirement gets closer, your investment priorities might change. Consider shifting assets to get the most return for the amount of risk you want to take. A financial professional can help you select investments that help protect your portfolio and generate retirement income.



Make the most of your Social Security benefits

Social Security benefits can provide anywhere from 20% to 40% of your retirement income. You can receive the maximum benefit if you delay until age 70, but there are many factors to consider. Work with a financial professional to create a strategy for your particular situation.



Prepare for your healthcare

Plan for future healthcare needs by maxing out savings vehicles such as a health savings account. If you signed up for Social Security early, you'll automatically be enrolled in Medicare at 65. If not, you can sign up three months before through three months after the month of your 65th birthday.

Keep in mind. Once you sign up for Medicare, you won't be able to contribute to your health savings account (HSA) if you have one. And Medicare doesn't cover every health expense, so consider picking up a supplemental policy to cover any gaps.

myOrange Money® Retirement Calculator
voya.com/tool/orange-money-retirement-calculator#step1

Required Minimum Distribution Calculator
voya.com/tool/rmd-calculator

Simple and to not meant for actual use. CH23-18729-1200



Hello, retirement

Your guide as you prepare for retirement

If you don't have a financial plan you feel good about (or one at all), you're not alone. In our Retire Ready Index™, we've found that more than 87 percent of workers say creating a financial plan is important, but only 17 percent of those workers actually have a plan. Voya is here to help you get financially organized so you can prepare for the retirement you envision. Consider the following steps:



Organize your finances and establish a budget



Make the most of your Social Security benefits



Create a clearly defined financial plan



Make the most of your Social Security benefits



Set aside an emergency fund



Prepare for your healthcare



Max out your contributions

Washoe County Retirement Plan
1-234-567-8901
www.washoecounty.us



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Sample and is not meant for actual use.

Your future, your way

When it comes to planning for your future, one size does not fit all. With your retirement savings plan, you have a variety of options and benefits to help get you there.

Give your savings a helping hand

Instantly increase your contributions by taking advantage of your employer match.

Improve your saving know-how

Workshops and online planning tools help you prepare for the future you deserve.

Savvy saving

Voya puts you in the driver's seat giving you the tools and attention you need to confidently take the wheel.



Keep an eye on your savings

Use myOrangeMoney®, online educational experience, to plan and track your future retirement.



Take your goals on the go

With the Voya Retire mobile app, you'll be able to check your account balance and transact wherever you are.



You have questions. We have answers

Representatives are a phone call away through the Plan Information Line.



Ready, set, plan

During the transition, we'll do most of the work for you. But here are a few things to keep in mind and key dates to remember, including a period of time where account access is restricted, also called the "blackout" period.

Month XX, XXXX
before XX p.m. EST

Last day for loan or distribution requests to be processed.

Month XX, XXXX
before XX p.m. EST

Last day to make investment changes or transfers.

On or before
Month XX, XXXX
after XX a.m. EST

Blackout period ends. Full account access is restored.
You can complete transactions through the Plan website at **PlanWebSite.com** or by calling the Plan Information Line at (XXX) -XXX-XXXX.

Just a reminder

You will not have access to your account during the transition period, beginning after XX p.m., EST on Month XX, XXXX and ending on or before Month XX, XXXX after 9 a.m. EST, after 9 a.m. EST.

All of your accounts will remain invested, and contributions and loan payments will be deducted as usual.

Before or on Month XX, XXXX:

Contact company name at
(XXX) -XXX-XXXX or www.company.com

After Month XX, XXXX:

Call the Plan Information Line at (XXX) -XXX-XXXX, Monday – Friday, 8 a.m. – 9 p.m. ET (excluding Stock Market holidays).

Important! Account access starting on Month XX, XXXX



PlanWebSite.com



(XXX) -XXX-XXXX



Search Voya Retire
on your favorite app store

Since you cannot access or make changes to your accounts during the transition period, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments. You should be aware that there is a risk to holding substantial portions of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the transition period, and you will not be able to direct the sale of such stocks from your account during the transition period.



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

You should consider the investment objectives, risks, charges and expenses of the mutual funds offered through a retirement plan, carefully before investing. The fund prospectuses contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

Mutual funds offered under a retirement plan are long-term investments designed for retirement purposes. An administration fee and fund management fees will apply. Early withdrawals prior to age 59½ will be subject to an IRC 10% premature distribution penalty tax, unless an exception applies. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when distributed the principal may be worth more or less than its original amount invested.

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.

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PARTICIPANT NAME

July 01, 2016 - September 30, 2016

Page 2 of 7

At Your Service:

>www.voyaretirementplans.com

Voya Financial

PO Box 990070

Hartford, CT 06199-0070

>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-584-6001

Automated Voice Response System available 24/7

Representatives available Monday thru Friday.

8 a.m. - 9 p.m. ET

Your Estimated Monthly Income in Retirement

If you were age 65 today and about to retire, it's estimated that your retirement account(s) could generate this amount of income every month in retirement for life.

\$232.00

The Monthly Income amount is pre-tax and assumes you are retiring today at age 65. It is based on your most recent month-end account balance. Important information regarding calculation methodology can be found in the Message section.

About You**Hire Date**

12/24/1999

About Your Plan

Plan Number Plan Type

XXXXXX 401K

Activity Statement for Your 401(K) Plan XXXXXX**Your Current Investment Portfolio for Plan XXXXXX**

Investment Objective	Balance on 07/01/2016	Total Activity	Investment Earnings	Balance on 09/30/2016	Number of Units/Shares	Unit/Share Price
Asset Allocation						
Vanguard Trgt Retire 2035 Fnd Inv	\$40,280.49	\$1,800.00	-\$649.70	\$41,430.79	3,153.6370	\$13.1374
Total	\$40,280.49	\$1,800.00	-\$649.70	\$41,430.79		

Unit/Share prices are displayed to four decimal places.

Allocation of Future Contributions for Plan XXXXXX

Vanguard Trgt Retire 2035 Fnd Inv	100%
Total	100%

Activity by Source of Contributions for Plan XXXXXX

	Balance on 07/01/2016	Contributions	Withdrawals	Investment Earnings	Balance on 09/30/2016	% Vested
Employee PreTax	\$21,113.79	\$1,800.00	\$0.00	-\$353.15	\$22,560.64	100.0%
Employer Profit Sharing	\$15,722.37	\$0.00	\$0.00	-\$243.26	\$15,479.11	100.0%
Safe Harbor Match	\$3,444.33	\$0.00	\$0.00	-\$53.29	\$3,391.04	100.0%
Total	\$40,280.49	\$1,800.00	\$0.00	-\$649.70	\$41,430.79	

Vesting information provided by your plan's Third Party Administrator and/or your Sponsor. Please contact them should you have any questions regarding vesting.

PARTICIPANT NAME

July 01, 2016 - September 30, 2016

Page 4 of 7

At Your Service:

>www.voyaretirementplans.com

Voya Financial

PO Box 990070

Hartford, CT 06199-0070

>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-594-6001

Automated Voice Response System available 24/7

Representatives available Monday thru Friday,

8 a.m. - 9 p.m. ET

Messages for Plan XXXXXX (continued)

Redemption Fees For information please refer to www.voyaretirementplans.com or your plan's website, or each fund's prospectus.

TAKE ADVANTAGE OF CURRENT CONTRIBUTION LIMITS For 2016, you may be able to contribute a maximum of \$17,500 to your 403(b) or 401(k) retirement plan (possibly up to \$20,500 for certain 403(b) participants) - and, unless your 457 plan is sponsored by a nonprofit organization, if you turn 50 during 2016, you can also take advantage of the 50 plus Catch-up Provision, which permits you to contribute an additional \$5,500 during the coming year if permitted under the terms of your plan. Employees in 457 plans can save up to \$35,000 (2 x the \$17,500 maximum) through the Normal Retirement Age (NRA) Catch-up Provisions. You may not use both the NRA and the 50 plus catch-ups in the 457 plan in the same year.

You should consider the investment objectives, risks, charges, and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Getting too much paper from Voya? Visit your plan's website and learn more about how to sign up for e-Delivery.

To work toward a goal of long-term retirement security, investors often give careful consideration to the potential of a well-balanced and diversified investment portfolio. Spreading assets among different types of investments can help to minimize the overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well could often cause another asset category, or another particular security, to perform poorly. Although diversification neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.

In deciding how to invest toward retirement, an investor should take into account all of his/her assets, including any retirement savings outside of employer-sponsored retirement plans. No single approach is right for everyone because, among other factors, individual investors have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important for investors to periodically review his/her investment portfolio, investment objectives, and the investment options available to them under their employer-sponsored retirement plan to help ensure that his/her retirement savings stay on track toward his/her retirement goals.

The Department of Labor (DOL) Internet website provides other sources of information regarding individual investing and diversification. That site can be accessed at: www.dol.gov/ebsa/investing.html

Your plan may permit each plan participant to direct the investment of some or all of the assets in his or her own account under the plan. Certain restrictions may apply to the right to direct the investment of these assets with regard to timing and the types of assets involved. Please see your Summary Plan Description or other plan related documents and materials to determine if you have the right to direct the investment of the assets in your own account and if so, to determine whether any restrictions apply with regard to that right. Please note that the above message is not applicable for plans that are not subject to the ERISA guidelines, including all plans of public education employees.

Your plan may make available to you options (e.g. life insurance, self-directed brokerage account, and/or loans) that are not displayed on this statement because they are not administered or made available through Voya Retirement Insurance and Annuity Company. Please contact your plan administrator or employer for information about these options.

PARTICIPANT NAME

July 01, 2016 - September 30, 2016

Page 6 of 7

At Your Service:

>www.voyaretirementplans.com

Voya Financial

PO Box 990070

Hartford, CT 06199-0070

>TDD (Hearing Impaired): 1-800-855-2880

>Customer Service: 1-800-594-6001

Automated Voice Response System available 24/7

Representatives available Monday thru Friday,

8 a.m. - 9 p.m. ET

Investment Performance for Plan XXXXXX (continued)

See Performance Introduction Page for Additional Information

Separate Account D

Average Annual Total Returns as of: 09/30/2016

Fund Number Investment Options	3-Mo	1-Yr	5-Yr	10-Yr/ Inception	Fund Inception Date
Balanced					
3700-InvescoEquity & Inc Fd R6	0.69%	13.61%	10.96%	7.11%	10/01/2002
Large Cap Value					
<i>Large Blend</i>					
1404-Vanguard500 Index Fund Sign	0.96%	18.90%	14.92%	7.40%	11/13/2000
6412-VoyaCore Equity Research Fund R6	0.42%	15.97%	13.47%	7.48%	01/03/1992
<i>Large Value</i>					
9857-MFS Value Fund R5	-0.42%	14.80%	13.41%	7.92%	01/02/1996
3793-PioneerEquity Income Fund K	-3.04%	13.37%	14.37%	7.01%	07/24/1990
Large Cap Growth					
<i>Large Growth</i>					
1724-AmericanFunds Growth Fnd R6	0.34%	16.01%	13.83%	8.24%	12/01/1973
Small/Mid/Specialty					
<i>Mid-Cap Blend</i>					
1406-VanguardMid-Cap Index Fund Sign	-1.30%	15.12%	16.27%	9.57%	11/12/2001
<i>Mid-Cap Growth</i>					
3731-ColumbiaAcorn Fund Y	-5.58%	3.54%	13.05%	8.56%	10/16/2000
<i>Mid-Cap Value</i>					
6305-AmerCent Mid Cap Value Fund R6	-1.00%	17.44%	15.41%	10.35%	03/31/2004
<i>Small Blend</i>					
9753-DFA U.S. Small Cap Portfolio Inst	-7.00%	5.24%	15.31%	8.64%	03/19/1992
<i>Small Growth</i>					
3497-ClrBrg Sm Cp Growth Fnd IS	-3.94%	2.16%	16.73%	9.69%	07/01/1998
<i>Small Value</i>					
2566-DFA U.S. Targeted Value Port Inst	-6.26%	10.12%	15.40%	8.59%	02/23/2000
<i>Specialty - Real Estate</i>					
1438-DFA Real Estate Securities Port Inst	-3.44%	12.37%	15.03%	7.52%	01/05/1993
Global / International					
<i>Diversified Emerging Mkts</i>					
9856-VanguardEmr Mkts Stck Ind Fd Sign	-2.57%	5.47%	3.64%	3.01%	01/19/2007
<i>Foreign Large Blend</i>					
1723-AmericanFunds EuroPacific R6	-4.37%	6.29%	6.43%	7.76%	04/16/1984
<i>Foreign Large Growth</i>					
9855-OppenheimerIntl Growth Fnd I	-8.31%	-0.71%	8.74%	6.89%	09/07/2005
<i>World Stock</i>					
1899-AmericanFunds Nw Prspctv R6	-1.96%	9.77%	10.91%	8.65%	03/13/1973

The risks of investing in small company stocks may include relatively low trading volumes, a greater degree of change in earnings and greater short-term volatility.

Foreign investing involves special risks such as currency fluctuation and public disclosure, as well as economic and political risks. Some of the Funds invest in securities guaranteed by the U.S. Government as to the timely payment of principal and interest; however, shares of the Funds are not insured nor guaranteed.

High yielding fixed-income securities generally are subject to greater market fluctuations and risks of loss of income and principal than are investments in lower yielding fixed-income securities.

Sector funds may involve greater-than average risk and are often more volatile than funds holding a diversified portfolio of stocks in many industries. Examples include: banking, biotechnology, chemicals, energy, environmental services, natural resources, precious metals, technology, telecommunications, and utilities.

Technology

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How does it work?

Users learn by "doing" with myOrangeMoney. After logging into their account, a dollar bill appears to show their level of retirement readiness – an estimate of future monthly income.

The large and prominently-positioned dollar bill functions as a **virtual command center** for retirement savings and decision-making activities. Rather than focusing on the account balance, participants see savings through this visual representation of their future retirement income.

As they view and interact with myOrangeMoney the orange portion of the dollar bill changes, representing the amount of their retirement income need that could potentially be achieved based on current saving and investing behaviors. Anything not colored orange represents money that they may need, but currently are not estimated to have: their **retirement income gap**.



Next to the dollar bill is a series of sliders that lets participants easily adjust their savings assumptions and then instantly see how their choices impact the level of their orange-colored monthly retirement income dollars. Clicking on the links under the dollar bill opens new slider screens that help model the effect of future healthcare costs, as well as the effect of the age at which users elect to start receiving monthly Social Security benefits. Knowing how today's behavior impacts the ability to pay themselves in retirement, participants can adopt better habits and take the right actions today to enjoy a more comfortable tomorrow.

When they want to take action as a result of using myOrangeMoney, they simply click the **"Make Change Now"** button and follow the prompts.

The figure shows a series of interactive sliders for adjusting retirement assumptions. The first slider is titled "The amount of my pay I can save now" and is set to 6% (Employee Pre Tax), resulting in \$188 per pay period. The second slider is titled "When I plan to retire" and is set to 65. The third slider is titled "Estimate of my return investment each year" and is set to 7% (Moderate). A red button labeled "Make Change Now" is at the bottom.

Engaging, personalized, holistic experience drives positive actions

myOrangeMoney shows participants where they stand today, highlights areas that need improvement, and lets them take immediate action to improve their readiness. This back-to-basics approach helps participants see the steps they need to follow to take control of their financial future.

View the overview video at <http://voyacdn.com/myOrangeMoney> to experience the site, or contact your Voya representative for more information.

Products and services offered through the Voya® family of companies.

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be ready™

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Securing your data

How we're safeguarding your information

At Voya, our security measures are continuously evolving to match and anticipate threats. We understand that hackers find new ways to compromise security every day, so we take a proactive approach — centered on people, technology and process — to protect client data and the personal information of participants.



People

- Employ 100+ dedicated and certified information security professionals.
- Conduct ongoing monthly phishing tests across Voya Financial resulting in over 85,000 individual phishing tests annually to train employees and contractors on how to avoid phishing attacks.
- Participate in global ethical hacking competitions.



Technology

- Automated notification of threat intelligence from industry, government and cybersecurity firms.
- Layers of security controls to provide maximum protection, including password requirements, multi-factor authentication and identity verification.
- Leverage predictive modeling to detect account attacks using behavior-based analytics.



Voya's highly-specialized security incident response team (SIRT) is trained to manage potential security-related incidents. In the event of a cybersecurity incident, the SIRT:

- Follows detailed procedures pursuant to a cybersecurity playbook.
- Partners with teams across the Voya organization to ensure timely mitigation and remediation efforts.
- Identifies the threat, performs analysis to assess the impact and potential exposure to Voya and its customers, and determines the appropriate steps for resolution.
- Communicates any potential impacts of the incident to clients and business partners and provides necessary details on how it will be resolved.

Security Snapshot

Voya Financial's commitment to the protection of customer data

Voya recognizes the importance of protecting its customers' data. We have implemented numerous security measures to safeguard the confidentiality, integrity, availability, and privacy of customer information, including: authentication, monitoring, auditing, and encryption. Security measures have been built into the design, implementation, and day-to-day practices of our entire operating environment as a part of our continuing commitment to protect customer information. These measures are designed and intended to prevent corruption of data, block unknown or unauthorized access to our systems and information, and provide reasonable protection of the customer information we possess.



How Voya Financial is helping to keep your data safe

Implementing username and password requirements

When you set up online access to your accounts, you create your own unique username and password, allowing you controlled access to your accounts. We also have security monitoring and other protective procedures in place, such as limits on password entry attempts and multifactor authentication.

Multifactor authentication

As an added layer of protection, we require an extra security step to access or make changes to your account. Every time you access your account from a new device or attempt to reset your password, in addition to your username and password, you will be prompted to enter a one-time security code that will be delivered to you by text message or email. This additional step helps prevent unauthorized access to your account.

Customer verification

No matter how you contact Voya, online or by phone, we verify your identity before allowing you to access your accounts.

CN0508-42094-0619

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Keeping your accounts secure



Voya recognizes the importance of safeguarding your financial accounts and your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity. This is essential to building a successful relationship and maintaining your trust. In general, your account numbers, PINs, passwords and personal information are the keys to your accounts. Remember that you are your own first line of defense when it comes to protecting your accounts and identity. Here are some important suggestions to consider to help you keep your accounts and personal information safe and secure.



General Password/PIN Security

- Use a unique password/PIN for each site where you maintain an account and regularly update your passwords/PINs. Never use your date of birth or Social Security number as your password/PIN.
- Don't allow social networking sites to memorize your passwords/PINs.
- Avoid writing down passwords/PINs.
- Don't share your password/PIN or answers to security questions with anyone and never put them in an e-mail.
- The strongest passwords are comprised of a chain of four unrelated common words.



Beware of "Phishing"

A phishing attack is an online fraud technique that involves sending official-looking e-mail messages with return addresses and links that appear to originate from legitimate businesses, often times with corporate branding. These e-mails typically contain a hyperlink to a spoof website. It is important to be suspicious of e-mails asking for your confidential information and look out for red flags such as urgent requests, unknown email addresses or discrepancies between actual and displayed hyperlinks. Voya will never ask you for your personal information by e-mail.



Monitor your accounts frequently

- Monitor your financial accounts frequently, and be sure to look for unusual withdrawals, deposits or transactions. Voya's online account access and mobile app make monitoring your account easy.
- Sign up for electronic delivery of important documents.
- Immediately open your statements and confirm to verify all activity. If you notice anything suspicious, call your financial institution immediately.



Take care of your computer and mobile devices

- Update your computer by installing the latest software and patches to prevent hackers or viruses from exploiting any known weaknesses on your computer.
- Install and update anti-virus software to protect your computer and to prevent hackers from installing malware or viruses on your computer.
- Install and update personal firewalls. A firewall is a hardware or software device that regulates the flow of information between computers and is often included in operating systems.
- Use only programs from a known, trusted source.
- Backup your important files on a regular basis and store the backups in a secure place.

Service Guarantees

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Service Guarantees (cont.)

Retirement Operations Services (cont.)	Service Standard
Electronic payroll files (Contributions and loan repayments in good order with funding)	99% of all electronic payroll files will be processed within 2 business days of receiving the necessary contribution or loan repayments in good order.
Rollover contributions (Forms in good order)	99% of all rollover contributions will be processed within 2 business days of receiving all necessary forms in good order.
Participant statements (Mailed/posted to web)	99% mailed within 15 business days
1099-R	99% of all required 1099-R forms will be mailed by January 31st of each year.
Beneficiary designations	99% of all beneficiary transfer transactions will be processed within 5 business days of receiving all required supporting documentation in good order.
Confirmations	98% of all confirmation statements shall be mailed within 5 business days after processing of any transaction requiring a confirmation statement.
PIN mailer to newly eligible employees	98% of all PIN requests for newly eligible employees will be mailed within 2 business days.
Valuation summary	100% by the 15th of the month following the close of the quarter
Ad Hoc reports	100% of all Ad Hoc report requests shall be delivered to the plan sponsor within five business days of request.
Systems Availability	
Voice response system (24 hours a day, 7 days a week)	Voya shall maintain a 99% or greater rate of availability of our Voice Response System.
Participant web (24 hours a day, 7 days a week)	Voya shall maintain a 99% or greater rate of availability of our participant website.
Data transmission accuracy	Voya will maintain a 99% or greater rate of data transmission accuracy.

Voya proposes to utilize the above outlined service standards within the context of our relationship with Washoe County. 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.

