



Plan Review

Washoe County 664389

07/01/2019 through 09/30/2019

For sponsor use only.
Not for distribution to plan participants

PLAN | INVEST | PROTECT



CONTACT INFORMATION

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Plan Sponsor web site

www.voyaretirementplans.com/sponsor

Use the Plan Sponsor web site to help better manage your retirement plan. The site provides access to an education library, fiduciary information, and legislative/industry updates. In addition, it includes the ability to:

- View plan and participant-level account balances
- View plan level transaction history
- View year-to-date contribution amounts
- Review and manage plan investment options

* Entities listed above may or may not be affiliated with Voya.

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



Voya Update

At Voya, we are making strides toward being America's Retirement Company® by helping individuals become financially independent – one person, one family, one institution at a time. Within the Voya Update section, we explain why a growing number of people are choosing Voya to meet their financial and retirement planning needs.

Your plan is full of possibilities

See what's possible with **Voya Financial®**

Voya® at-a-glance

Company profile: Voya.com

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings – to get ready to retire better. With a clear mission to help make a secure financial future possible – one person, one family, one institution at a time – Voya's vision is to be America's Retirement Company®.

Through its Retirement & Investment Solutions and Insurance Solutions businesses, Voya serves:



13.8 million
customers



49,400
plan sponsors with
5.1 million plan
participants¹



\$547 billion
in total assets under
management and
administration²

Awards and Recognition

Client Relations Managers
average **19 years** of
industry experience and
11 years of tenure with
Voya³

Named a **2019 World's
Most Ethical Company®**
by Ethisphere Institute
for the fifth
consecutive year



1 of only 4 providers to
win more than 50 **Best
in Class** awards in 2018
PLANSPONSOR Defined
Contribution Survey



Ranked as a **top five defined contribution
provider** based on number of plans and
participants by *Pensions & Investments*
Defined Contribution Record Keepers Survey,
April 2018.

Four separate **2018 DALBAR Seals
of Communications Excellence:**
Retirement Mobile App,
Participant Website, Web Enrollment
Experience and Mobile Website⁶.



¹As of 12/31/18

²As of 3/31/19

³Voya Internal Data, May 2014

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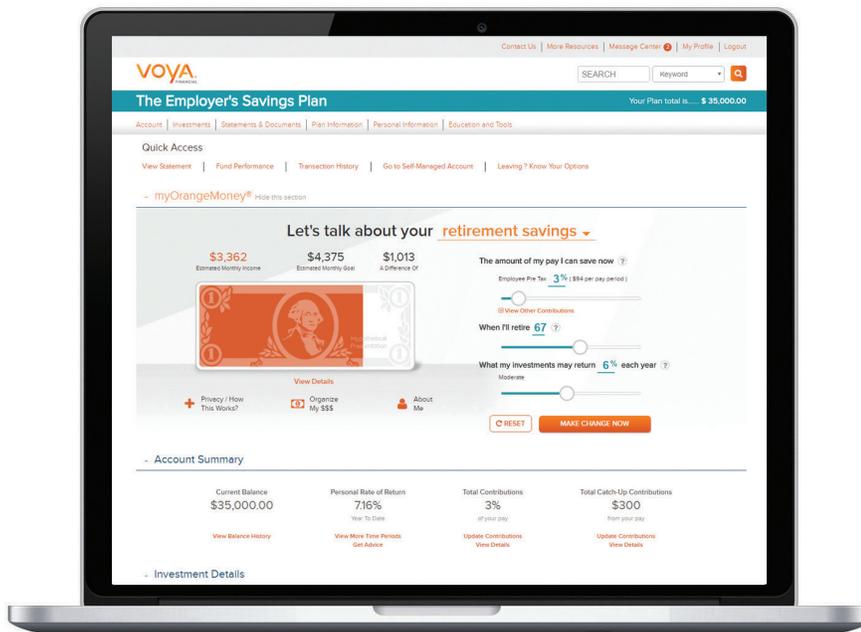
Inspiring income thinking

We believe every working American should have the tools and information to help build a secure retirement, regardless of income, age or life stage. We can help you achieve the business goals you have for your retirement plan, and educate and inspire employees to create real impact on retirement income.

Will your employees be ready for retirement? More importantly, how will they know? Understanding their future financial needs in real, everyday terms – what income they may want each and every month from their retirement resources – is key to determining if they will be ready.

Voya's award-winning online myOrangeMoney® interactive educational experience, also available through the Voya Retire mobile app, shows participants how their current retirement savings may translate into future monthly retirement income. It shows participants where they stand today, highlights areas that they may want to improve and enables them to take immediate action to help improve their readiness if they wish. Social Security benefit modeling and healthcare cost sliders can help participants see a more holistic retirement readiness picture.

See [myOrangeMoney](https://voyacdn.com/myOrangeMoney) in action – watch an overview video of the website at <http://voyacdn.com/myOrangeMoney> or the mobile app at <https://demos.voyacdn.com/pwebmobileparticipant>.



Be ready employee experience

Voya's focused approach to employee communication and education is designed to make available for your employees the personalized, holistic and actionable information and tools they need to be ready.

- Customized, targeted employee communications
- Award-winning participant website centered around monthly retirement income and planning
- Web-based Personal Financial Dashboard tool to help employees organize, integrate and manage all of their financial information on one digital platform
- Online enrollment experience⁴
- Multi-tiered in-plan and out-of-plan financial strategies supported by phone or on-site⁵
- National enrollment and education support
- Spanish communications with bilingual Retirement Education Specialists⁶
- Multi-lingual language line available in 100 languages
- Participant financial education webinars

⁴Not available on all platforms.

⁵Financial advisors are Investment Advisor Representatives of and offer securities and investment advisory services through Voya Financial Advisors, Inc., member SIPC.

⁶Retirement Education Specialists are Registered Representatives of and offer securities through Voya Financial Partners, LLC, member SIPC.



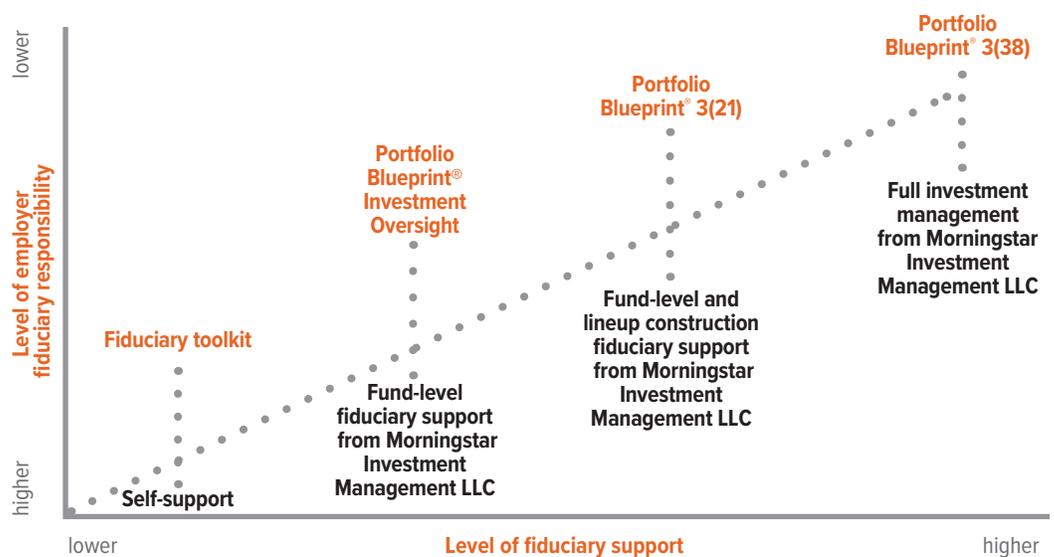
Flexible investment platform

Voya's flexibility offers you more choice in designing an investment menu that suits the unique needs of your plan and participants.

- No proprietary fund requirements above \$1M
- Options available to suit every type of investor
- Fixed Account and Stable Value alternatives
- Multi-manager platform
- Custom risk-based portfolios; target date funds
- In-plan retirement income solution
- Managed Accounts from Morningstar Investment Management LLC

Forward-thinking fiduciary solutions

From self-service to full investment management, Voya makes available a continuum of solutions designed to help you meet your fiduciary responsibilities in today's increasingly demanding regulatory landscape. Through a relationship with Morningstar Investment Management LLC, Voya offers investment solutions and fiduciary support services for plan sponsors.



Dedicated sponsor support and services

Voya's local resources, coupled with our robust plan administration capabilities and integrated technology, help make it easier for you to administer your plan and educate your employees while increasing plan health and employee readiness.

- Dedicated Client Relationship Manager and Plan Manager assigned to each plan
- Plan sponsor website
- Quarterly sponsor newsletter
- Plan review with plan insight reports to monitor plan health
- Plan benchmarking through Benchmark Wizard
- Automated online payroll administration with integrated payroll capabilities
- Automatic enrollment and rebalancing
- Contribution Rate Change
- Loan modeling and monitoring⁷
- Eligibility tracking⁷
- Hardship suspension reinstatement⁷
- Online beneficiary maintenance⁷
- Expense Account for Service Expenditures (EASE)⁷
- Plan notice fulfillment service, Planotify
- Flexible on-demand reporting capabilities
- 401(k) Info center helps you keep your plan compliant
- Escalator service⁷

⁷Platform specific

The projections or other information generated by Morningstar® Retirement Manager™ regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results (including investment results) and are not guarantees of future results. Results may vary with each use and over time.

Morningstar® Retirement ManagerSM is offered by Morningstar, Inc. and is intended for citizens or legal residents of the United States or its territories. The investment advice delivered through Morningstar Retirement Manager is provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management's advisory service relates solely to the investment options offered under the plan. Retirement plan funding products offered through Voya Financial Partners, LLC (member SIPC) or other broker dealers with which it has selling agreements. Voya Financial provides Morningstar Investment Management with the plan's investment options and information about participants but the decisions regarding the advice provided are made by Morningstar Investment Management. Voya and its companies are not affiliated with Morningstar Investment Management, LLC or its affiliates, and receive no fee or other direct financial benefits from Morningstar Investment Management in connection with the use of its services. The Morningstar name and logo are registered marks of Morningstar, Inc.

PLAN PULSE

Gauge the direction and health of your plan by reviewing how key plan statistics have increased, decreased or stayed the same over time.

07/01/2018 - 09/30/2018 vs. 07/01/2019 - 09/30/2019

Change since prior period: Increase Decrease No Change

Impact of change: Positive impact Negative impact No impact

Plan assets		
Participant accounts		
Employee contributions*		
Employer contributions*		
Overall distributions		
Loan requests*		

* If applicable to your plan.

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PLAN STATEMENT

Here's a summary of your plan's current and prior period assets. In addition, total assets are graphed in the chart below for the 5 most recent periods. Please note, in some cases there may be differences between amounts noted here and in other reports or statements you receive. Differences may be due to timing and reporting methods. For this reason, we suggest you do not rely solely on the Plan Review for audit purposes.

Plan summary

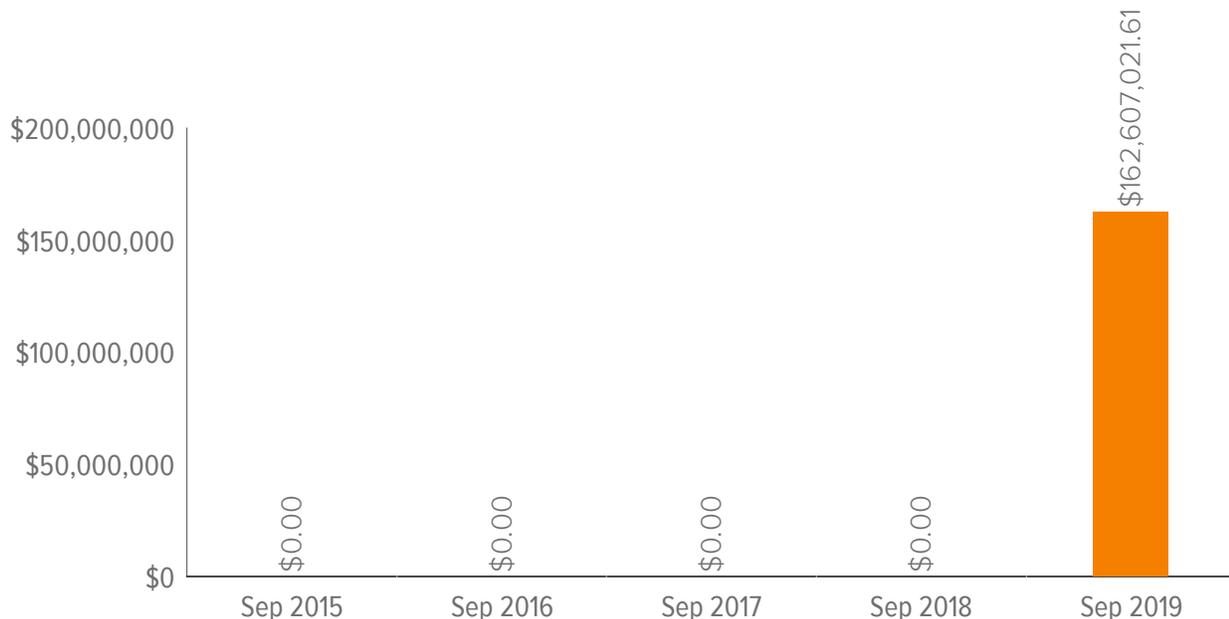
Compare by period

	(07/01/2018 - 09/30/2018)	(07/01/2019 - 09/30/2019)
Beginning of Period Plan Assets	\$0.00	\$163,898,880.17
Contributions	\$0.00	\$2,241,286.55
Distributions	\$0.00	-\$3,124,881.97
Loan Activity	\$0.00	-\$74,604.95
Other Activity	\$0.00	-\$776,377.00
Dividends	\$0.00	\$1,743,602.82
Appreciation/Depreciation	\$0.00	-\$1,300,884.01
End of Period Plan Assets	\$0.00	\$162,607,021.61

Appreciation/Depreciation reflects the investment gains/losses during the period reported excluding assets held outside Voya. If applicable, Dividends may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

Total plan assets

Compare by period end



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Plan statistics for: Washoe County 664389

PARTICIPATION

Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

07/01/2019 - 09/30/2019

Beginning of Period	2,363
New Accounts	57
Closed Accounts	-22
End of Period	2,398
Terminated Employees with an account balance	992
Terminated Employees with an account balance < \$5,000	223

Participant accounts by year



Participant accounts by age group

	Sep 2015		Sep 2016		Sep 2017		Sep 2018		Sep 2019	
<30	0	0.00%	0	0.00%	0	0.00%	0	0.00%	106	4.42%
30 - 39	0	0.00%	0	0.00%	0	0.00%	0	0.00%	414	17.26%
40 - 49	0	0.00%	0	0.00%	0	0.00%	0	0.00%	594	24.77%
50 - 59	0	0.00%	0	0.00%	0	0.00%	0	0.00%	615	25.65%
60+	0	0.00%	0	0.00%	0	0.00%	0	0.00%	665	27.73%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	4	0.17%

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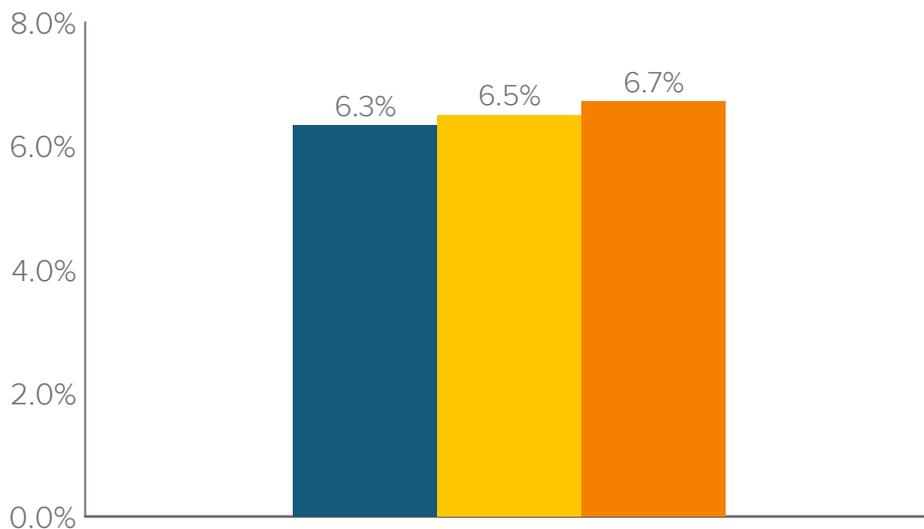
Plan statistics for: Washoe County 664389

DEFERRAL SUMMARY

To help your plan participants achieve retirement readiness, it's important to track deferral rates and identify opportunities to increase contributions. See how your plan's deferral rates compare with other Voya plans and an industry benchmark.

Average deferral rates

■ Your Plan ■ Industry Benchmark ■ Voya Plans



255

The information in this report is as of 11/01/2019 and includes 255 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	53	4.4%	5.6%	4.8%
30-39	101	6.0%	4.4%	6.3%
40-49	55	5.8%	3.8%	6.3%
50-59	33	8.7%	4.2%	9.3%
60+	4	10.0%	0.0%	10.0%
Unknown	9	3.6%	0.0%	3.6%
All	255	6.0%	4.4%	6.3%

Note - If a participant is deferring both pre and post tax values, both values are added together before averaging.

Important Note - These rates are calculated based on information provided to Voya.

Voya Plans includes all Government plans as of September 2019.

Industry benchmarks sourced by PLANSPONSOR 2018 DC Survey ©Strategic Insight, Inc..

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Plan statistics for: Washoe County 664389

PLAN HEALTH INSIGHTS

As of 09/30/2019

 **1,397**
Participants
included in analysis


14%
are on track
to exceed 70% of their
income in retirement.
Benchmark: 14%

The average
deferral
rate

Benchmark: 7%

6%

Income replacement %

200%

150%

100%

50%

0%

▶ 1

1,397

Participants Included in Analysis



Average plan
income replacement

Benchmark: 41%

49%

27%

Social
Security

18%

DC

0%

Other

4%

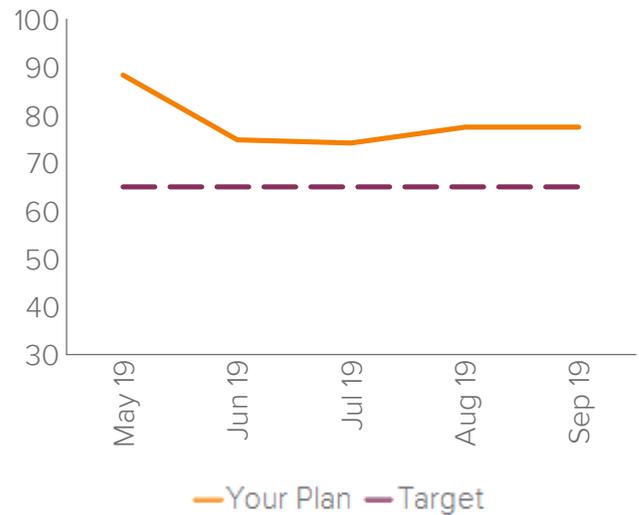
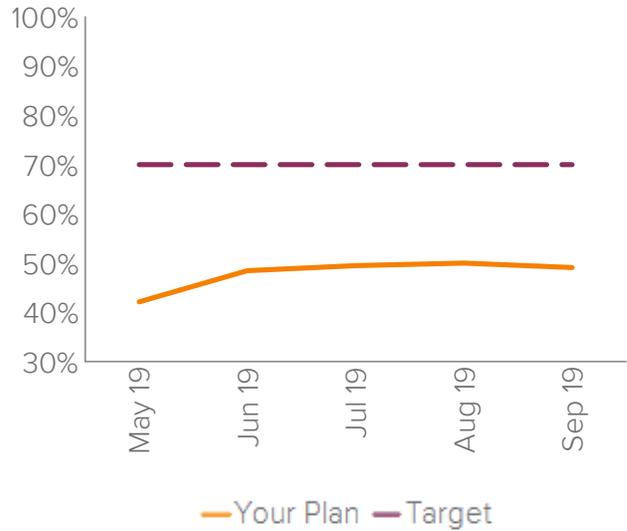
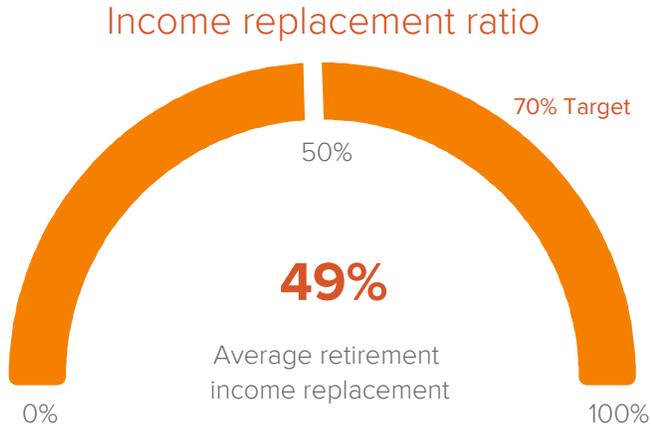
Pension

Benchmark data derived from Voya book of business statistics
Source of Data: Voya Retirement Readiness Data Mart

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Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN

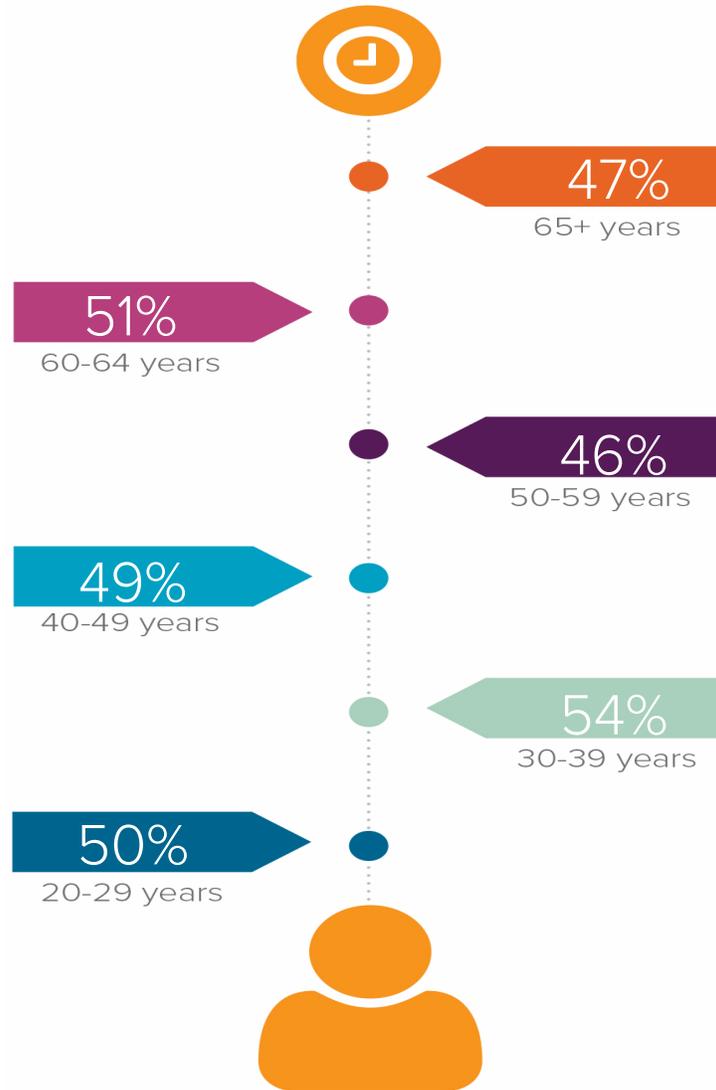
PLAN HEALTH TRENDING

As of 09/30/2019



Source of Data: Voya Retirement Readiness Data Mart

Income replacement ratio by age



Source of Data: Voya Retirement Readiness Data Mart
CN0428-33960-0519D

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Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN

PARTICIPANT ENGAGEMENT

Offering a variety of services helps create a more engaging experience for participants, which encourages action and drives results. The Participant Engagement report provides an overview of participant activity with central services, such as the toll-free Customer Service Center, Internet, Mobile, and the Voice Response line. Use this report to gain key insight into the actions and engagement levels of plan participants.

Participant access statistics

07/01/2019 - 09/30/2019

	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	863	203	134	262
Total inquiries	5,587	3,111	223	412

Unique participant inquiries by type

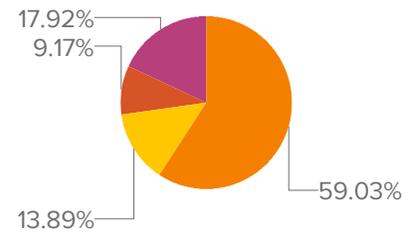
■ Internet
 ■ Mobile
 ■ VRU
 ■ CSA*



07/01/2017 - 09/30/2017



07/01/2018 - 09/30/2018



07/01/2019 - 09/30/2019

	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	0	0	0	0
Contribution rate escalations	0	1	0	0
Deferral updates	199	71	1	14
Fund transfers	55	0	0	5
In-service withdrawals	17	N/A	N/A	34
Investment election changes	77	6	0	5
Investment reallocations	37	6	0	5
Loan requests	22	N/A	N/A	7
Lump sum withdrawals	7	N/A	N/A	35
Rebalance elections	16	4	0	0
Total	430	88	1	105

* CSA - Customer Service Associate

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Plan statistics for: Washoe County 664389

Engagement

myOrangeMoney [®]	348
Personal Financial Dashboard	13
Retirement Readiness Service Center & agreed to take action	7
Total participants (unique)	358

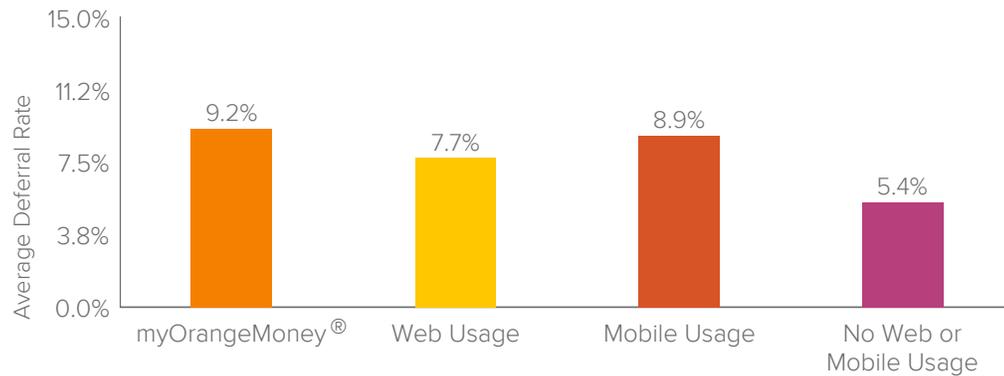
Action taken through engagement

Increased contribution/catchup contribution	53
Completed a roll-in/consolidated assets	84
Change current/future asset allocation	25
Participants taking action (unique)	107

Web engagement impact on deferral rates

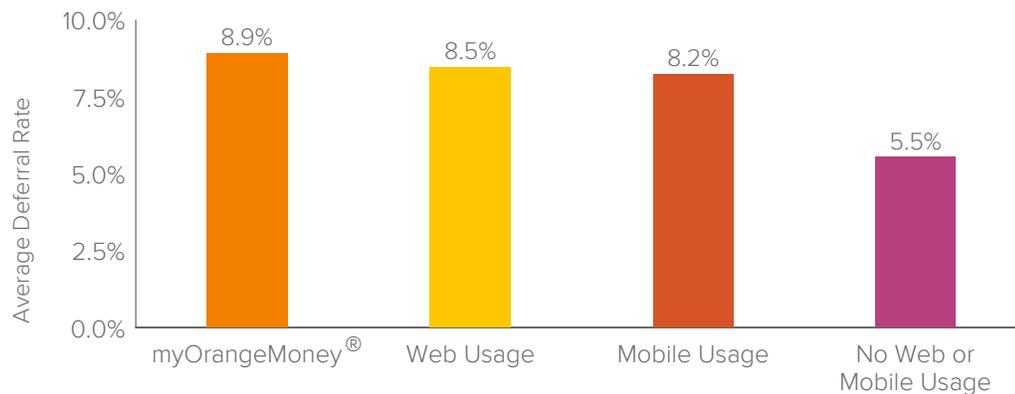
07/01/2019 - 09/30/2019

Your plan



Important Note - Your plan's rates are calculated based on the information provided to Voya.

All Voya plans



Rates derived from Voya Retirement Readiness Data Mart as of September 2019

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Plan statistics for: Washoe County 664389

TRANSACTION ACTIVITY DETAIL

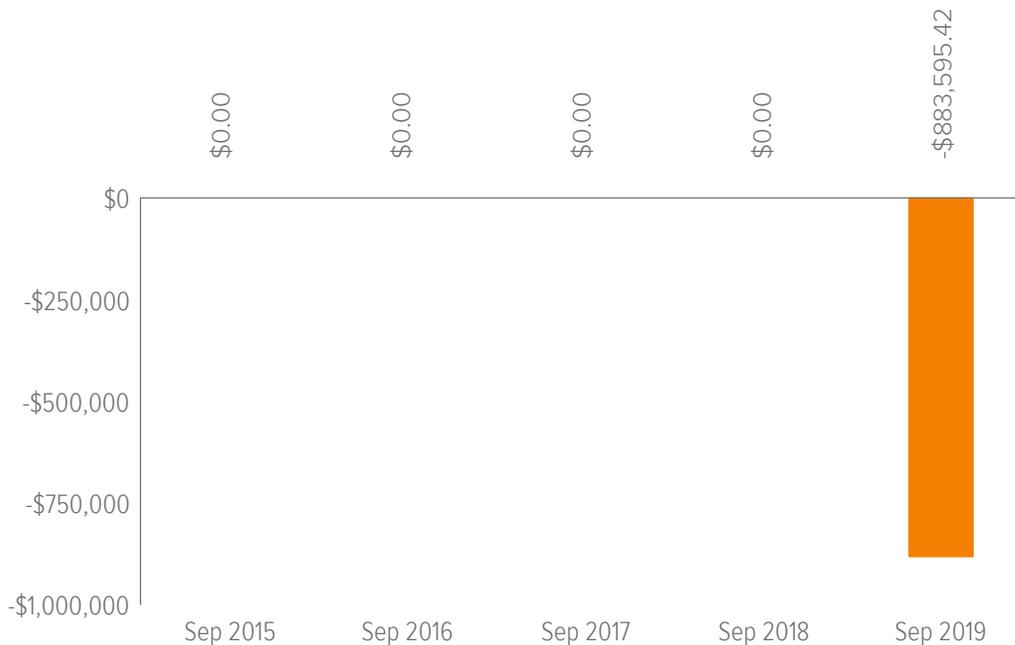
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly indicating a need for further employee education.

Summary activity

	Prior Period 07/01/2018 - 09/30/2018		Current Period 07/01/2019 - 09/30/2019	
	Amount	Participants	Amount	Participants
Contributions	\$0.00	0	\$2,241,286.55	1,421
Distributions	\$0.00	0	-\$3,124,881.97	128
Loan Activity	\$0.00	0	-\$74,604.95	279
Other Activity	\$0.00	0	\$967,225.82	2,353

The Summary Activity section does not include daily valuations of investment options; thus it does not reflect market appreciation or depreciation. Net Cash Flow below is determined by subtracting the total Distributions from the total Contributions for the period.

Net cash flow by period end (contributions vs. distributions)



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Plan statistics for: Washoe County 664389

Activity Highlights

	Prior Period		Current Period		Change Over	
	07/01/2018 - 09/30/2018		07/01/2019 - 09/30/2019		Prior Period	
Contributions	Amount	Participants	Amount	Participants	Amount	Participants
Employee PreTax	\$0.00	0	\$2,049,703.55	1,339	0.00%	1,339
Roth	\$0.00	0	\$191,583.00	217	0.00%	217
Total	\$0.00		\$2,241,286.55			
Distributions	Amount	Participants	Amount	Participants	Amount	Participants
Death Claim	\$0.00	0	-\$351,807.63	1	0.00%	1
Hardship Withdrawal	\$0.00	0	-\$3,300.00	1	0.00%	1
Minimum Distribution	\$0.00	0	-\$46,755.25	5	0.00%	5
Periodic Payment	\$0.00	0	-\$193,732.74	58	0.00%	58
Withdrawal	\$0.00	0	-\$2,529,286.35	67	0.00%	67
Total	\$0.00		-\$3,124,881.97			
Loan Activity	Amount	Participants	Amount	Participants	Amount	Participants
Loan	\$0.00	0	-\$426,628.62	29	0.00%	29
Loan Repayment	\$0.00	0	\$352,023.67	273	0.00%	273
Total	\$0.00		-\$74,604.95			
Other Activity	Amount	Participants	Amount	Participants		
Asset Transfer	\$0.00	0	-\$769,535.09	2,117		
Dividends	\$0.00	0	\$1,743,602.82	1,759		
Fee	\$0.00	0	-\$15,557.05	2,216		
Inter-Participant Transfers	\$0.00	0	\$0.00	3		
Miscellaneous	\$0.00	0	-\$0.06	3		
Revenue Credit	\$0.00	0	\$8,715.20	1,500		
Total	\$0.00		\$967,225.82			

If applicable, "Asset Transfer" may refer to internal or external transfers of assets as a result of various transactions including, but not limited to, 90-24 transfers, 1035 exchanges, rollover contributions, mergers or product conversions. If applicable, "Fee," aside from "TPA Fee Deduction" and "Maintenance Fee," may refer to asset based administration, service or loan fees. If applicable, "Dividends" may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

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Plan statistics for: Washoe County 664389

CONTRIBUTION SUMMARY

Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

Contributions by source and participants

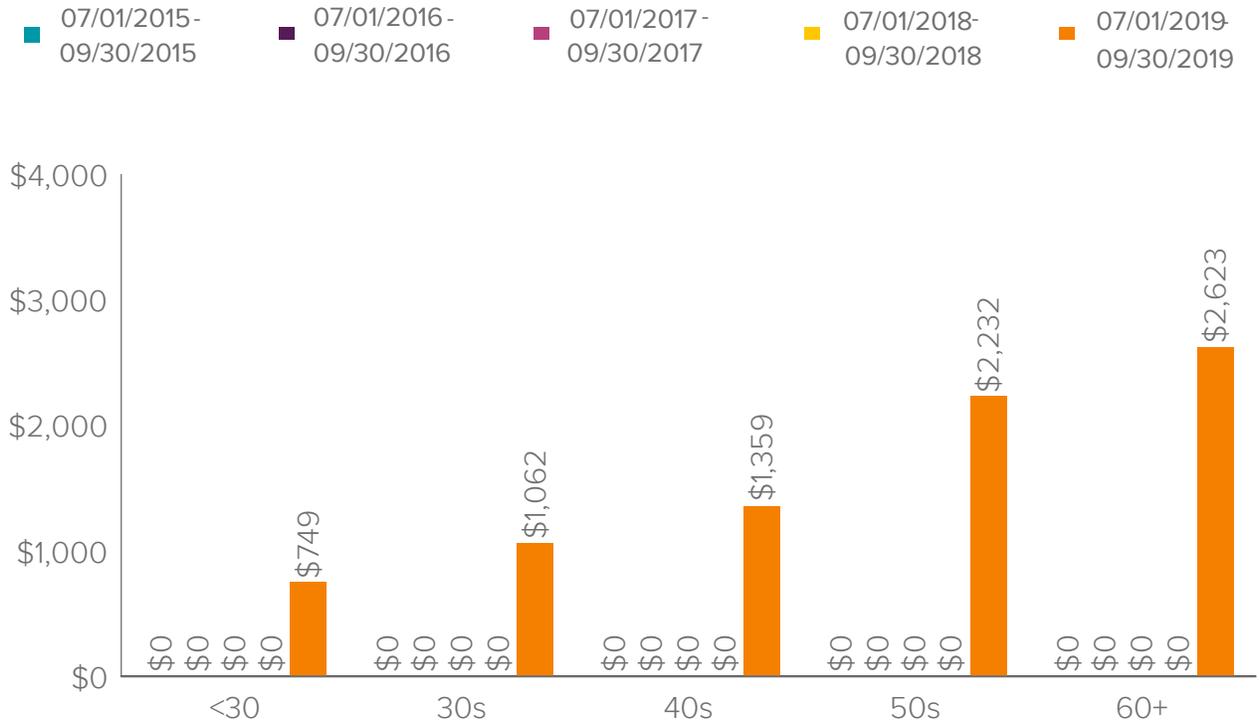
	07/01/2015 - 09/30/2015	07/01/2016 - 09/30/2016	07/01/2017 - 09/30/2017	07/01/2018 - 09/30/2018	07/01/2019 - 09/30/2019
Employee					
Employee PreTax	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,049,703.55 (1,339)
Roth	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$191,583.00 (217)
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$2,241,286.55
Grand Total	\$0.00	\$0.00	\$0.00	\$0.00	\$2,241,286.55

(Numbers) represent number of participants

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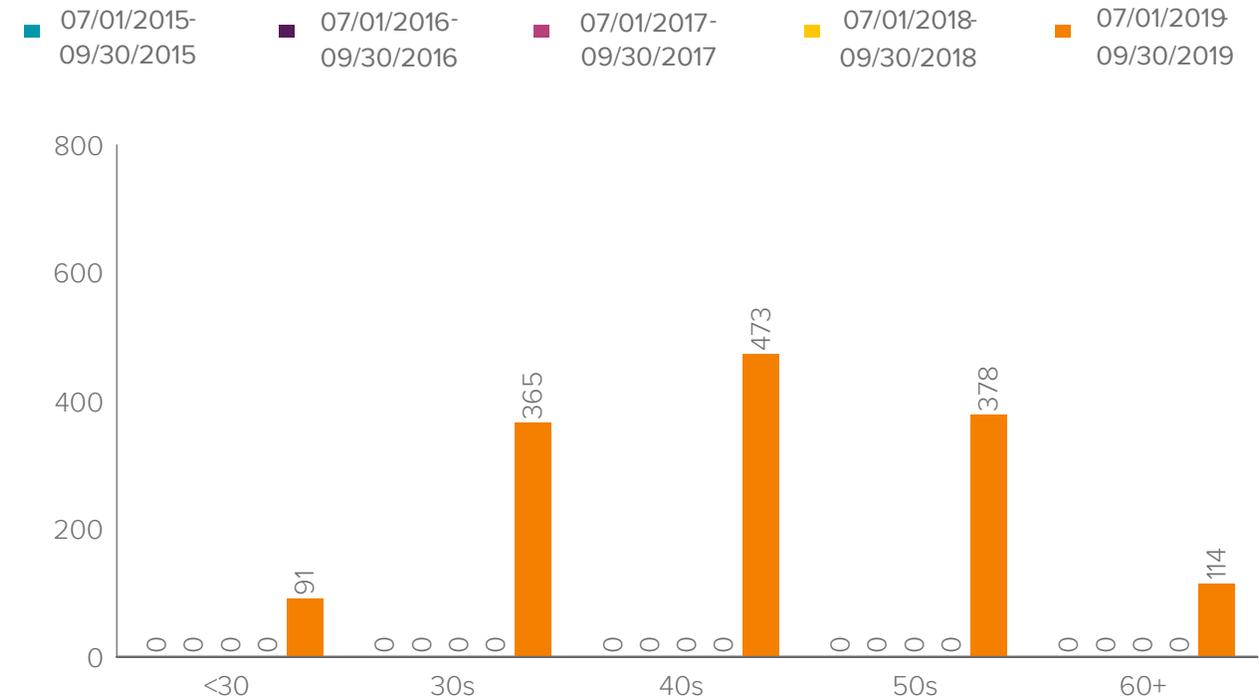
Plan statistics for: Washoe County 664389

Average participant contributions by age group



Average participant contributions include employee sources only

Contributing participant counts by age group



Contributing participant counts include employee sources only

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Plan statistics for: Washoe County 664389

CURRENT PARTICIPATION AND ENROLLMENT STATISTICS

Review key plan enrollment statistics at a glance including participation, deferrals, auto enrollment, and more. Use this report to spot trends and understand the overall activity and enrollment health of the plan.

Current participation

	Year End 2015	Year End 2016	Year End 2017	Year End 2018	Q1 2019	Q2 2019	Q3 2019
Participant accounts	0	0	0	0	0	2,363	2,398

Deferral summary

As of 11/01/2019

Average deferral rate for all participants	6.3%
Average deferral rate for HCE participants	%
Average deferral rate for NHCE participants	%
Participants included in deferral rate calculation	255
Participants who changed deferral rate to 0 in the last 3 months	N/A

Contribution summary

As of 09/30/2019

Total participants actively deferring	0
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Eligibility tracking

As of 09/30/2019

Total eligible employees	2,396
Eligible employees not enrolled	944

Plan participation

As of

Participation rate	%
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Terminated employees

As of 09/30/2019

With an account balance	992
With an account balance < \$5,000	223

Enrollment summary

07/01/2019 - 09/30/2019

New enrollments	69
New enrollment average deferral rate (58)	3.7%
New enrollment average deferral amount (11)	\$148

Auto enrollment

07/01/2019 - 09/30/2019

Average deferral rate of auto-enrollers (37)	3.0%
Average deferral rate of self-enrollers (21)	5.1%
Average deferral amount of self-enrollers (11)	\$148
Opted out	3

Your plan's data is calculated based on information provided to Voya. Participants actively deferring excludes those who've been suspended.

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Plan statistics for: Washoe County 664389

PARTICIPANT BALANCE

Monitoring your participants' account balances and comparing them to benchmark data helps you encourage employees to remain on track with their retirement.

Your average participant account balance compared to benchmark data

↑ Your balance is above the benchmark
 ↓ Your balance is below the benchmark
 ✖ No change

	Sep 2015	Sep 2016	Sep 2017	Sep 2018	Sep 2019
Your Plan	\$0	\$0	\$0	\$0	\$67,809
Benchmark	\$31,875 ¹	\$35,286 ²	\$38,303 ³	\$35,773 ⁴	\$38,795 ⁵

↑

¹ Voya Universe of Government Plans as of December 2015

² Voya Universe of Government Plans as of December 2016

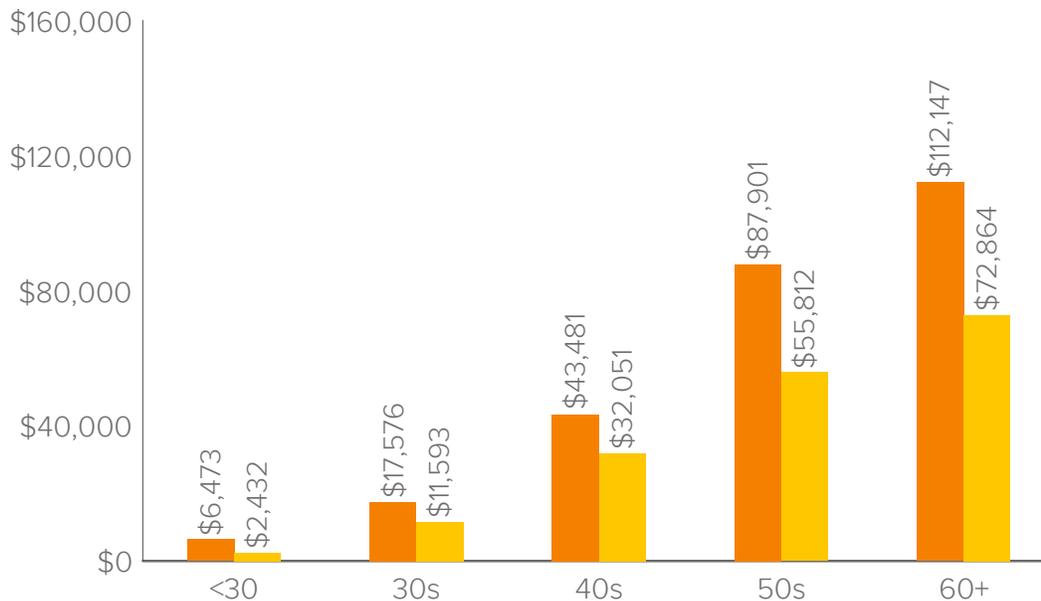
³ Voya Universe of Government Plans as of December 2017

⁴ Voya Universe of Government Plans as of December 2018

⁵ Voya Universe of Government Plans as of September 2019

Your average participant account balance by age group

👤 Your Plan
 👤 Benchmark



Voya Universe of Government Plans as of September 2019

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Plan statistics for: Washoe County 664389

DISTRIBUTION SUMMARY

Compare your plan's total distribution dollars over a five year span. See how these dollars change according to type of distribution, in addition to your number of transactions.

Distributions by type and participants

	07/01/2015 - 09/30/2015	07/01/2016 - 09/30/2016	07/01/2017 - 09/30/2017	07/01/2018 - 09/30/2018	07/01/2019 - 09/30/2019
Death Claim	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$351,807.63 (1)
Hardship Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$3,300.00 (1)
Minimum Distribution	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$46,755.25 (5)
Periodic Payment	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$193,732.74 (58)
Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$2,529,286.35 (67)
Total	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,124,881.97

(Numbers) represent number of participants

For sponsor use only. Not for distribution to plan participants.

Plan statistics for: Washoe County 664389

LOAN SUMMARY

Review your plan's outstanding loans over a five year period and see details on loan types as well as the number of loans per participants. Use this data to spot trends and monitor loan activity to determine opportunities for participant education.

Outstanding loans by type

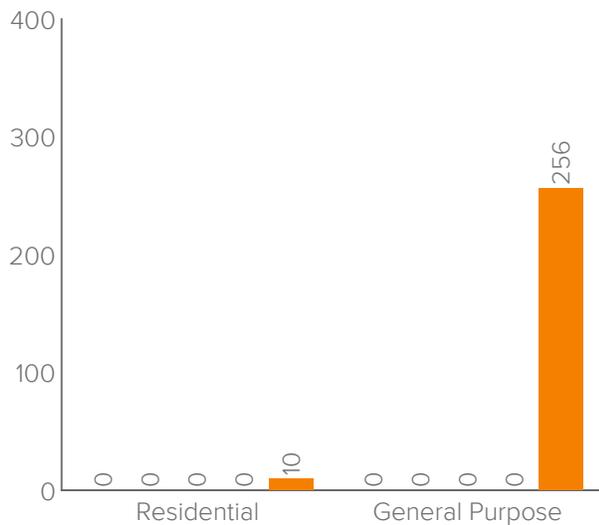
	09/30/2015	09/30/2016	09/30/2017	09/30/2018	09/30/2019
Residential	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$260,479.49 (10)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,410,666.53 (256)
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$2,671,146.02

(Numbers) represent number of outstanding loans

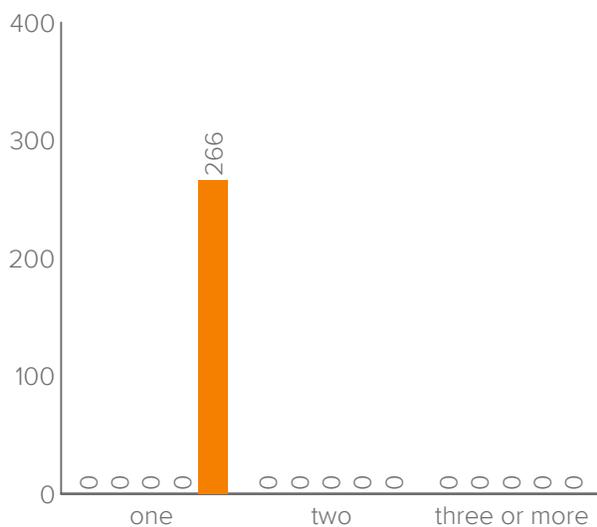
Loan detail

■ 09/30/2015
 ■ 09/30/2016
 ■ 09/30/2017
 ■ 09/30/2018
 ■ 09/30/2019

Number of loans by type



Number of loans by participants



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DIVERSIFICATION

It's sensible for each participant to hold a well-diversified retirement portfolio. Doing so reduces each investor's exposure to risk while optimizing his/her potential for return. The information that follows provides some insight as to how your participants are diversifying their investments.

Investment diversification

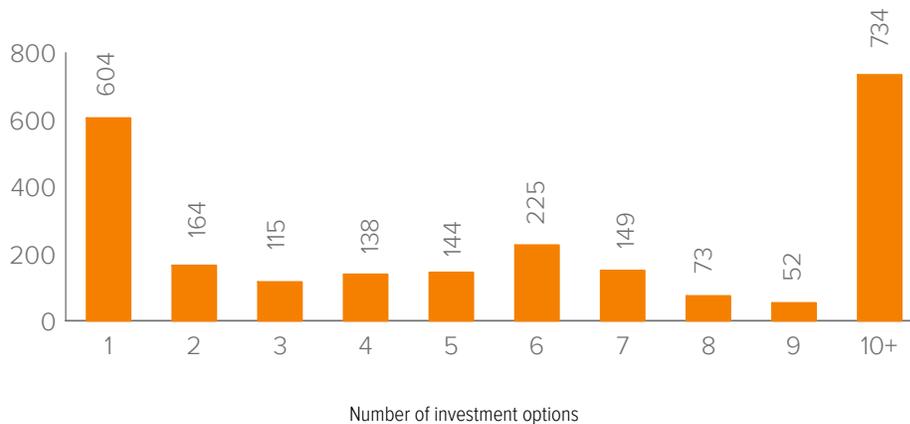
As of 11/01/2019



Voya views a person as diversified if their investment mix is made up of at least one fixed fund, one U.S. fund, and one Non U.S. fund and less than 20% in company stock, as applicable. Alternately they are considered diversified if they are invested in an asset allocation fund.

Diversification of participant assets by number of participants

As of 09/30/2019



Average number of investment options utilized per participant

	Sep 2016	Sep 2017	Sep 2018	Sep 2019
With Asset Allocation Funds	0.0	0.0	0.0	7.1
Without Asset Allocation Funds	0.0	0.0	0.0	7.1



Benchmark*

The average number of investment options utilized per participant without asset allocation funds excludes those participants who are invested solely in an asset allocation fund.

Please remember, using diversification as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

* Voya Universe of Government Plans as of Sept 2019; includes participants invested solely in an asset allocation

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Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested
Asset Allocation	Total: 0
	0
Stability of Principal	Total: 532
Voya Fixed Account - 457/401 II	532
Bonds	Total: 3
Hartford Total Return Bond HLS Fund - Class IA	1
PIMCO High Yield Fund - Institutional Class	2
Balanced	Total: 22
American Funds American Balanced Fund® - Class R-6	22
Large Cap Value	Total: 16
American Century Equity Income Fund - R6 Class	1
Vanguard® Institutional Index Fund - Institutional Shares	10
Wells Fargo Disciplined U.S. Core Fund - Institutional Class	5
Large Cap Growth	Total: 19
American Funds The Growth Fund of America® - Class R-6	19
Small/Mid/Specialty	Total: 11
AMG Managers Skyline Special Equities Fund - Class N	1
Hartford MidCap HLS Fund - Class IA	8
Hotchkis and Wiley Mid-Cap Value Fund - Class I	1
Vanguard® Small-Cap Index Fund - Admiral[] Shares	1
Global / International	Total: 1
American Funds EuroPacific Growth Fund® - Class R-6	1
Grand total of participants utilizing one investment option	604

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TOTAL PLAN ASSETS AND CONTRIBUTIONS BY INVESTMENT OPTION

Compare the allocation of existing assets with that of the current period. Do you see a dramatic change where assets are currently being allocated? Does that shift make sense given current market conditions...or your employees? Are the participants well diversified across the asset classes?

Diversification of Participant Assets and Contributions

Investment Option/Fund Name (by Asset Class)	Assets as of 09/30/2019	% of Total Assets	Participants Invested	Contributions 07/01/2019 - 09/30/2019	% of Total Contributions	Participants Contributing
Asset Allocation						
Total	\$0.00	0.00%		\$0.00	0.00%	
Stability of Principal						
Voya Fixed Account - 457/401 II	\$71,947,980.49	44.25%	1,821	\$719,773.45	32.11%	1,048
Total	\$71,947,980.49	44.25%		\$719,773.45	32.11%	
Bonds						
Hartford Total Return Bond HLS Fund - Class IA	\$3,721,420.28	2.29%	792	\$60,658.67	2.71%	528
PIMCO High Yield Fund - Institutional Class	\$2,429,403.54	1.49%	646	\$38,984.38	1.74%	458
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$1,166,864.50	0.72%	549	\$29,186.33	1.30%	448
Total	\$7,317,688.32	4.50%		\$128,829.38	5.75%	
Balanced						
American Funds American Balanced Fund® - Class R-6	\$5,816,576.19	3.58%	464	\$89,319.73	3.99%	313
Total	\$5,816,576.19	3.58%		\$89,319.73	3.99%	
Large Cap Value						
American Century Equity Income Fund - R6 Class	\$7,017,365.43	4.32%	1,030	\$105,781.46	4.72%	768
Vanguard® Institutional Index Fund - Institutional Shares	\$13,953,197.85	8.58%	1,256	\$293,121.53	13.08%	960
Wells Fargo Disciplined U.S. Core Fund - Institutional Class	\$11,277,051.51	6.94%	1,161	\$104,760.27	4.67%	705
Total	\$32,247,614.79	19.83%		\$503,663.26	22.47%	

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Investment Option/Fund Name (by Asset Class)	Assets as of 09/30/2019	% of Total Assets	Participants Invested	Contributions 07/01/2019 - 09/30/2019	% of Total Contributions	Participants Contributing
Large Cap Growth						
American Funds The Growth Fund of America® - Class R-6	\$14,535,036.33	8.94%	1,330	\$196,567.38	8.77%	927
Total	\$14,535,036.33	8.94%		\$196,567.38	8.77%	
Small/Mid/Specialty						
AMG Managers Skyline Special Equities Fund - Class N	\$2,089,366.66	1.28%	864	\$36,803.56	1.64%	584
Hartford MidCap HLS Fund - Class IA	\$9,428,546.28	5.80%	1,377	\$132,959.70	5.93%	973
Hotchkis and Wiley Mid-Cap Value Fund - Class I	\$2,229,300.75	1.37%	853	\$40,531.58	1.81%	576
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$3,736,863.75	2.30%	948	\$99,896.58	4.46%	771
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$3,333,445.48	2.05%	913	\$89,794.25	4.01%	743
Wells Fargo Small Company Growth Fund - Class R6	\$2,767,497.19	1.70%	867	\$52,133.21	2.33%	642
Total	\$23,585,020.11	14.50%		\$452,118.88	20.17%	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$4,632,880.08	2.85%	955	\$82,425.00	3.68%	660
DFA International Small Cap Value Portfolio - Inst Class	\$1,271,772.39	0.78%	586	\$34,725.20	1.55%	454
Lazard Emerging Markets Equity Portfolio - Open Shares	\$1,252,452.91	0.77%	705	\$33,864.27	1.51%	513
Total	\$7,157,105.38	4.40%		\$151,014.47	6.74%	
Grand Total	\$162,607,021.61			\$2,241,286.55		

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