



# Plan Review

## Washoe County 457 Deferred Compensation Plan

01/01/2020 through 03/31/2020

For sponsor use only.  
Not for distribution to plan participants

PLAN | INVEST | PROTECT

## Washoe County 1st Quarter 2020 Summary Sheet

<b>457 &amp; 401(a)</b>	<b>1<sup>st</sup> Quarter 2020</b>
Participants in 457 Plan	2,526
Participants in 401(a) Plan	163
457 Assets as of 12-31-2019 Including Loan Assets	\$149,541,236
401(a) Assets as of 12-31-2019 Including Loan Assets	\$10,624,468
Average 457 Participant Balance	\$59,201
Average 401(a) Participant Balance	\$65,181

<b>ROTH Results</b>	<b>1<sup>st</sup> Quarter 2020</b>
Participants with a Roth Balance	233
Assets in Roth	\$3,665,824

<b>Group Meeting Results</b>	<b>1<sup>st</sup> Quarter 2020</b>	<b>2020YTD Totals</b>
<b>Group Days</b>	31	31
<i>Face to Face</i>	339	339
<b>Phone Appointments after March 16</b>	84	84
457 Enrollments	113	113
<i>Traditional Enrollments</i>	98	98
<i>Auto Enrollments - Sherriff's Deputy</i>	15	15
401(a) Enrollments	0	0

<b>457 Rollover Results</b>	<b>1<sup>st</sup> Quarter 2020</b>	<b>2020 YTD Totals</b>
Rollovers In	0	0
Dollars from Rollovers In	0	0
Rollovers Out	17	17
Dollars from Rollovers Out	\$1,701,171	\$1,701,171
PERS Purchases	18	18
Dollars from PERS Purchases	\$271,018	\$271,018

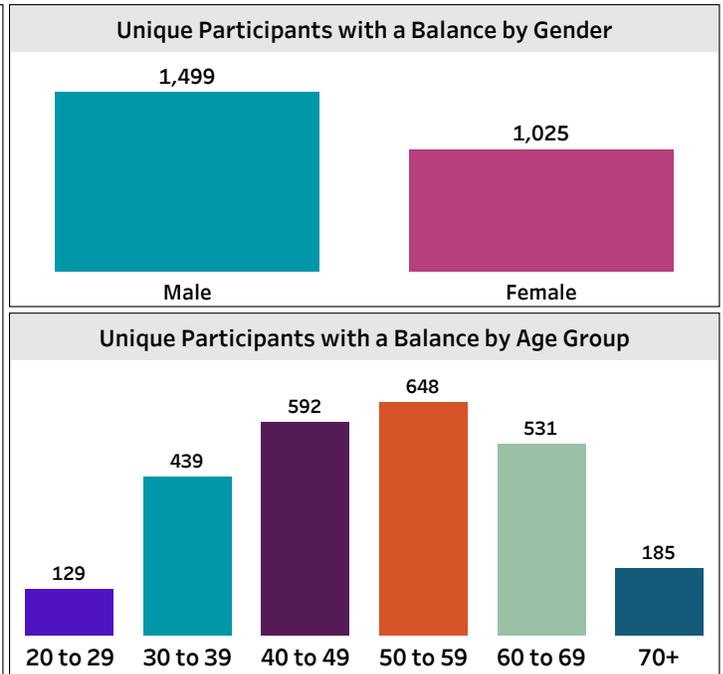
<b>401(a) &amp; 457 Loan Results</b>	<b>1st Quarter 2020</b>	<b>2020 YTD Totals</b>
401(a) Applications Processed	3	3
Dollars from Applications Processed	\$83,676	\$83,676
457 Applications Processed	22	22
Dollars from Applications Processed	\$263,626	\$263,626

<b>Hardship Results</b>	<b>1st Quarter 2020</b>	<b>2020 YTD Totals</b>
Hardship Applications Approved	0	0
Dollars from Approved Applications	0	0

Data as of 3/31/2020

Customer Profile

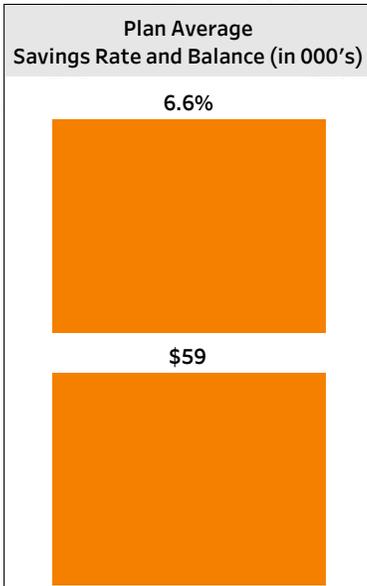
- 
2,524
Participant Accounts with a Balance
  
- 
47%
Average Income Replacement
  
- 
6.6%
Average Savings Rate
  
- 
\$72,000
Median Participant Salary
  
- 
51
Average Participant Age
  
- 
\$59,225
Average Savings Balance



Published by: Retirement Customer Analytics and Insights  
 Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.

State of Savings

Savings Rate Map - Median Rates by State



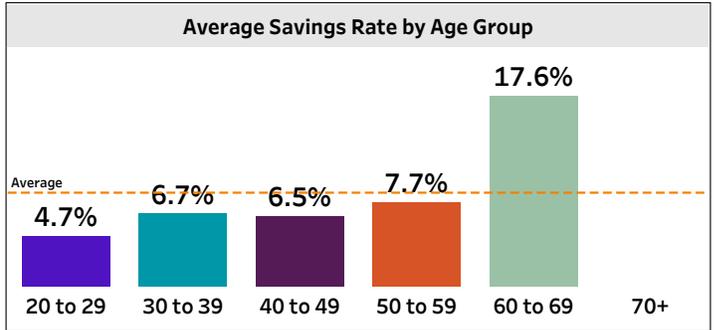
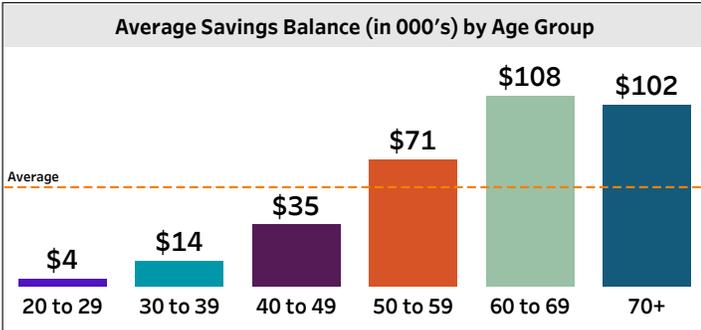
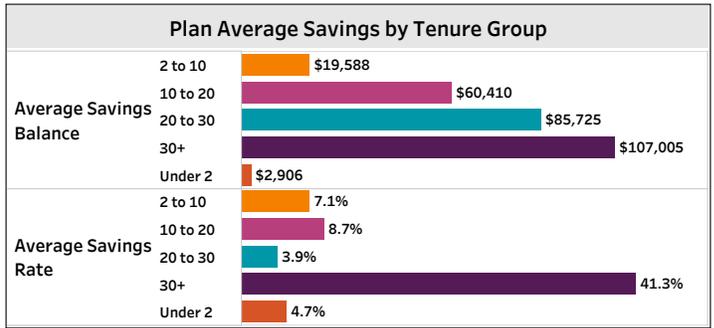
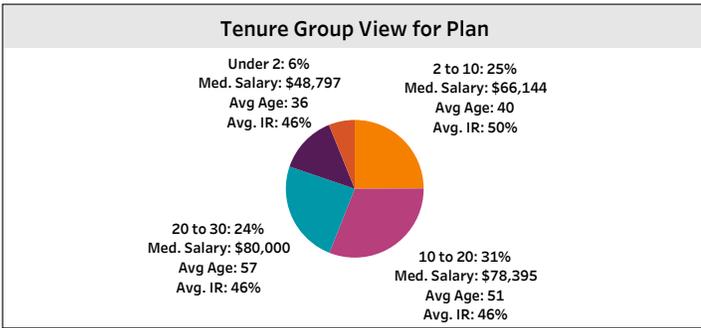
**Top States by Median Savings Rate (Active Participants)**

State	Median Savings Rate by State	Avg. Balance Amount	Unique Participants with a Balance
<b>Grand Total</b>	<b>4.0%</b>	<b>\$58,582</b>	<b>2,463</b>
NV	4.0%	\$57,879	2,364
CA		\$88,789	53
OR		\$57,252	14
TX		\$23,380	11
WA		\$43,892	11
AZ		\$121,466	10

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Data as of 3/31/2020

Savings

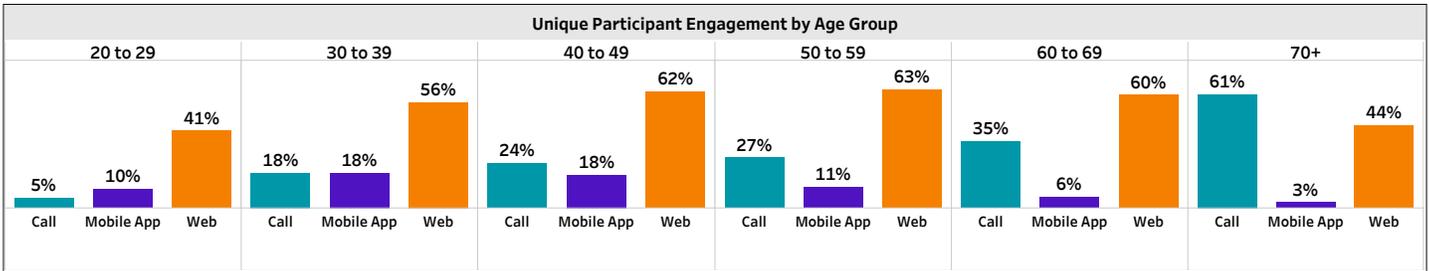
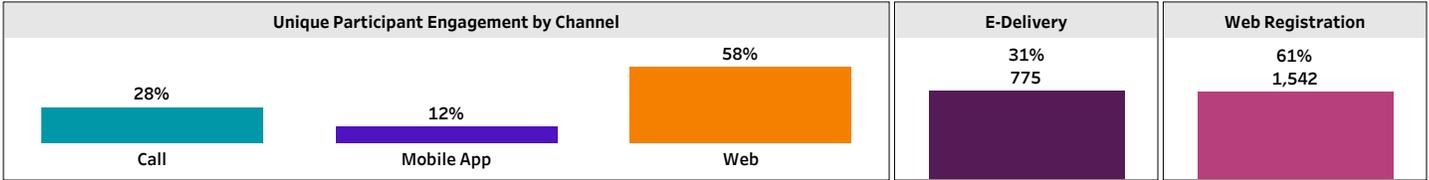


Published by: Retirement Customer Analytics and Insights  
 Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.

Pick Data Point for Chart  
 Tenure Group

Engagement

66% of plan participants have engaged (used web, mobile, or called) over the past 12 months  
 58% of plan participants have digitally engaged over the past 12 months



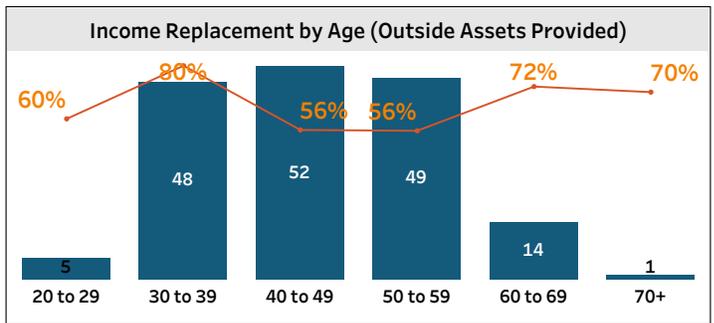
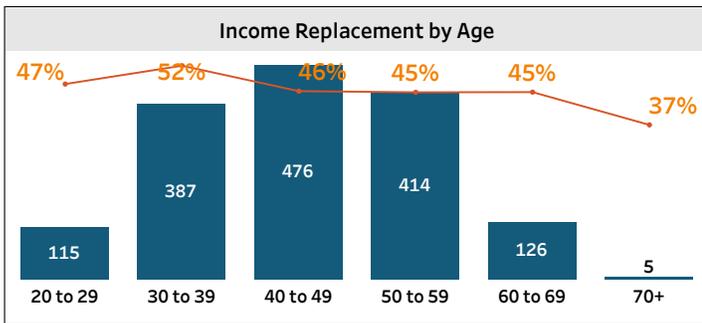
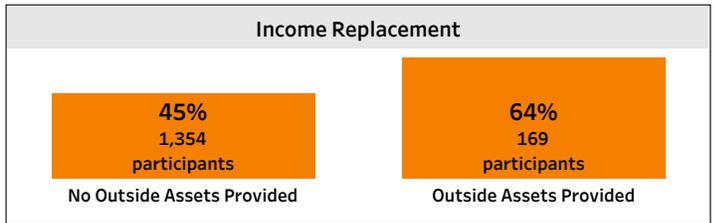
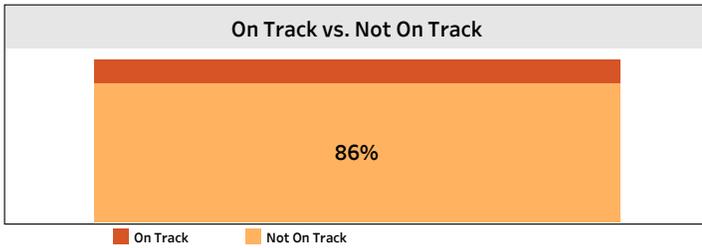
Published by: Retirement Customer Analytics and Insights  
 Data includes retirement plan sponsored business, RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.  
 Call data includes CSA and VRU calls. Call data is reflective of those participants who enter their SSN into phone system to authenticate. Callers who did not enter their SSN or whom no longer have a balance as of report refresh are not included in the 12-month look back analysis.  
 eDelivery defined as accounts who voluntarily opted-in to eDelivery, or plans that defaulted accounts into eDelivery and participant did not voluntarily opt-out.

Account Status  
All

Data as of 3/31/2020

### Income Replacement

On average participants are on track to replace approximately 47% of their income in retirement  
 14% of participants are on track to generate at least 70% of income in retirement



Published by: Retirement Customer Analytics and Insights  
 Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.

# Washoe County - Retirement Metrics that Matter

Data as of 3/31/2020

## Engagement Trends



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Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.

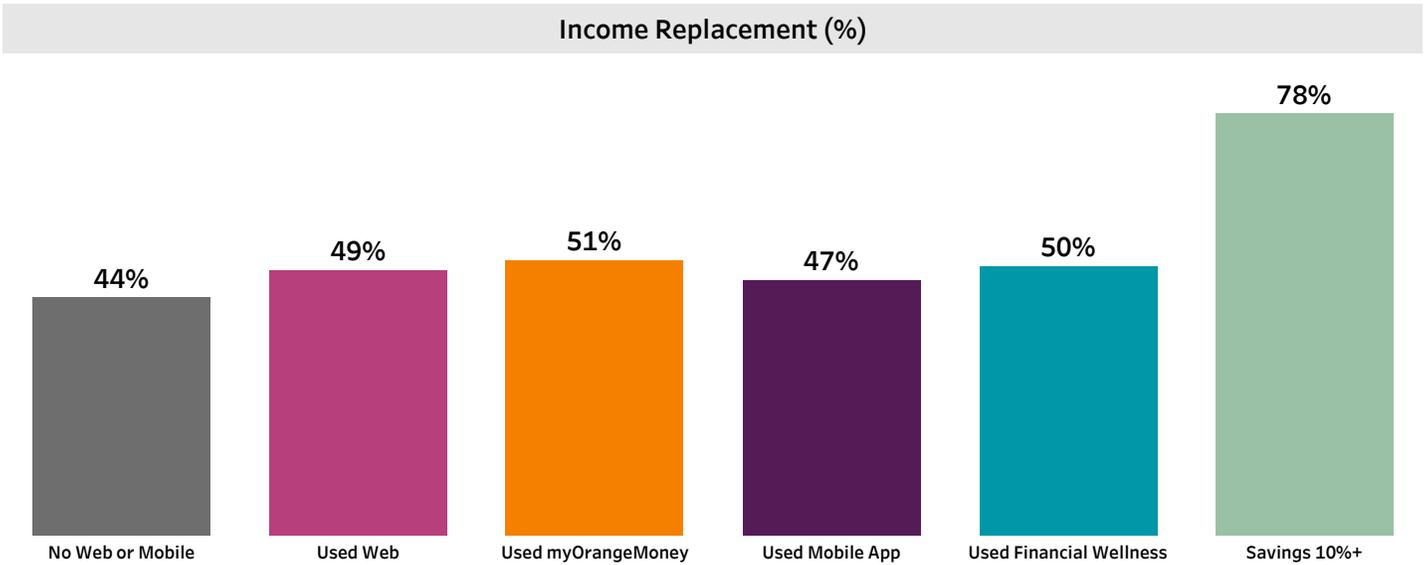
Call data includes CSA and VRU calls. Call data is reflective of those participants who enter their SSN into phone system to authenticate. Callers who did not enter their SSN or whom no longer have a balance as of report refresh are not included in the 12-month look back analysis.

eDelivery defined as accounts who voluntarily opted-in to eDelivery, or plans that defaulted accounts into eDelivery and participant did not voluntarily opt-out.

Month  
5/1/2019 12:00:00 AM to 6/30/2020 ..

### Engagement Outcomes - Income Replacement

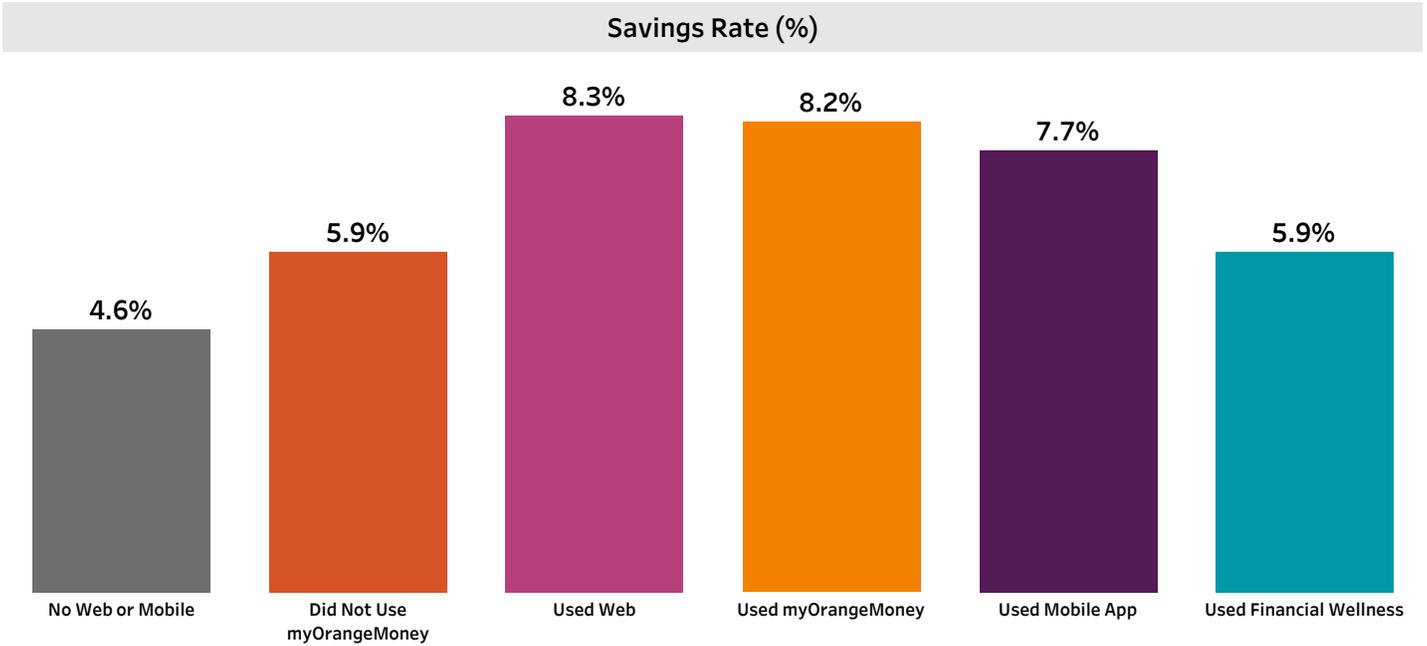
On average participants are on track to replace approximately 47% of their income in retirement  
14% of participants are on track to generate at least 70% of income in retirement



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Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.

Outside Assets  
All

Engagement Outcomes - Savings Rate



Published by: Retirement Customer Analytics and Insights  
Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.

Name	Definition
Plans Included in Data	Active plans in retirement plan sponsored business. Excludes deconverted plans. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.
Participant Accounts with a Balance	All accounts with a balance greater than \$0.
Unique Participants with a Balance	Unique participants with a balance greater than \$0.
Average Savings Rate	The sum of pre-tax, post-tax, and Roth deferral rates on file. Includes rates greater than 0%.
Average Income Replacement	Only applicable to plans that have Contribution Rate Change (CRC) on.
	The amount needed to replace current salary on file or standard of living in retirement.
	Includes participants with balance greater than \$0, active status (00), salary greater than \$10,000, and
	Income Replacement between 0% and 200%. On-track is generally defined as 70% or greater.
	Outside Assets or other retirement savings may be included. Only applicable to plans that have
	Contribution Rate Change (CRC) on.
Median Participant Salary	Salary on file provided by sponsor or participant.
Average Participant Age	Age on file provided by sponsor or participant.
Average Savings Balance	The total savings balance, minus any outstanding loans.
Engagement	The percent of participants who engaged (used web, mobile app, or called) over the past 12 months.
	Call data includes CSA and VRU calls. Call data is reflective of participants who enter their SSN into
	phone system to authenticate.
Digital Engagement	The percent of participants who engaged (used web or mobile app) over the past 12 months.
eDelivery	The percent of accounts who voluntarily opted-in to eDelivery. Includes accounts that are defaulted into
	eDelivery by the sponsor (Forced Go Green), not terminated, and account did not voluntarily opt-out.
Web Registration	The percent of participants who web registered under the client since September 2016.
Transactions	Includes changes processed to move money, deferral rate changes, fund transfers, withdrawals, bank
	updates, and loans. Includes participant requested transactions within IPS and EASE only; on web,
	mobile, VRU or customer service associate channels. Includes deconverted plans and non-active
	participants. Does not include paper transactions.

**Notes:**

1. Published by: Retirement Customer Analytics and Insights
2. Plan must have assets greater than \$0 to be included in report.
3. Participants must have a balance greater than \$0 to be included in report.
4. For plans with myOrangeMoney, participants recommended to update the 'About Me' section.

# 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.

01/01/2019 - 03/31/2019 vs. 01/01/2020- 03/31/2020

Change since prior period	Impact of change
<span> Increase</span> <span> Decrease</span> <span> No Change</span>	<span> Positive impact</span> <span> Negative impact</span> <span> No impact</span>

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

\* If applicable to your plan.

## 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

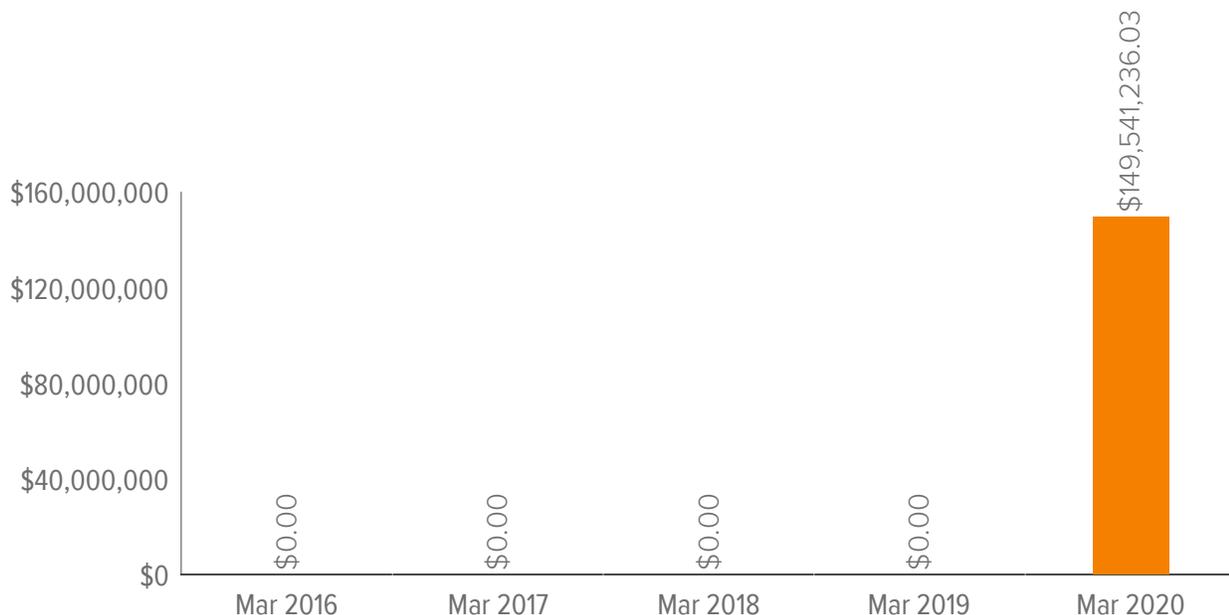
Compare by period

	(01/01/2019 - 03/31/2019)	(01/01/2020 - 03/31/2020)
Beginning of Period Plan Assets	\$0.00	\$169,180,606.29
Contributions	\$0.00	\$2,414,477.73
Distributions	\$0.00	-\$2,962,607.59
Loan Activity	\$0.00	\$9,996.36
Other Activity	\$0.00	-\$467,903.82
Dividends	\$0.00	\$269,535.66
Appreciation/Depreciation	\$0.00	-\$18,902,868.60
End of Period Plan Assets	\$0.00	\$149,541,236.03

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 457 Deferred Compensation Plan

## 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

01/01/2020 - 03/31/2020

Beginning of Period	2,460
New Accounts	92
Closed Accounts	-26
End of Period	2,526
Terminated Employees with an account balance	1,006
Terminated Employees with an account balance < \$5,000	236

### Participant accounts by year



### Participant accounts by age group

	Mar 2016		Mar 2017		Mar 2018		Mar 2019		Mar 2020	
<30	0	0.00%	0	0.00%	0	0.00%	0	0.00%	151	5.98%
30 - 39	0	0.00%	0	0.00%	0	0.00%	0	0.00%	457	18.09%
40 - 49	0	0.00%	0	0.00%	0	0.00%	0	0.00%	615	24.35%
50 - 59	0	0.00%	0	0.00%	0	0.00%	0	0.00%	635	25.14%
60+	0	0.00%	0	0.00%	0	0.00%	0	0.00%	664	26.29%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	4	0.16%

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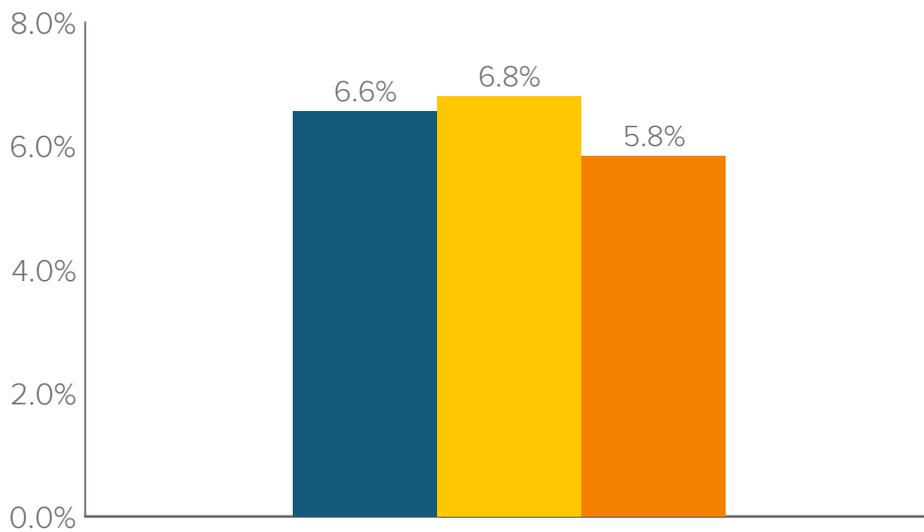
Plan statistics for: Washoe County 457 Deferred Compensation Plan

## 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



364

The information in this report is as of 04/30/2020 and includes 364 participants.

### Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	91	4.2%	5.9%	4.5%
30-39	145	6.6%	4.6%	6.9%
40-49	73	6.3%	4.1%	6.8%
50-59	47	8.6%	4.3%	9.0%
60+	8	6.5%	0.0%	6.5%
Unknown	0	0.0%	0.0%	0.0%
<b>All</b>	<b>364</b>	<b>6.2%</b>	<b>4.6%</b>	<b>6.6%</b>

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 March 2020.

Industry benchmarks sourced by PLANSPONSOR 2019 DC Survey ©Institutional Shareholder Services. All rights reserved..

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Plan statistics for: Washoe County 457 Deferred Compensation 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

01/01/2020 - 03/31/2020

	Internet	Mobile	VRU	CSA*
<b>Inquiries by type</b>				
Total participants (unique)	905	255	119	268
Total inquiries	8,706	3,788	190	401

#### Unique participant inquiries by type

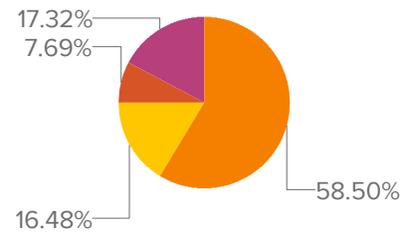
■ Internet ■ Mobile ■ VRU ■ CSA\*



01/01/2018 - 03/31/2018



01/01/2019 - 03/31/2019



01/01/2020 - 03/31/2020

	Internet	Mobile	VRU	CSA*
<b>Actions by type</b>				
Catch up contribution elections	5	0	0	0
Contribution rate escalations	1	1	0	0
Deferral updates	189	63	0	18
Fund transfers	74	2	0	11
In-service withdrawals	17	N/A	N/A	49
Investment election changes	117	8	0	21
Investment reallocations	84	13	0	17
Loan requests	16	N/A	N/A	9
Lump sum withdrawals	4	N/A	N/A	25
Rebalance elections	4	0	0	1
<b>Total</b>	<b>511</b>	<b>87</b>	<b>0</b>	<b>151</b>

\* CSA - Customer Service Associate

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

**Engagement**

myOrangeMoney®	136
Personal Financial Dashboard	1
Retirement Readiness Service Center & agreed to take action	5
Total participants (unique)	141

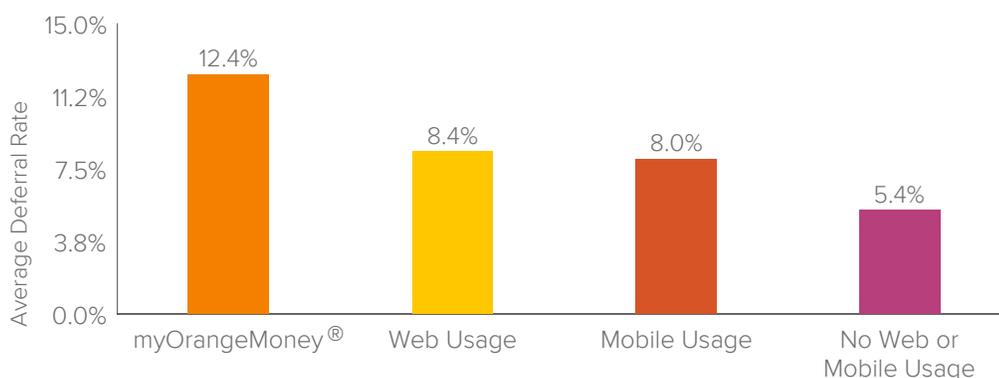
**Action taken through engagement**

Increased contribution/catchup contribution	27
Change current/future asset allocation	13
Participants taking action (unique)	34

**Web engagement impact on deferral rates**

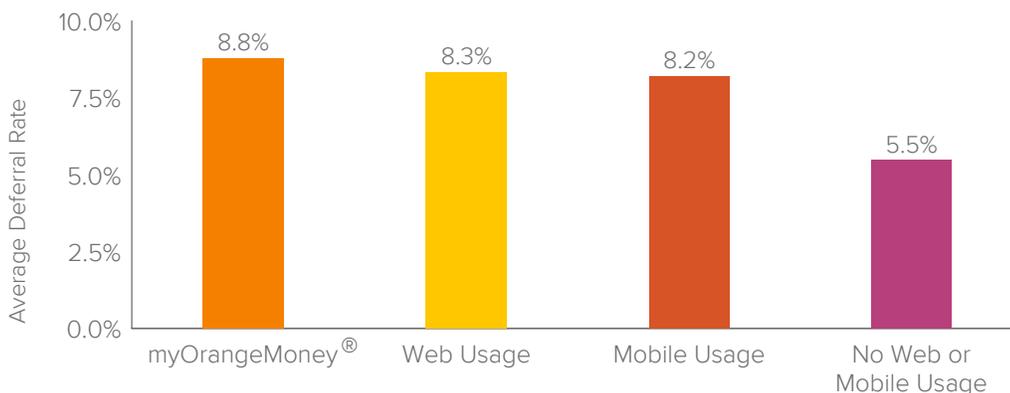
01/01/2020 - 03/31/2020

**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 March 2020

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

## TRANSACTION ACTIVITY DETAIL

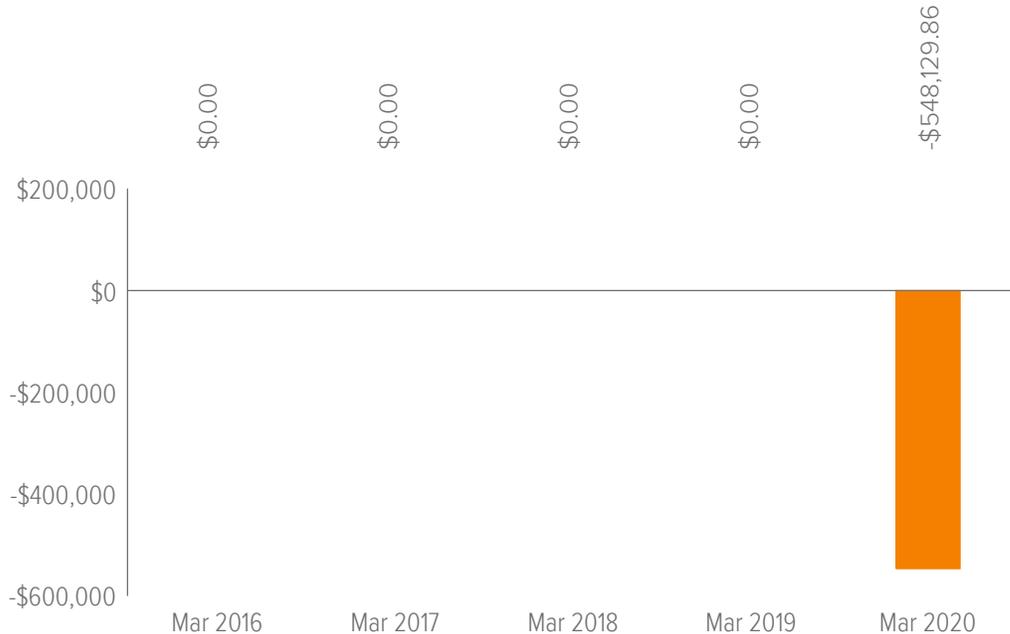
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

### Summary activity

	Prior Period 01/01/2019 - 03/31/2019		Current Period 01/01/2020 - 03/31/2020	
	Amount	Participants	Amount	Participants
Contributions	\$0.00	0	\$2,414,477.73	1,543
Distributions	\$0.00	0	-\$2,962,607.59	150
Loan Activity	\$0.00	0	\$9,996.36	267
Other Activity	\$0.00	0	-\$198,368.16	2,498

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 457 Deferred Compensation Plan

## Activity Highlights

	Prior Period		Current Period		Change Over	
	01/01/2019 - 03/31/2019		01/01/2020 - 03/31/2020		Prior Period	
<b>Contributions</b>	<b>Amount</b>	<b>Participants</b>	<b>Amount</b>	<b>Participants</b>	<b>Amount</b>	<b>Participants</b>
Employee PreTax	\$0.00	0	\$2,213,658.20	1,466	0.00%	1,466
Roth	\$0.00	0	\$200,819.53	233	0.00%	233
<b>Total</b>	<b>\$0.00</b>		<b>\$2,414,477.73</b>			
<b>Distributions</b>	<b>Amount</b>	<b>Participants</b>	<b>Amount</b>	<b>Participants</b>	<b>Amount</b>	<b>Participants</b>
Death Claim	\$0.00	0	-\$19,917.53	2	0.00%	2
Minimum Distribution	\$0.00	0	-\$93,909.52	23	0.00%	23
Periodic Payment	\$0.00	0	-\$126,278.15	52	0.00%	52
Withdrawal	\$0.00	0	-\$2,722,502.39	79	0.00%	79
<b>Total</b>	<b>\$0.00</b>		<b>-\$2,962,607.59</b>			
<b>Loan Activity</b>	<b>Amount</b>	<b>Participants</b>	<b>Amount</b>	<b>Participants</b>	<b>Amount</b>	<b>Participants</b>
Loan	\$0.00	0	-\$263,626.50	22	0.00%	22
Loan Repayment	\$0.00	0	\$273,622.86	265	0.00%	265
<b>Total</b>	<b>\$0.00</b>		<b>\$9,996.36</b>			
<b>Other Activity</b>	<b>Amount</b>	<b>Participants</b>	<b>Amount</b>	<b>Participants</b>		
Asset Transfer	\$0.00	0	-\$384,786.05	25		
Dividends	\$0.00	0	\$269,535.66	1,644		
Fee	\$0.00	0	-\$32,022.95	2,407		
Inter-Participant Transfers	\$0.00	0	\$0.00	8		
Margin Change	\$0.00	0	\$0.00	1,881		
Miscellaneous	\$0.00	0	-\$460.13	1		
Revenue Credit	\$0.00	0	-\$50,634.69	1,509		
<b>Total</b>	<b>\$0.00</b>		<b>-\$198,368.16</b>			

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 457 Deferred Compensation Plan

## CONTRIBUTION SUMMARY

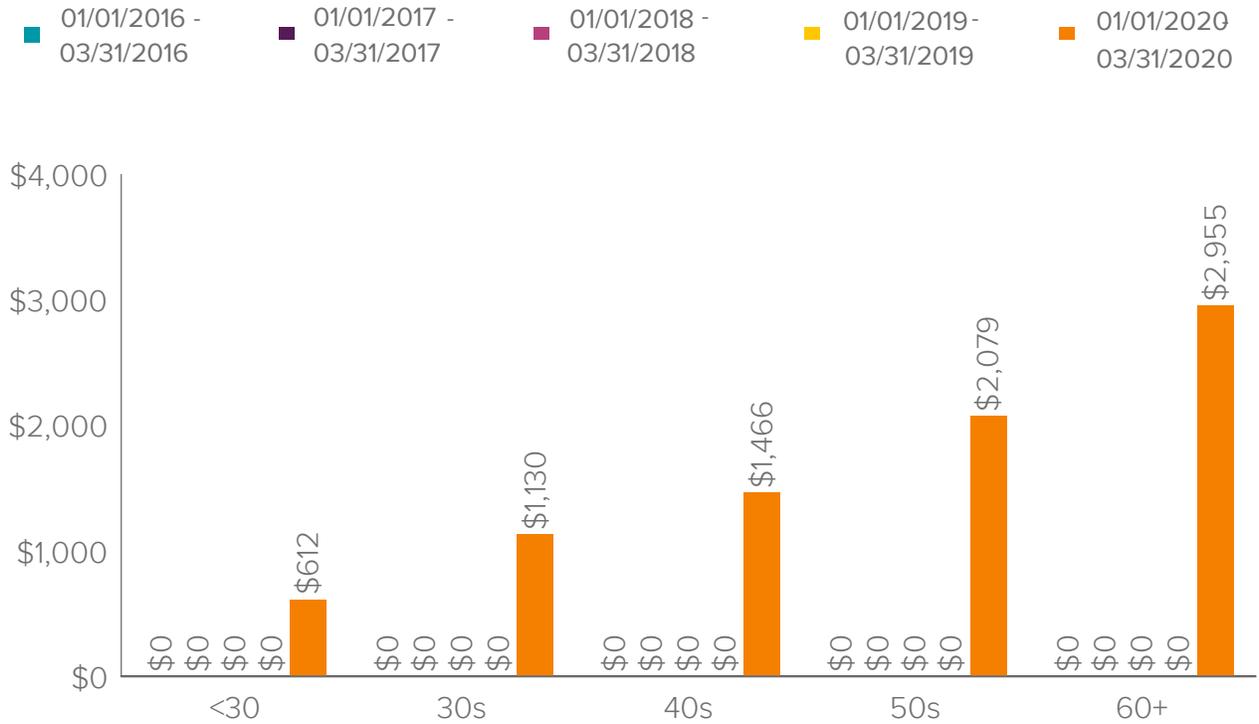
Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

### Contributions by source and participants

	01/01/2016 - 03/31/2016	01/01/2017 - 03/31/2017	01/01/2018 - 03/31/2018	01/01/2019 - 03/31/2019	01/01/2020 - 03/31/2020
<b>Employee</b>					
Employee PreTax	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,213,658.20 (1,466)
Roth	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$200,819.53 (233)
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,414,477.73</b>
<b>Grand Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,414,477.73</b>

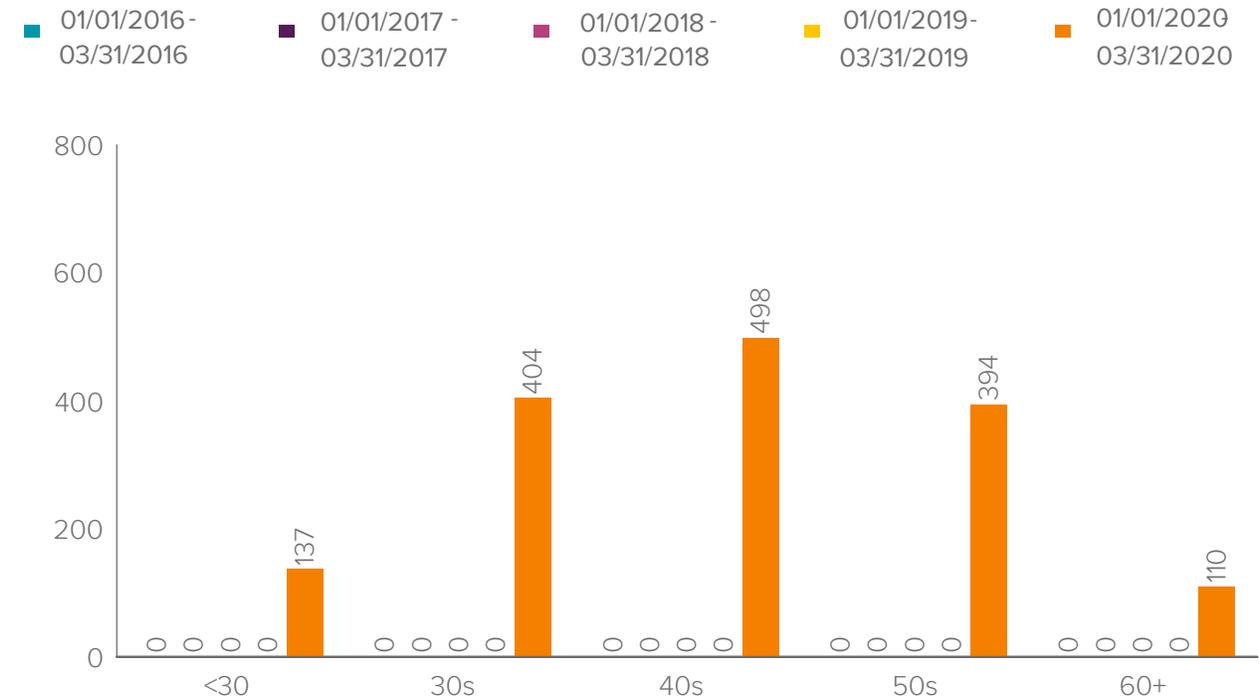
(Numbers) represent number of participants

## 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 457 Deferred Compensation Plan

## 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 2016	Year End 2017	Year End 2018	Year End 2019	Q1 2020
Participant accounts	0	0	0	2,460	2,526
Deferral summary <b>As of 04/30/2020</b>			Eligibility tracking <b>As of 03/31/2020</b>		
Average deferral rate for all participants			6.6%		Total eligible employees 2,497
Average deferral rate for HCE participants			%		Eligible employees not enrolled 900
Average deferral rate for NHCE participants			%		Plan participation
Participants included in deferral rate calculation			364		<b>As of</b>
Participants who changed deferral rate to 0 in the last 3 months			N/A		Participation rate %
Contribution summary <b>As of 03/31/2020</b>			Terminated employees <b>As of 03/31/2020</b>		
Total participants actively deferring			0		With an account balance 1,006
					With an account balance < \$5,000 236

### Enrollment summary

01/01/2020 - 03/31/2020

New enrollments	113
New enrollment average deferral rate (78)	5.3%
New enrollment average deferral amount (20)	\$106
New enrollments without an EE deferral established (15)	
Participants who opted for auto-escalation	2

### Auto enrollment

01/01/2020 - 03/31/2020

Average deferral rate of auto-enrollers (56)	3.0%
Average deferral rate of self-enrollers (22)	11.1%
Average deferral amount of self-enrollers (20)	\$106
Opted out	8

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

New enrollments without an employee deferral established includes-but is not limited to-participants who rolled assets into the plan prior to their enrollment or who were enrolled in order to receive an employer discretionary contribution.

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

## 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

	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020
Your Plan	\$0	\$0	\$0	\$0	\$59,201
Benchmark	\$35,286 <sup>1</sup>	\$38,303 <sup>2</sup>	\$35,773 <sup>3</sup>	\$40,381 <sup>4</sup>	\$34,494 <sup>5</sup>



<sup>1</sup> Voya Universe of Government Plans as of December 2016

<sup>2</sup> Voya Universe of Government Plans as of December 2017

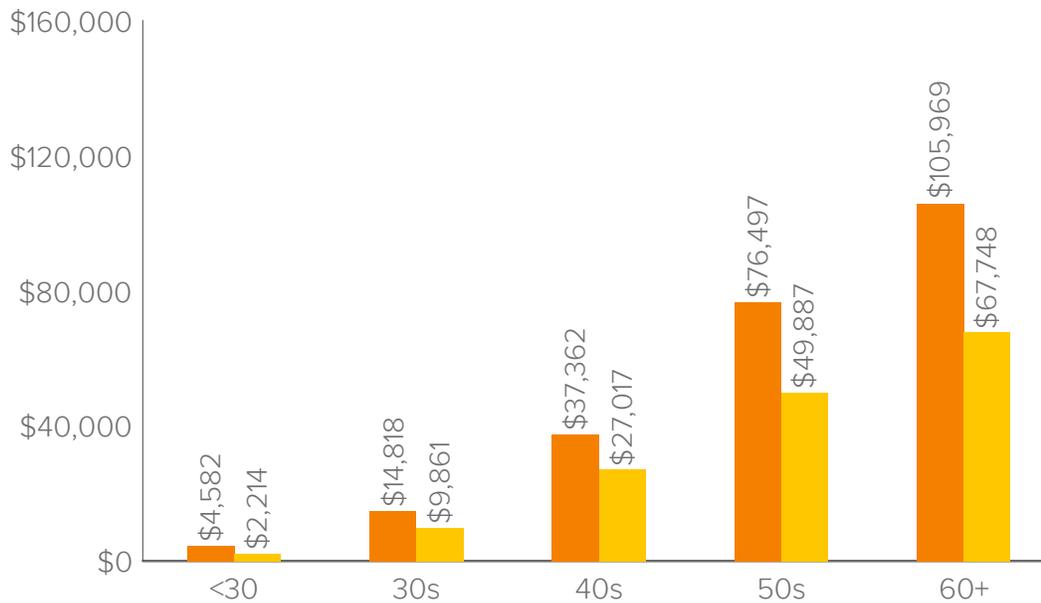
<sup>3</sup> Voya Universe of Government Plans as of December 2018

<sup>4</sup> Voya Universe of Government Plans as of December 2019

<sup>5</sup> Voya Universe of Government Plans as of March 2020

### Your average participant account balance by age group

● Your Plan  
 ● Benchmark



Voya Universe of Government Plans as of March 2020

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

## 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

	01/01/2016 - 03/31/2016	01/01/2017 - 03/31/2017	01/01/2018 - 03/31/2018	01/01/2019 - 03/31/2019	01/01/2020 - 03/31/2020
Death Claim	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$19,917.53 (2)
Minimum Distribution	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$93,909.52 (23)
Periodic Payment	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$126,278.15 (52)
Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$2,722,502.39 (79)
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>-\$2,962,607.59</b>

(Numbers) represent number of participants

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

## 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

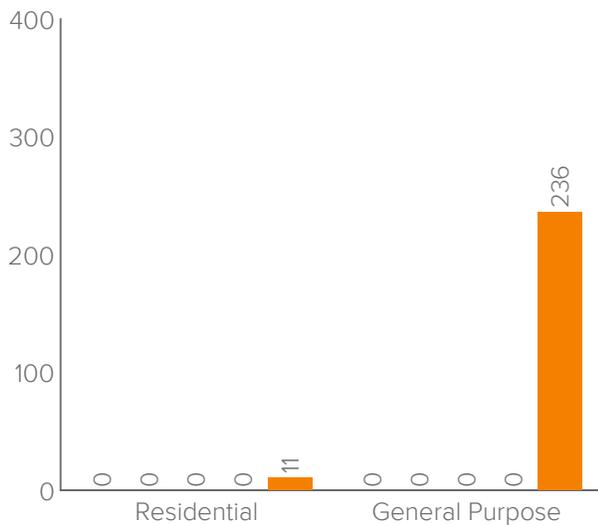
	03/31/2016	03/31/2017	03/31/2018	03/31/2019	03/31/2020
Residential	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$277,822.54 (11)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,216,932.31 (236)
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,494,754.85</b>

(Numbers) represent number of outstanding loans

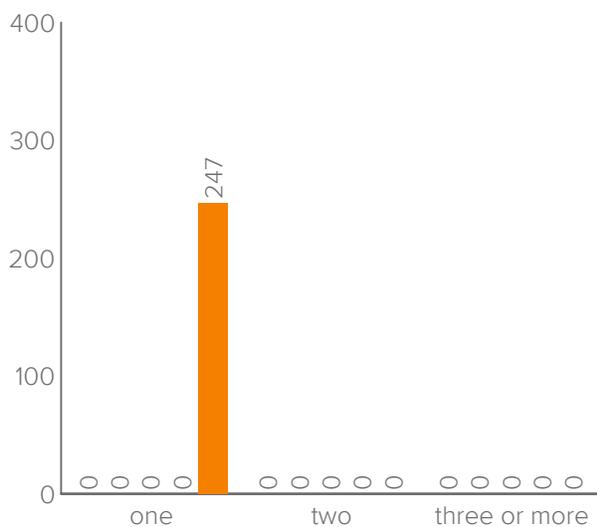
### Loan detail

■ 03/31/2016     
 ■ 03/31/2017     
 ■ 03/31/2018     
 ■ 03/31/2019     
 ■ 03/31/2020

Number of loans by type



Number of loans by participants



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Plan statistics for: Washoe County 457 Deferred Compensation Plan

## 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

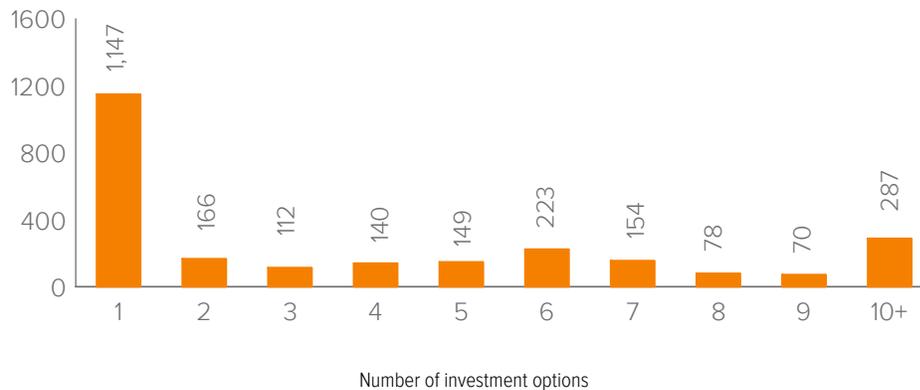
As of 04/30/2020



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 03/31/2020



### Average number of investment options utilized per participant

	Mar 2017	Mar 2018	Mar 2019	Mar 2020
With Asset Allocation Funds	0.0	0.0	0.0	4.1
Without Asset Allocation Funds	0.0	0.0	0.0	4.7



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 Mar 2020; includes ppts invested solely in an asset allocation fund

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

## Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
<b>Asset Allocation</b>	<b>Total:</b>	<b>434</b>
American Funds 2010 Target Date Retirement Fund®- Class R-6		3
American Funds 2015 Target Date Retirement Fund®- Class R-6		0
American Funds 2020 Target Date Retirement Fund®- Class R-6		25
American Funds 2025 Target Date Retirement Fund®- Class R-6		16
American Funds 2030 Target Date Retirement Fund®- Class R-6		82
American Funds 2035 Target Date Retirement Fund®- Class R-6		36
American Funds 2040 Target Date Retirement Fund®- Class R-6		112
American Funds 2045 Target Date Retirement Fund®- Class R-6		58
American Funds 2050 Target Date Retirement Fund®- Class R-6		91
American Funds 2055 Target Date Retirement Fund®- Class R-6		9
American Funds 2060 Target Date Retirement Fund®- Class R-6		2
<b>Stability of Principal</b>	<b>Total:</b>	<b>644</b>
Voya Fixed Account - 457/401 II		644
<b>Bonds</b>	<b>Total:</b>	<b>3</b>
Hartford Total Return Bond HLS Fund - Class IA		1
PIMCO High Yield Fund - Institutional Class		2
<b>Balanced</b>	<b>Total:</b>	<b>21</b>
American Funds American Balanced Fund® - Class R-6		21
<b>Large Cap Value</b>	<b>Total:</b>	<b>16</b>
American Century Equity Income Fund - R6 Class		1
Vanguard® Institutional Index Fund - Institutional Shares		11
Wells Fargo Disciplined U.S. Core Fund - Institutional Class		4
<b>Large Cap Growth</b>	<b>Total:</b>	<b>20</b>
American Funds The Growth Fund of America® - Class R-6		20
<b>Small/Mid/Specialty</b>	<b>Total:</b>	<b>8</b>
AMG Managers Skyline Special Equities Fund - Class N		1
Hartford MidCap HLS Fund - Class IA		7
<b>Global / International</b>	<b>Total:</b>	<b>1</b>
American Funds EuroPacific Growth Fund® - Class R-6		1
<b>Grand total of participants utilizing one investment option</b>		<b>1,147</b>

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

## 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 03/31/2020	% of Total Assets	Participants Invested	Contributions 01/01/2020 - 03/31/2020	% of Total Contributions	Participants Contributing
<b>Asset Allocation</b>						
American Funds 2010 Target Date Retirement Fund®- Class R-6	\$77,229.32	0.05%	3	\$375.00	0.02%	1
American Funds 2015 Target Date Retirement Fund®- Class R-6	\$0.00	0.00%	0	\$0.00	0.00%	0
American Funds 2020 Target Date Retirement Fund®- Class R-6	\$1,549,217.76	1.04%	26	\$19,771.53	0.82%	18
American Funds 2025 Target Date Retirement Fund®- Class R-6	\$715,263.04	0.48%	17	\$20,333.14	0.84%	11
American Funds 2030 Target Date Retirement Fund®- Class R-6	\$2,660,173.59	1.78%	82	\$73,583.17	3.05%	67
American Funds 2035 Target Date Retirement Fund®- Class R-6	\$614,558.40	0.41%	38	\$24,819.90	1.03%	37
American Funds 2040 Target Date Retirement Fund®- Class R-6	\$2,553,699.67	1.71%	117	\$122,756.97	5.08%	102
American Funds 2045 Target Date Retirement Fund®- Class R-6	\$555,856.23	0.37%	59	\$35,564.23	1.47%	58
American Funds 2050 Target Date Retirement Fund®- Class R-6	\$909,408.94	0.61%	93	\$59,444.12	2.46%	83
American Funds 2055 Target Date Retirement Fund®- Class R-6	\$38,404.06	0.03%	9	\$5,005.00	0.21%	9
American Funds 2060 Target Date Retirement Fund®- Class R-6	\$25,969.73	0.02%	2	\$2,561.60	0.11%	2
<b>Total</b>	<b>\$9,699,780.74</b>	<b>6.49%</b>		<b>\$364,214.66</b>	<b>15.08%</b>	

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2020	% of Total Assets	Participants Invested	Contributions 01/01/2020 - 03/31/2020	% of Total Contributions	Participants Contributing
<b>Stability of Principal</b>						
Voya Fixed Account - 457/401 II	\$70,957,703.48	47.45%	1,512	\$702,794.66	29.11%	1,143
<b>Total</b>	<b>\$70,957,703.48</b>	<b>47.45%</b>		<b>\$702,794.66</b>	<b>29.11%</b>	
<b>Bonds</b>						
Hartford Total Return Bond HLS Fund - Class IA	\$3,934,316.57	2.63%	405	\$61,511.60	2.55%	554
PIMCO High Yield Fund - Institutional Class	\$1,924,672.01	1.29%	257	\$26,748.26	1.11%	485
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$629,710.08	0.42%	153	\$13,991.98	0.58%	464
<b>Total</b>	<b>\$6,488,698.66</b>	<b>4.34%</b>		<b>\$102,251.84</b>	<b>4.23%</b>	
<b>Balanced</b>						
American Funds American Balanced Fund® - Class R-6	\$5,266,237.45	3.52%	462	\$103,320.75	4.28%	313
<b>Total</b>	<b>\$5,266,237.45</b>	<b>3.52%</b>		<b>\$103,320.75</b>	<b>4.28%</b>	
<b>Large Cap Value</b>						
American Century Equity Income Fund - R6 Class	\$5,330,016.07	3.56%	617	\$93,237.94	3.86%	763
Vanguard® Institutional Index Fund - Institutional Shares	\$11,522,429.48	7.71%	885	\$265,440.93	10.99%	996
Wells Fargo Disciplined U.S. Core Fund - Institutional Class	\$8,724,923.59	5.83%	715	\$103,901.13	4.30%	696
<b>Total</b>	<b>\$25,577,369.14</b>	<b>17.10%</b>		<b>\$462,580.00</b>	<b>19.16%</b>	
<b>Large Cap Growth</b>						
American Funds The Growth Fund of America® - Class R-6	\$12,011,342.61	8.03%	901	\$169,329.91	7.01%	920
<b>Total</b>	<b>\$12,011,342.61</b>	<b>8.03%</b>		<b>\$169,329.91</b>	<b>7.01%</b>	
<b>Small/Mid/Specialty</b>						
AMG Managers Skyline Special Equities Fund - Class N	\$990,385.41	0.66%	427	\$33,782.20	1.40%	581
Hartford MidCap HLS Fund - Class IA	\$7,084,762.05	4.74%	952	\$139,444.41	5.78%	979
Hotchkis and Wiley Mid-Cap Value Fund - Class I	\$885,458.29	0.59%	407	\$30,322.25	1.26%	560

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Plan statistics for: Washoe County 457 Deferred Compensation Plan

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2020	% of Total Assets	Participants Invested	Contributions 01/01/2020 - 03/31/2020	% of Total Contributions	Participants Contributing
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$2,719,225.85	1.82%	568	\$92,885.53	3.85%	804
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$2,145,951.54	1.44%	517	\$72,590.73	3.01%	756
Wells Fargo Small Company Growth Fund - Class R6	\$1,601,666.61	1.07%	448	\$37,609.44	1.56%	640
<b>Total</b>	<b>\$15,427,449.75</b>	<b>10.32%</b>		<b>\$406,634.56</b>	<b>16.84%</b>	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$4,112,654.20	2.75%	607	\$86,849.73	3.60%	687
DFA International Small Cap Value Portfolio - Inst Class	\$0.00	0.00%	0	\$8,389.33	0.35%	455
Lazard Emerging Markets Equity Portfolio - Open Shares	\$0.00	0.00%	0	\$8,112.29	0.34%	504
<b>Total</b>	<b>\$4,112,654.20</b>	<b>2.75%</b>		<b>\$103,351.35</b>	<b>4.28%</b>	
<b>Grand Total</b>	<b>\$149,541,236.03</b>			<b>\$2,414,477.73</b>		

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