



2Q2020 Plan Review

Washoe County 457 Deferred Compensation Plan

04/01/2020 through 06/30/2020

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Not for distribution to plan participants

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Washoe County 2020 Summary Sheet

457 & 401(a)	1st Quarter	2nd Quarter
Participants in 457 Plan	2,526	2,542
Participants in 401(a) Plan	163	162
457 Assets Including Loan Assets	\$149,541,236	\$166,977,691
401(a) Assets Including Loan Assets	\$10,624,468	\$11,940,122
Average 457 Participant Balance	\$59,201	\$65,688
Average 401(a) Participant Balance	\$65,181	\$73,704

Roth Participation	1st Quarter	2nd Quarter
Participants with a Roth Balance	233	235
Assets in Roth	\$3,665,824	\$4,321,771

Group Meeting Results	1st Quarter	2nd Quarter	2020 YTD Totals
Group Meetings	31	0	31
<i>Attendees</i>	339		339
1:1 Counseling Sessions (Virtual)	84	235	319
457 Enrollments	113	35	148
<i>Traditional Enrollments</i>	98	7	105
<i>Auto Enrollments - Sherriff's Deputy</i>	15	28	43
401(a) Enrollments	0	0	0

457 Rollover Results	1st Quarter	2nd Quarter	2020 YTD Totals
Rollovers In	0	0	0
Dollars from Rollovers In	0	0	0
Rollovers Out	17	19	36
Dollars from Rollovers Out	\$1,701,171	\$795,382	\$2,496,553
PERS Purchases	18	8	26
Dollars from PERS Purchases	\$271,018	\$387,411	\$658,429

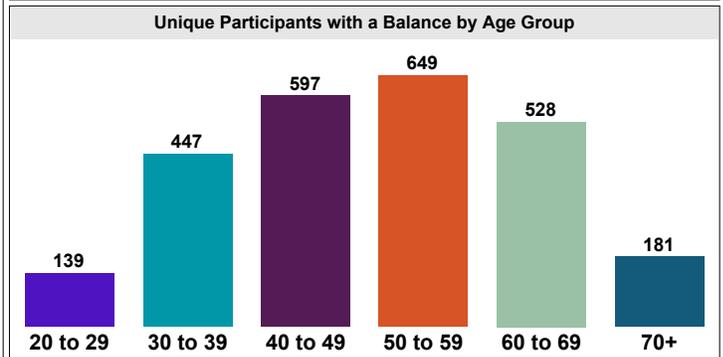
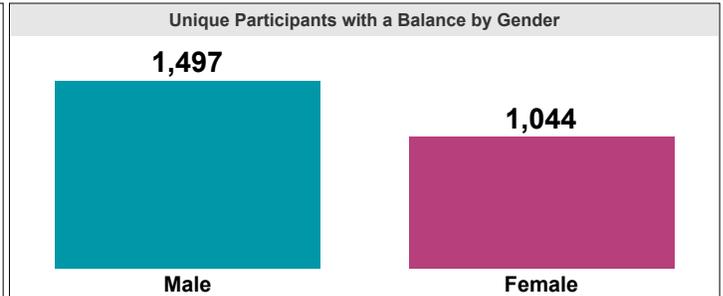
401(a) & 457 Loan Results	1st Quarter	2nd Quarter	2020 YTD Totals
457 Applications Processed	22	0	22
Dollars from Applications Processed	\$263,626	0	\$263,626
401(a) Applications Processed	3	4	7
Dollars from Applications Processed	\$83,676	\$24,825	\$108,501

Hardship Results	1st Quarter	2nd Quarter	2020 YTD Totals
Hardship Applications Approved	0	1	1
Dollars from Approved Applications	0	\$11,037	\$11,037

Washoe County

Customer Profile

-  **2,541** **Participant Accounts with a Balance**
-  **48%** **Average Income Replacement**
-  **6.7%** **Average Savings Rate**
-  **\$72,155** **Median Participant Salary**
-  **51** **Average Participant Age**
-  **\$65,698** **Average Savings Balance**



Data as of 6/30/2020

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

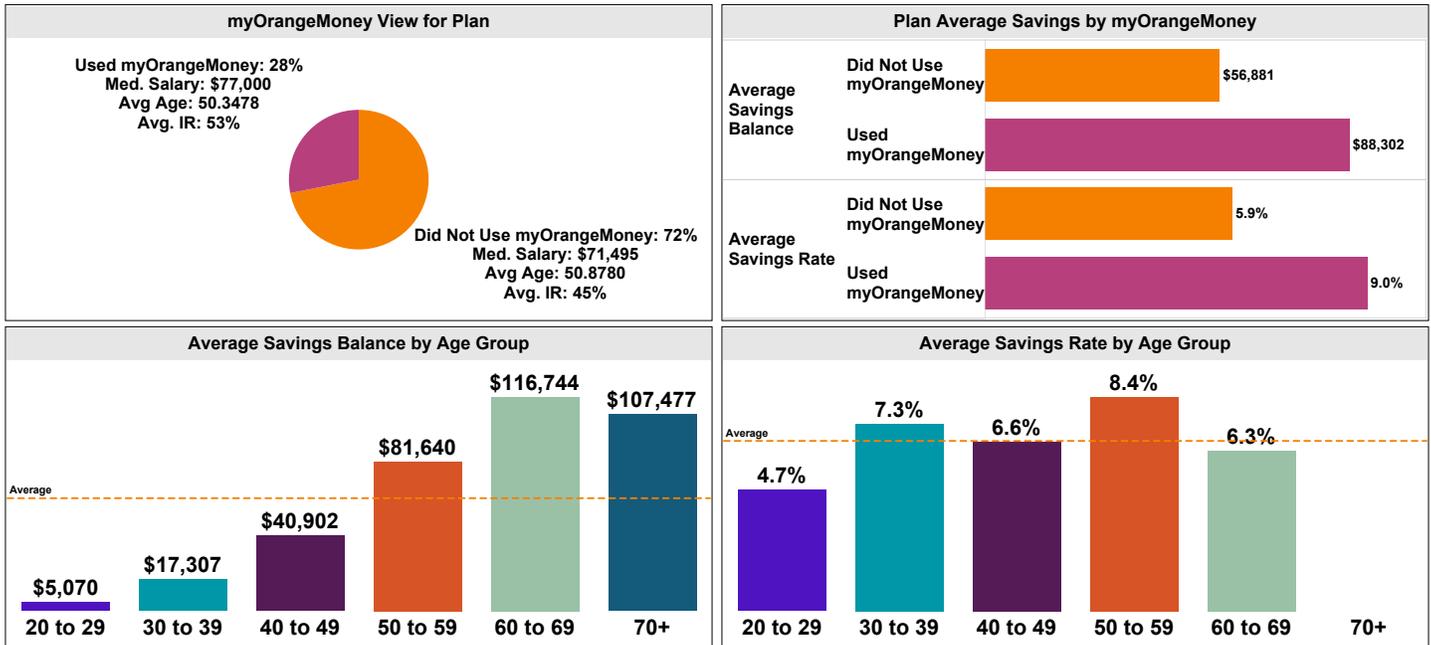
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Washoe County

Pick Data Point for Chart
myOrangeMoney

Savings



Data as of 6/30/2020

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

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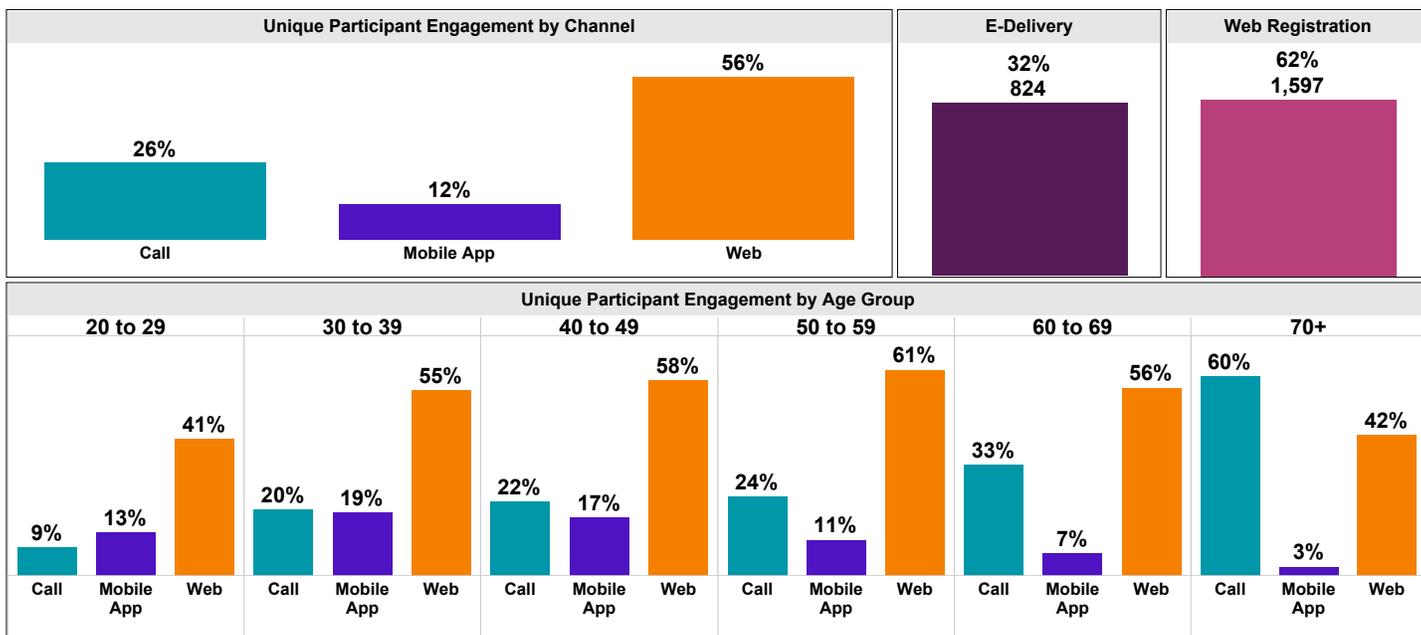


Washoe County

Account Status
All

Engagement

64% of plan participants have engaged (used web, mobile, or called) over the past 12 months
56% of plan participants have digitally engaged over the past 12 months



Data as of 6/30/2020

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.

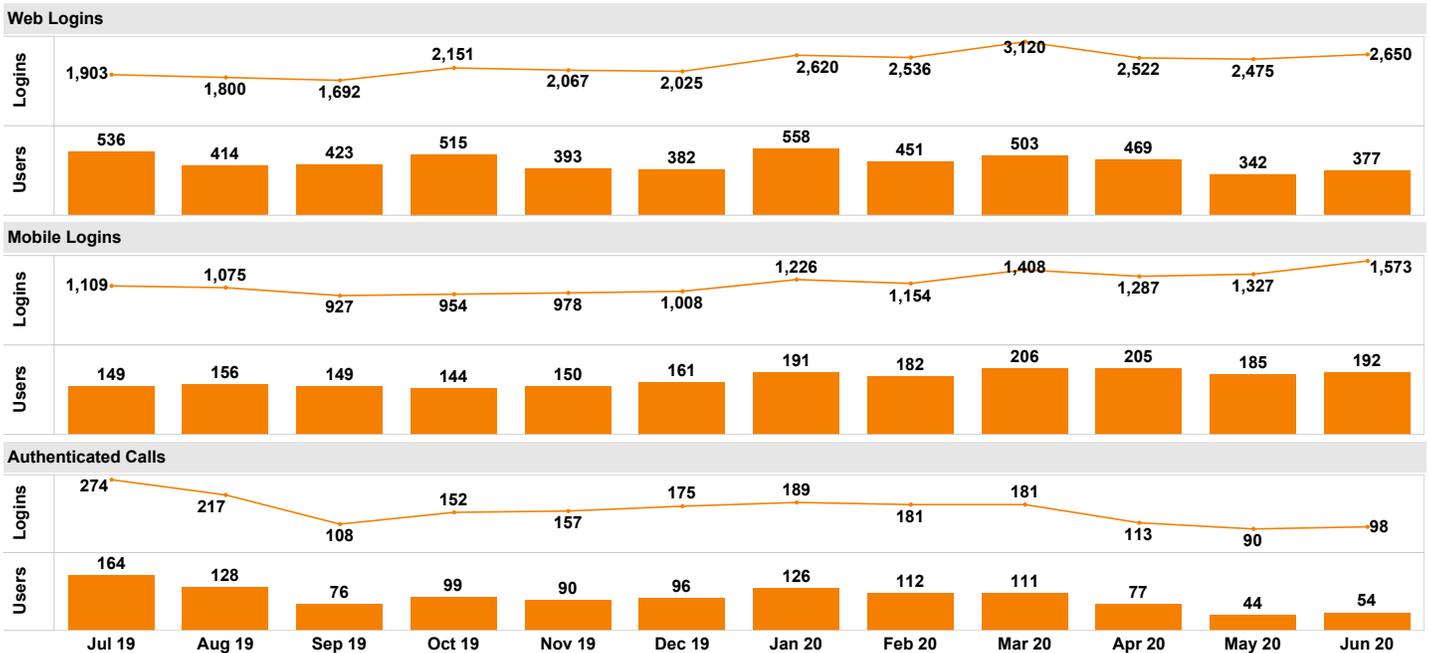
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Washoe County

Month
7/1/2019 12:00:00 A..

Engagement Trends



Data as of 6/30/2020

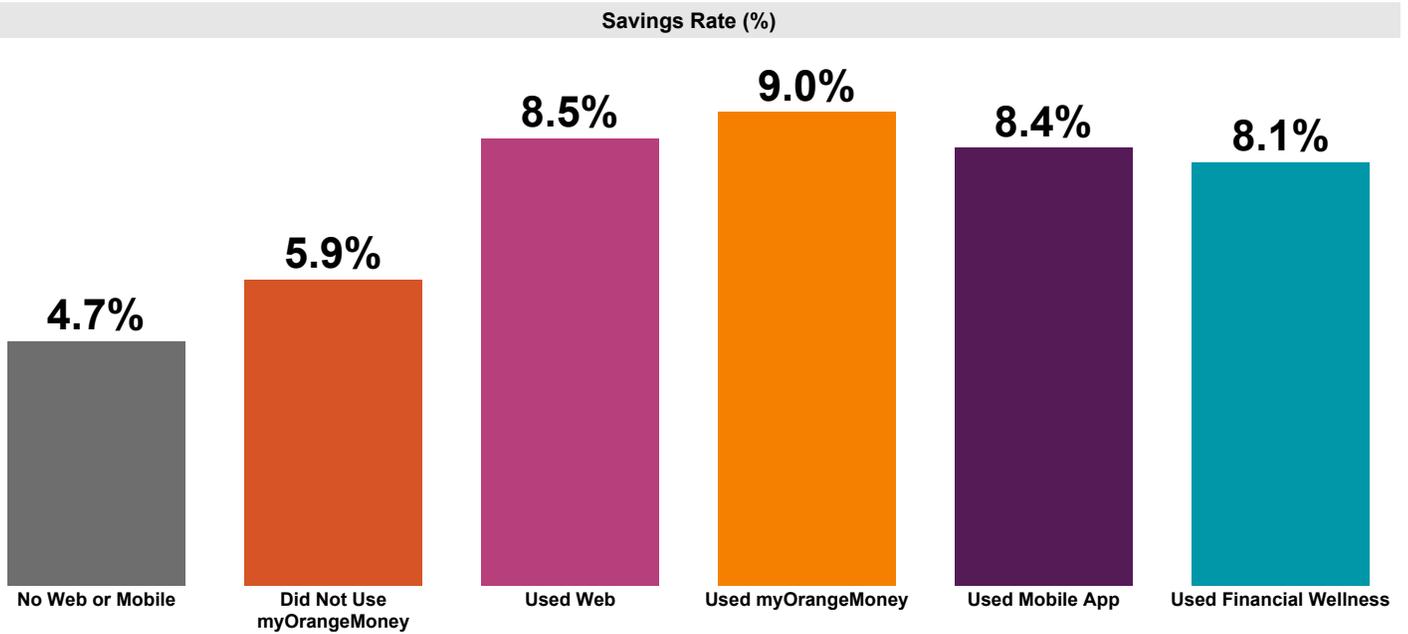
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Engagement Outcomes - Savings Rate



Data as of 6/30/2020

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

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Definitions

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%. Only applicable to plans that have Contribution Rate Change (CRC) on.
Average Income Replacement	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.

04/01/2019 - 06/30/2019 vs. 04/01/2020 - 06/30/2020

Change since prior period			Impact of change		
Increase	Decrease	No Change	Positive impact	Negative impact	No impact

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

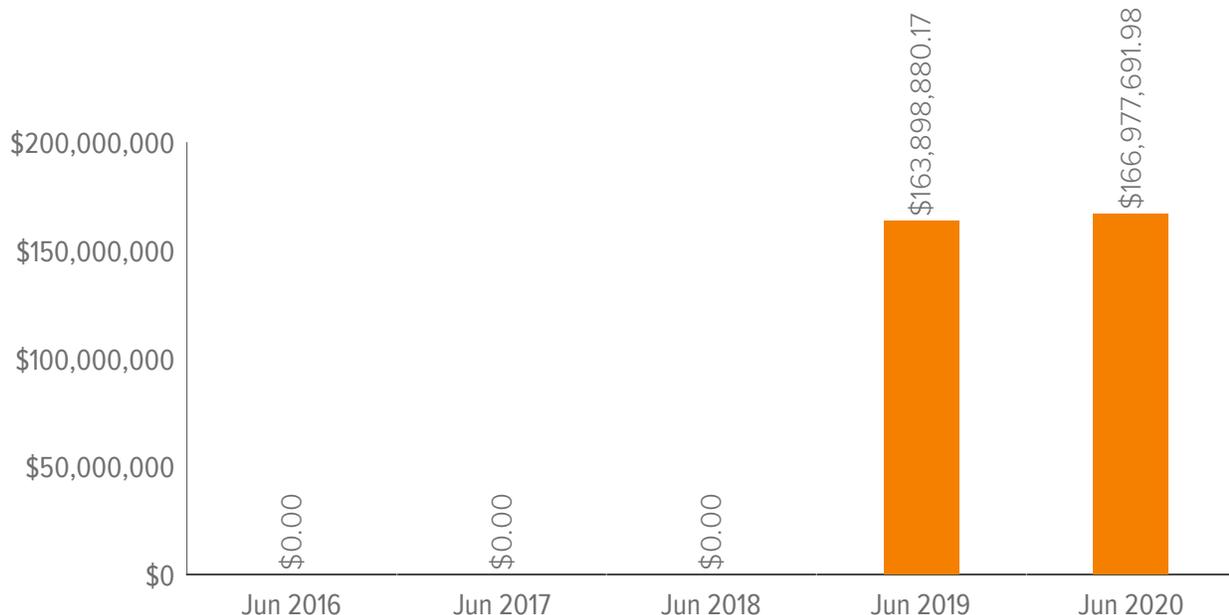
Compare by period

	(04/01/2019 - 06/30/2019)	(04/01/2020 - 06/30/2020)
Beginning of Period Plan Assets	\$0.00	\$149,541,236.03
Contributions	\$1,017,754.93	\$2,593,927.49
Distributions	-\$1,288,314.45	-\$1,089,786.78
Loan Activity	-\$38,357.18	\$126,398.90
Other Activity	\$159,017,195.51	-\$95,028.99
Dividends	\$200,200.73	\$206,386.00
Appreciation/Depreciation	\$4,990,400.63	\$15,694,559.33
End of Period Plan Assets	\$163,898,880.17	\$166,977,691.98

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 DEFERRED COMP PLAN

PARTICIPATION

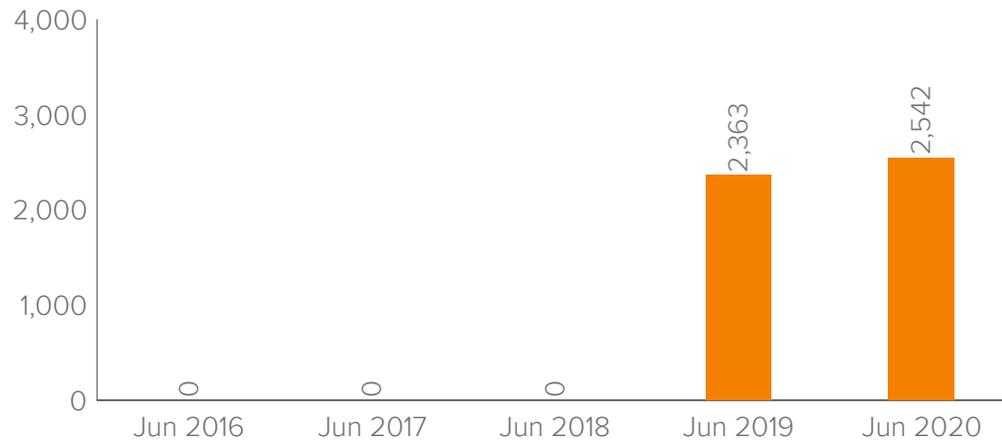
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

04/01/2020 - 06/30/2020

Beginning of Period	2,526
New Accounts	34
Closed Accounts	-18
End of Period	2,542
Terminated Employees with an account balance	1,015
Terminated Employees with an account balance < \$5,000	223

Participant accounts by year



Participant accounts by age group

	Jun 2016		Jun 2017		Jun 2018		Jun 2019		Jun 2020	
<30	0	0.00%	0	0.00%	0	0.00%	101	4.27%	154	6.06%
30 - 39	0	0.00%	0	0.00%	0	0.00%	403	17.05%	455	17.90%
40 - 49	0	0.00%	0	0.00%	0	0.00%	591	25.01%	620	24.39%
50 - 59	0	0.00%	0	0.00%	0	0.00%	614	25.98%	636	25.02%
60+	0	0.00%	0	0.00%	0	0.00%	652	27.59%	675	26.55%
Unknown	0	0.00%	0	0.00%	0	0.00%	2	0.08%	2	0.08%

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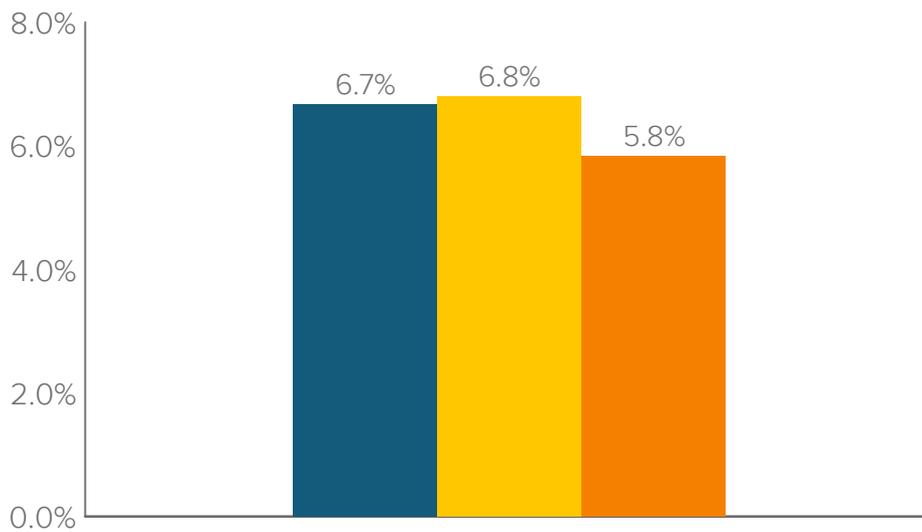
Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN

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



379

The information in this report is as of 07/30/2020 and includes 379 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	95	4.4%	5.5%	4.8%
30-39	147	7.0%	5.0%	7.4%
40-49	75	6.1%	4.2%	6.6%
50-59	52	8.1%	4.3%	8.4%
60+	9	6.1%	0.0%	6.1%
Unknown	1	4.0%	0.0%	4.0%
All	379	6.3%	4.8%	6.7%

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 May 2020.

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

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Plan statistics for: WASHOE COUNTY DEFERRED COMP 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 202	Q2 202
Participant accounts	0	0	0	2,460	2,526	2,542

Deferral summary

As of 07/30/2020

Average deferral rate for all participants	6.7%
Average deferral rate for HCE participants	%
Average deferral rate for NHCE participants	%
Participants included in deferral rate calculation	379
Participants who changed deferral rate to 0 in the last 3 months	N/A

Contribution summary

As of 06/30/2020

Total participants actively deferring	0
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Eligibility tracking

As of 06/30/2020

Total eligible employees	2,490
Eligible employees not enrolled	876

Plan participation

As of

Participation rate	%
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Terminated employees

As of 06/30/2020

With an account balance	1,015
With an account balance < \$5,000	223

Enrollment summary

04/01/2020 - 06/30/2020

New enrollments	38
New enrollment average deferral rate (35)	3.7%
New enrollments without an EE deferral established (3)	
Participants who opted for auto-escalation	1

Auto enrollment

04/01/2020 - 06/30/2020

Average deferral rate of auto-enrollers (28)	3.0%
Average deferral rate of self-enrollers (7)	6.4%
Average deferral amount of self-enrollers (0)	\$0
Opted out	1

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 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

04/01/2020 - 06/30/2020

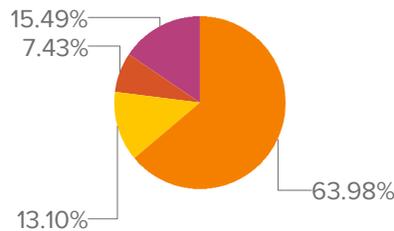
	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	707	254	48	134
Total inquiries	8,030	4,187	125	220

Unique participant inquiries by type

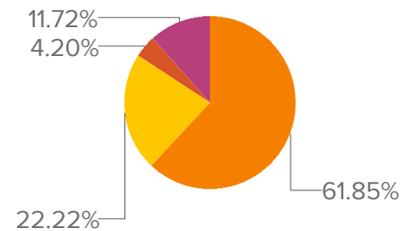
■ Internet ■ Mobile ■ VRU ■ CSA*



04/01/2018 - 06/30/2018



04/01/2019 - 06/30/2019



04/01/2020 - 06/30/2020

	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	1	0	0	0
Contribution rate escalations	2	0	0	0
Deferral updates	94	53	0	4
Fund transfers	23	0	0	6
In-service withdrawals	3	N/A	N/A	9
Investment election changes	41	8	1	11
Investment reallocations	34	14	1	13
Loan requests	14	N/A	N/A	3
Lump sum withdrawals	1	N/A	N/A	16
Rebalance elections	2	0	0	0
Total	215	75	2	62

* CSA - Customer Service Associate

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Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN

Engagement

myOrangeMoney®	75
Personal Financial Dashboard	3
Retirement Readiness Service Center & agreed to take action	3
Total participants (unique)	78

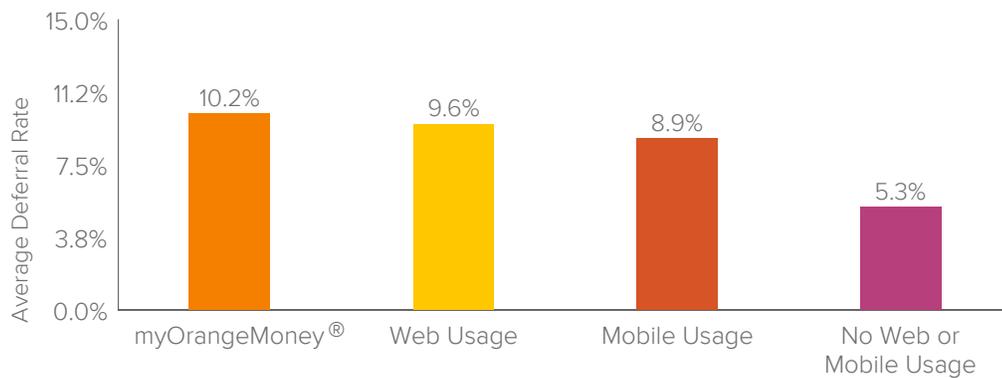
Action taken through engagement

Increased contribution/catchup contribution	5
Change current/future asset allocation	2
Participants taking action (unique)	7

Web engagement impact on deferral rates

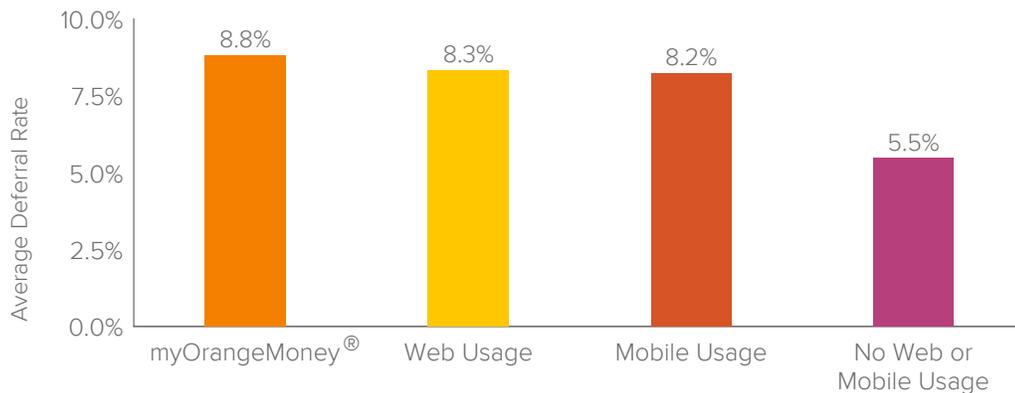
04/01/2020 - 06/30/2020

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 May 2020

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Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN

TRANSACTION ACTIVITY DETAIL

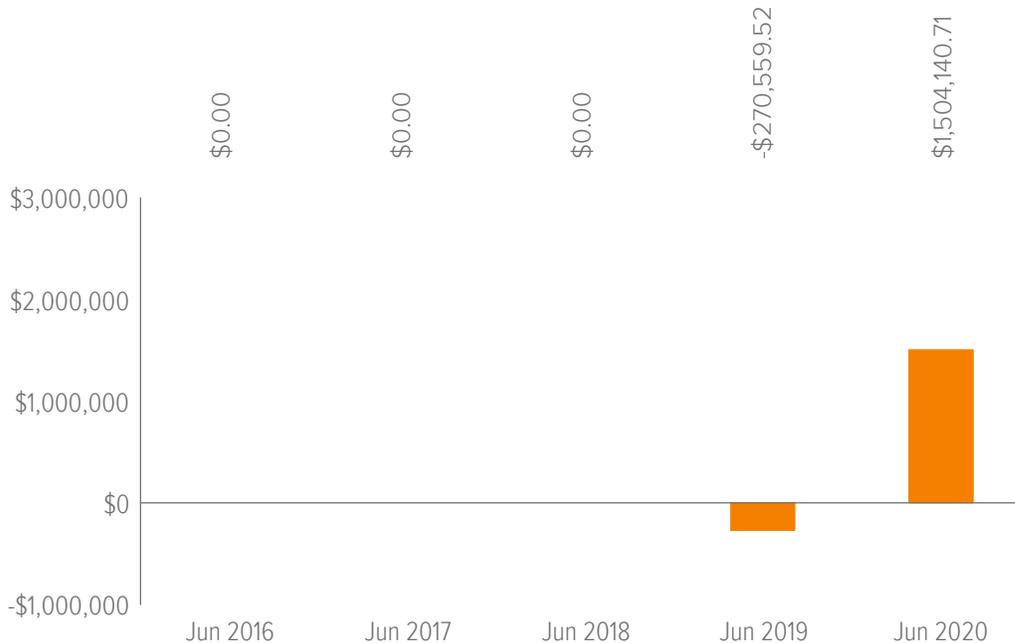
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

Summary activity

	Prior Period 04/01/2019 - 06/30/2019		Current Period 04/01/2020 - 06/30/2020	
	Amount	Participants	Amount	Participants
Contributions	\$1,017,754.93	1,375	\$2,593,927.49	1,523
Distributions	-\$1,288,314.45	88	-\$1,089,786.78	97
Loan Activity	-\$38,357.18	268	\$126,398.90	255
Other Activity	\$159,217,396.24	2,352	\$111,357.01	2,530

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 DEFERRED COMP PLAN

Activity Highlights

	Prior Period		Current Period		Change Over	
	04/01/2019 - 06/30/2019		04/01/2020 - 06/30/2020		Prior Period	
Contributions	Amount	Participants	Amount	Participants	Amount	Participants
Employee PreTax	\$932,511.38	1,291	\$2,370,078.83	1,447	154.16%	156
Roth	\$85,243.55	207	\$223,848.66	235	162.60%	28
Total	\$1,017,754.93		\$2,593,927.49		154.87%	
Distributions	Amount	Participants	Amount	Participants	Amount	Participants
Hardship Withdrawal	-\$3,600.00	1	-\$11,037.75	1	206.60%	0
Minimum Distribution	\$0.00	0	-\$12,013.50	7	0.00%	7
Periodic Payment	-\$98,844.29	56	-\$198,384.55	59	100.70%	3
Withdrawal	-\$1,185,870.16	33	-\$868,350.98	31	-26.78%	-2
Total	-\$1,288,314.45		-\$1,089,786.78		-15.41%	
Loan Activity	Amount	Participants	Amount	Participants	Amount	Participants
Loan	-\$184,500.97	12	-\$258,712.24	17	40.22%	5
Loan Repayment	\$146,143.79	260	\$385,111.14	254	163.52%	-6
Total	-\$38,357.18		\$126,398.90		-429.53%	
Other Activity	Amount	Participants	Amount	Participants		
Asset Transfer	\$159,018,811.35	2,351	-\$68,368.16	11		
Dividends	\$200,200.73	1,658	\$206,386.00	1,206		
Fee	-\$1,615.84	1,579	-\$32,336.43	2,457		
Margin Change	\$0.00	0	\$0.00	1,510		
Revenue Credit	\$0.00	0	\$5,675.60	1,096		
Total	\$159,217,396.24		\$111,357.01			

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 DEFERRED COMP PLAN

CONTRIBUTION SUMMARY

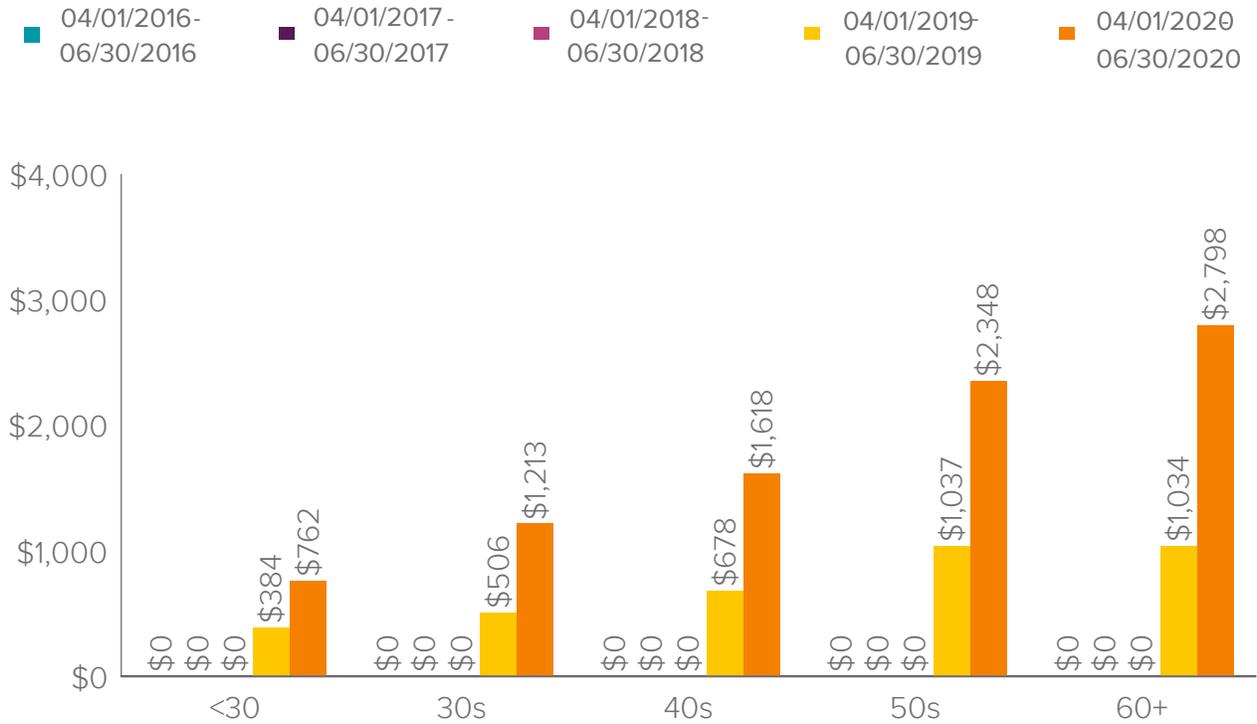
Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

Contributions by source and participants

	04/01/2016 - 06/30/2016	04/01/2017 - 06/30/2017	04/01/2018 - 06/30/2018	04/01/2019 - 06/30/2019	04/01/2020 - 06/30/2020
Employee					
Employee PreTax	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$932,511.38 (1,291)	\$2,370,078.83 (1,447)
Roth	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$85,243.55 (207)	\$223,848.66 (235)
Total	\$0.00	\$0.00	\$0.00	\$1,017,754.93	\$2,593,927.49
Grand Total	\$0.00	\$0.00	\$0.00	\$1,017,754.93	\$2,593,927.49

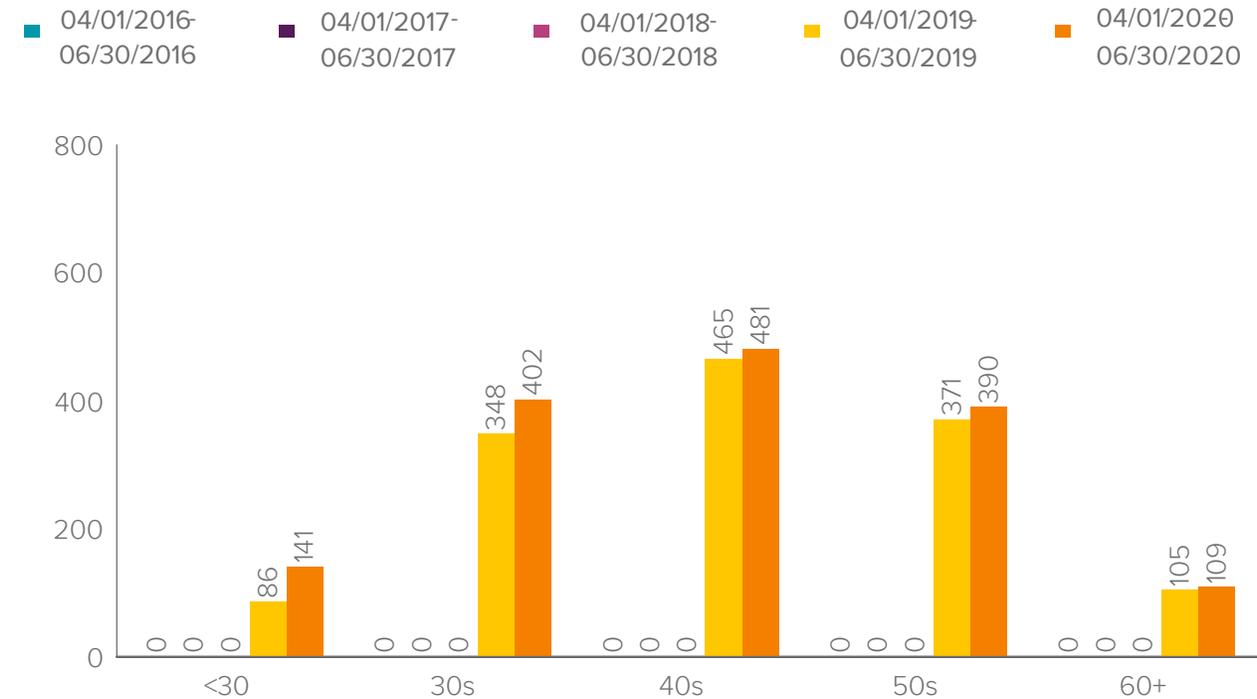
(Numbers) represent number of participants

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 DEFERRED COMP 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

	Jun 2016	Jun 2017	Jun 2018	Jun 2019	Jun 2020
Your Plan	\$0	\$0	\$0	\$69,339	\$65,688
Benchmark	\$35,286 ¹	\$38,303 ²	\$35,773 ³	\$40,381 ⁴	\$34,494 ⁵
				↑	↑

¹ Voya Universe of Government Plans as of December 2016

² Voya Universe of Government Plans as of December 2017

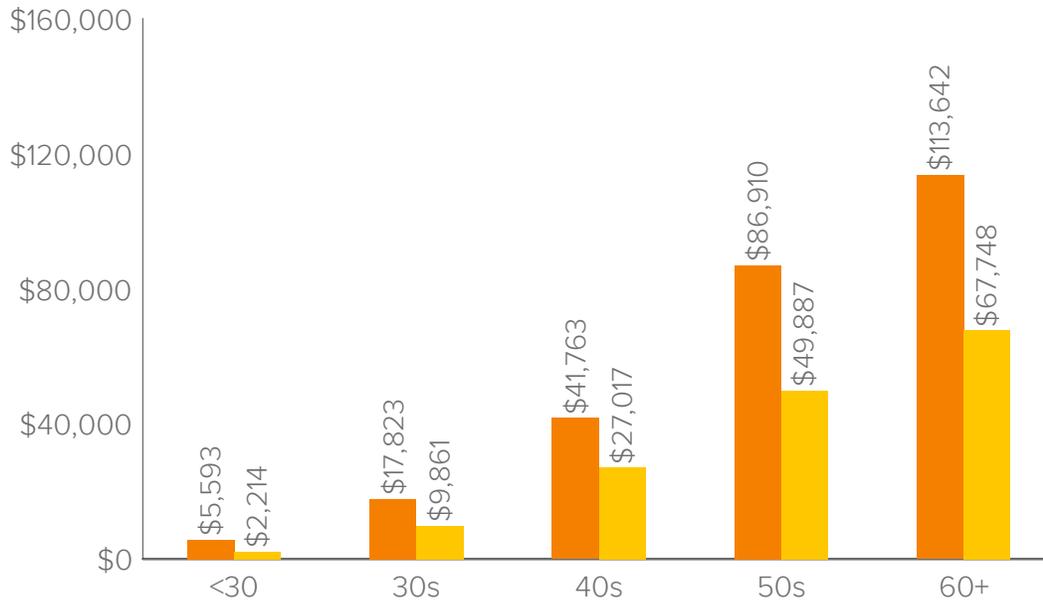
³ Voya Universe of Government Plans as of December 2018

⁴ Voya Universe of Government Plans as of December 2019

⁵ 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 DEFERRED COMP 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

	04/01/2016 - 06/30/2016	04/01/2017 - 06/30/2017	04/01/2018 - 06/30/2018	04/01/2019 - 06/30/2019	04/01/2020 - 06/30/2020
Hardship Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$3,600.00 (1)	-\$11,037.75 (1)
Minimum Distribution	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$12,013.50 (7)
Periodic Payment	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$98,844.29 (56)	-\$198,384.55 (59)
Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$1,185,870.16 (33)	-\$868,350.98 (31)
Total	\$0.00	\$0.00	\$0.00	-\$1,288,314.45	-\$1,089,786.78

(Numbers) represent number of participants

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

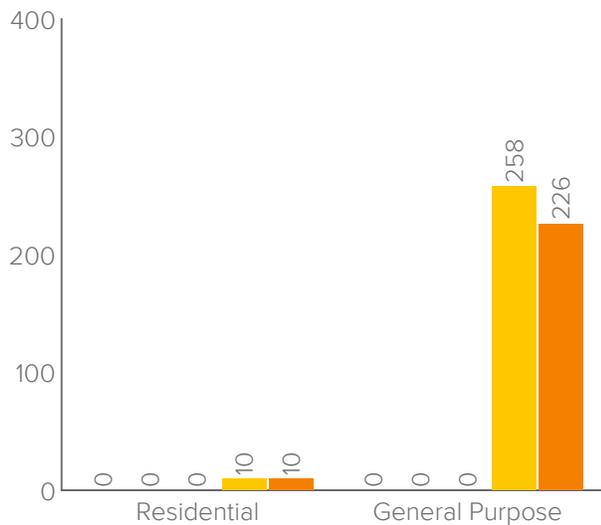
	06/30/2016	06/30/2017	06/30/2018	06/30/2019	06/30/2020
Residential	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$265,128.27 (10)	\$232,552.82 (10)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,387,157.62 (258)	\$2,092,428.09 (226)
Total	\$0.00	\$0.00	\$0.00	\$2,652,285.89	\$2,324,980.91

(Numbers) represent number of outstanding loans

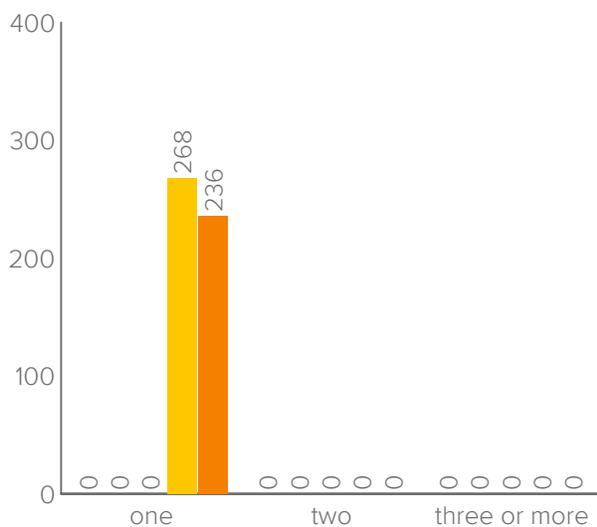
Loan detail

■ 06/30/2016
 ■ 06/30/2017
 ■ 06/30/2018
 ■ 06/30/2019
 ■ 06/30/2020

Number of loans by type



Number of loans by participants



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Plan statistics for: WASHOE COUNTY DEFERRED COMP 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

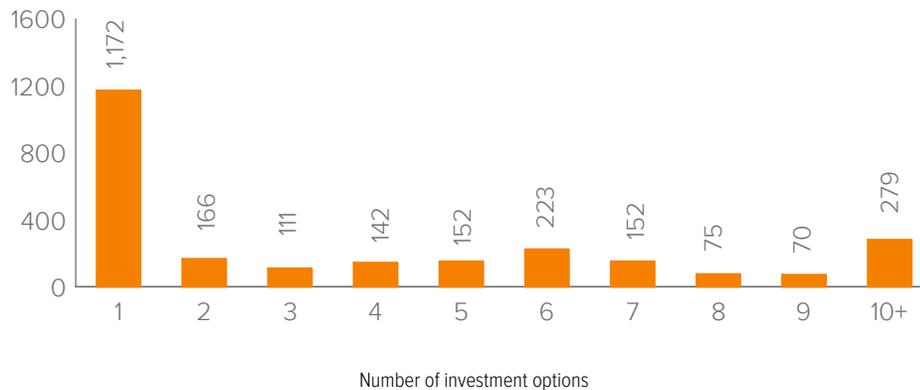
As of 07/30/2020



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 06/30/2020



Average number of investment options utilized per participant

	Jun 2017	Jun 2018	Jun 2019	Jun 2020
With Asset Allocation Funds	0.0	0.0	7.0	4.0
Without Asset Allocation Funds	0.0	0.0	7.0	4.6



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 DEFERRED COMP PLAN

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
Asset Allocation	Total:	435
American Funds 2010 Target Date Retirement Fund®- Class R-6		2
American Funds 2015 Target Date Retirement Fund®- Class R-6		0
American Funds 2020 Target Date Retirement Fund®- Class R-6		24
American Funds 2025 Target Date Retirement Fund®- Class R-6		17
American Funds 2030 Target Date Retirement Fund®- Class R-6		81
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		60
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		3
Stability of Principal	Total:	663
Voya Fixed Account - 457/401 II		663
Bonds	Total:	5
Hartford Total Return Bond HLS Fund - Class IA		3
PIMCO High Yield Fund - Institutional Class		2
Balanced	Total:	20
American Funds American Balanced Fund® - Class R-6		20
Large Cap Value	Total:	18
American Century Equity Income Fund - R6 Class		1
Vanguard® Institutional Index Fund - Institutional Shares		13
Wells Fargo Disciplined U.S. Core Fund - Institutional Class		4
Large Cap Growth	Total:	21
American Funds The Growth Fund of America® - Class R-6		21
Small/Mid/Specialty	Total:	9
AMG Managers Skyline Special Equities Fund - Class N		1
Hartford MidCap HLS Fund - Class IA		8
Global / International	Total:	1
American Funds EuroPacific Growth Fund® - Class R-6		1
Grand total of participants utilizing one investment option		1,172

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Plan statistics for: WASHOE COUNTY DEFERRED COMP 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 06/30/2020	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 06/30/2020	% of Total Contributions	Participants Contributing
Asset Allocation						
American Funds 2010 Target Date Retirement Fund®- Class R-6	\$67,468.83	0.04%	2	\$75.00	0.00%	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	\$1,518,942.53	0.91%	24	\$23,038.21	0.89%	16
American Funds 2025 Target Date Retirement Fund®- Class R-6	\$900,213.47	0.54%	20	\$34,759.34	1.34%	14
American Funds 2030 Target Date Retirement Fund®- Class R-6	\$3,120,965.72	1.87%	82	\$106,722.57	4.11%	65
American Funds 2035 Target Date Retirement Fund®- Class R-6	\$761,504.27	0.46%	41	\$38,170.02	1.47%	37
American Funds 2040 Target Date Retirement Fund®- Class R-6	\$3,200,497.37	1.92%	117	\$129,129.99	4.98%	97
American Funds 2045 Target Date Retirement Fund®- Class R-6	\$727,767.81	0.44%	63	\$54,890.21	2.12%	60
American Funds 2050 Target Date Retirement Fund®- Class R-6	\$1,109,312.71	0.66%	94	\$81,500.60	3.14%	84
American Funds 2055 Target Date Retirement Fund®- Class R-6	\$53,584.99	0.03%	9	\$7,246.93	0.28%	8
American Funds 2060 Target Date Retirement Fund®- Class R-6	\$120,185.72	0.07%	4	\$4,800.06	0.19%	3
Total	\$11,580,443.42	6.94%		\$480,332.93	18.52%	

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Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN

Investment Option/Fund Name (by Asset Class)	Assets as of 06/30/2020	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 06/30/2020	% of Total Contributions	Participants Contributing
Stability of Principal						
Voya Fixed Account - 457/401 II	\$73,299,715.09	43.90%	1,530	\$790,336.47	30.47%	792
Total	\$73,299,715.09	43.90%		\$790,336.47	30.47%	
Bonds						
Hartford Total Return Bond HLS Fund - Class IA	\$4,130,024.47	2.47%	397	\$66,686.83	2.57%	201
PIMCO High Yield Fund - Institutional Class	\$2,012,522.76	1.21%	254	\$27,055.50	1.04%	127
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$552,034.05	0.33%	150	\$15,900.14	0.61%	109
Total	\$6,694,581.28	4.01%		\$109,642.47	4.23%	
Balanced						
American Funds American Balanced Fund® - Class R-6	\$5,971,914.00	3.58%	458	\$111,539.42	4.30%	298
Total	\$5,971,914.00	3.58%		\$111,539.42	4.30%	
Large Cap Value						
American Century Equity Income Fund - R6 Class	\$5,869,514.45	3.52%	603	\$102,658.01	3.96%	394
Vanguard® Institutional Index Fund - Institutional Shares	\$13,816,558.86	8.27%	879	\$260,897.43	10.06%	614
Wells Fargo Disciplined U.S. Core Fund - Institutional Class	\$10,272,322.71	6.15%	704	\$88,555.90	3.41%	322
Total	\$29,958,396.02	17.94%		\$452,111.34	17.43%	
Large Cap Growth						
American Funds The Growth Fund of America® - Class R-6	\$15,119,807.44	9.05%	895	\$175,195.79	6.75%	545
Total	\$15,119,807.44	9.05%		\$175,195.79	6.75%	
Small/Mid/Specialty						
AMG Managers Skyline Special Equities Fund - Class N	\$1,241,197.45	0.74%	418	\$20,787.72	0.80%	208
Hartford MidCap HLS Fund - Class IA	\$8,904,427.07	5.33%	940	\$138,327.19	5.33%	594
Hotchkis and Wiley Mid-Cap Value Fund - Class I	\$1,162,849.72	0.70%	398	\$27,921.57	1.08%	190

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Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN

Investment Option/Fund Name (by Asset Class)	Assets as of 06/30/2020	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 06/30/2020	% of Total Contributions	Participants Contributing
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$3,341,060.75	2.00%	560	\$90,537.84	3.49%	428
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$2,758,686.94	1.65%	506	\$69,604.23	2.68%	383
Wells Fargo Small Company Growth Fund - Class R6	\$1,934,245.54	1.16%	438	\$36,734.81	1.42%	275
Total	\$19,342,467.47	11.58%		\$383,913.36	14.80%	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$5,010,367.26	3.00%	599	\$90,855.71	3.50%	316
Total	\$5,010,367.26	3.00%		\$90,855.71	3.50%	
Grand Total	\$166,977,691.98			\$2,593,927.49		

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Plan statistics for: WASHOE COUNTY DEFERRED COMP PLAN