



3Q2020 Plan Review

Washoe County Deferred Comp Plan 664389

07/01/2020 through 09/30/2020

Presented By: Voya
Natalie Daniels, VP- Strategic Relationship Manager

For sponsor use only.
Not for distribution to plan participants

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Washoe County 2020 Summary Sheet

457 & 401(a)	1st Quarter	2nd Quarter	3rd Quarter
Participants in 457 Plan	2,526	2,542	2,569
Participants in 401(a) Plan	163	162	160
457 Assets Including Loan Assets	\$149,541,236	\$166,977,691	\$172,762,376.09
401(a) Assets Including Loan Assets	\$10,624,468	\$11,940,122	\$11,747,804.74
Average 457 Participant Balance	\$59,201	\$65,688	\$67,249
Average 401(a) Participant Balance	\$65,181	\$73,704	\$73,424

Roth Participation	1st Quarter	2nd Quarter	3rd Quarter
Participants with a Roth Balance	233	235	236
Assets in Roth	\$3,665,824	\$4,321,771	\$4,887,019

Local Engagement				
Group Meeting Results	1st Quarter	2nd Quarter	3rd Quarter	2020 YTD Totals
Group Meetings	31	0	2	33
<i>Attendees</i>	339		123	462
1:1 Counseling Sessions (Virtual)	84	235	262	581
457 Enrollments	113	35	49	197
<i>Traditional Enrollments</i>	98	7	15	120
<i>Auto Enrollments - Sherriff's Deputy</i>	15	28	34	62
401(a) Enrollments	0	0	0	0

457 Rollover Results	1st Quarter	2nd Quarter	3rd Quarter	2020 YTD Totals
Rollovers In	0	0	0	0
Dollars from Rollovers In	0	0	0	0
Rollovers Out	17	19	31	67
Dollars from Rollovers Out	\$1,701,171	\$795,382	\$2,963,831	\$5,460,384
PERS Purchases	18	8	11	37
Dollars from PERS Purchases	\$271,018	\$387,411	\$459,962	\$1,118,391

401(a) & 457 Loan Results	1st Quarter	2nd Quarter	3rd Quarter	2020 YTD Totals
457 Applications Processed	22	0	23	45
Dollars from Applications Processed	\$263,626	0	\$325,949	\$589,575
401(a) Applications Processed	3	4	1	8
Dollars from Applications Processed	\$83,676	\$24,825	\$50,000	\$158,501

Hardship Results	1st Quarter	2nd Quarter	3rd Quarter	2020 YTD Totals
Hardship Applications Approved	0	1	1	2
Dollars from Approved Applications	0	\$11,037	\$2,000	\$13,037

WASHOE COUNTY DEFERRED COMP PLAN



Plan overview



Plan health snapshot



Employee engagement

	Plan data	Benchmark		Plan data	Benchmark		Plan data	Benchmark
Total plan participants	2,568		Participation rate	61% 1,522	21%	Overall engagement	64% 1,632	34%
Total plan assets	\$172,722,087		Income replacement	48% 1,561	41%	Web engagement	55% 1,413	28%
Average balance	\$67,259	\$51,072	Employees on track to save 70%	14% 220	17%	Mobile app engagement	13% 336	4%
Participants in managed accounts	0%	2%	Average savings rate	24% 412	9%	Authenticated call engagement	25% 641	13%
Percent employees with loans	14%	2%				eDelivery	34% 862	28%
Average outstanding loan	\$10,542	\$2,554				Web registration	64% 1,636	35%

Data as of 9/30/2020

Published by: Retirement Customer Analytics and Insights

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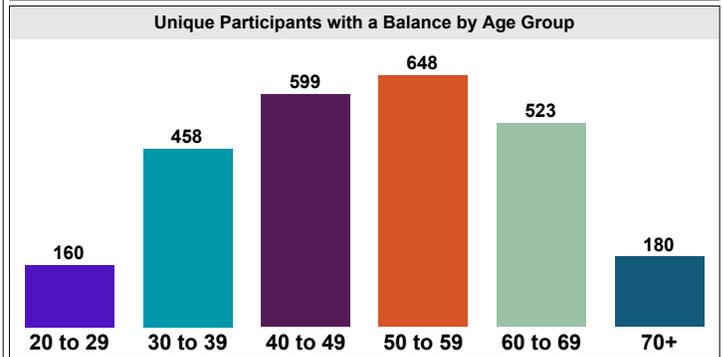
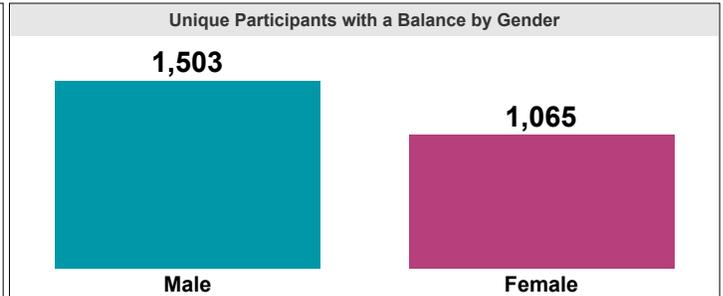
Benchmark: TEM



Washoe County 3Q2020

Customer Profile

 2,568	Participant Accounts with a Balance
 47%	Average Income Replacement
 \$324	Average Savings Rate
 \$73,486	Median Participant Salary
 50	Average Participant Age
 \$67,259	Average Savings Balance



Data as of 9/30/2020

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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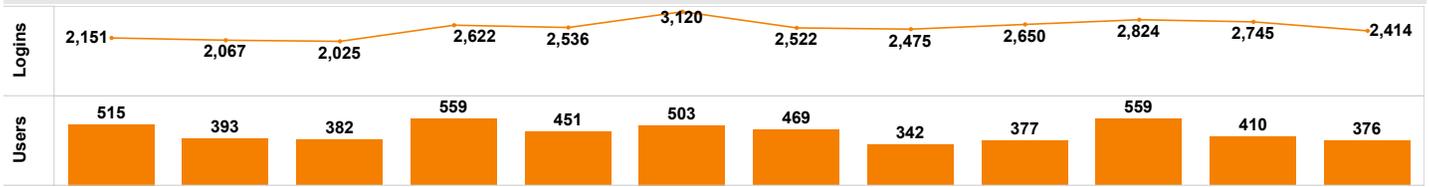


Washoe County 3Q2020

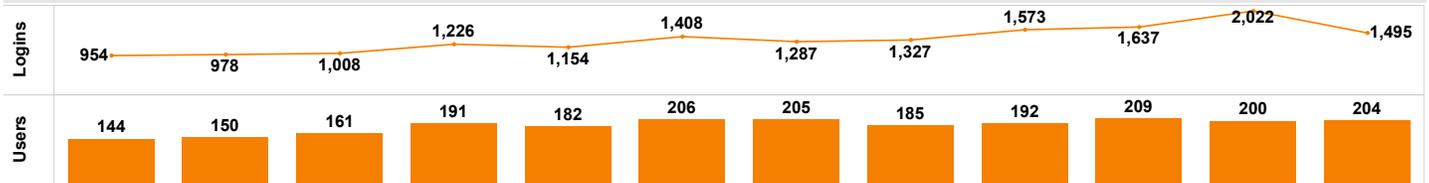
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Engagement Trends

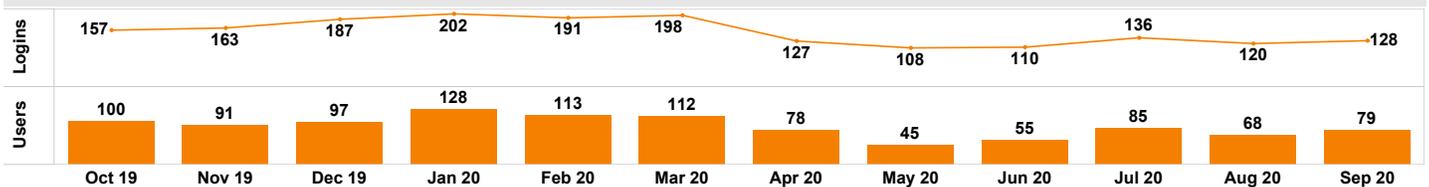
Web Logins



Mobile Logins



Authenticated Calls



Data as of 9/30/2020

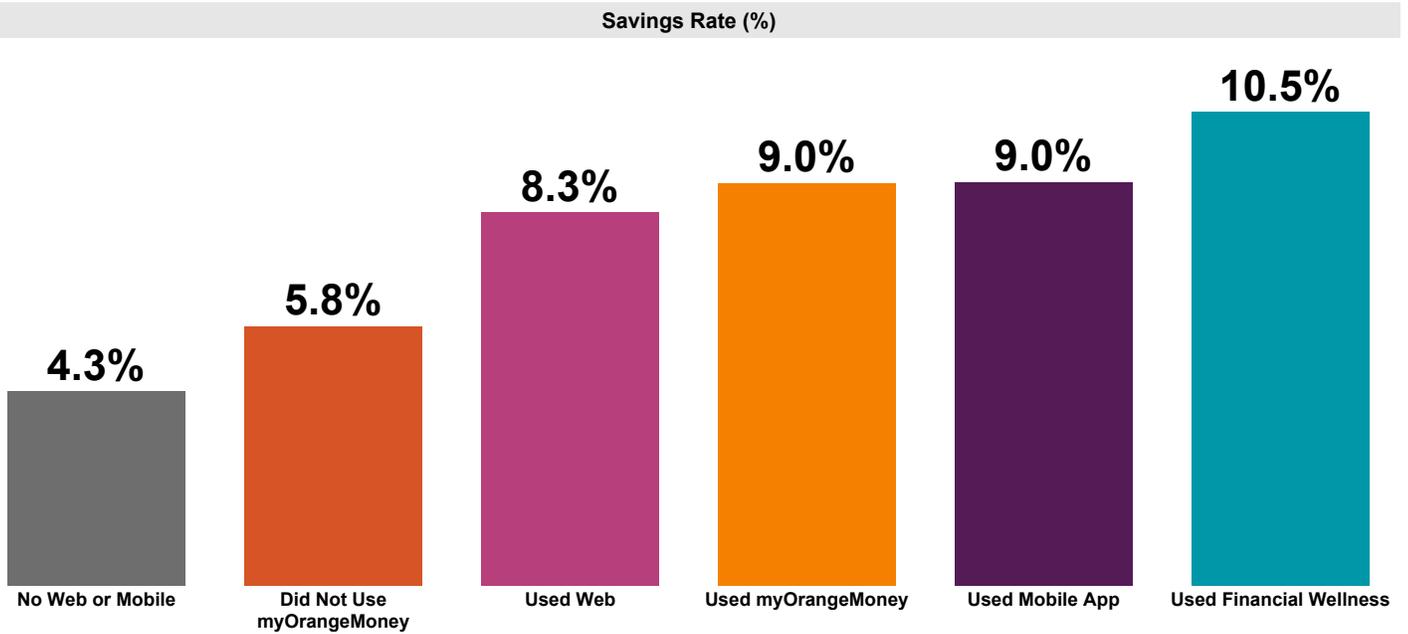
Published by: Retirement Customer Analytics and Insights
 Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.
 Call data includes CSA and VRU calls. Call data is reflective of those participants who enter their SSN into phone 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 3Q2020

Engagement Outcomes - Savings Rate



Data as of 9/30/2020

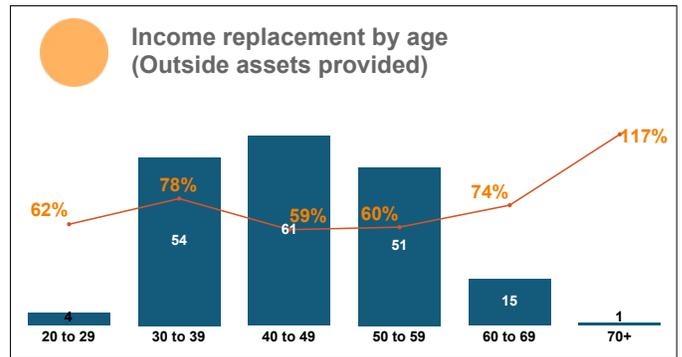
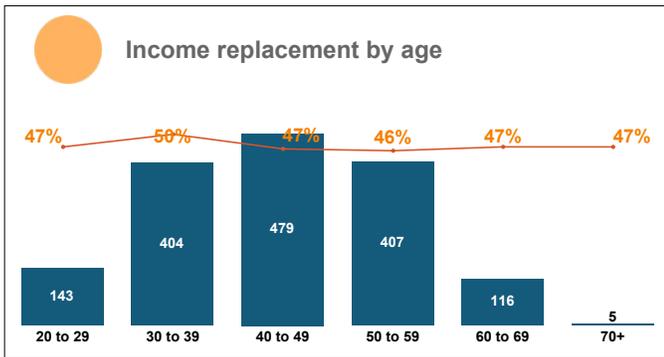
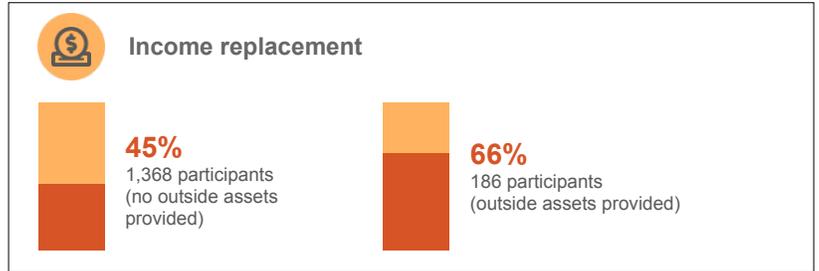
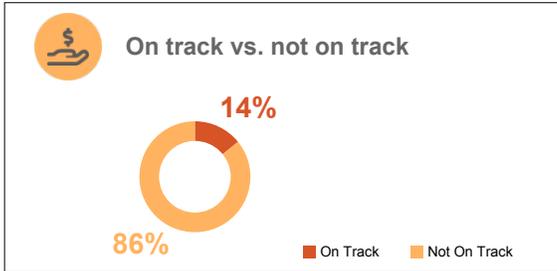
Published by: Retirement Customer Analytics and Insights
Data includes retirement plan sponsored business. RPS, IRA, HRA, NQ in Pen-Cat, and ReliaStarSEP/IRA policies are not included.

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Retirement Outcomes

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



Data as of 9/30/2020

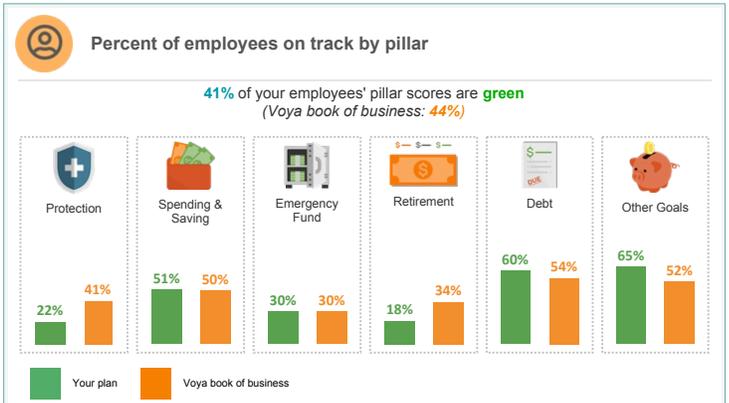
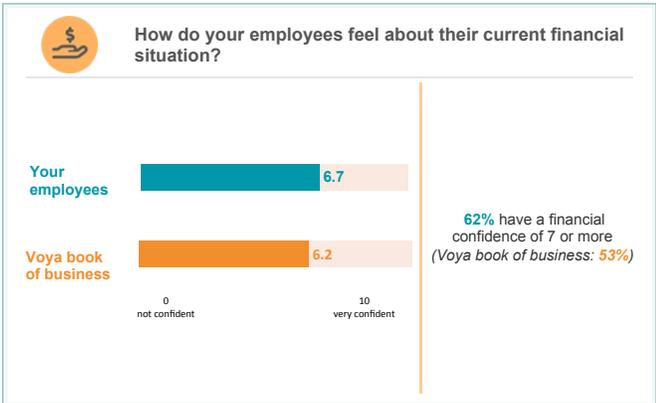
Published by: Retirement Customer Analytics and Insights

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Financial Wellness

09/30/2020



Engagement

	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	99	--	--
Completed assessment and viewed results	92	93%	88%
Viewed dashboard after completing assessment	82	89%	85%



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.

07/01/2019 - 09/30/2019 vs. 07/01/2020- 09/30/2020

Change since prior period: Increase Decrease No Change

Impact of change: Positive impact Negative impact No impact

Plan Statistic	Change since prior period	Impact of change
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

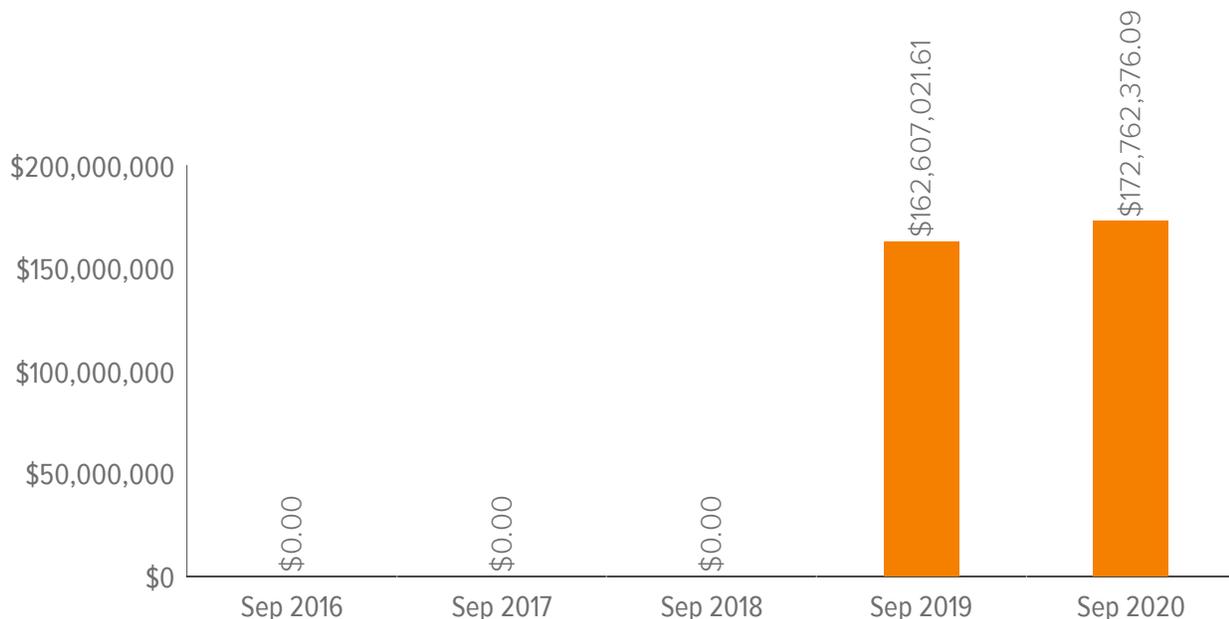
Compare by period

	(07/01/2019 - 09/30/2019)	(07/01/2020 - 09/30/2020)
Beginning of Period Plan Assets	\$163,898,880.17	\$166,977,691.98
Contributions	\$2,241,286.55	\$2,294,413.75
Distributions	-\$3,124,881.97	-\$3,185,967.11
Loan Activity	-\$74,604.95	-\$18,925.71
Other Activity	-\$776,377.00	-\$468,225.76
Dividends	\$1,743,602.82	\$1,078,607.78
Appreciation/Depreciation	-\$1,300,884.01	\$6,084,781.16
End of Period Plan Assets	\$162,607,021.61	\$172,762,376.09

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 664389

PARTICIPATION

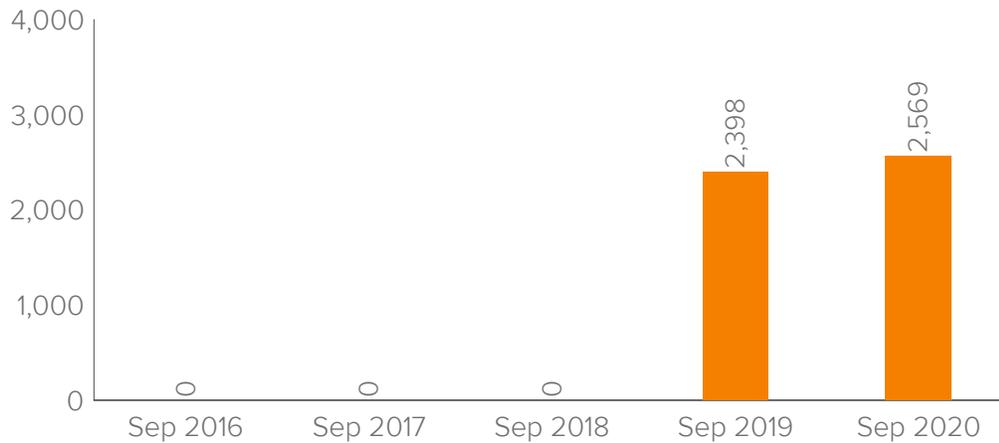
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

07/01/2020 - 09/30/2020

Beginning of Period	2,542
New Accounts	48
Closed Accounts	-21
End of Period	2,569
Terminated Employees with an account balance	1,029
Terminated Employees with an account balance < \$5,000	223

Participant accounts by year



Participant accounts by age group

	Sep 2016		Sep 2017		Sep 2018		Sep 2019		Sep 2020	
<30	0	0.00%	0	0.00%	0	0.00%	106	4.42%	165	6.42%
30 - 39	0	0.00%	0	0.00%	0	0.00%	414	17.26%	467	18.18%
40 - 49	0	0.00%	0	0.00%	0	0.00%	594	24.77%	606	23.59%
50 - 59	0	0.00%	0	0.00%	0	0.00%	615	25.65%	641	24.95%
60+	0	0.00%	0	0.00%	0	0.00%	665	27.73%	688	26.78%
Unknown	0	0.00%	0	0.00%	0	0.00%	4	0.17%	2	0.08%

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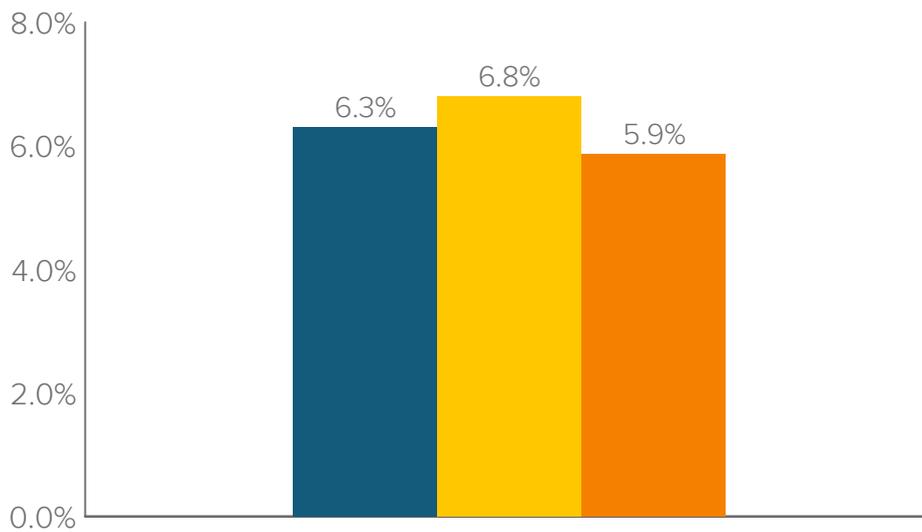
Plan statistics for: Washoe County Deferred Comp Plan 664389

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



427

The information in this report is as of 10/30/2020 and includes 427 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	112	4.4%	5.0%	4.7%
30-39	162	6.3%	4.7%	6.7%
40-49	82	5.9%	4.2%	6.3%
50-59	59	8.1%	4.4%	8.4%
60+	11	5.9%	0.0%	5.9%
Unknown	1	6.0%	0.0%	6.0%
All	427	6.0%	4.6%	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 August 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 664389

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

07/01/2020 - 09/30/2020

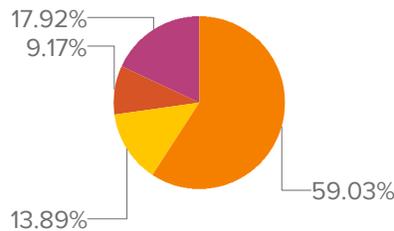
	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	802	274	77	171
Total inquiries	8,290	5,154	136	248

Unique participant inquiries by type

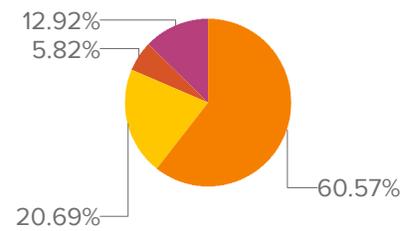
■ Internet ■ Mobile ■ VRU ■ CSA*



07/01/2018 - 09/30/2018



07/01/2019 - 09/30/2019



07/01/2020 - 09/30/2020

	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	3	0	0	0
Contribution rate escalations	0	1	0	0
Deferral updates	145	73	1	14
Fund transfers	30	1	1	4
In-service withdrawals	19	N/A	N/A	17
Investment election changes	30	6	0	8
Investment reallocations	26	8	0	6
Loan requests	16	N/A	N/A	8
Lump sum withdrawals	3	N/A	N/A	15
Rebalance elections	1	0	0	0
Total	273	89	2	72

* CSA - Customer Service Associate

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Plan statistics for: Washoe County Deferred Comp Plan 664389

Engagement

myOrangeMoney [®]	103
Personal Financial Dashboard	3
Retirement Readiness Service Center & agreed to take action	5
Total participants (unique)	110

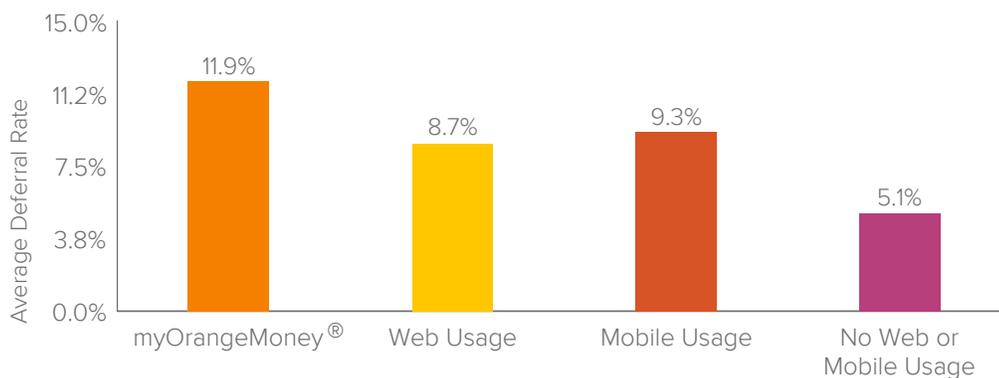
Action taken through engagement

Increased contribution/catchup contribution	34
Completed a roll-in/consolidated assets	2
Change current/future asset allocation	4
Participants taking action (unique)	37

Web engagement impact on deferral rates

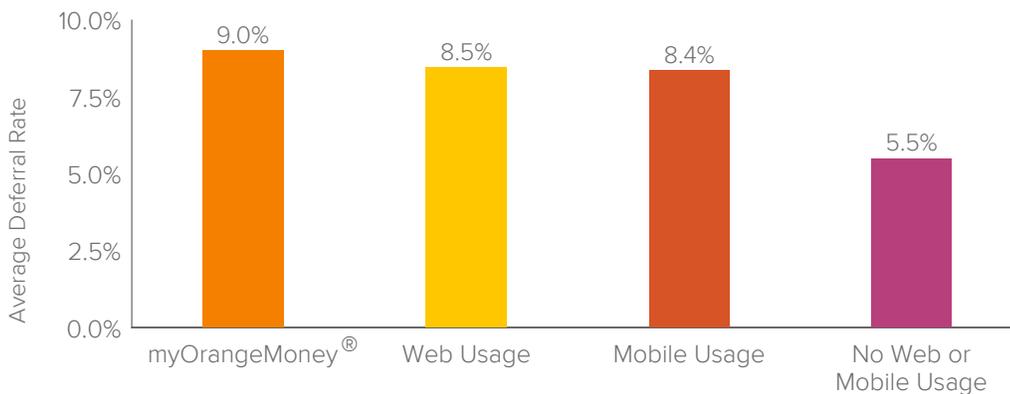
07/01/2020 - 09/30/2020

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 August 2020

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Plan statistics for: Washoe County Deferred Comp Plan 664389

TRANSACTION ACTIVITY DETAIL

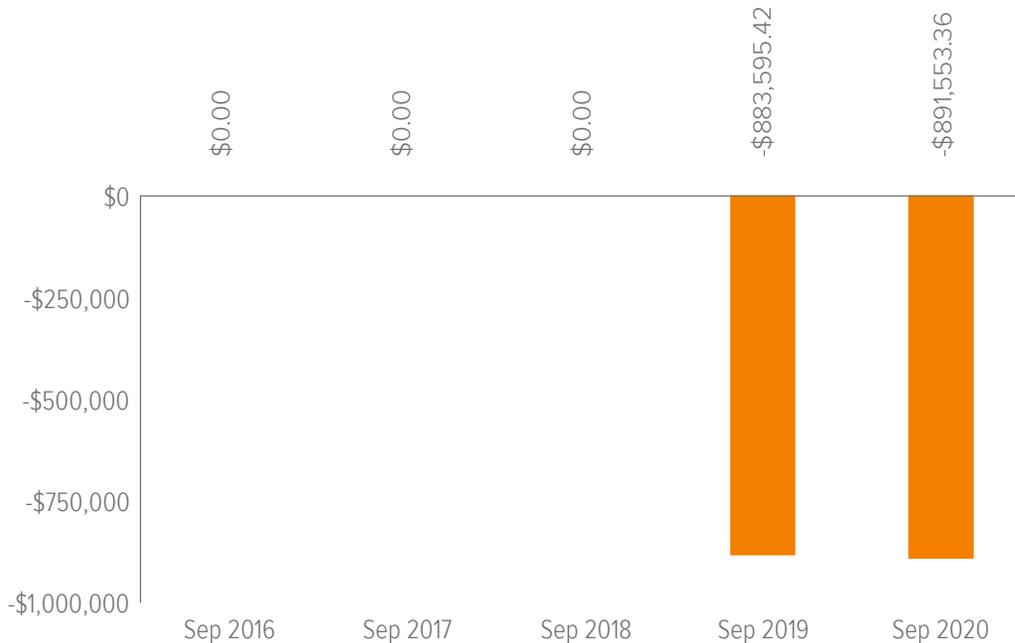
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

Summary activity

	Prior Period 07/01/2019 - 09/30/2019		Current Period 07/01/2020 - 09/30/2020	
	Amount	Participants	Amount	Participants
Contributions	\$2,241,286.55	1,421	\$2,294,413.75	1,537
Distributions	-\$3,124,881.97	128	-\$3,185,967.11	101
Loan Activity	-\$74,604.95	279	-\$18,925.71	250
Other Activity	\$967,225.82	2,353	\$610,382.02	2,533

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 664389

Activity Highlights

	Prior Period		Current Period		Change Over	
	07/01/2019 - 09/30/2019		07/01/2020 - 09/30/2020		Prior Period	
Contributions	Amount	Participants	Amount	Participants	Amount	Participants
Employee PreTax	\$2,049,703.55	1,339	\$2,098,228.68	1,462	2.37%	123
Roth	\$191,583.00	217	\$196,185.07	236	2.40%	19
Total	\$2,241,286.55		\$2,294,413.75		2.37%	
Distributions	Amount	Participants	Amount	Participants	Amount	Participants
Death Claim	-\$351,807.63	1	-\$260,114.53	3	-26.06%	2
Hardship Withdrawal	-\$3,300.00	1	-\$2,000.00	1	-39.39%	0
Minimum Distribution	-\$46,755.25	5	-\$14,587.89	3	-68.80%	-2
Periodic Payment	-\$193,732.74	58	-\$145,066.55	51	-25.12%	-7
Withdrawal	-\$2,529,286.35	67	-\$2,764,198.14	44	9.29%	-23
Total	-\$3,124,881.97		-\$3,185,967.11		1.95%	
Loan Activity	Amount	Participants	Amount	Participants	Amount	Participants
Loan	-\$426,628.62	29	-\$325,949.63	23	-23.60%	-6
Loan Repayment	\$352,023.67	273	\$307,023.92	244	-12.78%	-29
Total	-\$74,604.95		-\$18,925.71		-74.63%	
Other Activity	Amount	Participants	Amount	Participants		
Asset Transfer	-\$769,535.09	2,117	-\$440,004.51	18		
Dividends	\$1,743,602.82	1,759	\$1,078,607.78	1,342		
Fee	-\$15,557.05	2,216	-\$34,662.36	2,491		
Inter-Participant Transfers	\$0.00	0	\$0.00	7		
Miscellaneous	-\$0.06	3	\$0.00	0		
Revenue Credit	\$8,715.20	1,500	\$6,441.11	1,060		
Total	\$967,225.82		\$610,382.02			

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 664389

CONTRIBUTION SUMMARY

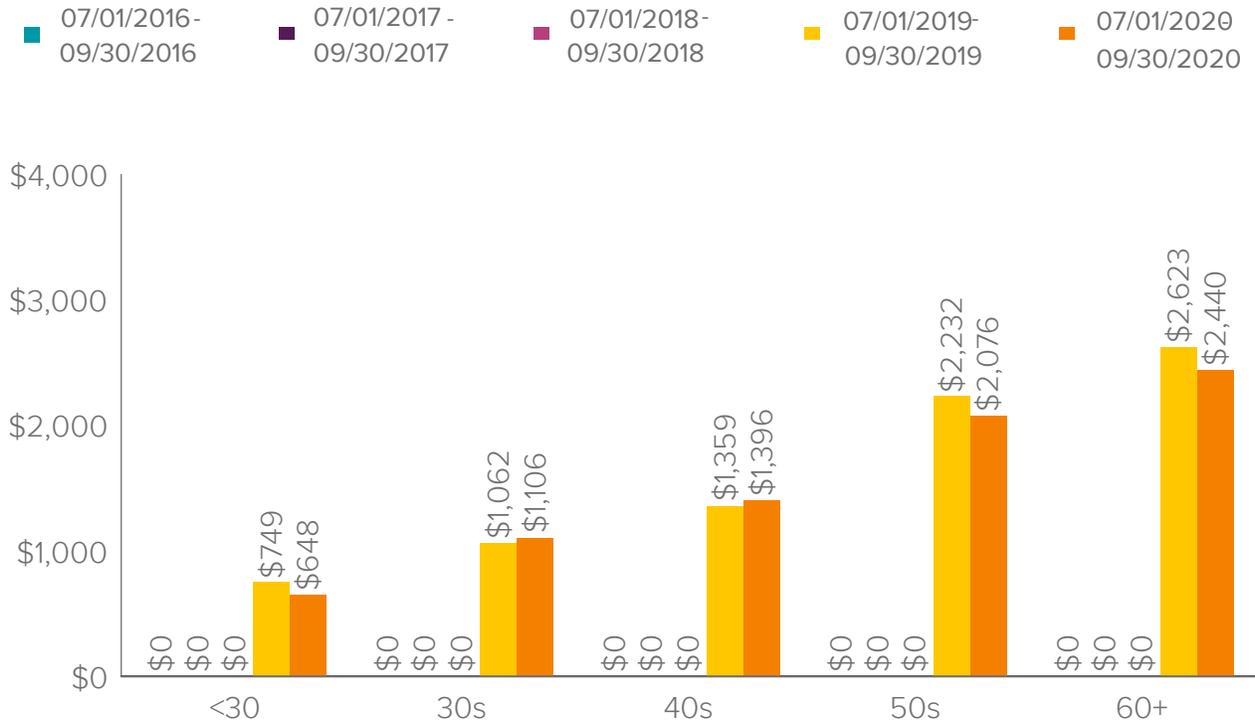
Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

Contributions by source and participants

	07/01/2016 - 09/30/2016	07/01/2017 - 09/30/2017	07/01/2018 - 09/30/2018	07/01/2019 - 09/30/2019	07/01/2020 - 09/30/2020
Employee					
Employee PreTax	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,049,703.55 (1,339)	\$2,098,228.68 (1,462)
Roth	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$191,583.00 (217)	\$196,185.07 (236)
Total	\$0.00	\$0.00	\$0.00	\$2,241,286.55	\$2,294,413.75
Grand Total	\$0.00	\$0.00	\$0.00	\$2,241,286.55	\$2,294,413.75

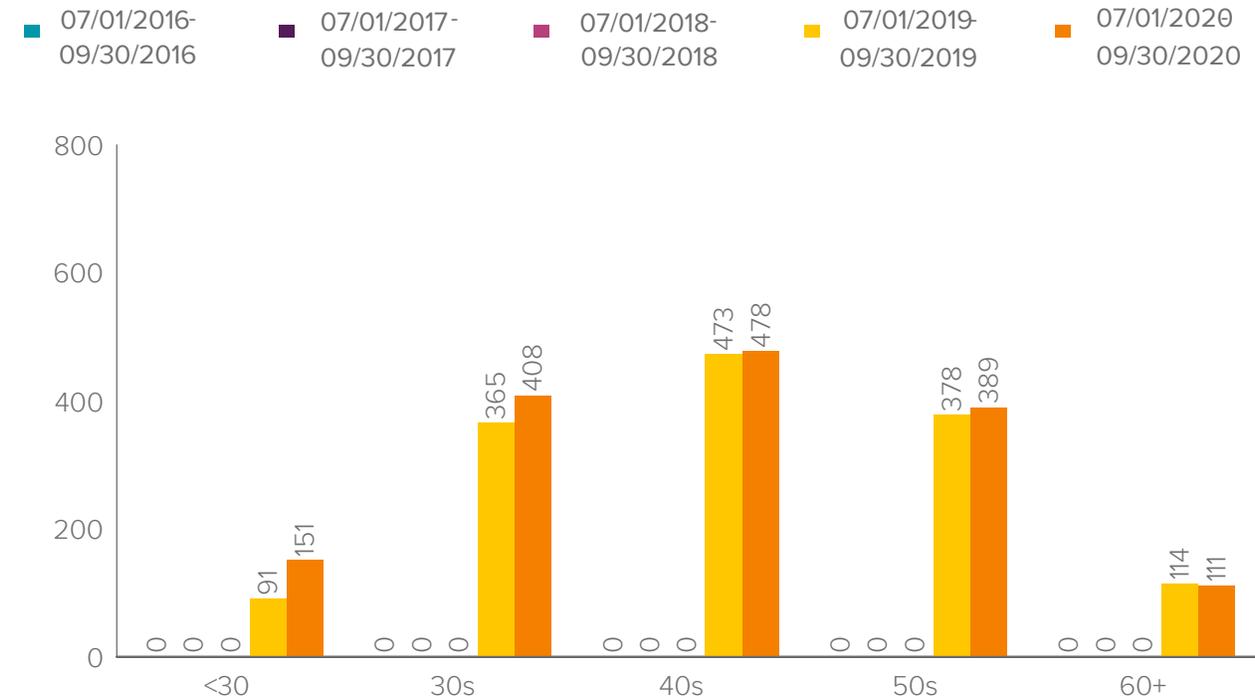
(Numbers) represent number of participants

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 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 2016	Year End 2017	Year End 2018	Year End 2019	Q1 202	Q2 202	Q3 202
Participant accounts	0	0	0	2,460	2,526	2,542	2,569

Deferral summary

As of 10/30/2020

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	427
Participants who changed deferral rate to 0 in the last 3 months	N/A

Contribution summary

As of 09/30/2020

Total participants actively deferring	0
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Eligibility tracking

As of 09/30/2020

Total eligible employees	2,492
Eligible employees not enrolled	865

Plan participation

As of

Participation rate	%
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Terminated employees

As of 09/30/2020

With an account balance	1,029
With an account balance < \$5,000	223

Enrollment summary

07/01/2020 - 09/30/2020

New enrollments	49
New enrollment average deferral rate (43)	5.6%
New enrollment average deferral amount (4)	\$25
New enrollments without an EE deferral established (2)	
Participants who opted for auto-escalation	0

Auto enrollment

07/01/2020 - 09/30/2020

Average deferral rate of auto-enrollers (34)	3.0%
Average deferral rate of self-enrollers (9)	15.6%
Average deferral amount of self-enrollers (4)	\$25
Opted out	0

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 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 2016	Sep 2017	Sep 2018	Sep 2019	Sep 2020
Your Plan	\$0	\$0	\$0	\$67,809	\$67,249
Benchmark	\$35,286 ¹	\$38,303 ²	\$35,773 ³	\$40,381 ⁴	\$38,875 ⁵
				↑	↑

¹ Voya Universe of Government Plans as of December 2016

² Voya Universe of Government Plans as of December 2017

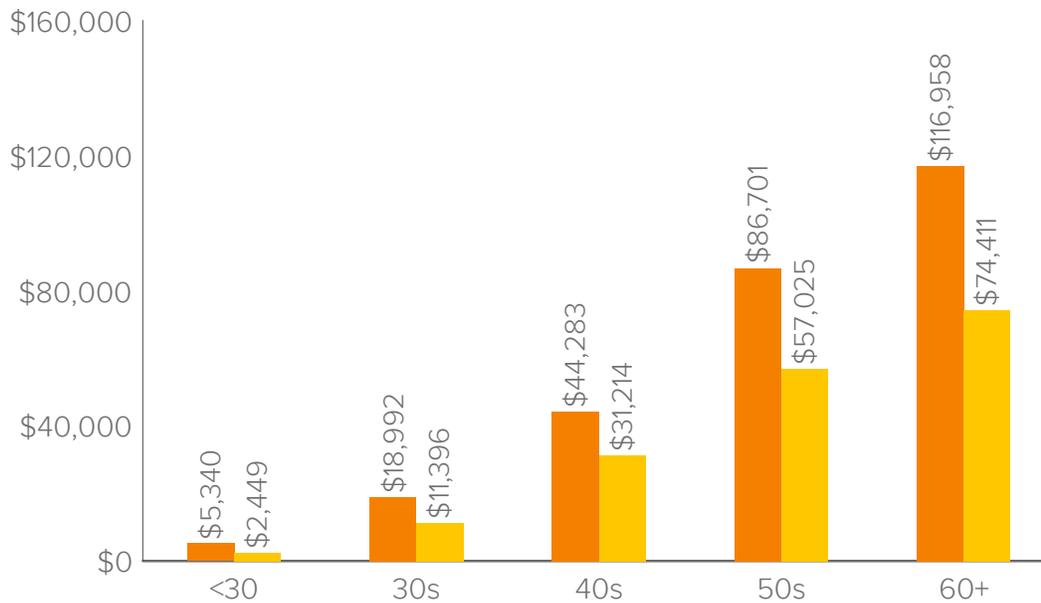
³ Voya Universe of Government Plans as of December 2018

⁴ Voya Universe of Government Plans as of December 2019

⁵ Voya Universe of Government Plans as of June 2020

Your average participant account balance by age group

● Your Plan
 ● Benchmark



Voya Universe of Government Plans as of June 2020

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Plan statistics for: Washoe County Deferred Comp Plan 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

	07/01/2016 - 09/30/2016	07/01/2017 - 09/30/2017	07/01/2018 - 09/30/2018	07/01/2019 - 09/30/2019	07/01/2020 - 09/30/2020
Death Claim	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$351,807.63 (1)	-\$260,114.53 (3)
Hardship Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$3,300.00 (1)	-\$2,000.00 (1)
Minimum Distribution	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$46,755.25 (5)	-\$14,587.89 (3)
Periodic Payment	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$193,732.74 (58)	-\$145,066.55 (51)
Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$2,529,286.35 (67)	-\$2,764,198.14 (44)
Total	\$0.00	\$0.00	\$0.00	-\$3,124,881.97	-\$3,185,967.11

(Numbers) represent number of participants

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Plan statistics for: Washoe County Deferred Comp Plan 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

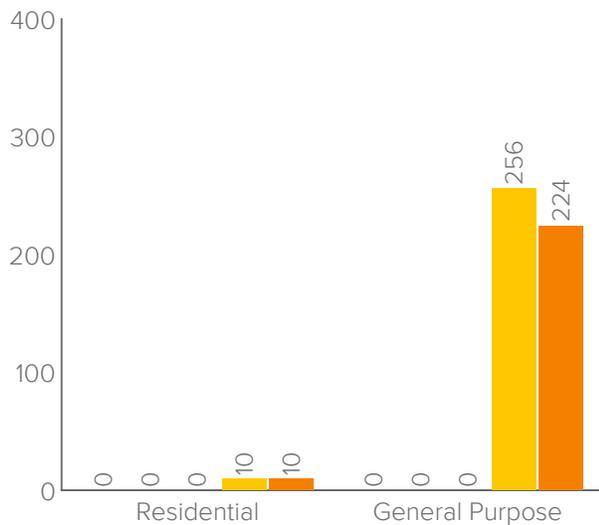
	09/30/2016	09/30/2017	09/30/2018	09/30/2019	09/30/2020
Residential	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$260,479.49 (10)	\$226,746.58 (10)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,410,666.53 (256)	\$2,076,871.46 (224)
Total	\$0.00	\$0.00	\$0.00	\$2,671,146.02	\$2,303,618.04

(Numbers) represent number of outstanding loans

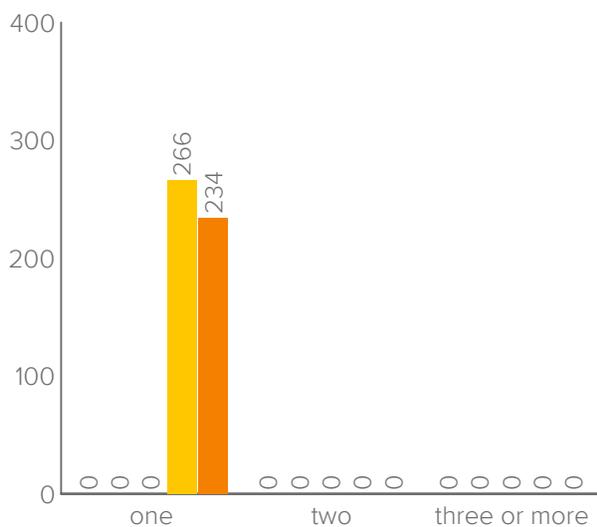
Loan detail

■ 09/30/2016
 ■ 09/30/2017
 ■ 09/30/2018
 ■ 09/30/2019
 ■ 09/30/2020

Number of loans by type



Number of loans by participants



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Plan statistics for: Washoe County Deferred Comp Plan 664389

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

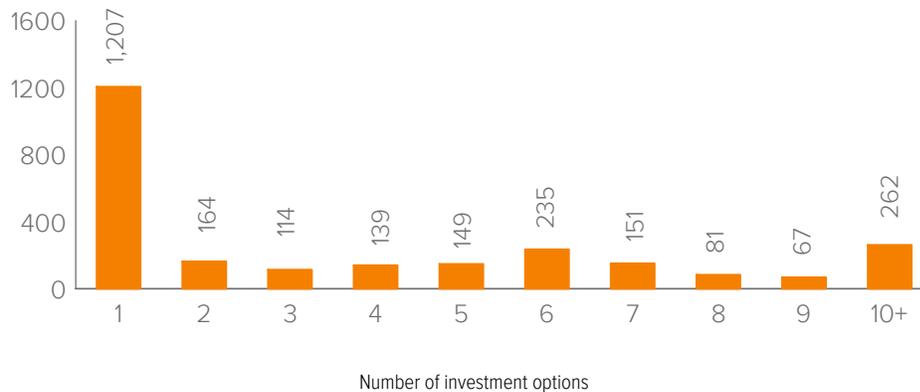
As of 10/30/2020



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 09/30/2020



Average number of investment options utilized per participant

	Sep 2017	Sep 2018	Sep 2019	Sep 2020
With Asset Allocation Funds	0.0	0.0	7.1	3.9
Without Asset Allocation Funds	0.0	0.0	7.1	4.5



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

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Plan statistics for: Washoe County Deferred Comp Plan 664389

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
Asset Allocation	Total:	440
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		18
American Funds 2030 Target Date Retirement Fund®- Class R-6		79
American Funds 2035 Target Date Retirement Fund®- Class R-6		37
American Funds 2040 Target Date Retirement Fund®- Class R-6		112
American Funds 2045 Target Date Retirement Fund®- Class R-6		65
American Funds 2050 Target Date Retirement Fund®- Class R-6		89
American Funds 2055 Target Date Retirement Fund®- Class R-6		11
American Funds 2060 Target Date Retirement Fund®- Class R-6		3
American Funds 2065 Target Date Retirement Fd® - Class R-6		0
Stability of Principal	Total:	692
Voya Fixed Account - 457/401 II		692
Bonds	Total:	5
Hartford Total Return Bond HLS Fund - Class IA		2
PIMCO High Yield Fund - Institutional Class		3
Balanced	Total:	20
American Funds American Balanced Fund® - Class R-6		20
Large Cap Value	Total:	19
American Century Equity Income Fund - R6 Class		1
Vanguard® Institutional Index Fund - Institutional Shares		14
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		1,207

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Plan statistics for: Washoe County Deferred Comp Plan 664389

Investment Option/Fund Name (by Asset Class)	Assets as of 09/30/2020	% of Total Assets	Participants Invested	Contributions 07/01/2020 - 09/30/2020	% of Total Contributions	Participants Contributing
American Funds 2065 Target Date Retirement Fd® - Class R-6	\$29.76	0.00%	1	\$0.00	0.00%	0
Total	\$12,012,589.11	6.95%		\$437,632.63	19.07%	
Stability of Principal						
Voya Fixed Account - 457/401 II	\$74,975,956.43	43.40%	1,556	\$712,206.03	31.04%	793
Total	\$74,975,956.43	43.40%		\$712,206.03	31.04%	
Bonds						
Hartford Total Return Bond HLS Fund - Class IA	\$4,254,118.45	2.46%	390	\$70,016.25	3.05%	196
PIMCO High Yield Fund - Institutional Class	\$1,879,707.05	1.09%	253	\$19,463.83	0.85%	126
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$561,081.01	0.32%	150	\$8,875.93	0.39%	105
Total	\$6,694,906.51	3.88%		\$98,356.01	4.29%	
Balanced						
American Funds American Balanced Fund® - Class R-6	\$6,146,590.38	3.56%	460	\$84,952.30	3.70%	297
Total	\$6,146,590.38	3.56%		\$84,952.30	3.70%	
Large Cap Value						
American Century Equity Income Fund - R6 Class	\$5,897,022.80	3.41%	591	\$77,030.90	3.36%	374
Vanguard® Institutional Index Fund - Institutional Shares	\$14,994,165.10	8.68%	886	\$243,462.38	10.61%	611
Wells Fargo Disciplined U.S. Core Fund - Institutional Class	\$10,925,084.23	6.32%	692	\$74,621.99	3.25%	311
Total	\$31,816,272.13	18.42%		\$395,115.27	17.22%	
Large Cap Growth						
American Funds The Growth Fund of America® - Class R-6	\$16,146,417.78	9.35%	896	\$157,652.04	6.87%	536
Total	\$16,146,417.78	9.35%		\$157,652.04	6.87%	
Small/Mid/Specialty						
AMG Managers Skyline Special Equities Fund - Class N	\$1,278,520.25	0.74%	406	\$19,130.00	0.83%	200

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Plan statistics for: Washoe County Deferred Comp Plan 664389

Investment Option/Fund Name (by Asset Class)	Assets as of 09/30/2020	% of Total Assets	Participants Invested	Contributions 07/01/2020 - 09/30/2020	% of Total Contributions	Participants Contributing
Hartford MidCap HLS Fund - Class IA	\$8,469,793.15	4.90%	925	\$114,802.89	5.00%	577
Hotchkis and Wiley Mid-Cap Value Fund - Class I	\$0.00	0.00%	0	\$10,999.12	0.48%	183
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$4,835,353.53	2.80%	764	\$88,509.15	3.86%	505
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$2,814,029.98	1.63%	500	\$61,713.45	2.69%	373
Wells Fargo Small Company Growth Fund - Class R6	\$2,057,464.14	1.19%	427	\$30,371.36	1.32%	264
Total	\$19,455,161.05	11.26%		\$325,525.97	14.19%	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$5,514,482.70	3.19%	587	\$82,973.50	3.62%	312
Total	\$5,514,482.70	3.19%		\$82,973.50	3.62%	
Grand Total	\$172,762,376.09			\$2,294,413.75		

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Plan statistics for: Washoe County Deferred Comp Plan 664389

2021 Cost of Living Adjustments Announced

On October 26, 2020, the Internal Revenue Service issued Notice 2020-79:

The 2021 dollar limits are as follows:

<u>LIMIT</u>	<u>2021</u>	<u>2020</u>
Defined Benefit Plans		
The lesser of the maximum dollar limitation for annual benefits under defined benefit plans under Internal Revenue Code (IRC) Section 415(b)(1)(A) or 100% of the participant's average compensation for his high 3 years.	\$230,000	\$230,000
Defined Contribution Plan 415 dollar limit		
The lesser of the dollar limitation for annual additions under defined contribution plans under IRC Section 415(c)(1)(A) or 100% of compensation.	\$58,000	\$57,000
401(k)/403(b)/Existing SARSEP Elective deferral limit		
All elective deferrals (including designated Roth contributions) in a tax year made by a participant to a 401(k), 403(b) tax deferred annuity, simplified employee pension, and SIMPLE retirement plan are aggregated under IRC Section 402(g).	\$19,500	\$19,500
457 Deferral Limits		
The lesser of the limitation on vested contributions to 457 plans under IRC Section 457(e)(15) or 100% of includible compensation.	\$19,500	\$19,500
403(b) Catch-up limit		
The maximum available 402(g) elective deferral limit plus the special catch-up election for employees participating in a 403(b) tax deferred annuity who have had at least 15 years of service with an educational organization, hospital, home health agency, health and welfare service agency, church or convention or association of churches. <i>Note: The additional 403(b) special catch-up of up to \$3,000 per year cannot exceed cumulatively \$15,000 over the lifetime of the 403(b) participant.</i>	\$22,500	\$22,500

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LIMIT

2021

2020

457 Catch-up limit

The special catch-up election for employees participating in an eligible 457 deferred compensation who have elected the special catch-up available in the three years prior to the year of normal retirement age.

\$39,000

\$39,000

Note: The participant in a governmental 457(b) plan may make catch-up contributions in a year equal to the greater of (a) the amount permitted under the age 50+ catch-up, or (b) the amount permitted under the 457 catch-up.

Age 50+ Catch-up Limits

The special catch-up available under IRC Section 414(v) for individuals at least 50 years old in 2021 and make eligible pre-tax contributions to 401(k), 403(b), and governmental 457 plans.

\$6,500

\$6,500

The special catch-up is available for individuals who are at least 50 years old in 2021 and make eligible pre-tax contributions to a SIMPLE plan.

\$3,000

\$3,000

Definition of Key Employee

The compensation threshold used for determining key employees under IRC Section 416(i)(1)(A)(i).

\$185,000

\$185,000

Definition of Highly Compensated Employees

The compensation threshold used for determining highly compensated employees under IRC Section 414(q)(1)(B).

\$130,000

\$130,000

Compensation Limit

The annual limit of compensation that may be taken into account for contribution purposes in accordance with IRC Section 401(a)(17).

\$290,000

\$285,000

The annual limit of compensation that may be taken into account for contribution purposes in accordance with IRC Section 401(a)(17) (certain grandfathered governmental plan participants).

\$430,000

\$425,000

Adjusted Gross Income Limit for Saver's Credit

The highest adjusted gross income (based on federal income tax filing status) taken into account for eligibility for the Saver's Credit under IRC Section 25B.

\$66,000 (joint)

\$65,000 (joint)

\$33,000 (single)

\$32,500 (single)

\$49,500 (head of household)

\$48,750 (head of household)

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LIMIT

2021

2020

SIMPLE Retirement Accounts

Compensation taken into account that an employee may elect to defer under a SIMPLE retirement plan described in IRC Section 408(p)(2).

\$13,500

\$13,500

Compensation for SEPs

Compensation taken into account to determine eligibility for simplified employee pensions (SEPs).

\$650

\$600

On October 13, 2020, the Social Security Administration released its cost of living information for 2021:

Taxable Wage Base

2021

2020

Maximum amount of earnings subject to payroll tax.

\$142,800

\$137,700

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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.
Total plan participants	All accounts with a balance greater than \$0 according to Metrics that Matter.
Total plan assets	All assets in the plan, minus any outstanding loans according to Metrics that Matter.
Average balance	The average of account balances greater than \$0 according to Metrics that Matter.
Participants in managed accounts	The percentage of participants who are in managed accounts according to EWR ADVICE_ACCOUNT.
Percent employees with loans	The percentage of participants who have a loan balance according to Plan Health on Sponsor Web.
Average outstanding loan	The average loan balance according to Plan Health on Sponsor Web.
Participation rate	The percentage of eligible participants that are actively contributing to the plan.
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, and salary greater than \$10,000. On-track is generally defined as 70% or greater.
Employees on track to save 70%	The percentage of participants who have at least 70% income replacement or greater.
Average savings rate	The sum of pre-tax, post-tax, and Roth deferral rates on file according to Plan Health on Sponsor Web. Includes rates greater than 0%. Only applicable to plans that have Contribution Rate Change (CRC) on.
Overall engagement	The percent of participants who engaged (used web, mobile app, or called) over the past 12 months.
Web engagement	The percent of participants who logged in to the participant website over the past 12 months.
Mobile app engagement	The percent of participants who logged in to the mobile app over the past 12 months.
Authenticated call engagement	The percent of participants who 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.
eDelivery	Percentage of participants with a balance that opted-into eDelivery of confirmations and/or plan communications.
Web Registration	The percent of participants who web registered under the client since September 2016.

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.