

Washoe County

4Q2020 Annual Plan Review



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PLAN | INVEST | PROTECT



WASHOE COUNTY DEFERRED COMP PLAN



Plan overview



Plan health snapshot



Employee engagement

	Plan data	Benchmark		Plan data	Benchmark		Plan data	Benchmark
Total plan participants	2,603		Participation rate	62%	34%	Overall engagement	60%	34%
Total plan assets	\$187,798,097		Income replacement	48%	44%	Web engagement	52%	29%
Average balance	\$72,147	\$50,807	Employees on track to save 70%	14%	17%	Mobile app engagement	13%	4%
Participants in managed accounts	0%	2%	Average savings rate	22%	8%	Authenticated call engagement	22%	12%
Percent employees with loans	13%	2%				eDelivery	35%	35%
Average outstanding loan	\$9,938	\$1,232				Web registration	65%	33%

Data as of 12/31/2020

Published by: Retirement Customer Analytics and Insights

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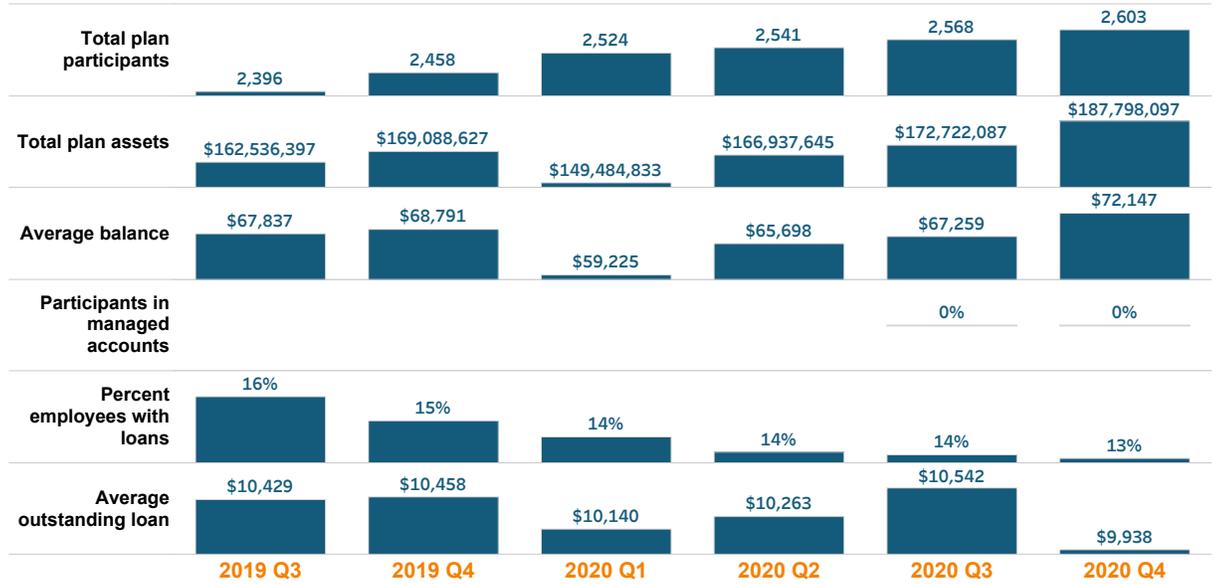
Benchmark: Government



WASHOE COUNTY DEFERRED COMP PLAN



Plan overview



Benchmark: Government

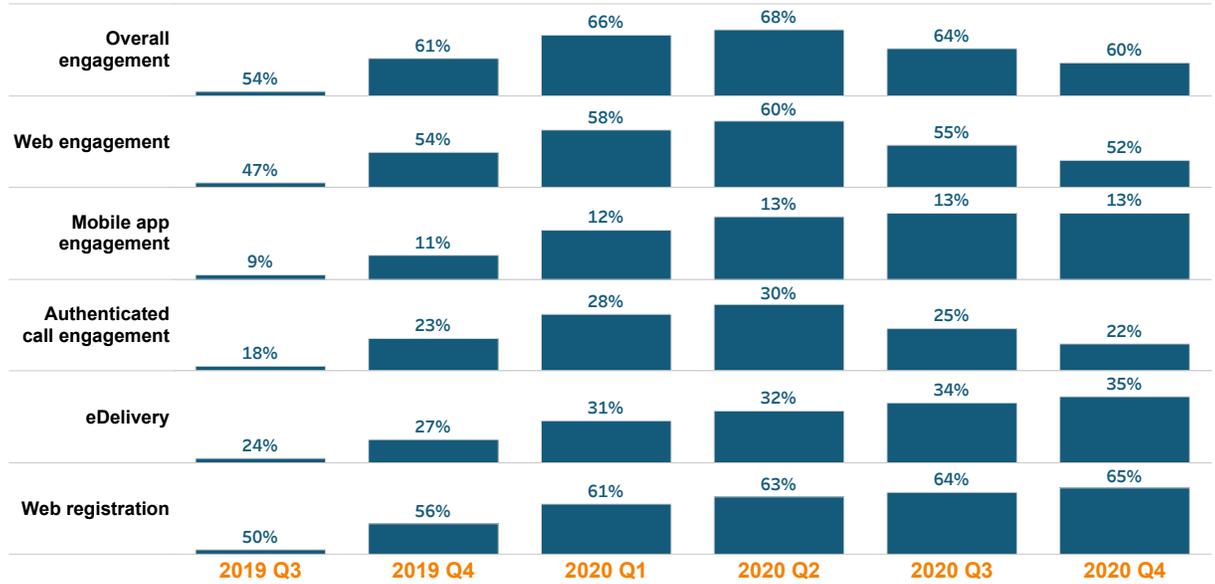
Data as of 12/31/2020

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WASHOE COUNTY DEFERRED COMP PLAN



Benchmark: Government

Data as of 12/31/2020

Published by: Retirement Customer Analytics and Insights

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Washoe County 2020 Summary Sheet

457 & 401(a)	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Participants in 457 Plan	2,526	2,542	2,569	2,604
Participants in 401(a) Plan	163	162	160	160
457 Assets Including Loan Assets	\$149,541,236	\$166,977,691	\$172,762,376	\$187,838,631
401(a) Assets Including Loan Assets	\$10,624,468	\$11,940,122	\$11,747,804.74	\$12,984,413
Average 457 Participant Balance	\$59,201	\$65,688	\$67,249	\$72,135
Average 401(a) Participant Balance	\$65,181	\$73,704	\$73,424	\$81,153

Roth Participation	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Participants with a Roth Balance	233	235	236	259
Assets in Roth	\$3,665,824	\$4,321,771	\$4,887,019	\$5,441,183

Local Engagement					
Group Meeting Results	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	2020 Totals
Group Meetings	31	0	2	1	34
<i>Attendees</i>	339		123	65	527
1:1 Counseling Sessions (Virtual)	84	235	262	221	802
457 Enrollments	113	35	49	48	245
<i>Traditional Enrollments</i>	98	7	15	21	141
<i>Auto Enrollments -</i>	15	28	34	27	104
401(a) Enrollments	0	0	0	1	1

457 Rollover Results	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	2020 Totals
Rollovers Out	17	19	31	33	100
Dollars from Rollovers Out	\$1,701,171	\$795,382	\$2,963,831	\$587,607	\$6,047,991
PERS Purchases	18	8	11	7	44
Dollars from PERS Purchases	\$271,018	\$387,411	\$459,962	\$243,691	\$1,362,082

401(a) & 457 Loan Results	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	2020 Totals
457 Applications Processed	22	0	23	22	67
Dollars from Applications Processed	\$263,626	0	\$325,949	\$277,290	\$866,865
401(a) Applications Processed	3	4	1	2	10
Dollars from Applications Processed	\$83,676	\$24,825	\$50,000	\$9,581	\$168,082

Hardship Results	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	2020 Totals
Hardship Applications Approved	0	1	1	1	3
Dollars from Approved Applications	0	\$11,037	\$2,000	\$1,600	\$14,367



Plan Review

Washoe County 664389

01/01/2020 through 12/31/2020

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PLAN STATEMENT

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

Plan summary

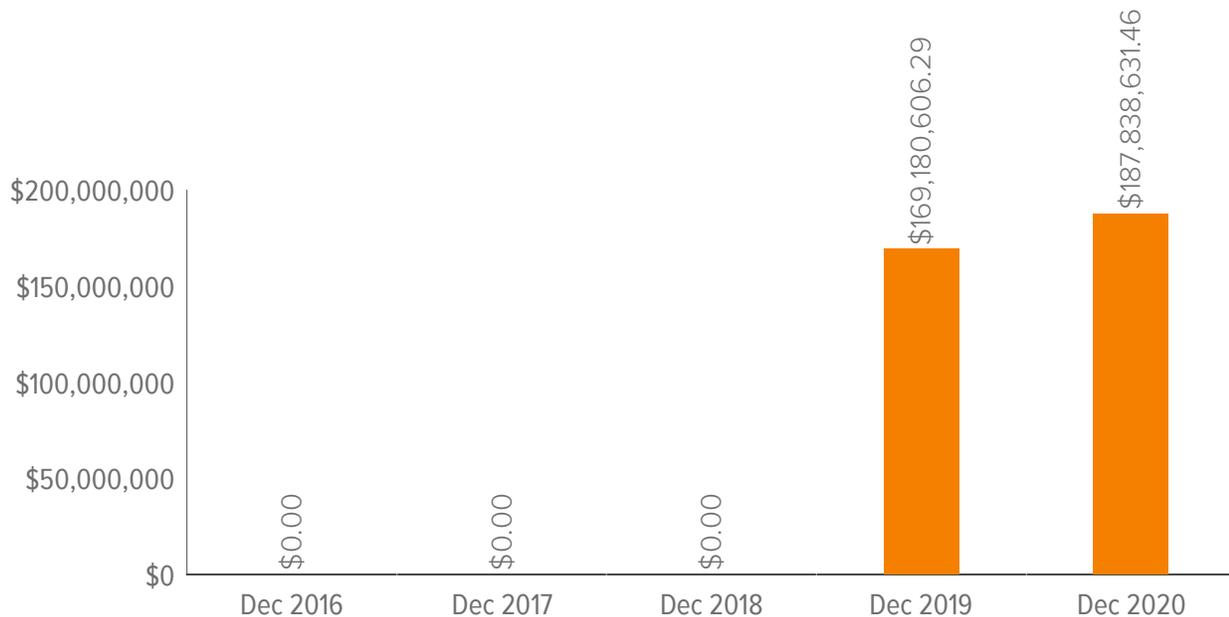
Compare by period

	(01/01/2019 - 12/31/2019)	(01/01/2020 - 12/31/2020)
Beginning of Period Plan Assets	\$0.00	\$169,180,606.29
Contributions	\$5,660,423.97	\$9,977,293.77
Distributions	-\$8,282,922.31	-\$8,950,177.43
Loan Activity	\$16,931.08	\$232,367.05
Other Activity	\$158,257,649.78	-\$1,587,724.68
Dividends	\$5,104,826.91	\$5,430,546.13
Appreciation/Depreciation	\$8,423,696.86	\$13,555,720.33
End of Period Plan Assets	\$169,180,606.29	\$187,838,631.46

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

Total plan assets

Compare by period end



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Plan statistics for: Washoe County 664389

PARTICIPATION

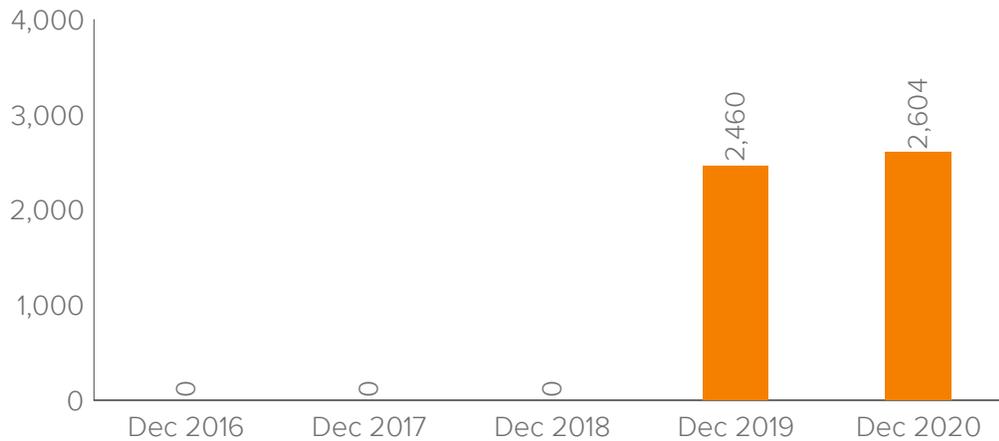
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

01/01/2020 - 12/31/2020

Beginning of Period	2,460
New Accounts	222
Closed Accounts	-78
End of Period	2,604
Terminated Employees with an account balance	952
Terminated Employees with an account balance < \$5,000	210

Participant accounts by year



Participant accounts by age group

	Dec 2016		Dec 2017		Dec 2018		Dec 2019		Dec 2020	
<30	0	0.00%	0	0.00%	0	0.00%	121	4.92%	173	6.64%
30 - 39	0	0.00%	0	0.00%	0	0.00%	440	17.89%	475	18.24%
40 - 49	0	0.00%	0	0.00%	0	0.00%	604	24.55%	610	23.43%
50 - 59	0	0.00%	0	0.00%	0	0.00%	627	25.49%	648	24.88%
60+	0	0.00%	0	0.00%	0	0.00%	664	26.99%	696	26.73%
Unknown	0	0.00%	0	0.00%	0	0.00%	4	0.16%	2	0.08%

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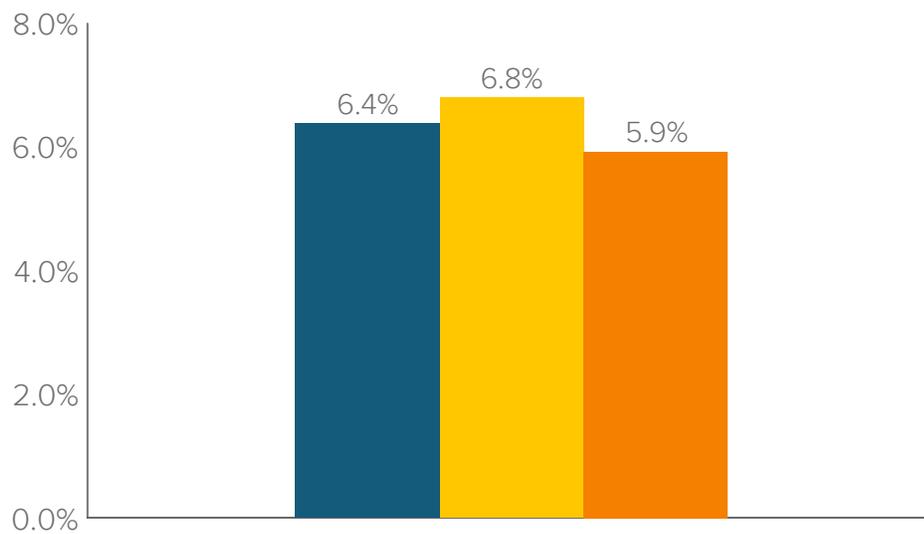
Plan statistics for: Washoe County 664389

DEFERRAL SUMMARY

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

Average deferral rates

■ Your Plan ■ Industry Benchmark ■ Voya Plans



443

The information in this report is as of 01/26/2021 and includes 443 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	114	4.5%	6.3%	4.8%
30-39	166	6.1%	4.8%	6.5%
40-49	89	6.4%	3.9%	6.7%
50-59	61	7.9%	4.2%	8.3%
60+	12	7.3%	0.0%	7.3%
Unknown	1	4.0%	0.0%	4.0%
All	443	6.0%	4.8%	6.4%

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 November 2020.

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

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Plan statistics for: Washoe County 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

01/01/2020 - 12/31/2020

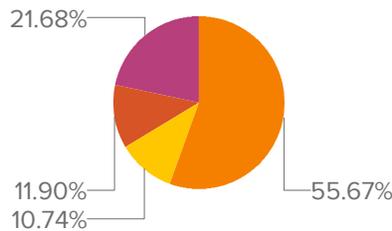
	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	1,392	358	265	569
Total inquiries	33,631	17,846	558	1,089

Unique participant inquiries by type

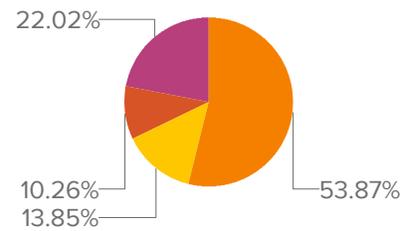
■ Internet
 ■ Mobile
 ■ VRU
 ■ CSA*



01/01/2018 - 12/31/2018



01/01/2019 - 12/31/2019



01/01/2020 - 12/31/2020

	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	9	0	0	0
Contribution rate escalations	3	2	0	0
Deferral updates	470	203	1	38
Fund transfers	134	3	1	22
In-service/partial withdrawals	64	N/A	N/A	96
Investment election changes	198	26	1	43
Investment reallocations	155	40	1	40
Loan requests	60	N/A	N/A	28
Lump sum withdrawals	10	N/A	N/A	67
Rebalance elections	7	0	0	1
Total	1,110	274	4	335

* CSA - Customer Service Associate

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Plan statistics for: Washoe County 664389

TRANSACTION ACTIVITY DETAIL

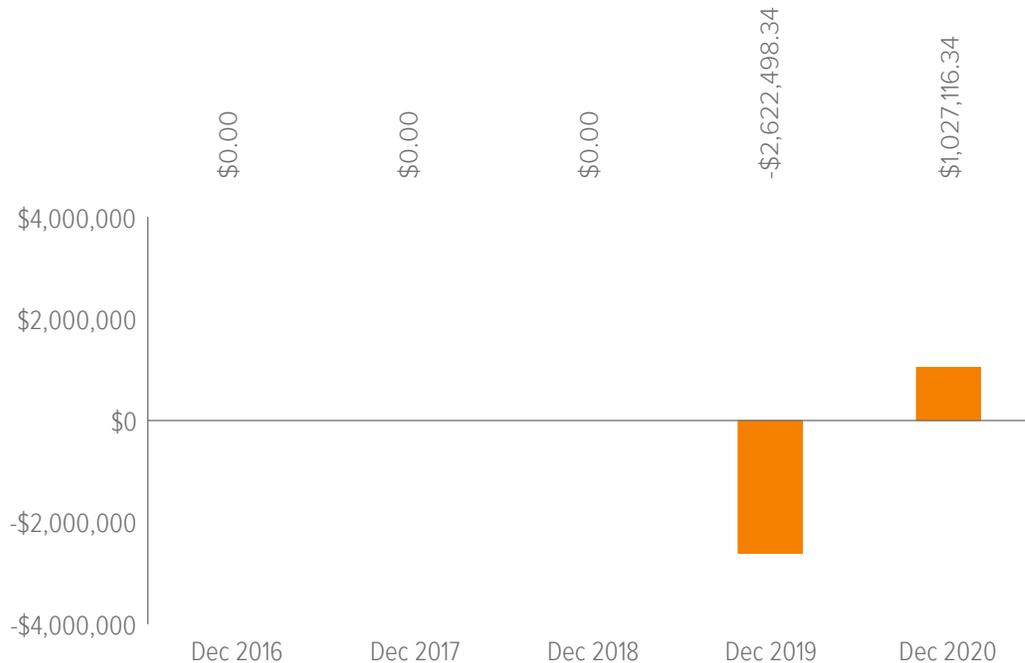
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

Summary activity

	Prior Period 01/01/2019 - 12/31/2019		Current Period 01/01/2020 - 12/31/2020	
	Amount	Participants	Amount	Participants
Contributions	\$5,660,423.97	1,534	\$9,977,293.77	1,695
Distributions	-\$8,282,922.31	299	-\$8,950,177.43	277
Loan Activity	\$16,931.08	295	\$232,367.05	289
Other Activity	\$163,362,476.69	2,501	\$3,842,821.45	2,686

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

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



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Plan statistics for: Washoe County 664389

Activity Highlights

	Prior Period 01/01/2019 - 12/31/2019		Current Period 01/01/2020 - 12/31/2020		Change Over Prior Period	
	Amount	Participants	Amount	Participants	Amount	Participants
Contributions						
Employee PreTax	\$5,184,290.09	1,455	\$9,134,093.18	1,620	76.19%	165
Roth	\$476,133.88	241	\$843,200.59	259	77.09%	18
Total	\$5,660,423.97		\$9,977,293.77		76.26%	
Distributions						
Death Claim	-\$351,807.63	1	-\$962,991.92	11	173.73%	10
Hardship Withdrawal	-\$10,333.52	3	-\$14,637.75	3	41.65%	0
Minimum Distribution	-\$473,020.22	93	-\$215,771.12	47	-54.38%	-46
Periodic Payment	-\$462,962.88	66	-\$618,249.10	65	33.54%	-1
Withdrawal	-\$6,984,798.06	150	-\$7,138,527.54	163	2.20%	13
Total	-\$8,282,922.31		-\$8,950,177.43		8.06%	
Loan Activity						
Loan	-\$867,011.47	58	-\$1,125,578.68	83	29.82%	25
Loan Repayment	\$883,942.55	294	\$1,357,945.73	287	53.62%	-7
Total	\$16,931.08		\$232,367.05		1,272.43%	
Other Activity						
Asset Transfer	\$158,312,338.56	2,358	-\$1,416,963.70	62		
Dividends	\$5,104,826.91	1,902	\$5,430,546.13	1,953		
Fee	-\$72,453.56	2,413	-\$137,746.34	2,573		
Inter-Participant Transfers	\$0.00	0	\$0.00	26		
Margin Change	\$0.00	0	\$0.00	1,948		
Miscellaneous	-\$0.12	3	-\$460.13	1		
Revenue Credit	\$17,764.90	1,536	-\$32,554.51	1,532		
Total	\$163,362,476.69		\$3,842,821.45			

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

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Plan statistics for: Washoe County 664389

CONTRIBUTION SUMMARY

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

Contributions by source and participants

	01/01/2016 - 12/31/2016	01/01/2017 - 12/31/2017	01/01/2018 - 12/31/2018	01/01/2019 - 12/31/2019	01/01/2020 - 12/31/2020
Employee					
Employee PreTax	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$5,184,290.09 (1,455)	\$9,134,093.18 (1,620)
Roth	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$476,133.88 (241)	\$843,200.59 (259)
Total	\$0.00	\$0.00	\$0.00	\$5,660,423.97	\$9,977,293.77
Grand Total	\$0.00	\$0.00	\$0.00	\$5,660,423.97	\$9,977,293.77

(Numbers) represent number of participants

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	Q2 2020	Q3 2020	Q4 2020
Participant accounts	0	0	0	2,460	2,526	2,542	2,569	2,604

Deferral summary As of 01/26/2021

Average deferral rate for all participants	6.4%
Average deferral rate for HCE participants	%
Average deferral rate for NHCE participants	%
Participants included in deferral rate calculation	443
Participants who changed deferral rate to 0 in the last 3 months	N/A

Contribution summary As of 12/31/2020

Total participants actively deferring in last 4 months	1,576
--------------------------------------------------------	-------

Eligibility tracking As of 12/31/2020

Total eligible employees	2,501
Eligible employees not enrolled	844

Plan participation As of

Participation rate	%
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Terminated employees As of 01/26/2021

With an account balance	952
With an account balance < \$5,000	210

Enrollment summary

01/01/2020 - 12/31/2020

New enrollments	250
New enrollment average deferral rate (201)	5.0%
New enrollment average deferral amount (25)	\$92
New enrollments without an EE deferral established (24)	
Participants who opted for auto-escalation	11

Auto enrollment

01/01/2020 - 12/31/2020

Average deferral rate of auto-enrollers (148)	3.0%
Average deferral rate of self-enrollers (53)	10.4%
Average deferral amount of self-enrollers (25)	\$92
Opted out	9

Your plan's data is calculated based on information provided to Voya. Participants actively deferring in last 4 months excludes those who've been suspended or currently have an inactive account status.

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 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

	Dec 2016	Dec 2017	Dec 2018	Dec 2019	Dec 2020
Your Plan	\$0	\$0	\$0	\$68,773	\$72,135
Benchmark	\$35,286 ¹	\$38,303 ²	\$35,773 ³	\$40,381 ⁴	\$46,823 ⁵
				↑	↑

¹ Voya Universe of Government Plans as of December 2016

² Voya Universe of Government Plans as of December 2017

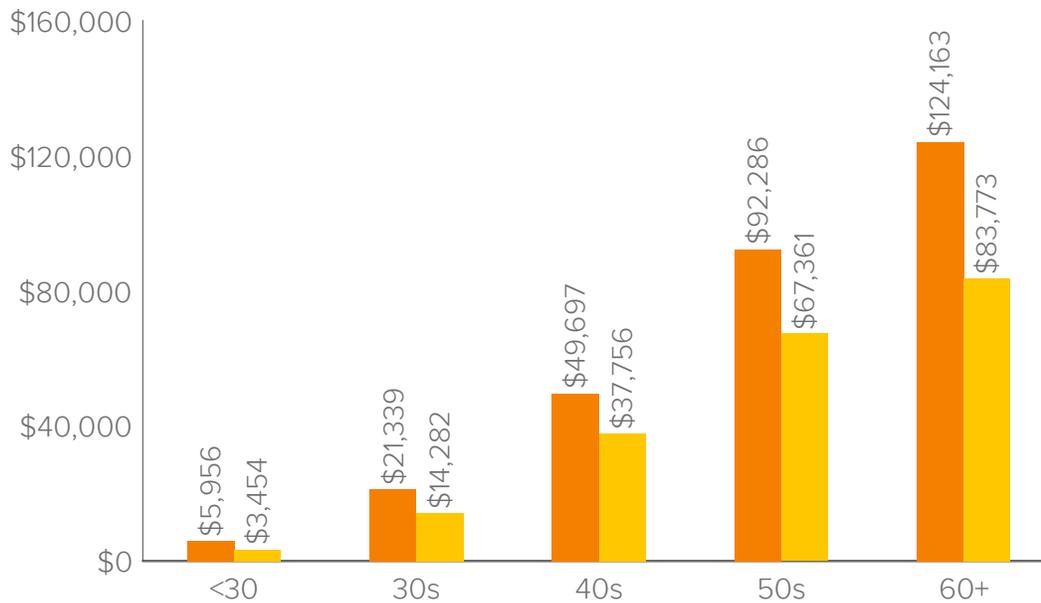
³ Voya Universe of Government Plans as of December 2018

⁴ Voya Universe of Government Plans as of December 2019

⁵ Voya Universe of Government Plans as of December 2020

Your average participant account balance by age group

● Your Plan
 ● Benchmark



Voya Universe of Government Plans as of December 2020

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Plan statistics for: Washoe County 664389

DISTRIBUTION SUMMARY

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

Distributions by type and participants

	01/01/2016 - 12/31/2016	01/01/2017 - 12/31/2017	01/01/2018 - 12/31/2018	01/01/2019 - 12/31/2019	01/01/2020 - 12/31/2020
Death Claim	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$351,807.63 (1)	-\$962,991.92 (11)
Hardship Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$10,333.52 (3)	-\$14,637.75 (3)
Minimum Distribution	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$473,020.22 (93)	-\$215,771.12 (47)
Periodic Payment	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$462,962.88 (66)	-\$618,249.10 (65)
Withdrawal	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$6,984,798.06 (150)	-\$7,138,527.54 (163)
Total	\$0.00	\$0.00	\$0.00	-\$8,282,922.31	-\$8,950,177.43

(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

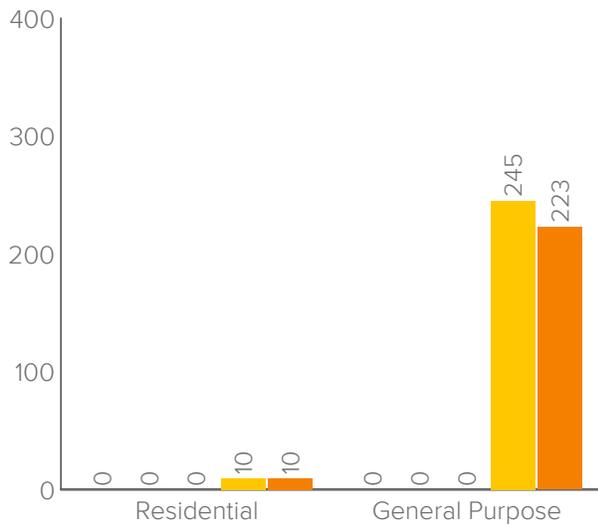
	12/31/2016	12/31/2017	12/31/2018	12/31/2019	12/31/2020
Residential	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$259,316.84 (10)	\$219,850.08 (10)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,269,838.95 (245)	\$2,010,084.15 (223)
Total	\$0.00	\$0.00	\$0.00	\$2,529,155.79	\$2,229,934.23

(Numbers) represent number of outstanding loans

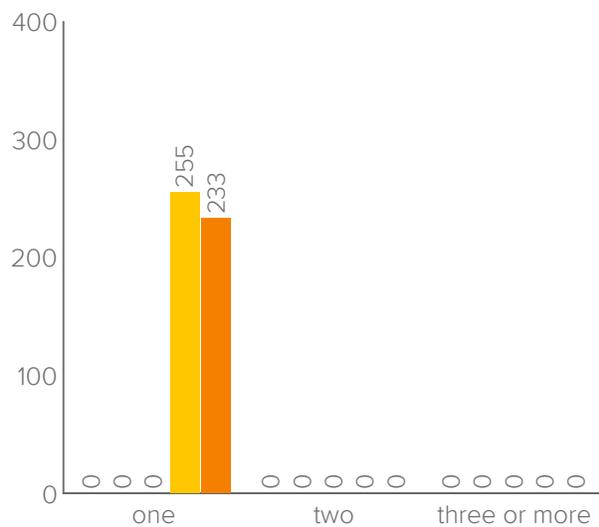
Loan detail

■ 12/31/2016
 ■ 12/31/2017
 ■ 12/31/2018
 ■ 12/31/2019
 ■ 12/31/2020

Number of loans by type



Number of loans by participants



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Plan statistics for: Washoe County 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

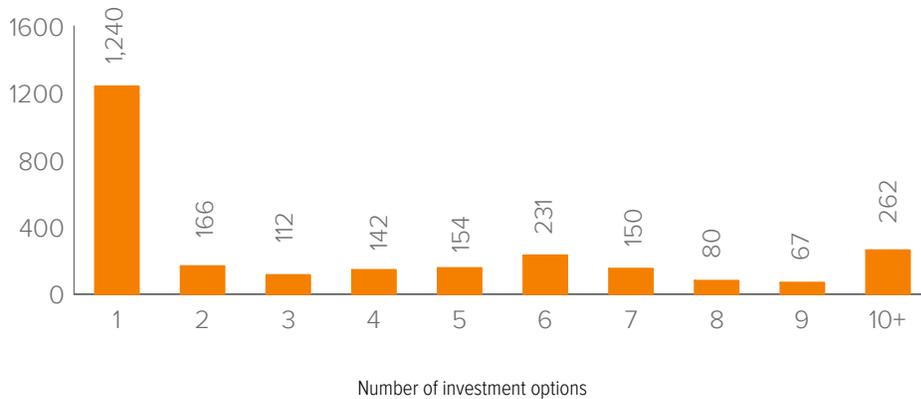
As of 01/26/2021



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 12/31/2020



Average number of investment options utilized per participant

	Dec 2017	Dec 2018	Dec 2019	Dec 2020
With Asset Allocation Funds	0.0	0.0	7.1	3.8
Without Asset Allocation Funds	0.0	0.0	7.1	4.4



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

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Plan statistics for: Washoe County 664389

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
Asset Allocation	Total:	448
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		20
American Funds 2030 Target Date Retirement Fund®- Class R-6		81
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		66
American Funds 2050 Target Date Retirement Fund®- Class R-6		89
American Funds 2055 Target Date Retirement Fund®- Class R-6		13
American Funds 2060 Target Date Retirement Fund®- Class R-6		4
American Funds 2065 Target Date Retirement Fund®- Class R-6		0
Stability of Principal	Total:	718
Voya Fixed Account - 457/401 II		718
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:	17
Vanguard® Institutional Index Fund - Institutional Shares		13
Wells Fargo Disciplined U.S. Core Fund - Institutional Class		4
Large Cap Growth	Total:	23
American Funds The Growth Fund of America® - Class R-6		23
Small/Mid/Specialty	Total:	8
AMG GW&K Small Cap Value Fund - Class N		1
Hartford MidCap HLS Fund - Class IA		7
Global / International	Total:	1
American Funds EuroPacific Growth Fund® - Class R-6		1
Grand total of participants utilizing one investment option		1,240

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Plan statistics for: Washoe County 664389

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 12/31/2020	% of Total Assets	Participants Invested	Contributions 01/01/2020 - 12/31/2020	% of Total Contributions	Participants Contributing
Asset Allocation						
American Funds 2010 Target Date Retirement Fund®- Class R-6	\$74,747.96	0.04%	5	\$450.00	0.00%	1
American Funds 2015 Target Date Retirement Fund®- Class R-6	\$1,006.43	0.00%	3	\$0.00	0.00%	0
American Funds 2020 Target Date Retirement Fund®- Class R-6	\$1,669,819.16	0.89%	26	\$86,554.03	0.88%	18
American Funds 2025 Target Date Retirement Fund®- Class R-6	\$1,748,796.75	0.93%	24	\$129,449.52	1.31%	18
American Funds 2030 Target Date Retirement Fund®- Class R-6	\$3,026,155.72	1.61%	84	\$390,325.25	3.96%	73
American Funds 2035 Target Date Retirement Fund®- Class R-6	\$1,024,614.49	0.55%	45	\$155,514.19	1.58%	43
American Funds 2040 Target Date Retirement Fund®- Class R-6	\$3,967,508.40	2.11%	121	\$498,259.36	5.06%	108
American Funds 2045 Target Date Retirement Fund®- Class R-6	\$1,057,963.78	0.56%	74	\$218,690.85	2.22%	69
American Funds 2050 Target Date Retirement Fund®- Class R-6	\$1,502,476.68	0.80%	98	\$302,174.65	3.07%	90
American Funds 2055 Target Date Retirement Fund®- Class R-6	\$105,514.66	0.06%	16	\$30,584.86	0.31%	13
American Funds 2060 Target Date Retirement Fund®- Class R-6	\$64,367.45	0.03%	7	\$21,104.20	0.21%	5

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Plan statistics for: Washoe County 664389

Investment Option/Fund Name (by Asset Class)	Assets as of 12/31/2020	% of Total Assets	Participants Invested	Contributions 01/01/2020 - 12/31/2020	% of Total Contributions	Participants Contributing
American Funds 2065 Target Date Retirement Fund®- Class R-6	\$37.52	0.00%	2	\$17.43	0.00%	1
Total	\$14,243,009.00	7.58%		\$1,833,124.34	18.61%	
Stability of Principal						
Voya Fixed Account - 457/401 II	\$75,602,077.67	40.25%	1,575	\$3,007,626.55	30.54%	1,265
Total	\$75,602,077.67	40.25%		\$3,007,626.55	30.54%	
Bonds						
Hartford Total Return Bond HLS Fund - Class IA	\$4,473,233.68	2.38%	387	\$139,700.02	1.42%	433
PIMCO High Yield Fund - Institutional Class	\$1,929,158.49	1.03%	251	\$95,019.14	0.96%	494
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$580,907.71	0.31%	149	\$49,146.57	0.50%	466
Total	\$6,983,299.88	3.72%		\$283,865.73	2.88%	
Balanced						
American Funds American Balanced Fund® - Class R-6	\$6,756,519.92	3.60%	463	\$399,770.35	4.06%	333
Total	\$6,756,519.92	3.60%		\$399,770.35	4.06%	
Large Cap Value						
American Century Equity Income Fund - R6 Class	\$6,448,562.63	3.43%	589	\$357,369.92	3.63%	767
Vanguard® Institutional Index Fund - Institutional Shares	\$16,945,380.23	9.02%	886	\$1,056,552.36	10.73%	1,029
Wells Fargo Disciplined U.S. Core Fund - Institutional Class	\$11,916,465.08	6.34%	685	\$368,123.83	3.74%	702
Total	\$35,310,407.94	18.80%		\$1,782,046.11	18.10%	
Large Cap Growth						
American Funds The Growth Fund of America® - Class R-6	\$18,450,629.37	9.82%	911	\$680,482.08	6.91%	953
Total	\$18,450,629.37	9.82%		\$680,482.08	6.91%	
Small/Mid/Specialty						
AMG GW&K Small Cap Value Fund - Class N	\$1,564,922.11	0.83%	403	\$95,618.05	0.97%	583
Hartford MidCap HLS Fund - Class IA	\$10,411,464.39	5.54%	922	\$522,469.46	5.31%	990

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Plan statistics for: Washoe County 664389

Investment Option/Fund Name (by Asset Class)	Assets as of 12/31/2020	% of Total Assets	Participants Invested	Contributions 01/01/2020 - 12/31/2020	% of Total Contributions	Participants Contributing
Hotchkis and Wiley Mid-Cap Value Fund - Class I	\$0.00	0.00%	0	\$69,242.94	0.70%	562
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$5,591,297.04	2.98%	764	\$381,166.16	3.87%	908
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$3,586,196.58	1.91%	502	\$272,451.19	2.77%	773
Wells Fargo Small Company Growth Fund - Class R6	\$2,621,424.30	1.40%	427	\$143,282.44	1.45%	646
Total	\$23,775,304.42	12.66%		\$1,484,230.24	15.07%	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$6,717,383.26	3.58%	587	\$359,996.68	3.66%	698
DFA International Small Cap Value Portfolio - Inst Class	\$0.00	0.00%	0	\$8,389.33	0.09%	455
Lazard Emerging Markets Equity Portfolio - Open Shares	\$0.00	0.00%	0	\$8,112.29	0.08%	504
Total	\$6,717,383.26	3.58%		\$376,498.30	3.82%	
Grand Total	\$187,838,631.46			\$9,847,643.70		

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Plan statistics for: Washoe County 664389



Communication & Education

Optimize your plan and strategic marketing initiatives with insightful information in the Communication & Education Section. Within this section, you can view marketing literature along with several other educational and communications topics.

Looking ahead to 2021

Plan education outreach

- Targeted action campaigns
- National campaigns
- One-to-one meetings*
- Group meetings/seminars*
- Personalized messaging
- Financial Wellness Education
- Voya Learn

**(virtual or on-site, dependent on current environment)*

2021 Engagement Proposal

Financial Wellness Education

- America Saves Week: Q1
- Financial Wellness campaign: Q2
- National Retirement Securities Month: Q3

Targeted action campaigns

- Asset Allocation/ Diversification: Q1
- Beneficiary: Q1 & Q3
- Account access: Q2
- “Stay in the Plan”: Q3
- Enrollment: Q4
- Increase deferral: Q4

Ongoing communications

- Quarterly participant statements
- Personalized messaging (?)

General/non-targeted communications

- Fund change notices
- Cybersecurity communications
- Participant satisfaction survey (?)

Seminars/Workshops

- Asset Allocation/ Diversification
- Retirement Planning for Women
- Nearing Retirement (age 55+)
- Saving for Retirement

Digital resources

- Voya mobile app
- Voya Learn
- Voya blog
- Custom extranet

2021 participant experience calendar

Q1

AMERICA
SAVES
WEEK

Q2

Q3

Q4

NATIONAL
RETIREMENT
SECURITY WEEK

Beneficiary
Campaign

Asset Allocation
Campaign
(targeted)

Asset
Allocation
seminar

Account access
campaign

Financial
Wellness
campaign

Women in
Retirement
seminar

"Stay in the
Plan"
campaign

Beneficiary
Campaign

Nearing/ In
retirement
seminar

Enrollment
campaign

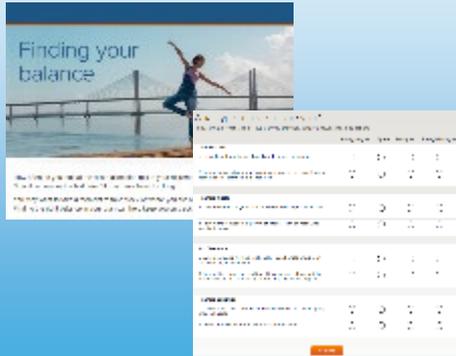
Increase
deferral
campaign

Saving for
retirement
seminar

Content snapshot

Asset allocation Campaign

(email, online quiz, pWeb, seminar)



Account access Campaign

(mailer, flyers)



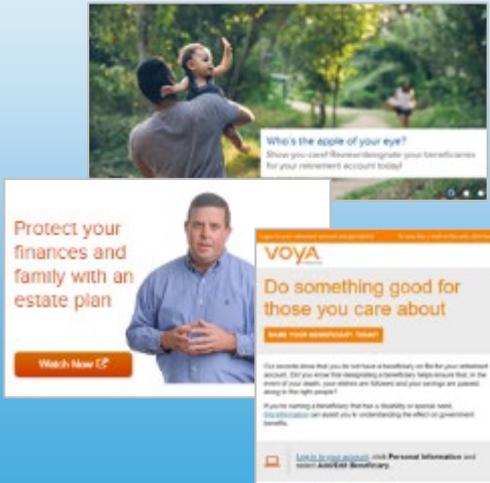
Enrollment / Deferral Increase Campaign

(email, webinar, seminar)



Beneficiary Review/Update Campaign

(email, pWeb, on-demand video)



Financial Wellness Campaign

(online assessment, email invitation)



"Stay in the Plan" Campaign

(checklist, brochure, seminar, webinar)



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.