

Washoe County

1Q2021 Communications Update and Plan Health Review



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Asset Allocation Campaign Metric reporting



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2 of 34

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Asset Allocation webinar html invitation

- February 16 (initial html)
- February 22 (reminder html)

Asset Allocation webinar

- February 24

Washoe County – Asset Allocation webinar html

We're hosting a retirement educational webinar specifically for Washoe County. [To view this e-mail on the web, click here.](#)




You're invited to the Evaluating Your Investments webinar, February 24 at 12:00p.m.

Mark your calendar for an event you won't want to miss! More details to follow!

Your dedicated Washoe County financial professional, Tom Verducci,* is hosting **Evaluating Your Investments**, a live webinar on **February 24 at 12:00p.m.** Access the [webinar registration page here](#).

This 30-45 minute webinar will cover the following topics:

- The various asset class categories and their risk
- How asset allocation works and why it's important
- Risk management and time horizon
- Tools available to help you evaluate your account's asset allocation
- Additional resources to help you with your financial strategy

We hope you can join us.

After the session, individual telephone appointments with Tom are available. To schedule an appointment to discuss your personal situation, visit [washoeopportunity.com](#).

Washoe County's Deferred Compensation Program
[washoe.opportunity.com](#)

Have questions?
Tom Verducci, Enrollment/Education Consultant
Voya Financial Advisors, Inc.
[tom.verducci@voya.com](#) - (775) 530-5089

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February 16 – initial invitation*

Sent	Delivered	Total opens**
2753	2613	1951

February 22 – reminder invitation*

Sent	Delivered	Total opens**
2875	2727	1597

*Two separate email extracts used for distribution:

- 1) as of 2/8/21
- 2) as of 2/22/21

**Total opens is cumulative, not unique by email address

Washoe County – Asset Allocation webinar html

Deployment metrics

Date	Delivered	Unique opens		
		Total	Desktop	Mobile
2/16/21	2613	810 (31%)	412 (50.9%)	398 (49.1%)
2/22/21	2728	713 (26.1%)	374 (52.5%)	339 (47.5%)

Hyperlinks clicked

Click Activity	2/16/21	2/22/21
Webinar registration button	54 / 810 (10.12%)	45 / 713 (9.12%)
www.voya.com	13 / 810 (1.6%)	3 / 713 (0.42%)
Washoeco.timetap.com	5 / 810 (0.62%)	4 / 713 (0.56%)
Washoeco.beready2retire.com	0 / 810 (0%)	3 / 713 (0.42%)

Average benchmarks (All industries) - Unique open rate: 18.0%, click-through activity: 2.6%

Average benchmarks (Financial Services) - Unique open rate: 24.8%, click-through activity: 2.7%

Campaignmonitor.com: 2021 Global Email Benchmarks data (1/1/20-12/31-20):

<https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/#one>

Washoe County – Asset Allocation webinar

February 24 – Webinar participation metrics

- 83 attendees
- Audience feedback: meeting was very positively received
- After the presentation:
 - 6 TimeTap appointments scheduled
 - 4 emails and
 - 3 phone calls

Washoe County – “Type of investor” html



Balancing risk and reward
Life is full of risks and rewards. The key is finding a balance between risk tolerance and reward potential.

When building an investment portfolio, dividing investments among various asset classes can be more important than the individual investment selections. Finding the appropriate balance between higher and lower risk investments is key to managing the portfolio's overall risk. That's the power of asset allocation.

PORTFOLIO PERFORMANCE IS DETERMINED BY:**

Asset Allocation	91.5%
Individual Investment Selection	4.6%
Other	2.1%
Market Timing	1.8%

**Determinants of Portfolio Performance: An Update," Brinson, Singer and Stodover, 1995.
*A landmark study, "Determinants of Portfolio Performance," by Brinson, Hood and Stodover, presented in Financial Analysts Journal (May - June, 1992), and its update in 1995, showed that asset allocation decisions, far more than any other factor, affected the long-term performance of an investment portfolio.

If you can't remember the last time you reviewed your account's asset allocation mix, now may be a great time to check. Your risk tolerance may have changed and your portfolio may need some adjustments. Here are three steps to get you started:

- 1 Take the "What Type of Investor Are You?" on-line quiz
- 2 Log in to your account and review your investment portfolio
- 3 Schedule a virtual one-on-one appointment with your local financial professional to discuss your strategy

Tom Verdool, Enrollment Consultant
Voya Financial Advisors, Inc.
☎ (775) 855-3288
✉ tom.verdool@voyafin.com

While using asset allocation as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets, it is a well-recognized risk management strategy.



March 3

Sent	Delivered	Total opens*
2875	2721	1765

*Total opens is cumulative, not unique by email address

Washoe County – Asset Allocation webinar html

Deployment metrics

Date	Delivered	Unique opens		
		Total	Desktop	Mobile
3/3/21	2721	714 (26.2%)	416 (58.3%)	298 (41.7%)

Hyperlinks clicked

Click Activity	2/16/21
“What type of investor are you?”	5 / 714 (0.70%)
“Log into your account”	45 / 714 (6.30%)
Washoeco.timetap.com	4 / 714 (0.56%)

Average benchmarks (All Industries) - Unique open rate: 18.0%, click-through activity: 2.6%

Average benchmarks (Financial Services) - Unique open rate: 24.8%, click-through activity: 2.7%

Campaignmonitor.com: 2021 Global Email Benchmarks data (1/1/20-12/31-20):

<https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/#one>



March 2021

Keeping your beneficiary designations current is a quick and simple way to make a big difference.

Dear <First name>,

Designating beneficiaries for your deferred compensation plan account can help ensure that the assets you've worked hard to accumulate are passed on according to your wishes. If there's been a change in your personal situation, such as a marriage, divorce, birth/adoption or a death in the family, you may need to change your beneficiary designations to reflect your intentions. Generally speaking, it's a good idea to review them at least once a year.

According to our records, your current Plan account beneficiary designations are as follows:

Plan number	Beneficiary name	Relationship	Beneficiary Type	Allocation (%)
<plan number>	<beneficiary name >	<relationship>	<type>	<%>
<plan number>	<beneficiary name >	<relationship>	<type>	<%>

As of **[date]**

Did you know that you can review and make changes to your beneficiary information any time? It's easy; simply log into your account at washoeco.beready2retire.com and select *Personal Information > Add/Edit Beneficiary*.

Beneficiary designation considerations to note:

- designating an entity other than an individual may have implications on the IRS required minimum distribution payments to beneficiaries. We encourage you to speak with a tax advisor before naming an entity as your beneficiary to help you understand the full implications of your decision
- designating a loved one with special needs could have an unintended impact on his or her eligibility for government benefits. Please visit Voyacares.com to learn more

Questions? Your local Voya financial professional is available to help.

Tom Verducci, Enroller/Education Consultant*, Voya Financial Advisors, Inc.

Phone: (775) 530-3089

Email: tom.verducci@voya.com

Schedule an appointment: washoeco.timetap.com

*Registered Representative of Voya Financial Advisors, Inc. (member SIPC)

Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

Retirement Planning for Women

Campaign metric reporting



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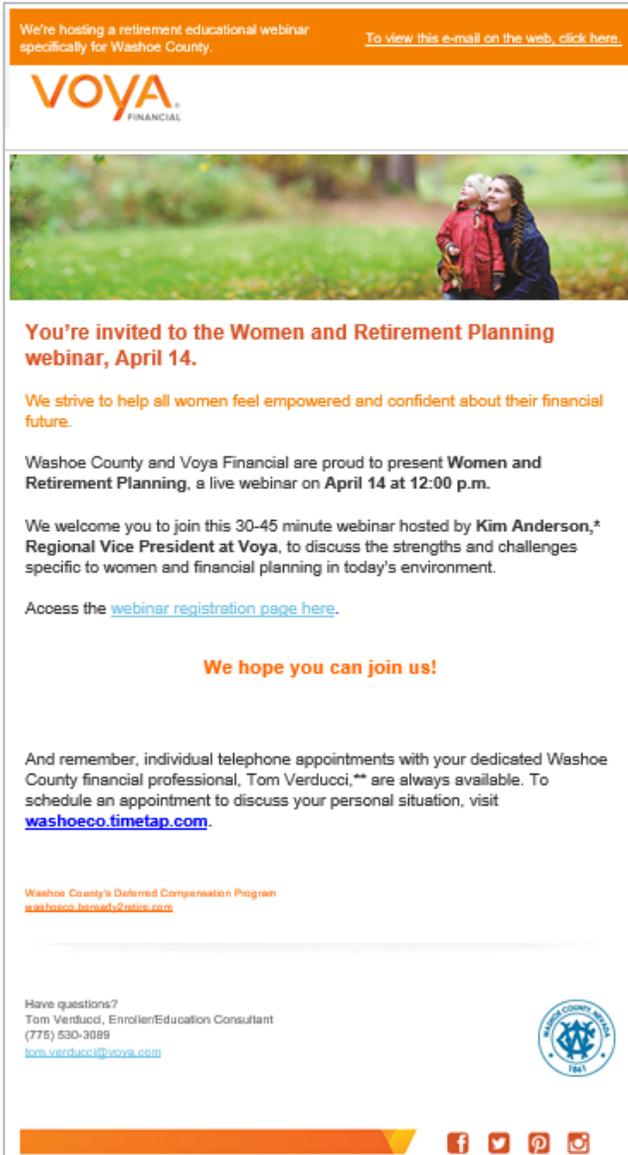
Retirement Planning for Women webinar html invitation

- April 6 (initial html)
- April 12 (reminder html)

Retirement Planning for Women webinar

- April 14

Washoe County – Ret Planning for Women webinar html



April 6 – initial invitation*

Sent	Delivered	Total opens*
1702	1621	1048

April 12 – reminder invitation*

Sent	Delivered	Total opens*
1702	1614	683

*Total opens is cumulative, not unique by email address

Washoe County – Ret Planning for Women webinar html

Deployment metrics

Date	Delivered	Unique opens		
		Total	Desktop	Mobile
4/6/21	1621	457 (28.2%)	227 (49.79%)	230 (50.3%)
4/12/21	1614	342 (21.2%)	194 (56.7%)	148 (43.3%)

Hyperlinks clicked

Click Activity	4/6/21	4/12/21
Webinar registration button	46 / 457 (10.07%)	35 / 342 (10.23%)
www.voya.com	7 / 457 (1.53%)	3 / 342 (1.46%)
Washoeco.timetap.com	5 / 457 (1.09%)	3 / 342 (1.46%)
Washoeco.beready2retire.com	1 / 457 (0.22%)	0 / 342 (0%)

Average benchmarks (All industries) - Unique open rate: 18.0%, click-through activity: 2.6%

Average benchmarks (Financial Services) - Unique open rate: 24.8%, click-through activity: 2.7%

Campaignmonitor.com: 2021 Global Email Benchmarks data (1/1/20-12/31-20):

<https://www.campaignmonitor.com/resources/guides/email-marketing-benchmarks/#one>

Washoe County – Ret Planning for Women webinar

April 14 – Webinar participation metrics

- 81 webinar registrations
- After the presentation:
 - 6 TimeTap appointments scheduled
 - 7 emails
 - 9 phone calls

WASHOE COUNTY DEFERRED COMP PLAN

Q1 2021 Retirement Plan Health

Published by:
Retirement Customer Analytics and Insights

WASHOE COUNTY DEFERRED COMP PLAN



Plan overview

	Plan data	Benchmark
Total plan participants	2,640	
Total plan assets	\$192,752,391	
Average balance	\$73,012	\$56,478
Participants in managed accounts	0%	2%
Percent employees with loans	13%	2%
Average outstanding loan	\$10,087	\$1,276



Plan health snapshot

	Plan data	Benchmark
Participation rate	63% 1,577	35%
Income replacement	49% 1,627	44%
Employees on track to save 70%	15% 240	18%
Average savings rate	19% 484	8%
Local Engagement: Tom Verducci		
Meetings Held		4
Attendee Count		147
457 Enrollments		29
401(a) Enrollments		2
One-on-one counseling sessions		288



Employee engagement

	Plan data	Benchmark
Overall engagement	59% 1,570	35%
Web engagement	51% 1,347	30%
Mobile app engagement	14% 370	4%
Authenticated call engagement	20% 528	12%
eDelivery	37% 966	36%
Web registration	66% 1,746	34%

Benchmark: Government

Data as of 3/31/2021

Published by: Retirement Customer Analytics and Insights

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Participation



Not Participating



Stopped Savers: 0%



Low Savers: < 8%



Strong Savers: 8%-12%



Super Savers: 13%+

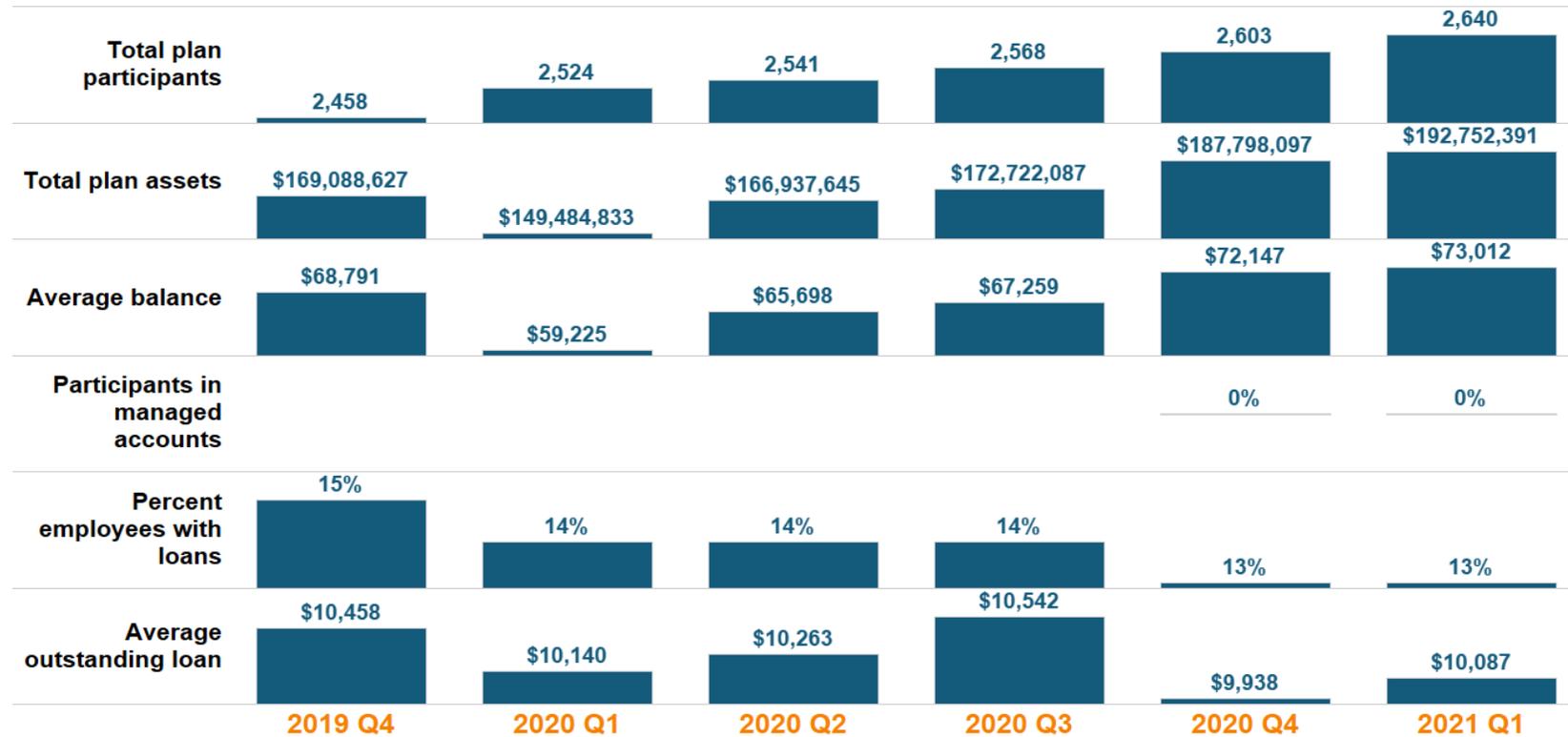
	Not Participating	Stopped Savers: 0%	Low Savers: < 8%	Strong Savers: 8%-12%	Super Savers: 13%+
Unique Participants with a Balance	1,186	10	347	74	50
Average Participant Age	47	47	37	41	43
Average Participant Tenure	15	15	4	7	7
Average Participant Salary	\$83,013	\$75,166	\$72,048	\$77,379	\$72,890
Average Savings Rate			3.5%	9.9%	20.5%
Average Savings Balance	\$73,359	\$23,090	\$7,567	\$28,786	\$70,225

Data as of 3/31/2021

Published by: Retirement Customer Analytics and Insights

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WASHOE COUNTY DEFERRED COMP PLAN



Data as of 3/31/2021

Published by: Retirement Customer Analytics and Insights

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Digital Engagement

myOrangeMoney Engagement

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	1,084	
Viewed myOrangeMoney	642	59%
Engaged and interacted with myOrangeMoney	137	21%
Took action after using myOrangeMoney	32	23%

23% of participants took action after using myOrangeMoney

9 participants changed their deferral rate

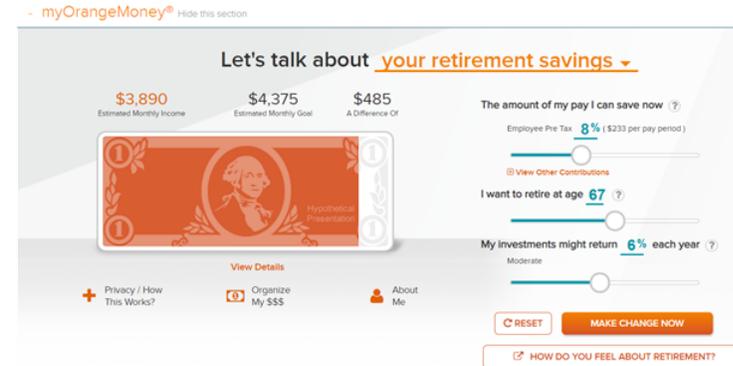
24 participants are saving an average of \$68 more per pay period (from \$186 to \$254)

4 participants changed a fund allocation

1 participant rolled money into a plan

Data from 1/1/2021 to 3/31/2021

Published by: Retirement Customer Analytics and Insights
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Products and services offered through the Voya(R) family of companies. CN1091853_0222



Digital Engagement

myOrangeMoney Loans

12 participants used loan guidance

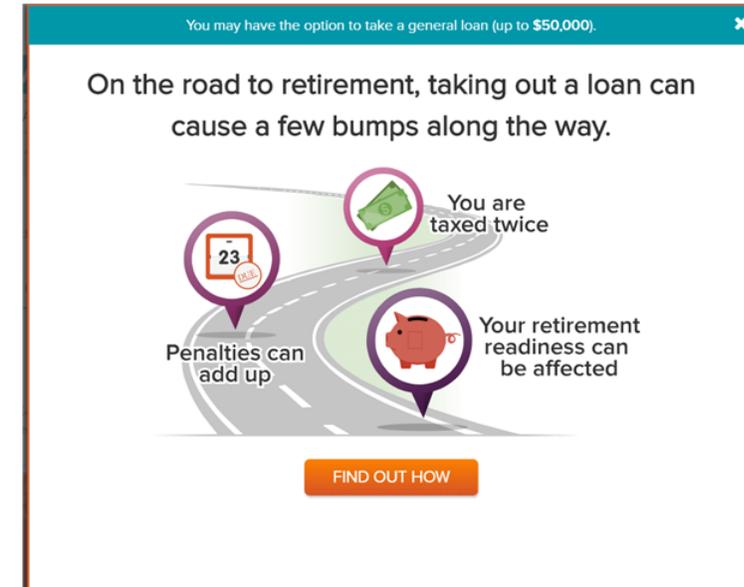
2 (17%) participants used loan guidance and did not take a loan

10 (83%) participants used loan guidance and went on to take a loan

7 participants skipped loan guidance

1 (14%) participants skipped loan guidance and did not take a loan

6 (86%) participants skipped loan guidance and went on to take a loan



Data from 1/1/2021 to 3/31/2021

Published by: Retirement Customer Analytics and Insights
For plan sponsor use only. Data above is based on participant activity for the time period specified in above title.
Products and services offered through the Voya(R) family of companies. CN1091853_0222

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.



Plan Review

Washoe County 457 (b)

01/01/2021 through 03/31/2021

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PLAN PULSE

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

01/01/2020 - 03/31/2020 vs. 01/01/2021 - 03/31/2021

	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.

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Plan statistics for: Washoe County

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

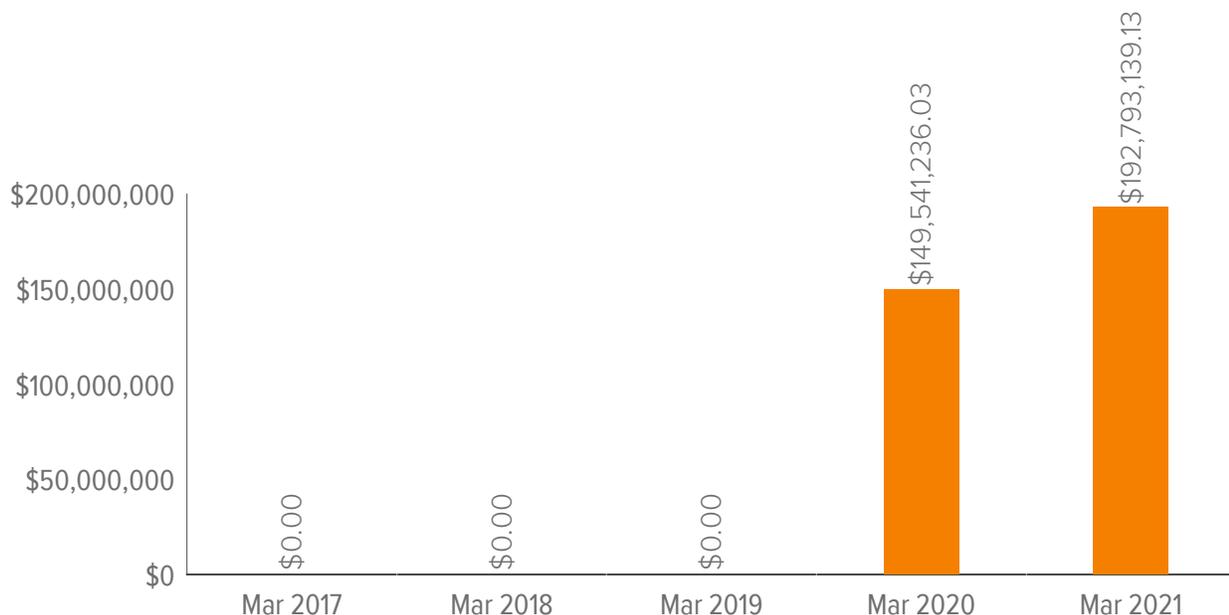
Compare by period

	(01/01/2020 - 03/31/2020)	(01/01/2021 - 03/31/2021)
Beginning of Period Plan Assets	\$169,180,606.29	\$187,838,631.46
Contributions	\$2,414,477.73	\$2,722,516.86
Distributions	-\$2,962,607.59	-\$3,077,777.04
Loan Activity	\$9,996.36	-\$34,077.14
Other Activity	-\$467,903.82	-\$137,915.09
Dividends	\$269,535.66	\$348,815.41
Appreciation/Depreciation	-\$18,902,868.60	\$5,132,944.67
End of Period Plan Assets	\$149,541,236.03	\$192,793,139.13

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

PARTICIPATION

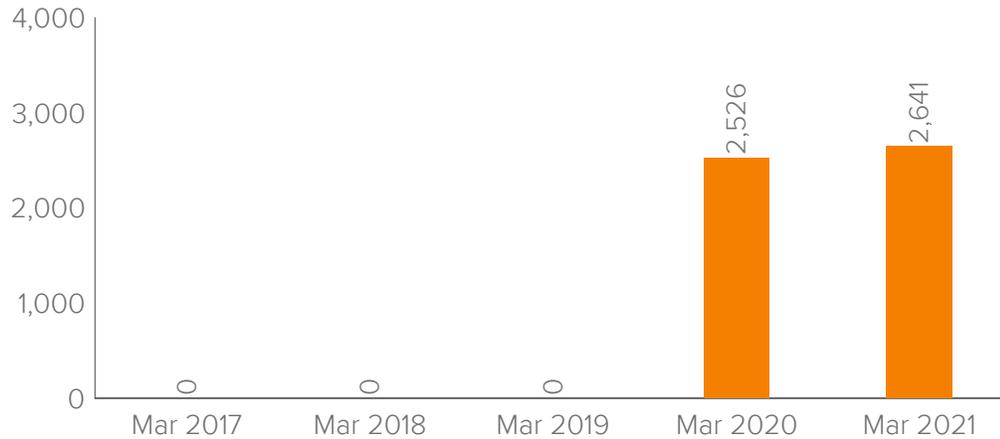
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

01/01/2021 - 03/31/2021

Beginning of Period	2,604
New Accounts	63
Closed Accounts	-26
End of Period	2,641
Terminated Employees with an account balance	966
Terminated Employees with an account balance < \$5,000	217

Participant accounts by year



Participant accounts by age group

	Mar 2017		Mar 2018		Mar 2019		Mar 2020		Mar 2021	
<30	0	0.00%	0	0.00%	0	0.00%	151	5.98%	190	7.19%
30 - 39	0	0.00%	0	0.00%	0	0.00%	457	18.09%	496	18.78%
40 - 49	0	0.00%	0	0.00%	0	0.00%	615	24.35%	600	22.72%
50 - 59	0	0.00%	0	0.00%	0	0.00%	635	25.14%	648	24.54%
60+	0	0.00%	0	0.00%	0	0.00%	664	26.29%	704	26.66%
Unknown	0	0.00%	0	0.00%	0	0.00%	4	0.16%	3	0.11%

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Plan statistics for: Washoe County

TRANSACTION ACTIVITY DETAIL

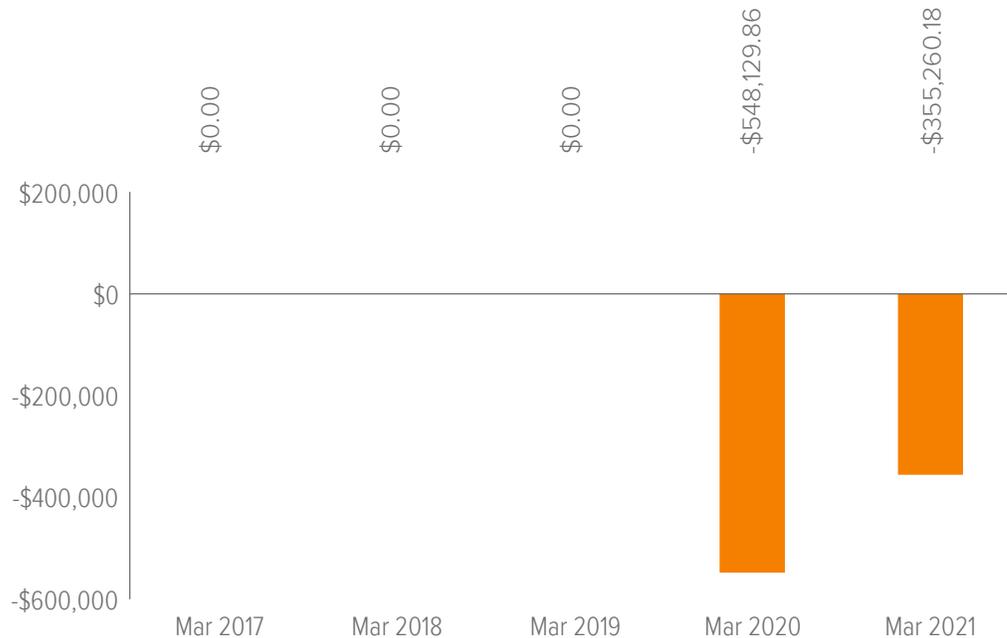
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

Summary activity

	Prior Period 01/01/2020 - 03/31/2020		Current Period 01/01/2021 - 03/31/2021	
	Amount	Participants	Amount	Participants
Contributions	\$2,414,477.73	1,543	\$2,722,516.86	1,597
Distributions	-\$2,962,607.59	150	-\$3,077,777.04	119
Loan Activity	\$9,996.36	267	-\$34,077.14	247
Other Activity	-\$198,368.16	2,498	\$210,900.32	2,633

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

Activity Highlights

Contributions	Prior Period 01/01/2020 - 03/31/2020		Current Period 01/01/2021 - 03/31/2021		Change Over Prior Period	
	Amount	Participants	Amount	Participants	Amount	Participants
Employee PreTax	\$2,213,658.20	1,466	\$2,483,037.75	1,519	12.17%	53
Roth	\$200,819.53	233	\$239,479.11	239	19.25%	6
Total	\$2,414,477.73		\$2,722,516.86		12.76%	
Distributions	Amount	Participants	Amount	Participants	Amount	Participants
Death Claim	-\$19,917.53	2	-\$26,883.87	2	34.98%	0
Minimum Distribution	-\$93,909.52	23	-\$116,107.67	17	23.64%	-6
Periodic Payment	-\$126,278.15	52	-\$123,509.20	48	-2.19%	-4
Withdrawal	-\$2,722,502.39	79	-\$2,811,276.30	53	3.26%	-26
Total	-\$2,962,607.59		-\$3,077,777.04		3.89%	
Loan Activity	Amount	Participants	Amount	Participants	Amount	Participants
Loan	-\$263,626.50	22	-\$374,381.77	28	42.01%	6
Loan Repayment	\$273,622.86	265	\$340,304.63	239	24.37%	-26
Total	\$9,996.36		-\$34,077.14		-440.90%	
Other Activity	Amount	Participants	Amount	Participants		
Asset Transfer	-\$384,786.05	25	-\$103,065.58	21		
Dividends	\$269,535.66	1,644	\$348,815.41	1,236		
Fee	-\$32,022.95	2,407	-\$41,504.05	2,557		
Inter-Participant Transfers	\$0.00	0	\$0.00	6		
Margin Change	\$0.00	0	\$0.00	1,574		
Miscellaneous	-\$460.13	1	\$0.00	0		
Revenue Credit	-\$50,634.69	1,509	\$6,654.54	1,038		
Total	-\$198,368.16		\$210,900.32			

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

LOAN SUMMARY

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

Outstanding loans by type

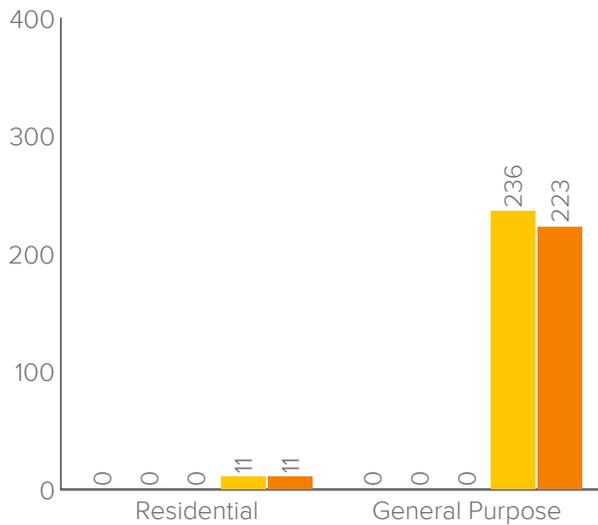
	03/31/2017	03/31/2018	03/31/2019	03/31/2020	03/31/2021
Residential	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$277,822.54 (11)	\$233,379.26 (11)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$2,216,932.31 (236)	\$2,085,615.78 (223)
Total	\$0.00	\$0.00	\$0.00	\$2,494,754.85	\$2,318,995.04

(Numbers) represent number of outstanding loans

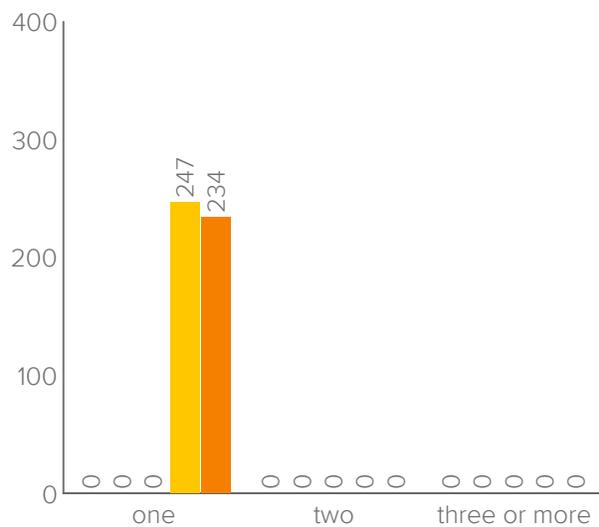
Loan detail

■ 03/31/2017
 ■ 03/31/2018
 ■ 03/31/2019
 ■ 03/31/2020
 ■ 03/31/2021

Number of loans by type



Number of loans by participants



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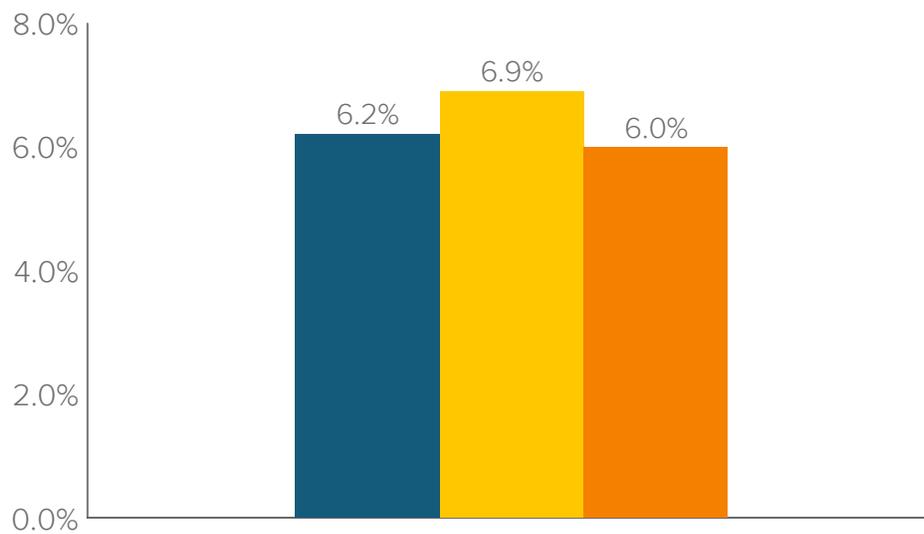
Plan statistics for: Washoe County

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



490

The information in this report is as of 04/29/2021 and includes 490 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	133	4.2%	6.3%	4.5%
30-39	183	5.9%	4.6%	6.2%
40-49	97	6.4%	3.4%	6.8%
50-59	64	8.2%	5.1%	8.6%
60+	13	7.5%	0.0%	7.5%
Unknown	0	0.0%	0.0%	0.0%
All	490	5.9%	4.7%	6.2%

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 February 2021.

Industry benchmarks sourced by PLANSPONSOR 2020 DC Survey ©Institutional Shareholder Services. All rights reserved..

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DIVERSIFICATION

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

Investment diversification

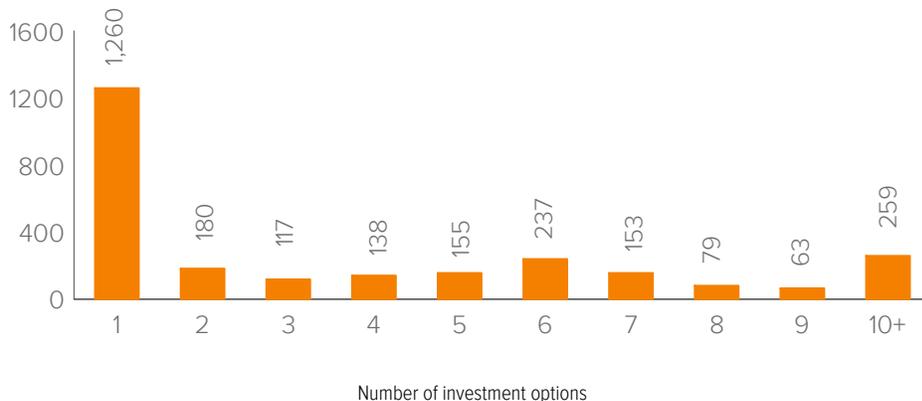
As of 04/29/2021



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 03/31/2021



Average number of investment options utilized per participant

	Mar 2018	Mar 2019	Mar 2020	Mar 2021
With Asset Allocation Funds	0.0	0.0	4.1	3.8
Without Asset Allocation Funds	0.0	0.0	4.7	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 March 2021; includes ppts invested solely in an asset allocation fund

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Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
Asset Allocation	Total:	464
American Funds 2010 Target Date Retirement Fund®- Class R-6		1
American Funds 2015 Target Date Retirement Fund®- Class R-6		0
American Funds 2020 Target Date Retirement Fund®- Class R-6		22
American Funds 2025 Target Date Retirement Fund®- Class R-6		21
American Funds 2030 Target Date Retirement Fund®- Class R-6		81
American Funds 2035 Target Date Retirement Fund®- Class R-6		38
American Funds 2040 Target Date Retirement Fund®- Class R-6		114
American Funds 2045 Target Date Retirement Fund®- Class R-6		73
American Funds 2050 Target Date Retirement Fund®- Class R-6		94
American Funds 2055 Target Date Retirement Fund®- Class R-6		15
American Funds 2060 Target Date Retirement Fund®- Class R-6		5
American Funds 2065 Target Date Retirement Fund®- Class R-6		0
Stability of Principal	Total:	724
Voya Fixed Account - 457/401 II		724
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
Vanguard® Institutional Index Fund - Institutional Shares		14
Wells Fargo Disciplined U.S. Core Fund - Institutional Class		4
Large Cap Growth	Total:	20
American Funds The Growth Fund of America® - Class R-6		20
Small/Mid/Specialty	Total:	8
AMG GW&K Small Cap Value Fund - Class N		2
Hartford MidCap HLS Fund - Class IA		6
Global / International	Total:	1
American Funds EuroPacific Growth Fund® - Class R-6		1
Grand total of participants utilizing one investment option		1,260

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TOTAL PLAN ASSETS AND CONTRIBUTIONS BY INVESTMENT OPTION

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

Diversification of Participant Assets and Contributions

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2021	% of Total Assets	Participants Invested	Contributions 01/01/2021 - 03/31/2021	% of Total Contributions	Participants Contributing
Asset Allocation						
American Funds 2010 Target Date Retirement Fund®- Class R-6	\$65,260.86	0.03%	4	\$0.00	0.00%	0
American Funds 2015 Target Date Retirement Fund®- Class R-6	\$1,007.29	0.00%	3	\$0.00	0.00%	0
American Funds 2020 Target Date Retirement Fund®- Class R-6	\$1,784,731.64	0.93%	24	\$31,238.84	1.16%	16
American Funds 2025 Target Date Retirement Fund®- Class R-6	\$2,290,001.66	1.19%	28	\$39,168.45	1.46%	19
American Funds 2030 Target Date Retirement Fund®- Class R-6	\$3,435,150.98	1.78%	86	\$125,482.68	4.67%	71
American Funds 2035 Target Date Retirement Fund®- Class R-6	\$1,184,893.11	0.61%	47	\$42,740.54	1.59%	40
American Funds 2040 Target Date Retirement Fund®- Class R-6	\$4,117,262.10	2.14%	125	\$127,634.08	4.75%	102
American Funds 2045 Target Date Retirement Fund®- Class R-6	\$981,901.06	0.51%	83	\$61,959.12	2.30%	77
American Funds 2050 Target Date Retirement Fund®- Class R-6	\$1,707,873.61	0.89%	107	\$79,679.32	2.96%	90
American Funds 2055 Target Date Retirement Fund®- Class R-6	\$97,573.48	0.05%	18	\$11,675.72	0.43%	14
American Funds 2060 Target Date Retirement Fund®- Class R-6	\$111,487.70	0.06%	9	\$8,143.56	0.30%	6

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Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2021	% of Total Assets	Participants Invested	Contributions 01/01/2021 - 03/31/2021	% of Total Contributions	Participants Contributing
American Funds 2065 Target Date Retirement Fund®- Class R-6	\$20.78	0.00%	1	\$69.72	0.00%	1
Total	\$15,777,164.27	8.18%		\$527,792.03	19.63%	
Stability of Principal						
Voya Fixed Account - 457/401 II	\$74,947,467.33	38.87%	1,584	\$884,608.60	32.89%	832
Total	\$74,947,467.33	38.87%		\$884,608.60	32.89%	
Bonds						
Hartford Total Return Bond HLS Fund - Class IA	\$4,200,755.79	2.18%	375	\$29,630.27	1.10%	184
PIMCO High Yield Fund - Institutional Class	\$1,981,474.37	1.03%	249	\$18,788.61	0.70%	118
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$494,732.08	0.26%	142	\$13,689.49	0.51%	102
Total	\$6,676,962.24	3.46%		\$62,108.37	2.31%	
Balanced						
American Funds American Balanced Fund® - Class R-6	\$7,038,504.30	3.65%	473	\$121,860.72	4.53%	306
Total	\$7,038,504.30	3.65%		\$121,860.72	4.53%	
Large Cap Value						
American Century Equity Income Fund - R6 Class	\$6,491,495.49	3.37%	572	\$76,521.28	2.85%	363
Vanguard® Institutional Index Fund - Institutional Shares	\$18,044,784.75	9.36%	900	\$283,350.42	10.54%	611
Wells Fargo Disciplined U.S. Core Fund - Institutional Class	\$12,690,488.47	6.58%	674	\$91,948.35	3.42%	304
Total	\$37,226,768.71	19.31%		\$451,820.05	16.80%	
Large Cap Growth						
American Funds The Growth Fund of America® - Class R-6	\$18,631,879.09	9.66%	913	\$182,878.52	6.80%	543
Total	\$18,631,879.09	9.66%		\$182,878.52	6.80%	
Small/Mid/Specialty						
AMG GW&K Small Cap Value Fund - Class N	\$1,977,109.68	1.03%	400	\$25,428.76	0.95%	195
Hartford MidCap HLS Fund - Class IA	\$10,926,932.29	5.67%	919	\$132,610.25	4.93%	563

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Plan statistics for: Washoe County

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2021	% of Total Assets	Participants Invested	Contributions 01/01/2021 - 03/31/2021	% of Total Contributions	Participants Contributing
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$6,062,830.70	3.14%	769	\$111,801.57	4.16%	502
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$4,055,055.75	2.10%	511	\$69,210.89	2.57%	375
Wells Fargo Small Company Growth Fund - Class R6	\$2,782,481.92	1.44%	427	\$33,026.56	1.23%	265
Total	\$25,804,410.34	13.38%		\$372,078.03	13.84%	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$6,689,982.85	3.47%	586	\$86,204.29	3.21%	308
Total	\$6,689,982.85	3.47%		\$86,204.29	3.21%	
Grand Total	\$192,793,139.13			\$2,689,350.61		

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