

Voya Quarterly Committee Report

As of September 30, 2022



Table of Contents

Topic	Page
Executive Summary	3
Asset Analysis	7
Distribution Analysis	9
Participant Services	13
Participant Outreach	16
Voya Update	21



Executive Summary



Executive Summary – Cash Flow Summary

July 1, 2022 to September 30, 2022

457 Plan	
Beginning Period Plan Assets	\$181,431,059.98
Contributions	\$2,704,061.11
Distributions	-\$1,682,363.82
Loan Activity	-\$60,222.33
Other Activity	-\$105,609.20
Dividends	\$1,714,832.33
Appreciate/Depreciation	-\$6,669,242.25
Ending Period Plan Assets	\$177,543,734.22

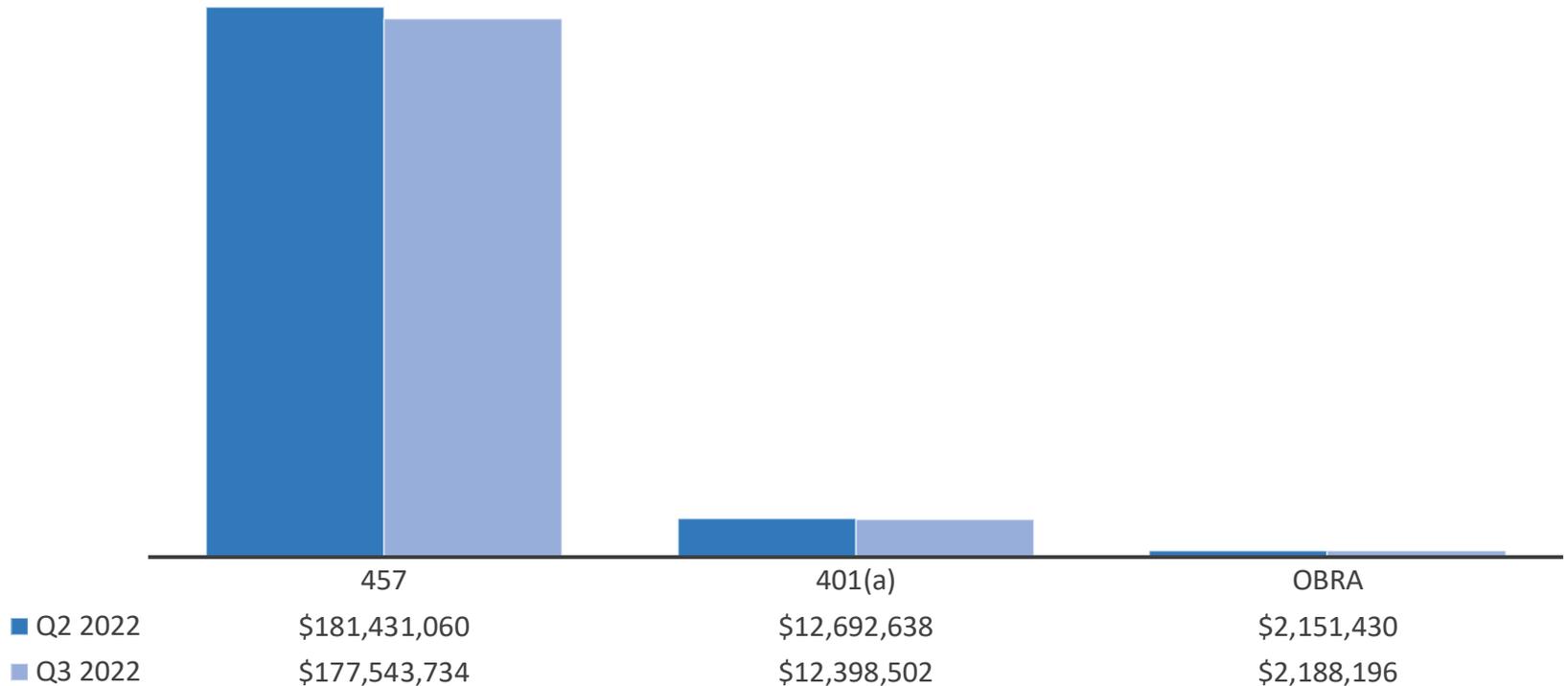
401(a) Plan	
Beginning Period Plan Assets	\$12,692,638.19
Contributions	\$140,621.31
Distributions	-\$37,932.58
Loan Activity	\$15,296.52
Other Activity	-\$57,143.08
Dividends	\$122,205.04
Appreciate/Depreciation	-\$477,183.13
Ending Period Plan Assets	\$12,398,502.27

OBRA Plan	
Beginning Period Plan Assets	\$2,151,429.86
Contributions	\$73,145.77
Distributions	-\$42,837.05
Other Activity	\$363.99
Appreciate/Depreciation	-\$6,821.50
Ending Period Plan Assets	\$2,188,196.09



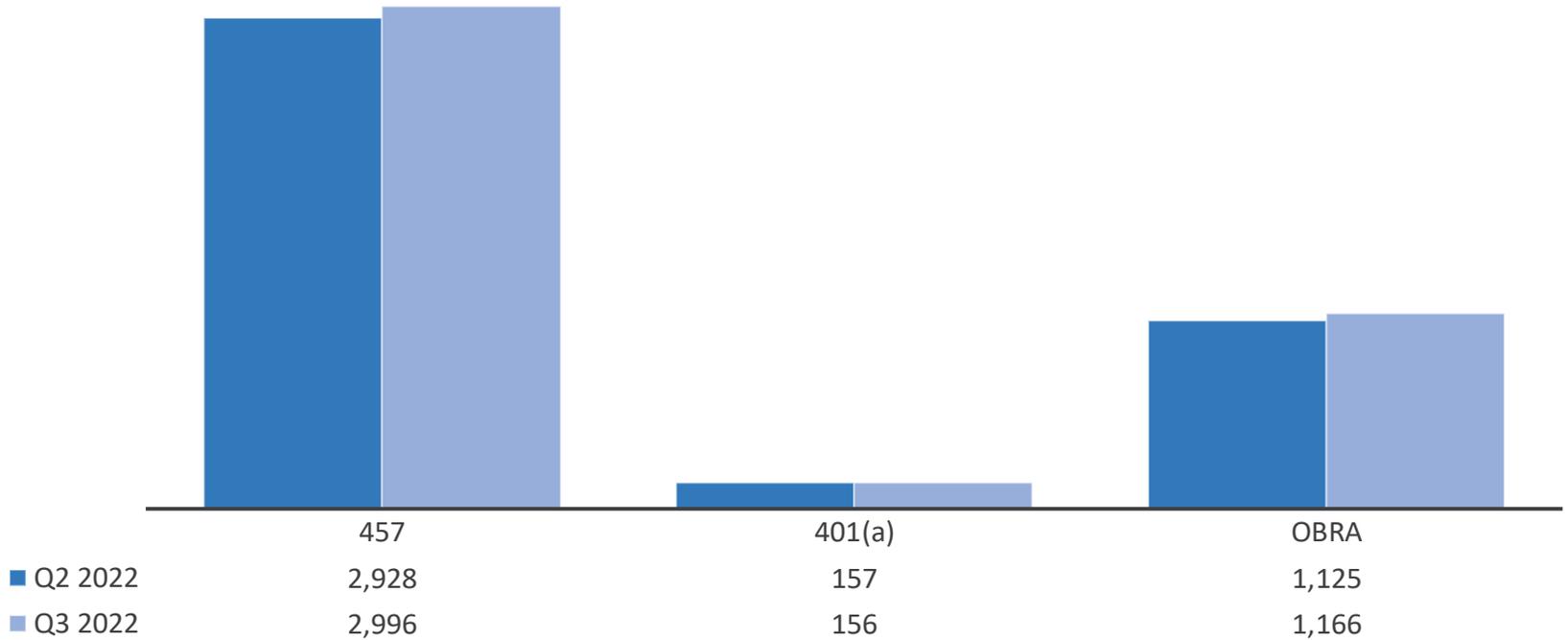
Executive Summary – Asset Growth

As of September 30, 2022



Executive Summary – Plan Participants

As of September 30, 2022



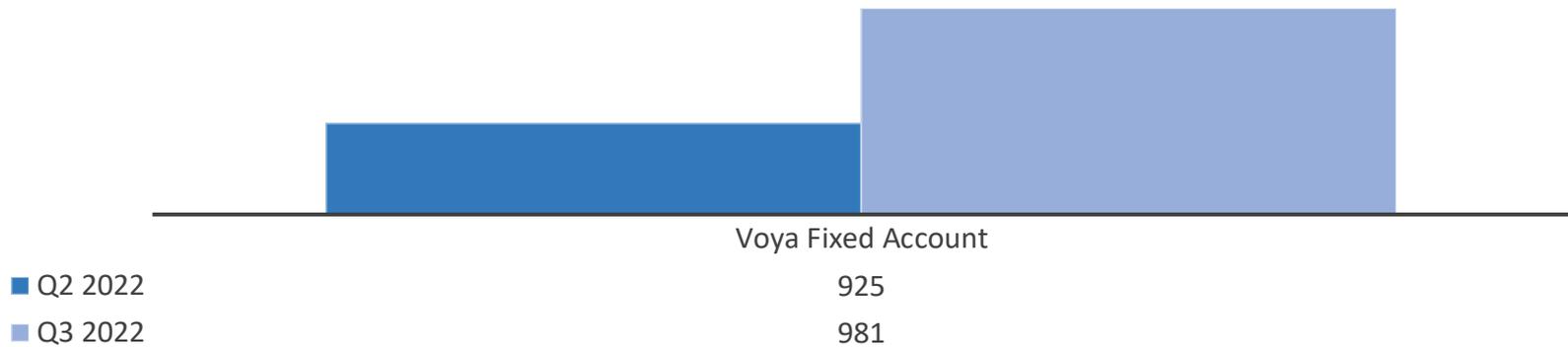
Asset Analysis



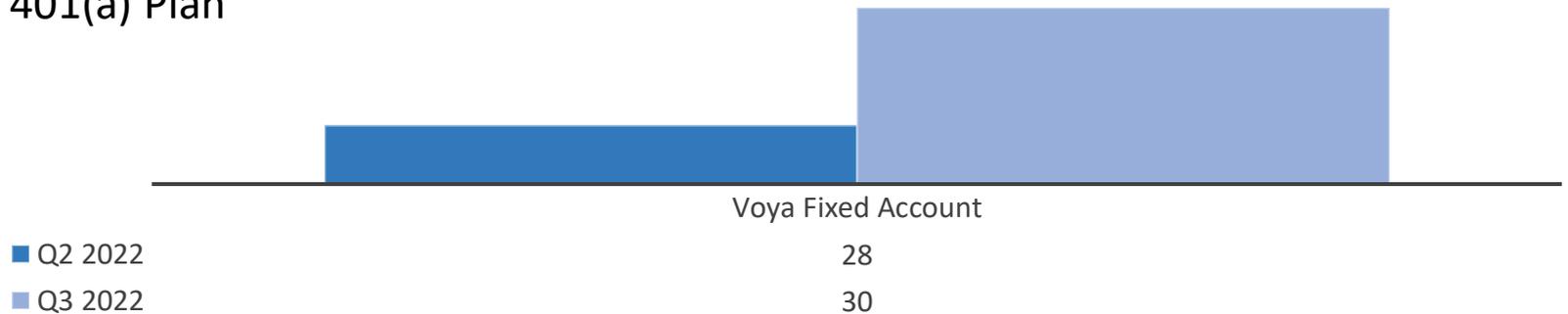
Participants with a Balance in a Single Fund

As of September 30, 2022

457 Plan



401(a) Plan



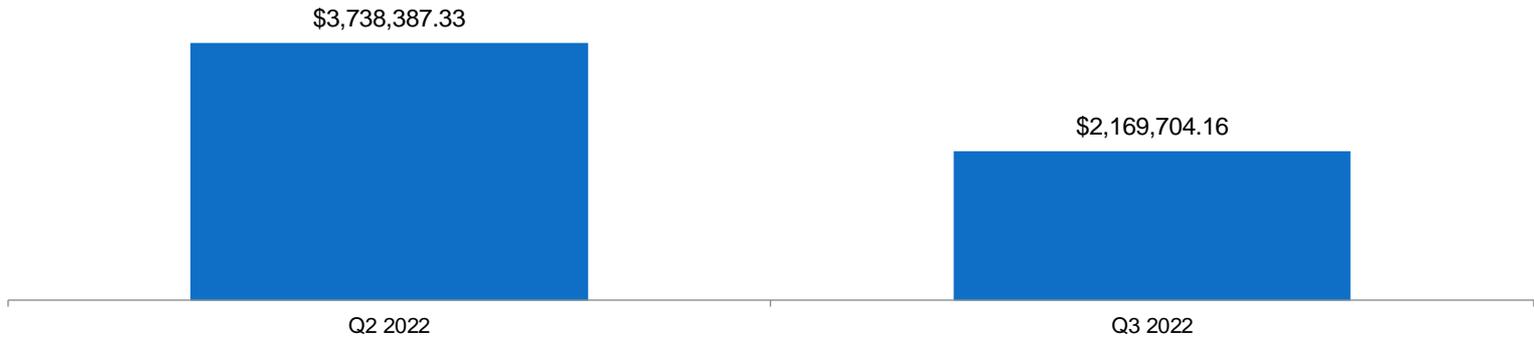
Distribution Analysis



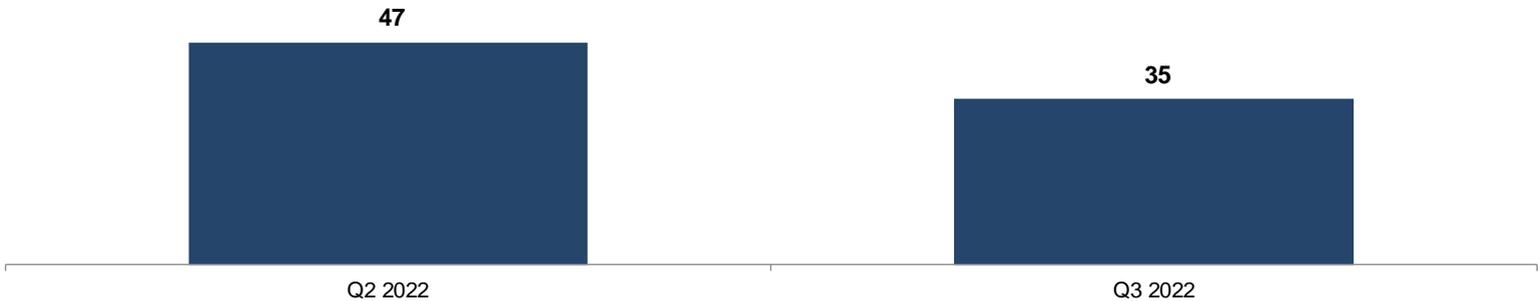
Participant Rollover Distributions

As of September 30, 2022

Total Outgoing Rollover \$ by Quarter

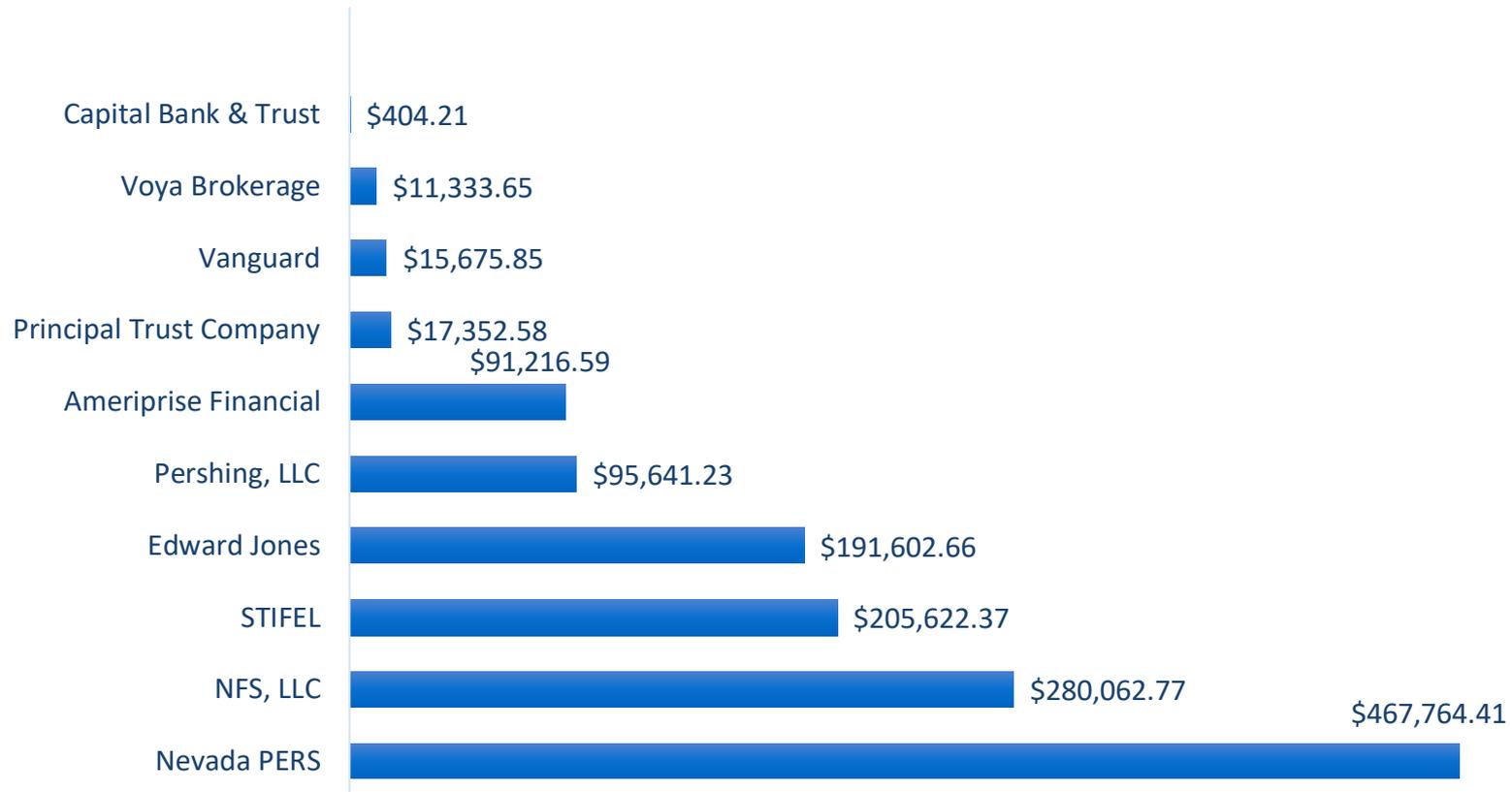


Total Outgoing Rollover # by Quarter



Top 10 Rollover Institutions

Quarter Ending September 30, 2022



Loan Information

As of September 30, 2022

457 Plan	Q2 2022	Q3 2022
Total Number of Outstanding Loans	216	216
Number of General Loans	203	203
Number of Residential Loans	13	13
Total Outstanding Loan Balance	\$2,131,843.10	\$2,108,918.01
General Loan Balance	\$1,820,027.09	\$1,908,490.80
Residential Loan Balance	\$311,816.01	\$307,350.88
Total New Loans Initiated	29	23

401(a) Plan	Q2 2022	Q3 2022
Total Number of Outstanding Loans	13	13
Total Outstanding Loan Balance	\$143,883.66	\$130,499.65
Total New Loans Initiated	0	0



Participant Services



Participant Access Statistics

As of September 30, 2022

457 Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	808	359	52	125
Total Inquiries	9,217	2,968	96	222

401(a) Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	37	4	1	7
Total Inquiries	968	26	1	9

OBRA Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	94	6	15	31
Total Inquiries	1,111	13	15	46



Call Center Statistics

As of September 30, 2022

457 Plan	Calls Entered	Calls Accepted	Calls Abandoned	ASA	Abandoned %
October 1, 2022	66	65	0	00:00:38	0.0%
September 1, 2022	80	79	1	00:00:11	1.3%
August 1, 2022	90	90	0	00:00:14	0.0%
July 1, 2022	83	82	1	00:00:43	1.2%
Grand Total	319	316	2	00:00:26	0.6%

401(a) Plan	Calls Entered	Calls Accepted	Calls Abandoned	ASA	Abandoned %
October 1, 2022	3	3	0	00:00:02	0.0%
September 1, 2022	5	5	0	00:00:04	0.0%
August 1, 2022	1	1	0	00:00:02	0.0%
July 1, 2022	3	3	0	00:00:02	0.0%
Grand Total	12	12	0	00:00:03	0.0%

OBRA Plan	Calls Entered	Calls Accepted	Calls Abandoned	ASA	Abandoned %
October 1, 2022	10	9	1	00:01:16	10.0%
September 1, 2022	7	7	0	00:00:01	0.0%
August 1, 2022	23	23	0	00:00:03	0.0%
July 1, 2022	21	20	1	00:00:28	4.8%
Grand Total	61	59	2	00:00:22	3.3%



Participant Outreach



Participant Communications

Q3 2022

Personalized Financial Wellness Messaging

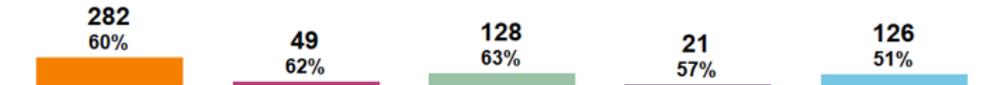
Unique participants delivered 

835



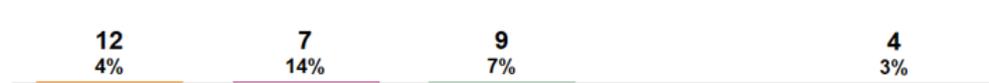
Unique participants opened 

508
61%



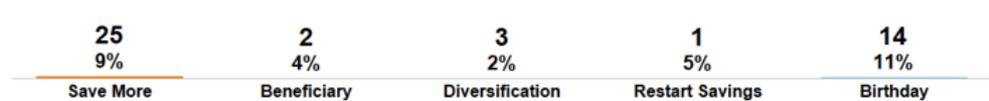
Unique participants clicked 

31
6%

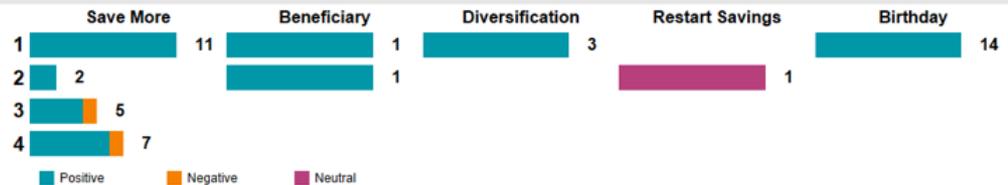


Participants took action after opening 

44
9%



Action details: total actions after email open



Potential financial impact: (those who changed deferral rate, excludes deferral amt)

Save More

\$15,383 of additional contributions per year. (13 participants increased their savings rate by 1.8% on average)

Restart Savings

\$0 of additional contributions per year.

Participant Communications

Q3 2022

Enrollment email

Date Delivered	Total	Unique opens
7/22/22	725	117 (16.1%)
8/22/22	724	115 (15.9%)

Increase Deferral Amount email:

Deployed 7/22/22

Targeted Age Group	Total	Unique opens
20-29	245	66 (26.9%)
30-49	1019	356 (34.9%)
50+	537	220 (41.0%)

Deployed 8/22/22

Targeted Age Group	Total	Unique opens
20-29	244	59 (24.2%)
30-49	1018	286 (28.1%)
50+	536	192 (35.8%)

Restart Contribution email

Date Delivered	Total	Unique opens
7/22/22	49	11 (22.4%)
8/22/22	49	12(24.5%)



Participant Communications

Q3 2022

Upcoming Communications

- 2023 Contribution Limits email
- 2023 Contribution Limits participant Statement
- Stay in the Plan Statement Stuffer
- SAFE Guarantee flyer
- SAFE Guarantee email



On-site Services

Q3 2022

Q3 2022 -- Group Educational Meetings

Date	Presentation	Participant Attendance
7/1/22	New EE Orientation	24
7/15/22	New EE Orientation	30

Total Attendance: 118

Q3 2022 -- Participant Activity

Activity	Impact
457 Plan Enrollments	34
401(a) Plan Enrollments	1
One-on-One Counseling Sessions	249



Voya Update



Sponsor Web

*Enhancements coming
Q4 2022*



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For plan sponsor use and intermediary only. Not for use with participants.

PLAN | INVEST | PROTECT

VOYA
FINANCIAL

Innovation with a purpose | Sponsor web

We continue to invest in improving the plan sponsor experience with our multi-year evolution of Sponsor Web. To explore enhancements coming in late 2022, click below:

Redesigned pages make it even easier to find information you need

Redesigned participant list

Redesigned plan list

Tiles bring forward helpful information

Take action tile
(Homepage, Plan summary, Participant summary)

New features help simplify plan administration

Customize tile order
(Homepage, Plan summary, Participant summary)

Centralized training and help

Redesigned participant list

Participant List ABC Retirement Savings Plan 1
As of June 18, 2022

Total Plans
5

Total Participants
1,762

Total Balance
\$243,345,287.45

Active Participants
 Inactive Participants
 Participants With Balance Only

Advanced Search Reset Search

1 - 5 of 5 results found.

Participant Name	SSN	Plan Name and Number	Age	Status	Location	Total Balance
Monica Geller-Bing	XXX-XX-1234	ABC Retirement Savings Plan 1 (56501f)	51.0	Active - Eligible for Contributions	0985	\$22,678.37
Rachel Green	XXX-XX-2345	ABC Retirement Savings Plan 1 (56501f)	81.7	Active - Eligible for Contributions	0102	\$34,190.84

- Updated design makes it easier to scan information
- Search for inactive participants without having to go to a different page



Redesigned plan list

Plan List
As of June 18, 2022

Total Plans 5 Total Participants 1,762 Total Balance \$243,345,287.45

Plan Name or Number
Type Plan Name or Number Active Plans Inactive Plans Inactive Plans filter

Balance Between
[] and []

[Advanced Search](#) [Reset](#) [Search](#)

1 - 5 of 5 results found.

Plan Number	Plan Name	Participants	Total Balance
642001	ABC Plan	63	\$22,678.37
642003	XYZ Plan	235	\$34,190.84

- Updated design makes it easier to scan information
- Search for inactive plans without having to go to a different page



Take action tile

Your Homepage

Plan Selector: ABC Retirement Savings Plan 1: 565011

As of Month xx, xxxxx | Your Last Log In: Month xx, xxxxx
[Go to Plan Summary](#) [Customize Your Experience](#)

Welcome to the new Voya Sponsor Web homepage!
We have made some changes and are excited to share them with you. Click "Learn More" to view a video that walks you through the improved online experience.

Take Action

REQUEST MANAGEMENT

- [Requests Requiring Your Attention](#) 1
- [Past Due Requests](#) 0
- [Open Requests](#) 3
- [Start a New Request](#)

DISTRIBUTION MANAGEMENT

- [Loan Requests](#) 1
- [Withdrawal Requests](#) 4
- [Termination Requests](#)

Favorite Reports

- [Contribution Report](#) 04/01/2022 - 08/30/2022 [New Report](#) [Excel](#)
- [Loan Repayment Confirmation](#) 08/03/2022 [New Report](#) [PDF](#)
- [Active Participants with Elections and Zero Balance](#) [There was no report in the past 12 months] [New Report](#)

[View All Favorite Reports](#)

Recent Activity

Contributions Total Amount \$110,273,000,000.72

Plan Health

Average Replacement Income

Take Me To...

[Contribution Submission](#)

Request Management tile on homepage, plan summary and participant summary is getting a face lift

- Tile is being renamed *"Take Action"* and alerts you to requests requiring action
- New *Distribution Management* section provides distribution alerts with more details a click away



Customize tile order

The screenshot shows a user interface for customizing the homepage. On the left, there's a 'Your Homepage' section with a 'Customize Your Experience' link. The main area is titled 'Customize Your Experience' and shows a 'Plan Selector' for 'ABC Retirement Savings Plan 1: 565011'. Below this, there's a 'Default Homepage Plan' section with a 'Tile Order' menu. The 'Tile Order' menu lists: Homepage, Plan Summary, Participant Summary, and Default Search. To the right, there's a grid of tiles to be ordered, each with a plus sign in the top right corner. The tiles are: Plan or Participant Search, Take Action, Favorite Reports, Recent Activity, Plan Health, Take Me To..., Plan Contacts, News & Resources, and Plan List. At the bottom of the grid, there are 'Cancel' and 'Save' buttons.

New feature allows you to customize the order tiles appear for following pages

- Homepage
- Plan Summary
- Participant Summary

Three easy steps to choose the tile display order

1. Click Customize Your Experience
2. Use *Tile Order* menu to select a page to customize
3. Use your mouse to move the tiles
4. When you're done, click Save



Centralized training and help resource center

The screenshot shows a web interface for 'Training and Help'. On the left is a navigation menu with items: Adjustments, Demographic Information, Enrollment, Investments / Funds, **Loan & Withdrawals** (highlighted), Payroll, Plan Provisions, Reporting, and Other. The main content area is titled 'Loan & Withdrawals' and contains five links with circular icons: 'How can I determine if a participant's loan has been defaulted?', 'When and where are the participant 1099 and/or W2 details provided?', 'How do I approve a distribution request?', 'An employee submitted a request, but I don't see it. Where can I locate it?', 'Where do I find loan amortization schedules?', and 'Where can I find information about newly issued loans?'. Below the links are two large cards. The first card is titled 'Voya's Distributions with EASE® User Guide' and includes a sub-header 'User Guide', a paragraph of text, and a 'View User Guide' button. The second card is titled 'Distributions Help' and includes a sub-header 'Distributions Help', a paragraph of text, and a 'View Distributions Help' button.

- New *Training and Help* resource center contains how-to information, guides and other helpful resources all in one place
- Materials vary based on plan

The screenshot shows a top navigation menu for a user named 'Hi, Gunther'. The menu items are: My Profile, **Help** (highlighted with a mouse cursor), Contact Us, Report Card, and Logout.

Easy to access resource center via *Help link* in top navigation menu



