



# Evaluating your investments

Beyond the basics



Hi. I'm...

# Tom Verducci

**Plan Service Representative**

Registered representative of Voya Financial Advisors, Inc. (member SIPC)  
CN1497342\_0222.

# Important Disclosures

**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value. Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states. Mutual funds under a custodial or trust account agreement are intended as long-term investments designed for retirement purposes. Money distributed from a 401(a) plan or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 401(a) plan, if taken prior to age 59½, will be subject to the IRS 10% premature distribution penalty tax. This IRS premature distribution penalty tax does not apply to 457 plans.**

# Important Disclosures

**Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you. *You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your Representative. Please read the prospectuses carefully before investing.***

# We're Voya Financial<sup>®</sup>



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**VOYA**<sup>®</sup>  
FINANCIAL

# Review asset classes



# Consider your asset allocation

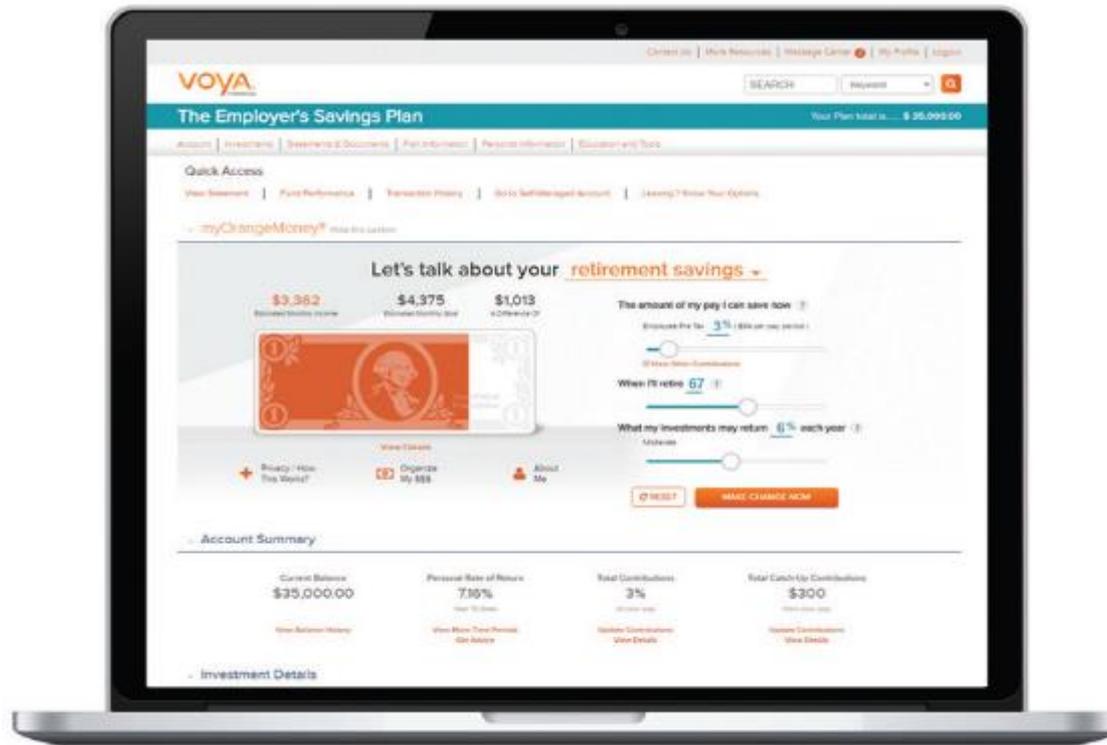


# Use the right tools



# Get help

## Try the **myOrangeMoney**<sup>®</sup> experience



# Make it less taxing



**TAXES**

# Get help

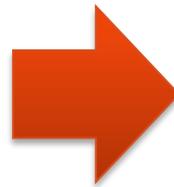
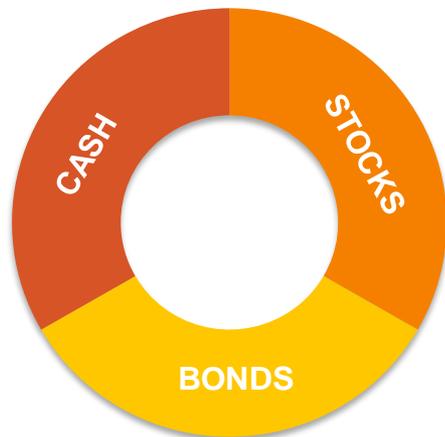


# Review asset classes



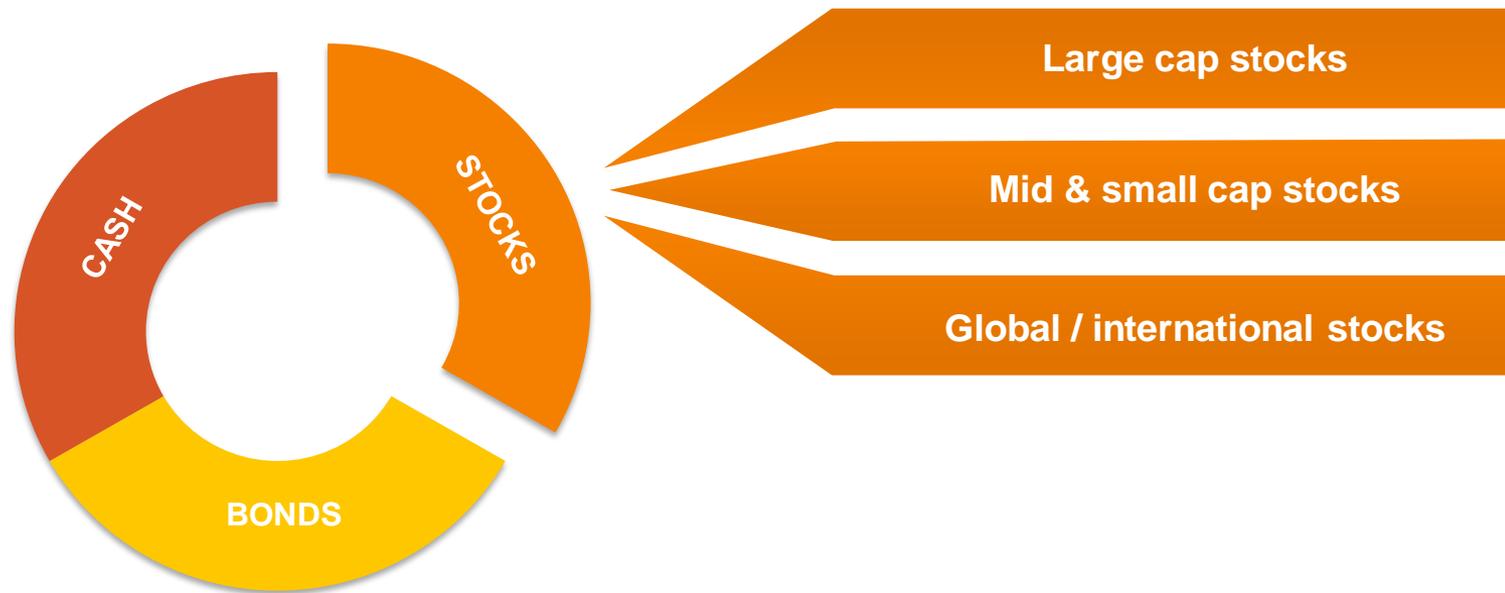
# Review asset classes

From **basic asset classes**  
... to **sub asset classes**



# Review asset classes

## Categories of **stocks**



# Review asset classes

## Determining a **stock** category



How	Type
By <b>size</b> of company	Small, mid or large capitalization
By investment <b>style</b>	Value or growth
By <b>geographic</b> emphasis	Domestic or international

# Review asset classes

## Stocks: size of company



Large cap

Typically \$10 billion or above

Mid cap

Between \$2 billion and \$10 billion

Small cap

Less than \$2 billion

# Review asset classes

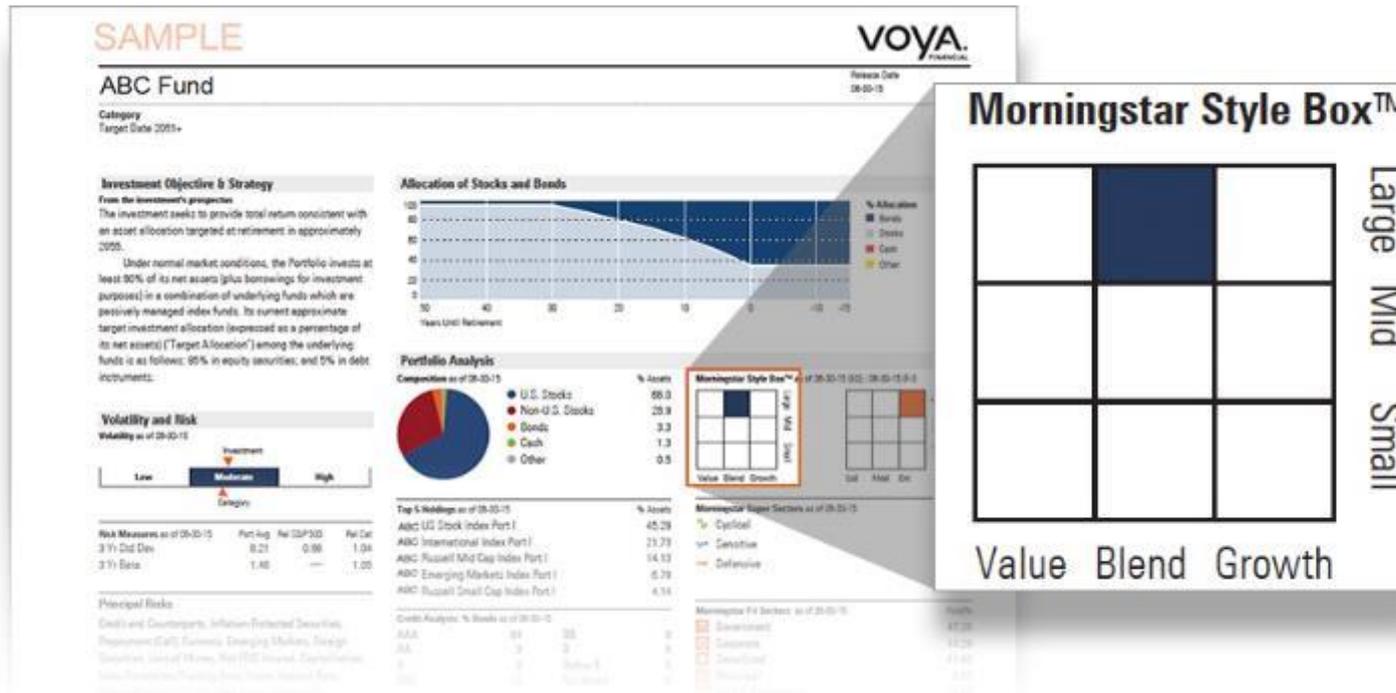
## Stocks: growth vs. value



Growth	Value
Companies whose earnings and profits are growing	Companies who are undervalued or overlooked
Share price is higher than current earnings	Buy it “on sale”
Pay a premium for potential	Poised for growth

# Review asset classes

## Stocks: market cap & style



# Review asset classes

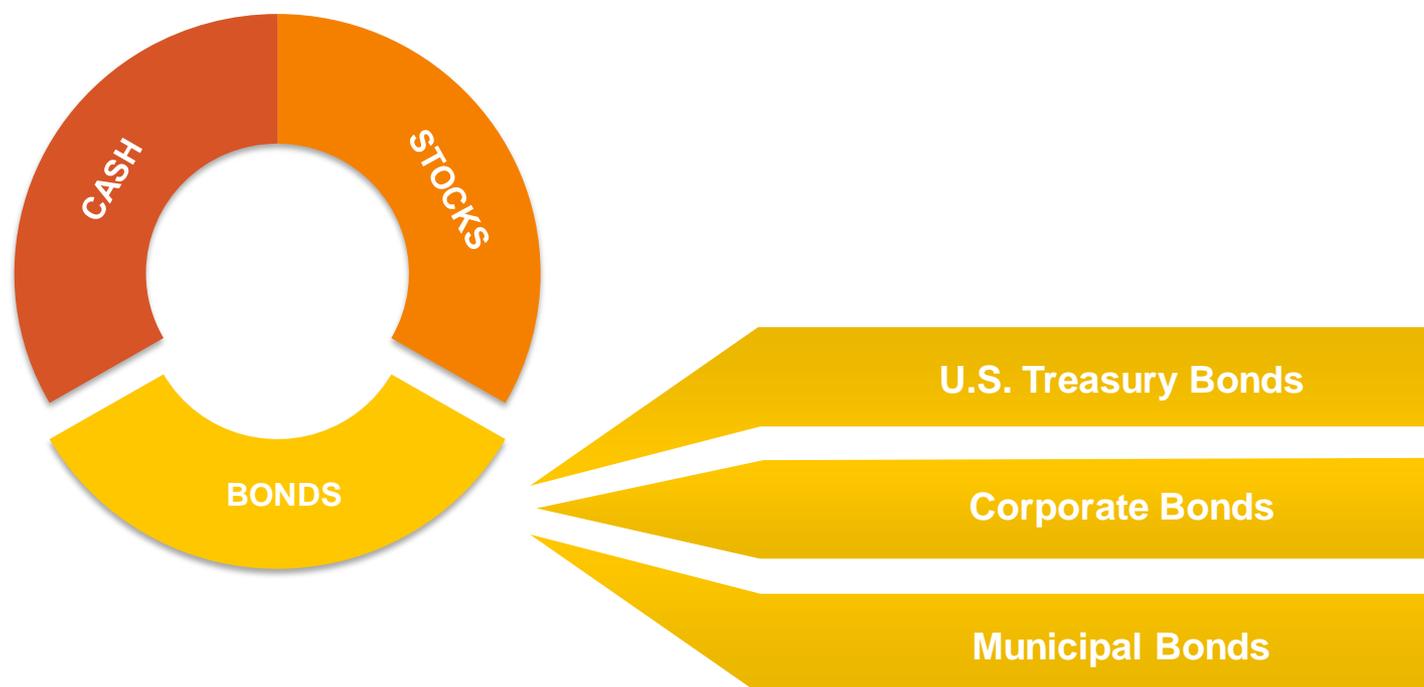
## Stocks: Geographic emphasis



How	Type
By whether they include the U.S.	Global (includes U.S.) International (outside U.S.)
By where they invest	Regional (Far East) Country (Japan)
By segment of the market	International small cap

# Review asset classes

## Slicing up the **bond piece**



# Review asset classes

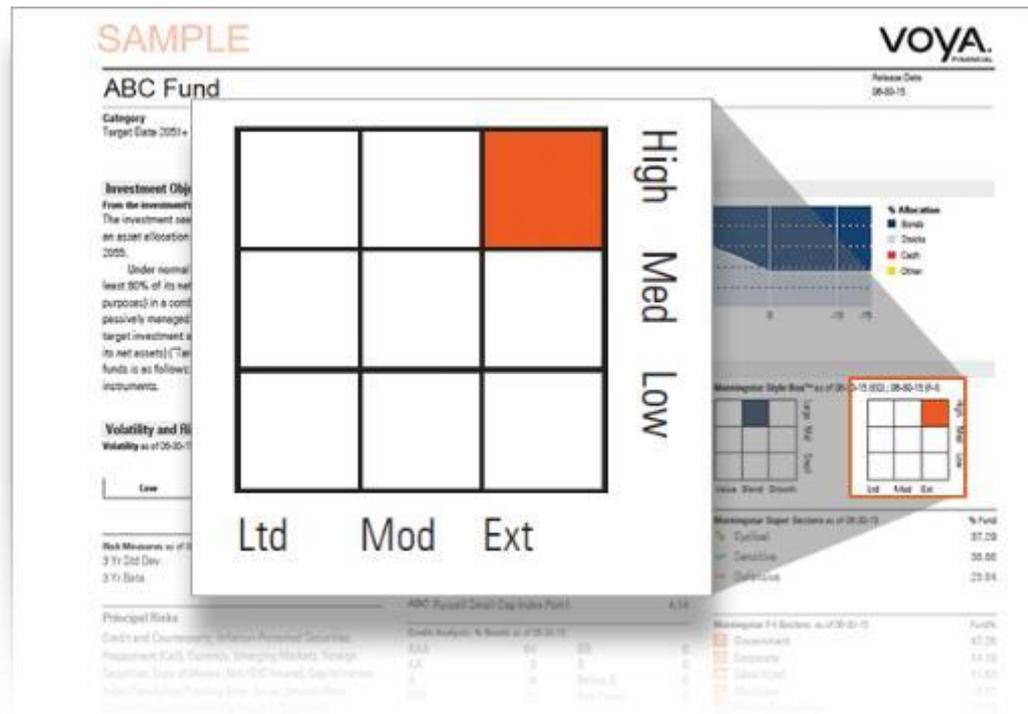
## Breaking down **bonds**



How	Type
By credit risk	High, moderate and low quality
By maturity	Short, intermediate and long-term bonds
By type of issuers	Government Corporate

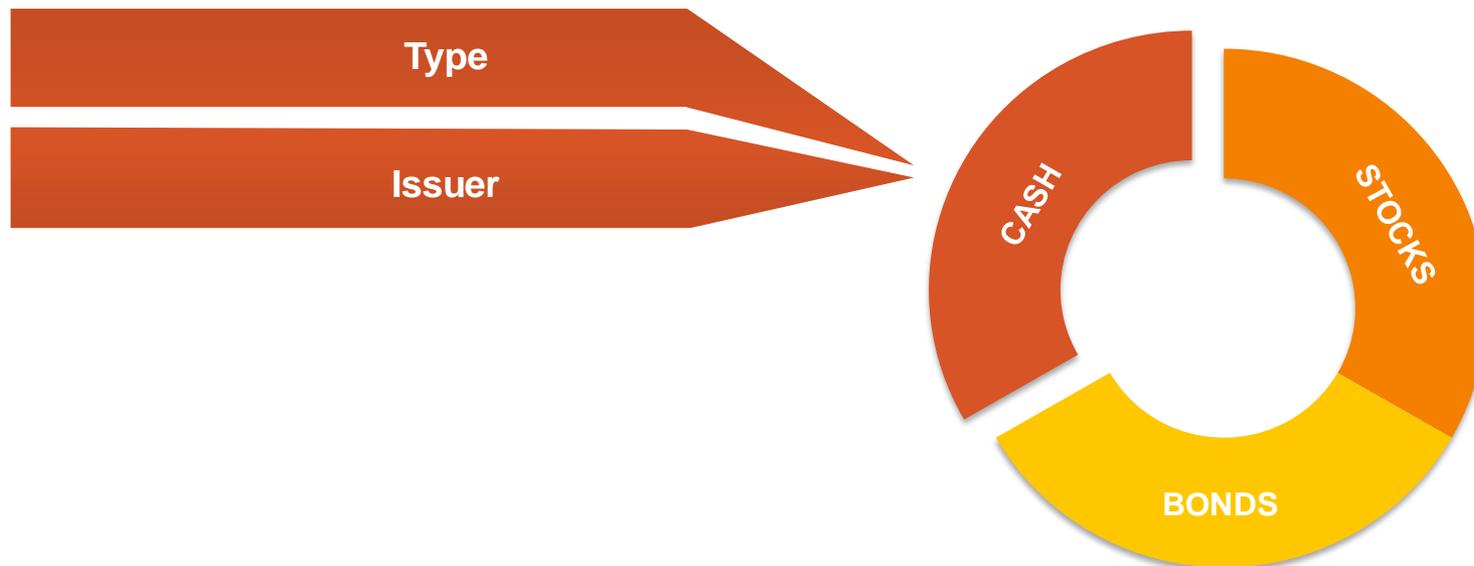
# Review asset classes

## Bonds: quality & maturity



# Review asset classes

## Slicing up the **cash piece**



# Review asset classes

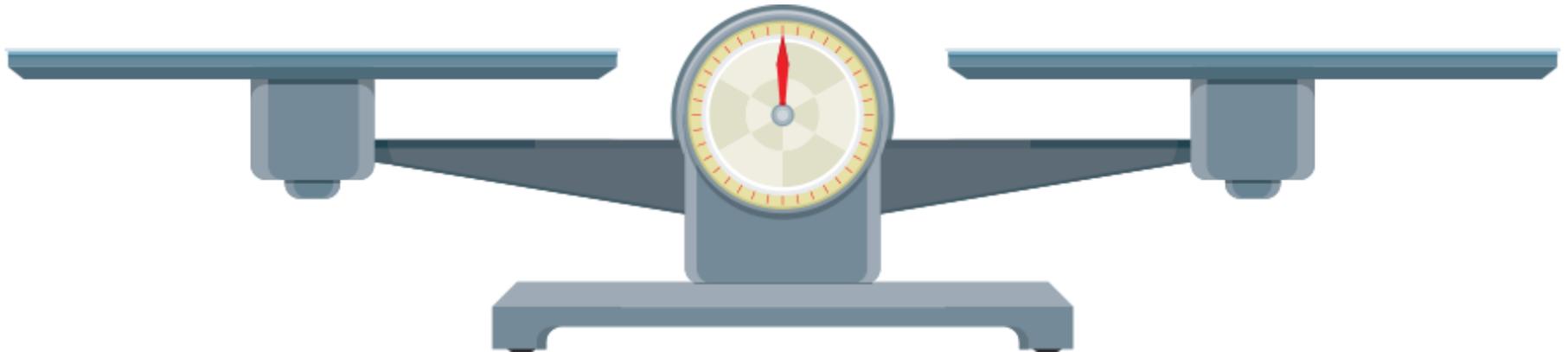
## Breaking down **cash**



How	Type
By type of short-term investment	Money market fund U.S. Government fund Stable value fund
By issuer	Bank issued CDs Mutual funds Managed accounts

# Review asset classes

Weigh **all risks** for each asset class



# Review asset classes

Weigh **all risks** for each asset class



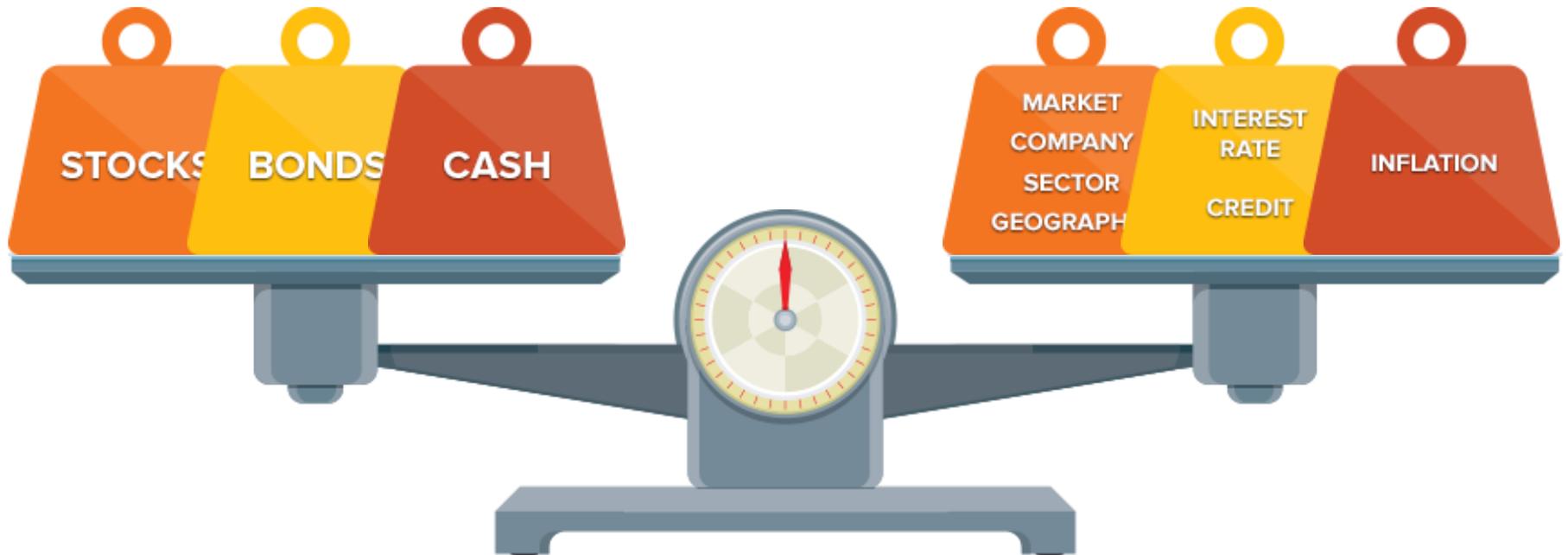
# Review asset classes

Weigh **all risks** for each asset class



# Review asset classes

Weigh **all risks** for each asset class



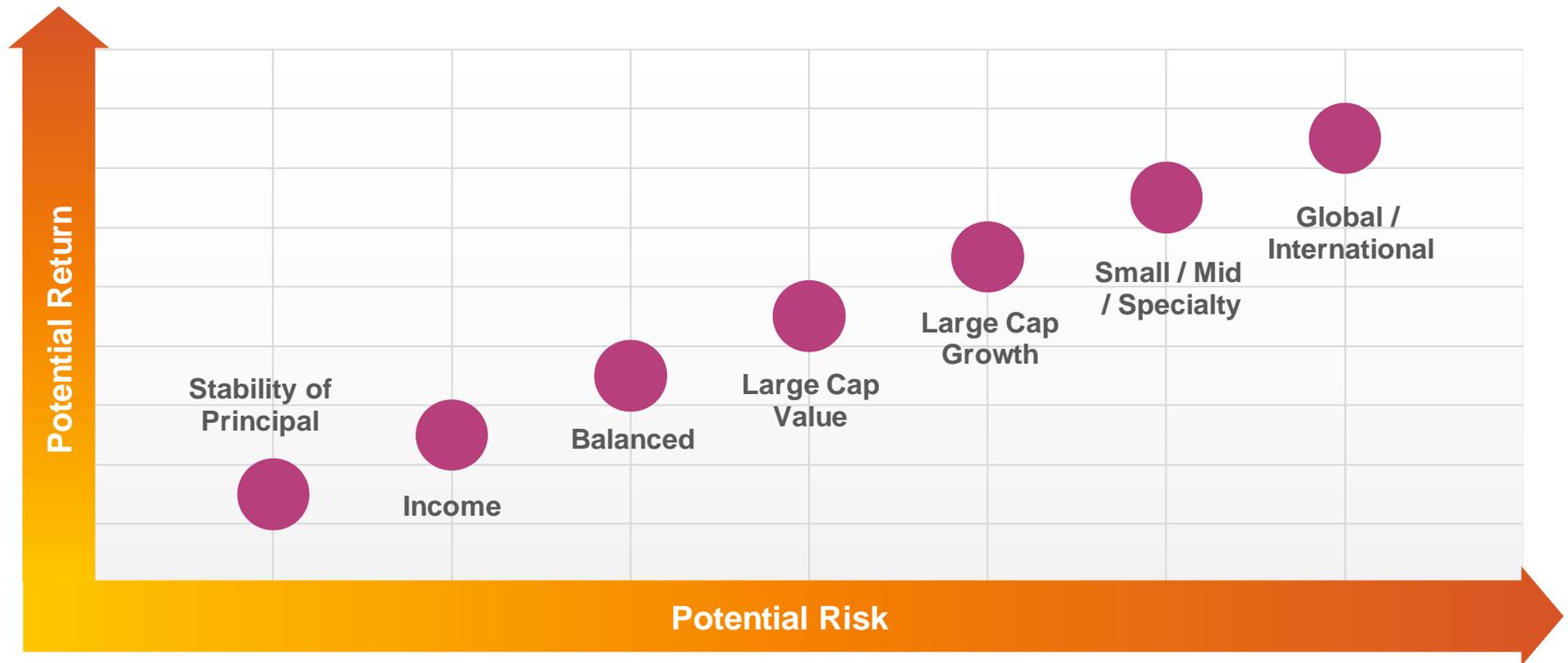
# Consider your asset allocation



# Consider your asset allocation

## Relative Risk / Return Continuum

Each asset class has its own investment return/risk characteristics



# Consider your asset allocation

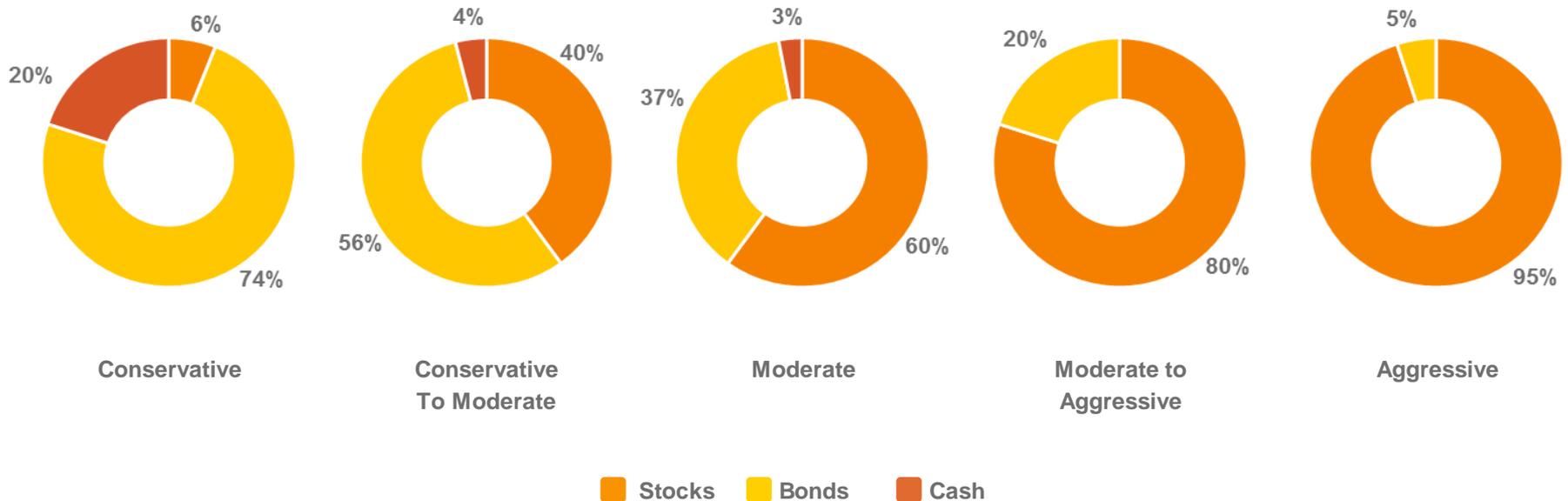
## What is your **asset allocation**?

Use our *Determine the Type of Investor You May Be* tool at [go.voya.com/quiz](https://go.voya.com/quiz)



# Consider your asset allocation

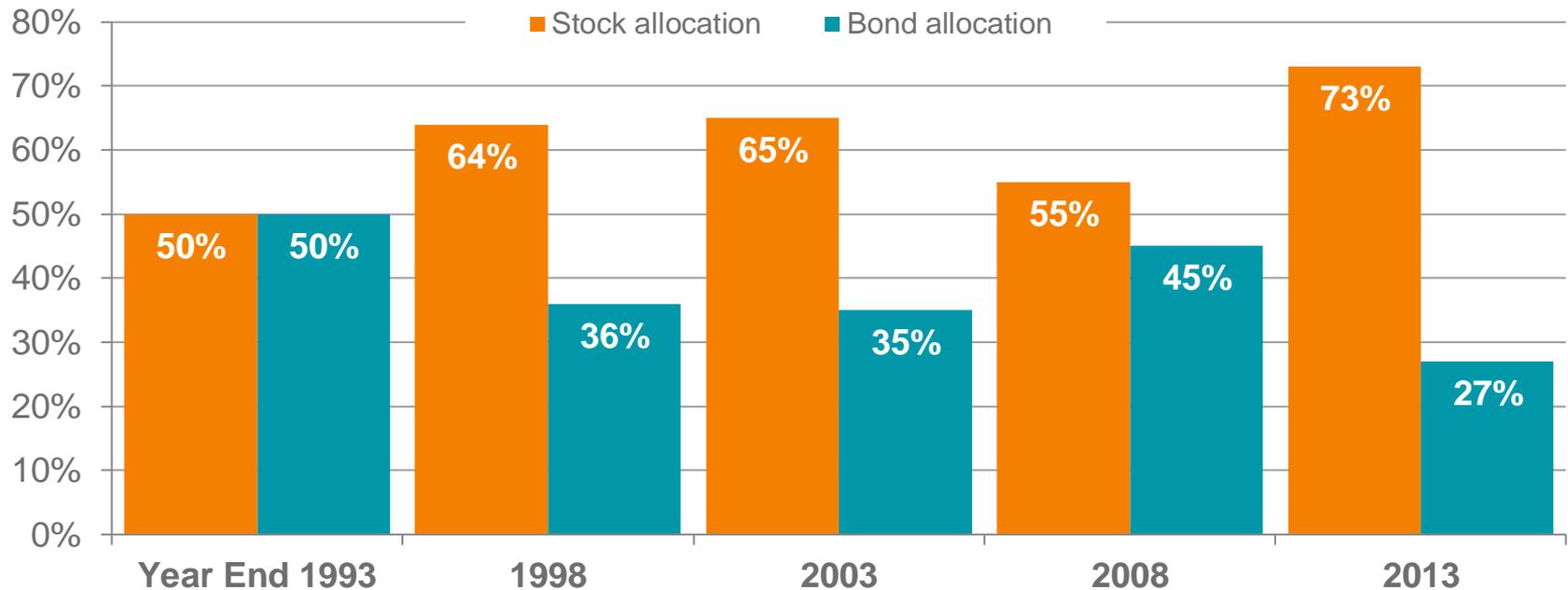
## What **mix** is right for you?



These portfolios are hypothetical and for illustrative purposes only.

# Consider your asset allocation

## Remember to **rebalance**



**Past performance is no guarantee of future results.** Stocks: 50% large and 50% small stocks. Bonds: intermediate-term government bonds. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © 2014 Morningstar. All Rights Reserved.

# Consider your asset allocation

## Remember to **rebalance**

Diversification does not eliminate the risk of experiencing investment losses. Government bonds are guaranteed by the full faith and credit of the United States government as to the timely payment of principal and interest, while stocks are not guaranteed and have been more volatile than bonds.

### **About the data**

Small stocks are represented by the Ibbotson<sup>®</sup> Small Company Stock Index. Large stocks are represented by the Standard & Poor's 500<sup>®</sup> index, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general. Intermediate-term government bonds are represented by the five-year U.S. government bond. An investment cannot be made directly in an index. The data assumes reinvestment of income and does not account for taxes or transaction costs.

# Consider your asset allocation

## Market timers: **Beware**

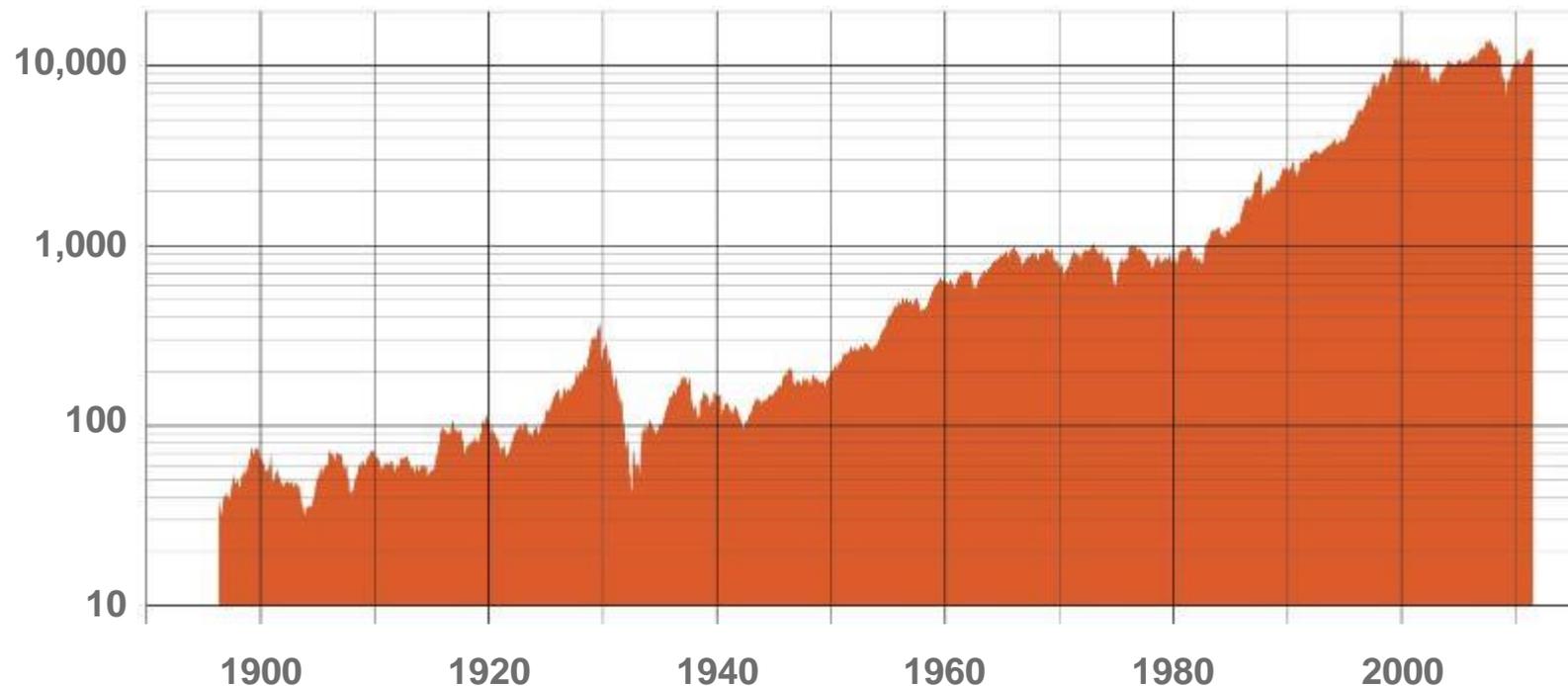


Maintain a steady course  
and stick with your asset  
allocation strategy

# Consider your asset allocation

## Think **long term**

Dow Jones Industrial Average 1896-2009



Source: Raymond James Research, Dow Jones Industrial Average for the period 1896 - 2009. For hypothetical purposes only. Past performance is no indication of future results.

# Use the right tools



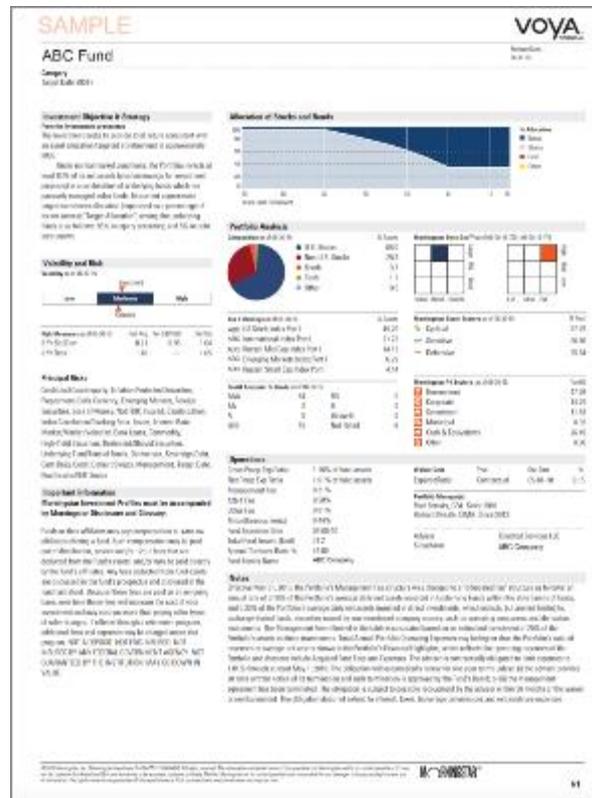
There is a time  
to be **active** ...



... and a time  
to be **passive**

# Use the right tools

## Review the fund fact sheet



# Use the right tools

## Look at **expenses**

	Fund A	Fund B
Amount Invested	\$10,000	\$10,000
Rate of Return	8%	8%
Expense Ratio	.50	1.30
Amount after 10 Years	\$20,610	\$19,127

**+ \$1,483**

For hypothetical purposes only and does not represent any particular mutual fund.

# Use the right tools

## Dollar cost averaging

	Share price	Investment	shares purchased
January	\$10	\$100	10
February	\$7	\$100	14.3
March	\$6	\$100	16.7
April	\$8	\$100	12.5
May	\$9	\$100	11.1
<b>TOTAL</b>	<b>\$8 average</b>	<b>\$500</b>	<b>64.6</b>

Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels.

# Make it less taxing



**TAXES**

# Make it less taxing

## Pay taxes **now** or **later**

Roth 457	Traditional 457
<p><b>Now:</b> Pay income taxes on contributions as you make them.</p>	<p><b>Now:</b> Pay no income taxes on contributions during your working years.</p>
<p><b>Later:</b> Withdraw savings tax-free during retirement, once qualifying conditions are met.</p> <p><i>Distributions are tax-free, as long as you've satisfied the five-year holding period; and are age 59½ or older, disabled or deceased.</i></p>	<p><b>Later:</b> Pay taxes when you withdraw during retirement.</p> <p><i>Taxes are generally due upon withdrawal of tax-deferred assets and early withdrawal penalties may apply to withdrawals taken prior to age 59½ .</i></p>

# Get help



# What resources are available for me to monitor my account?



**Voya Retirement Readiness Service Center: 800-584-6001**

- VRU: available 24/7
- Customer Service Associates 5:00 a.m. – 6:00 p.m. (PT)



**Participant Plan website: [washoeco.beready2retire.com](http://washoeco.beready2retire.com)**

- Visit to schedule at meeting



**Hard copy quarterly statements unless you go “paperless”**

20200325-1112150-3400186

# Make the most of the Plan

- **Enroll** in the Plan today!
- Set a **goal**
- Evaluate your **risk and reward** tolerance
- Consider **maximizing your contribution**
- Review your **investment options** carefully
- Create a **diversified portfolio\***
- Review your **portfolio** regularly

*\*Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.*

# Log on or make the call today



[www.voyaretirementplans.com](http://www.voyaretirementplans.com)

800-584-6001

*For more information about the products and services available from the Voya® family of companies, contact your local Voya® representative.*

# Questions?

## Call me - your plan representative!

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- Plan Service Representative
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- tom.Verducci@voyafinancial.com



Or, visit [www.VoyaRetirementPlans.com](http://www.VoyaRetirementPlans.com)