

Voya Quarterly Committee Report

As of September 30, 2023



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Executive Summary



Executive Summary – Cash Flow Summary

July 1, 2023 to September 30, 2023

457 Plan	
Beginning Period Plan Assets	\$194,757,733.18
Contributions	\$3,401,417.36
Distributions	-\$2,910,242.75
Loan Activity	\$70,896.70
Other Activity	-\$353,723.85
Dividends	\$915,651.94
Appreciate/Depreciation	-\$5,137,981.77
Ending Period Plan Assets	\$190,743,750.81

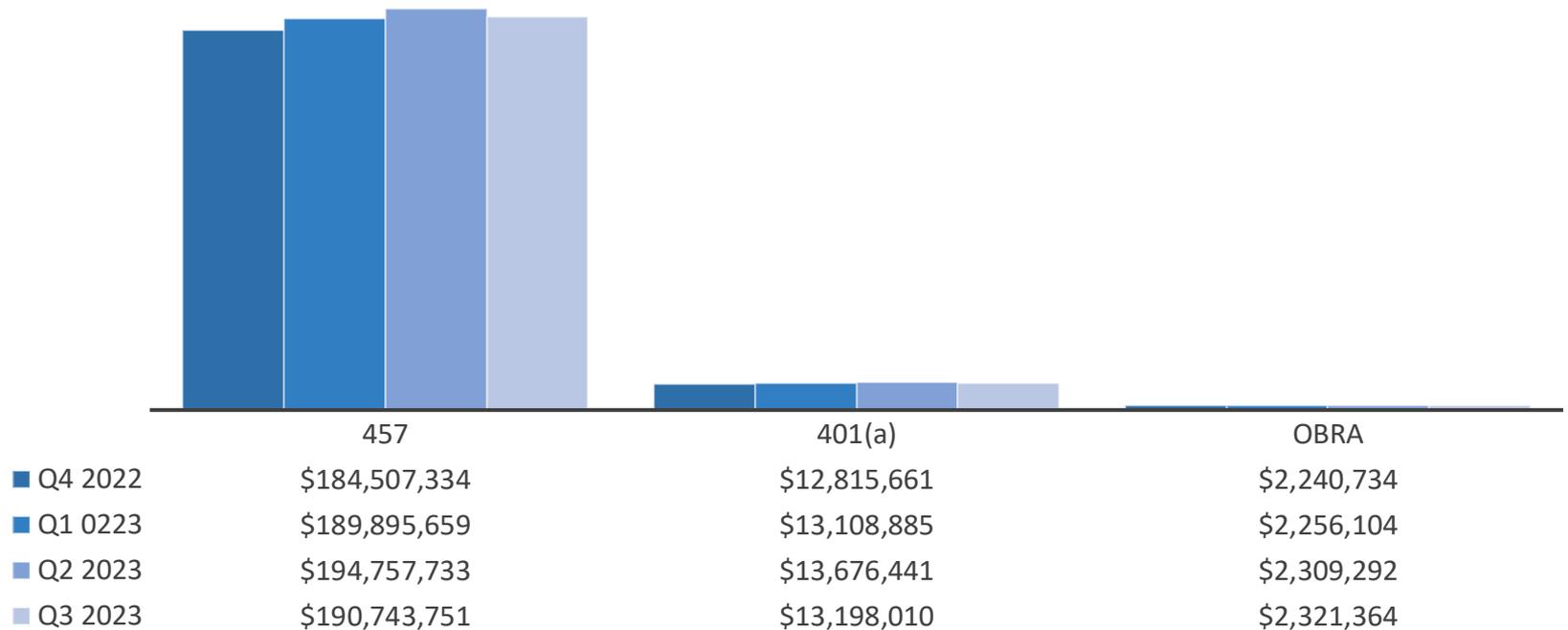
401(a) Plan	
Beginning Period Plan Assets	\$13,676,441.38
Contributions	\$168,640.77
Distributions	-\$309,924.62
Loan Activity	\$4,919.96
Other Activity	-\$2,314.32
Dividends	\$66,911.80
Appreciate/Depreciation	-\$404,664.73
Ending Period Plan Assets	\$13,198,010.24

OBRA Plan	
Beginning Period Plan Assets	\$2,309,292.23
Contributions	\$84,620.13
Distributions	-\$84,821.36
Other Activity	\$365.55
Appreciate/Depreciation	\$11,907.59
Ending Period Plan Assets	\$2,321,364.14



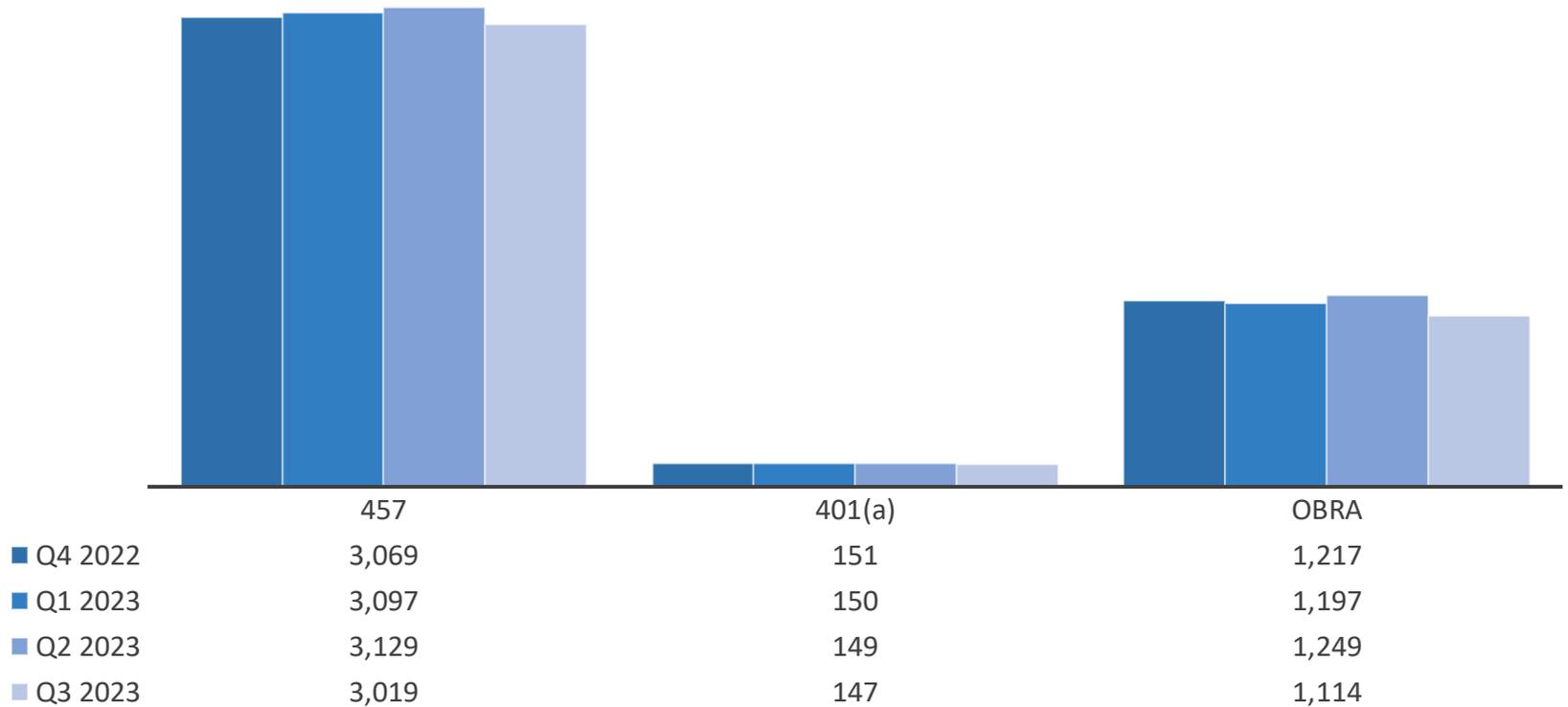
Executive Summary – Asset Growth

As of September 30, 2023



Executive Summary – Plan Participants

As of September 30, 2023



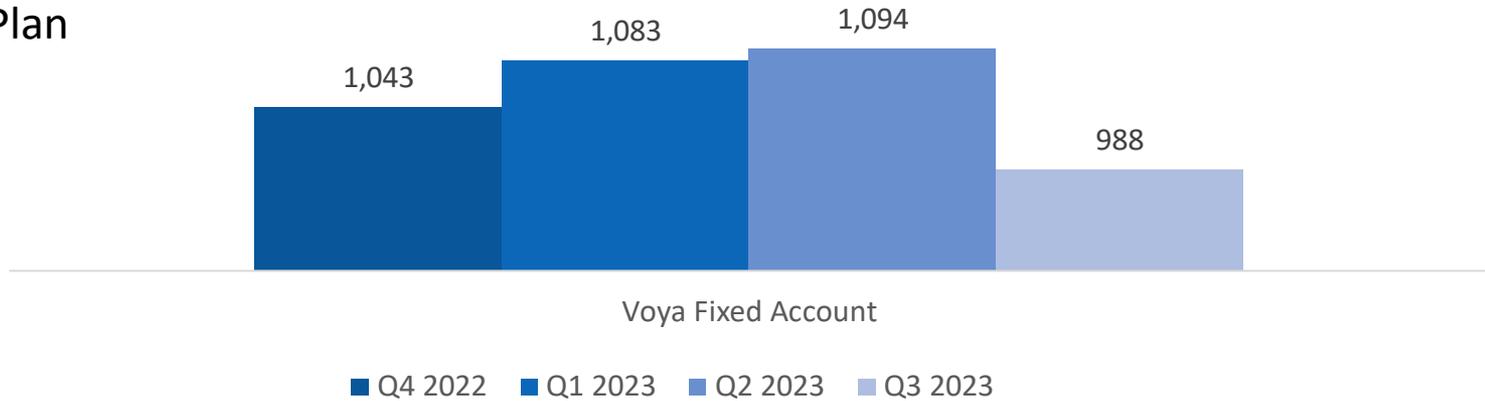
Asset Analysis



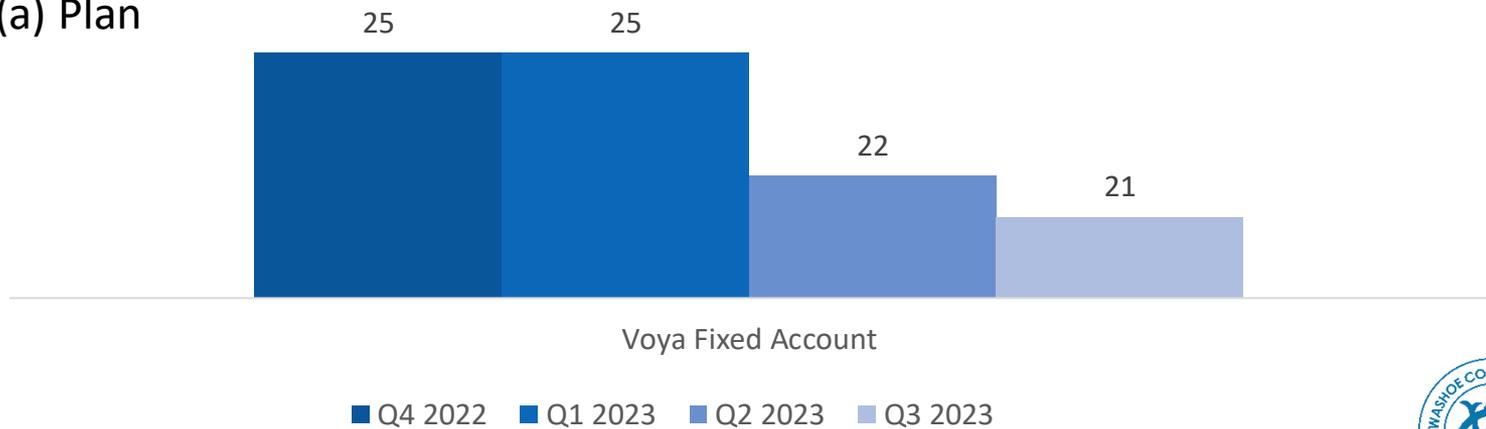
Participants with a Balance in a Single Fund

As of September 30, 2023

457 Plan



401(a) Plan



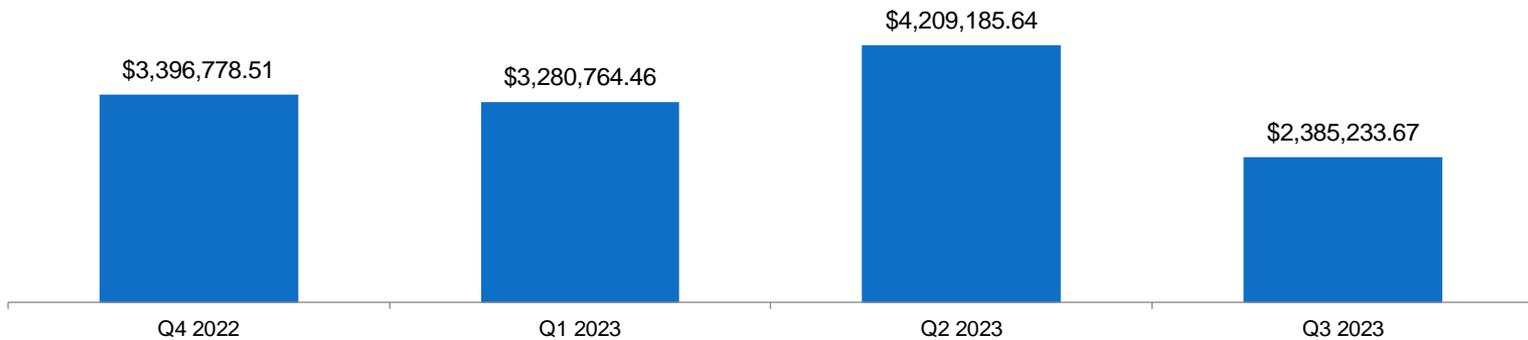
Distribution Analysis



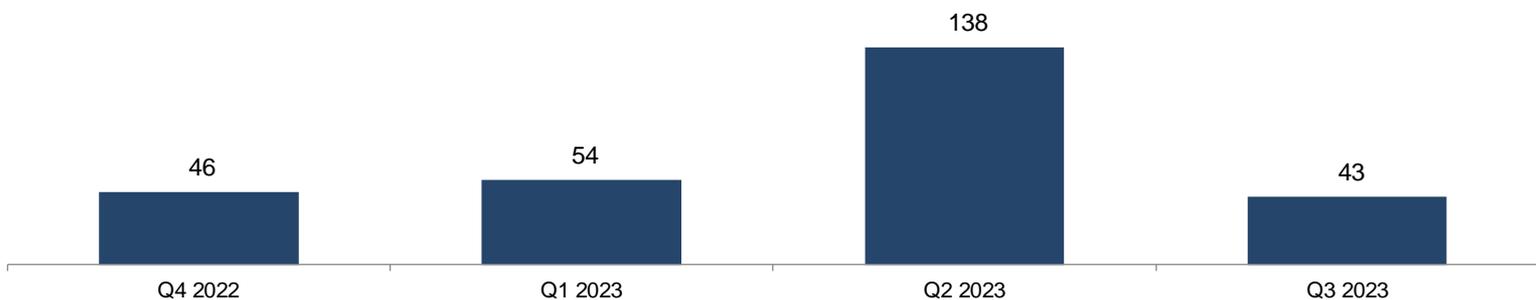
Participant Rollover Distributions

As of September 30, 2023

Total Outgoing Rollover \$ by Quarter



Total Outgoing Rollover # by Quarter



Top 10 Rollover Institutions

Quarter Ending September 30, 2023



Loan Information

As of September 30, 2023

457 Plan	Q2 2023	Q3 2023
Total Number of Outstanding Loans	225	231
Number of General Loans	212	218
Number of Residential Loans	13	13
Total Outstanding Loan Balance	\$2,324,420.75	\$2,226,959.69
General Loan Balance	\$2,032,408.99	\$1,953,697.99
Residential Loan Balance	\$292,011.76	\$273,261.70
Total New Loans Initiated	37	21

401(a) Plan	Q2 2023	Q3 2023
Total Number of Outstanding Loans	11	10
Total Outstanding Loan Balance	\$106,835.95	\$103,280.20
Total New Loans Initiated	1	2



Participant Services



Participant Access Statistics

As of September 30, 2023

457 Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	924	436	54	169
Total Inquiries	7,265	4,134	78	264

401(a) Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	38	7	2	2
Total Inquiries	495	30	3	2

OBRA Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	82	10	19	37
Total Inquiries	519	31	23	56



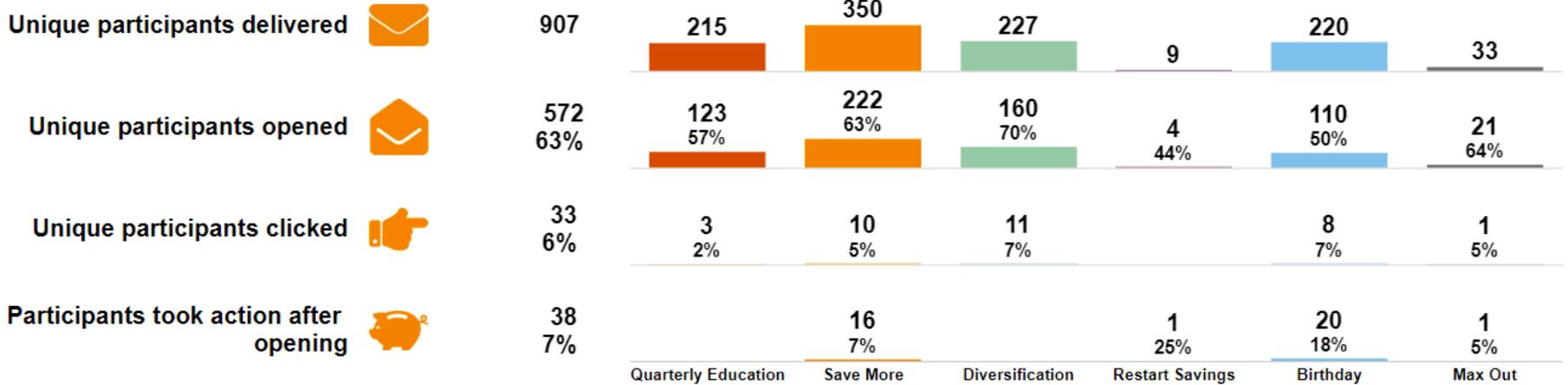
Participant Outreach



Participant Communications

As of September 30, 2023

Personalized Financial Wellness Messaging



Action details: total actions after email open



Participant Communications

As of September 30, 2023

Quarterly Education email

Date Delivered	Total	Unique opens
Q3 2023	215	123 (57%)

Save more email

Date Delivered	Total	Unique opens
Q3 2023	350	222 (63%)

Diversification email

Date Delivered	Total	Unique opens
Q3 2023	227	160 (70%)

Restart email

Date Delivered	Total	Unique opens
Q3 2023	9	4 (44%)

Birthday email

Date Delivered	Total	Unique opens
Q3 2023	220	110 (50%)

Max Out email

Date Delivered	Total	Unique opens
Q3 2023	33	21 (64%)

Auto Enroll email

Date Delivered	Total	Unique opens
Q3 2023	76	52 (68%)

Plan Presentation email

Date Delivered	Total	Unique opens
Q3 2023	2,661	2,123 (80%)



Participant Communications

As of September 30, 2023

Completed Communications

- Automatic enrollment email – Sent September 14, 2023
- Plan Presentation Invite email – Sent on September 11, and 25, 2023



On-site Services

As of September 30, 2023

Q3 2023 -- Participant Activity

Activity	Impact
457 Plan Enrollments	56
401(a) Plan Enrollments	1
One-on-One Counseling Sessions	264
Group Seminar Meetings	5
Group Seminar Meeting Attendance	166



Voya Update



Voya Retirement Advisors (VRA) powered by Morningstar

A new advisory services program called Voya Retirement Advisors (VRA) powered by Morningstar was added to our suite of solutions for retirement plan employees. This co-branded Voya / Morningstar experience replaces the Morningstar Retirement Manager offering and is rolled out in waves.

Sponsor benefits
Simplified for plan sponsors – Voya is the recordkeeper, managed account provider and fiduciary to your plan employees.



Employee benefits

1:1 investment provider support

– Employees can connect with VRA investment advisor representatives by phone or in person for help with their retirement savings and planning goals.

Integrated experience – Web and mobile app integration provides flexibility for participants.

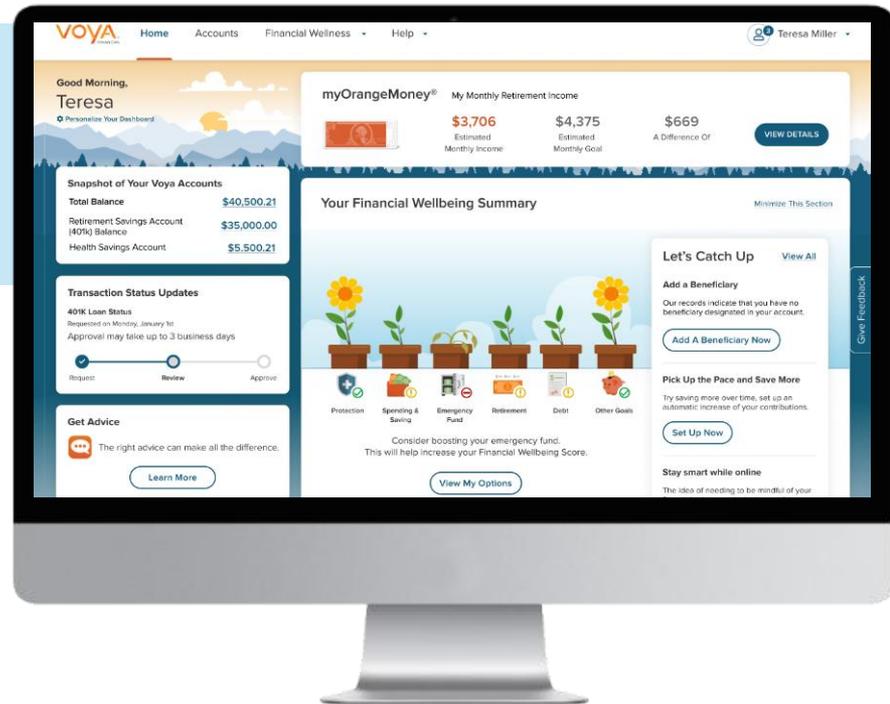


Evolving our digital offering

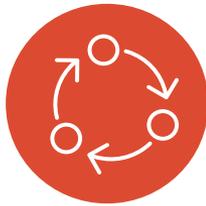
Coming late 2023 through early 2024

Voya's new customer homepage experience

Dashboard offers a hyper-personalized, comprehensive financial experience that can be tailored to the customer's unique goals and needs.



Dashboard offers benefits to you and your employees



Comprehensive financial experience

Provide employees access to view all accounts in one place



Hyper-personalized financial care

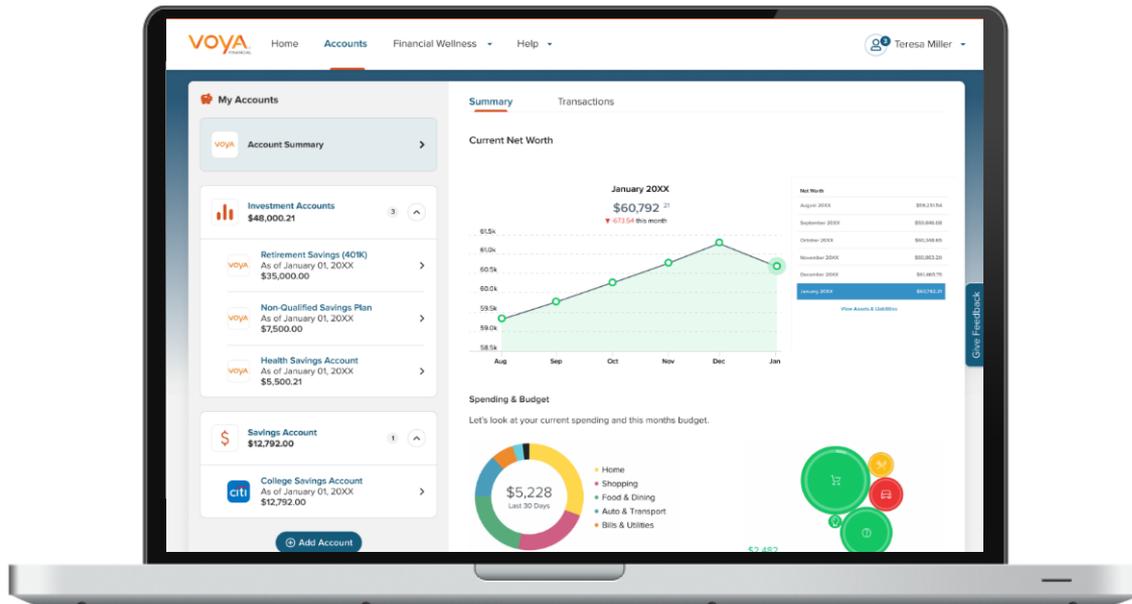
Advanced technology for next level personalization to help employees achieve better outcomes



Tailored for unique needs and goals

Give employees the ability to make the experience unique to them and flexible over time

Employee experience



- ✓ Comprehensive view of all Voya accounts
- ✓ Add all types of accounts to view net worth, spending and budgeting
- ✓ Innovative feature that distills complex data into easy-to-understand financial insights
- ✓ Automatic personal finance resources
- ✓ Tailor the experience so it's personal

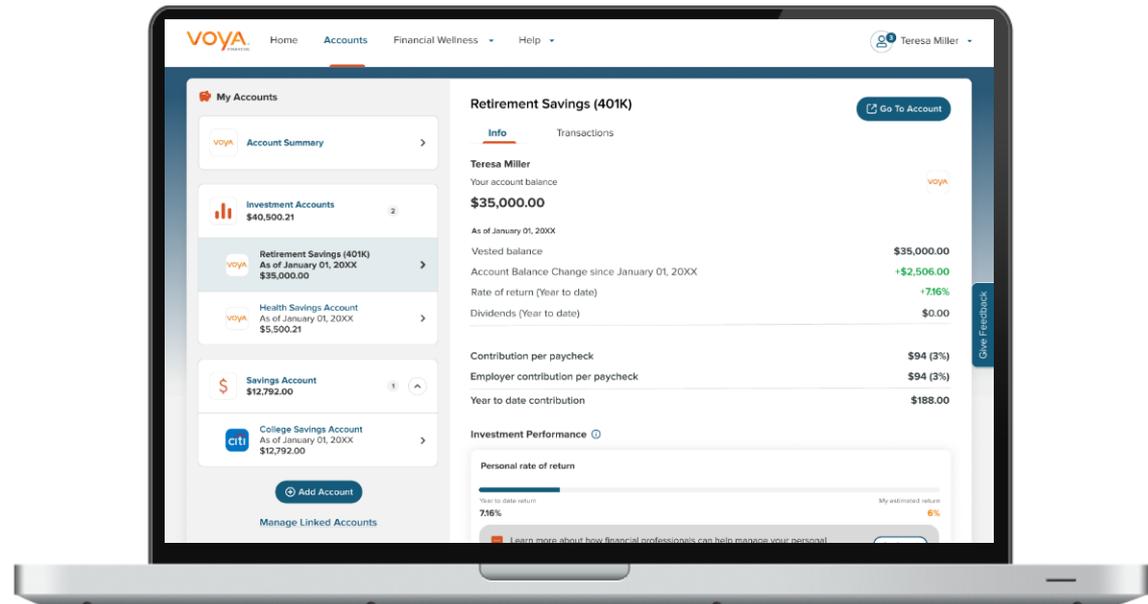


Voya account information

View **account details** with one click including balance, investment performance and recent transactions.

Receive **personalized next best step** insights on suggested actions.

Easily **manage accounts and make changes** to savings, investments and more.



Informed by insights

Innovating our offering through research, testing and continuous feedback

Behavioral finance

Research in behavioral economics and digital technology to help improve outcomes.

Research and insights

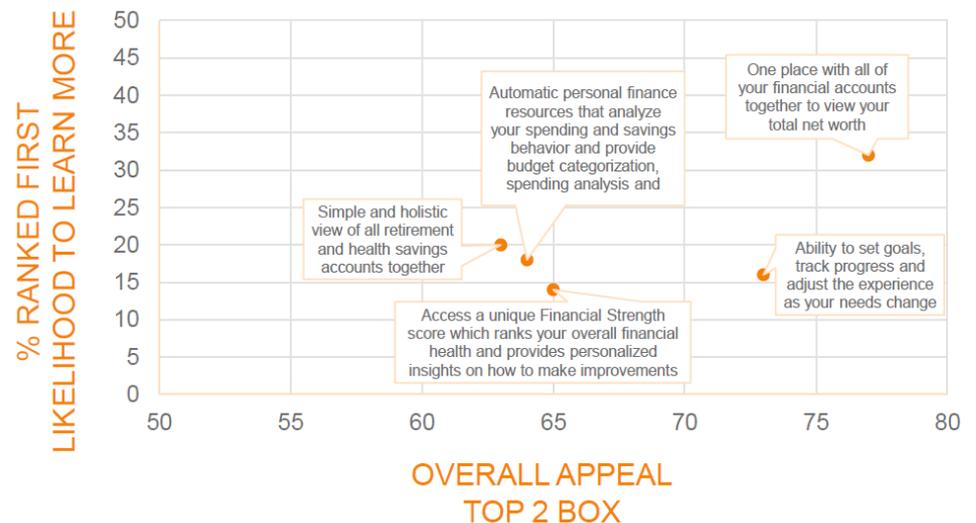
Understand how employees and consumers feel about the experience and what benefits and features resonate.

User experience

Digital user testing to understand ease of use, functionality and design elements.

Customer experience

Prioritize functionality to align to customer motivations and needs.



The dashboard experience is amplified for customers that purchase myVoyage

- + Branded myVoyage
- + Benefits & Coverages
- + Life Events

- + Personalized enrollment guidance

- + Holistic experience at your fingertips

