Voya Quarterly Committee Report

As of June 30, 2025

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Executive Summary

Executive Summary – Cash Flow Summary

April 1 to June 30, 2025

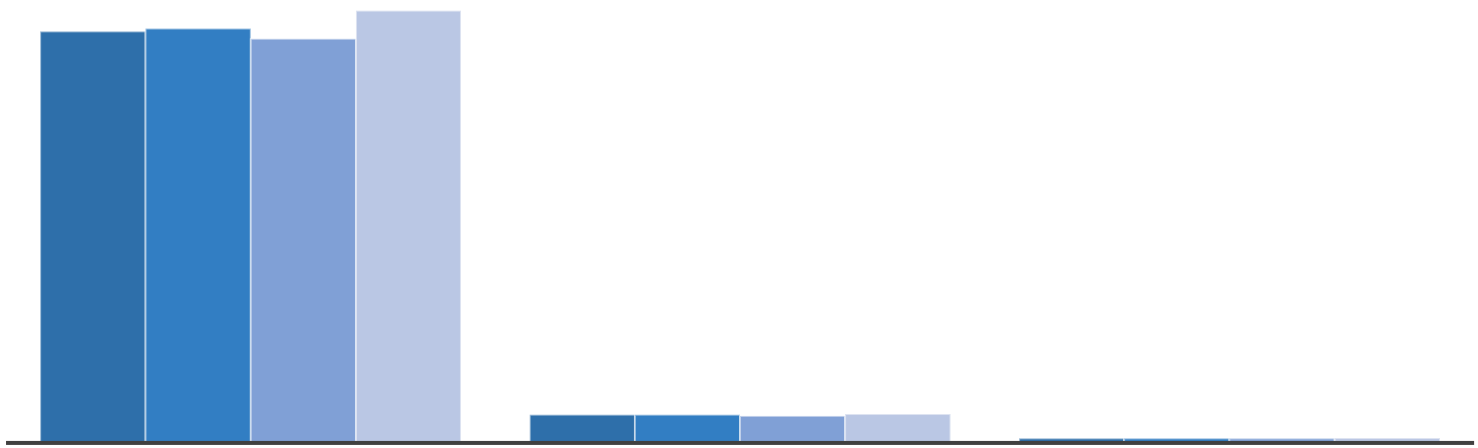
457 Plan	
Beginning Period Plan Assets	$223,695,778.56
Contributions	$3,424,270.97
Distributions	-$4,171,133.14
Loan Activity	-$30,325.69
Other Activity	-$824,663.84
Dividends	$520,223.74
Appreciate/Depreciation	$16,570,952.79
Ending Period Plan Assets	$239,185,103.39

401(a) Plan	
Beginning Period Plan Assets	$14,835,545.88
Contributions	$162,919.35
Distributions	-$98,881.05
Loan Activity	-$75,951.44
Other Activity	-$2,796.47
Dividends	$41,509.78
Appreciate/Depreciation	$1,064,682.53
Ending Period Plan Assets	$15,927,028.58

OBRA Plan	
Beginning Period Plan Assets	$2,596,369.20
Contributions	$57,276.34
Distributions	-$33,269.30
Other Activity	-$3,010.93
Dividends	$1,245.83
Appreciate/Depreciation	$17,999.20
Ending Period Plan Assets	$2,636,610.34

Executive Summary – Asset Growth

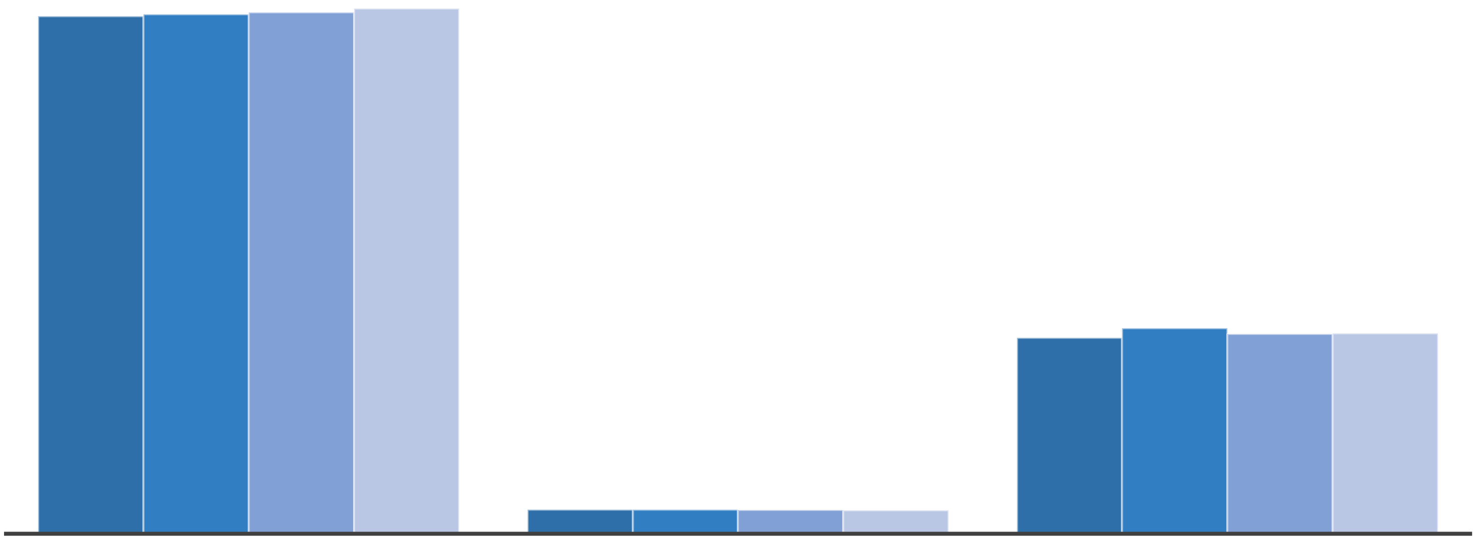
As of June 30, 2025



	457	401(a)	OBRA
Q3 2024	$227,717,261	$15,578,200	$2,497,869
Q4 2024	$229,305,063	$15,675,115	$2,551,504
Q1 2025	$223,695,779	$14,835,546	$2,596,369
Q2 2025	$239,185,103	$15,927,029	$2,636,610

Executive Summary – Plan Participants

As of June 30, 2025



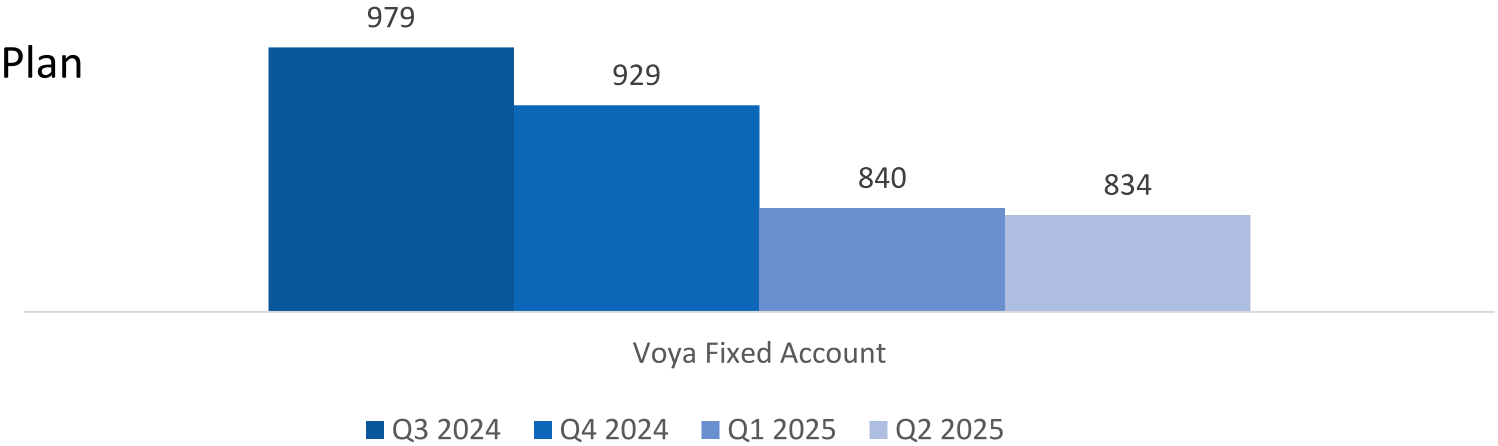
	457	401(a)	OBRA
Q3 2024	3,213	150	1,216
Q4 2024	3,225	150	1,276
Q1 2025	3,238	148	1,240
Q2 2025	3,261	145	1,245

Asset Analysis

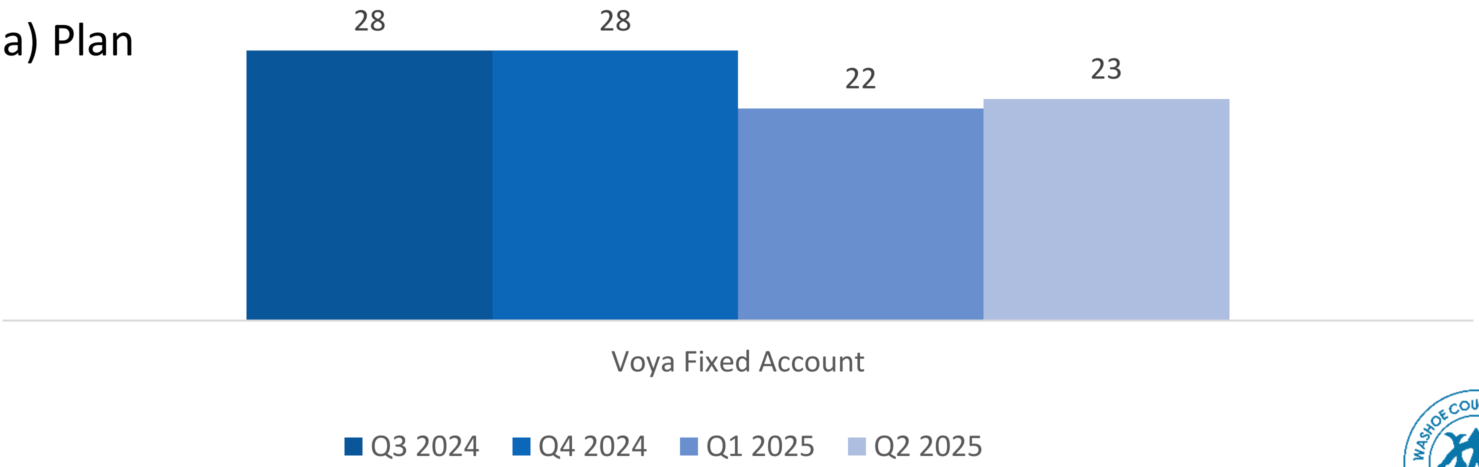
Participants with a Balance in a Single Fund

As of June 30, 2025

457 Plan

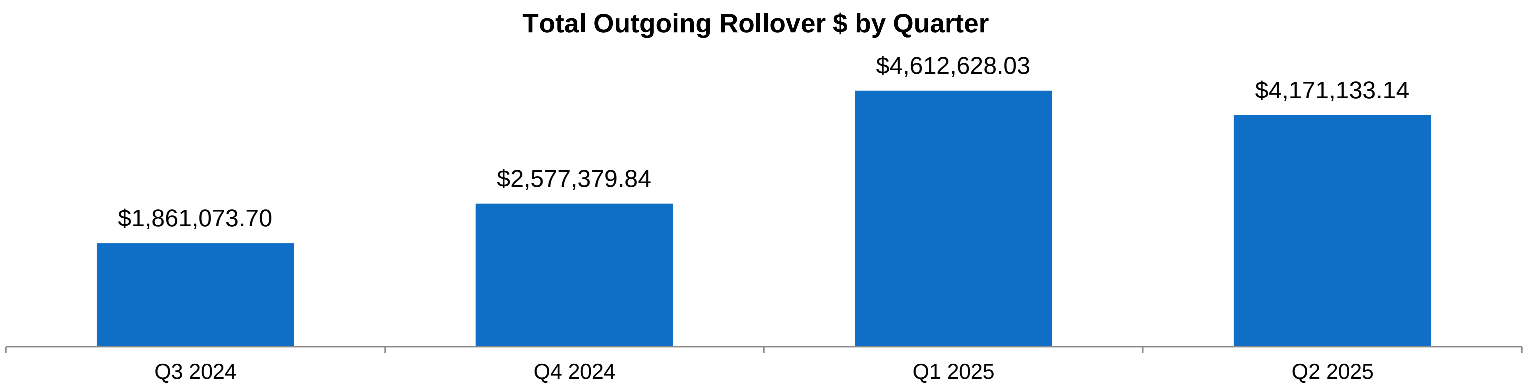


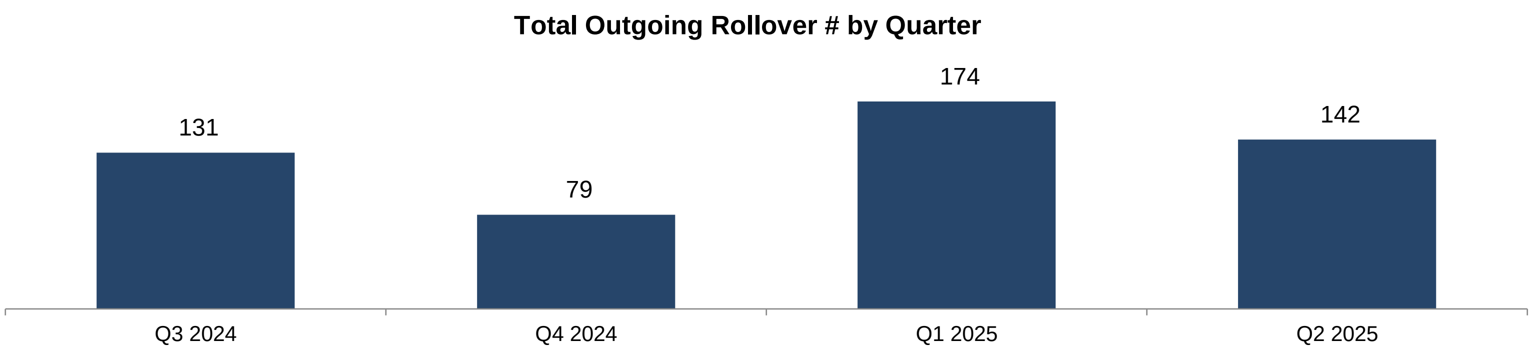
401(a) Plan



Distribution Analysis

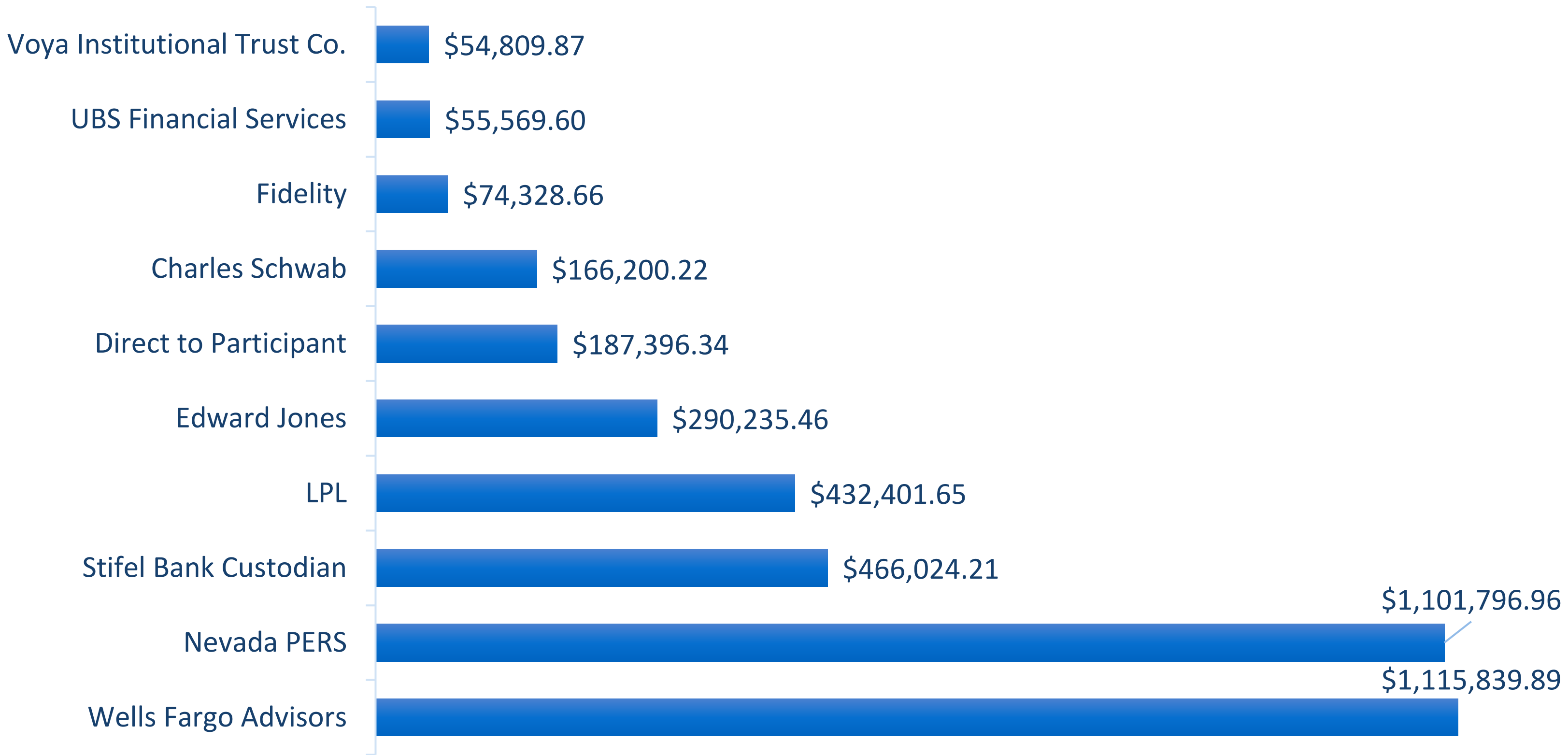
Participant Rollover Distributions
As of June 30, 2025





Top Rollover Institutions

As of June 30, 2025



Loan Information

As of June 30, 2025

457 Plan	Q1 2025	Q2 2025
Total Number of Outstanding Loans	258	269
Number of General Loans	245	256
Number of Residential Loans	13	13
Total Outstanding Loan Balance	$2,576,923.28	$2,629,956.05
General Loan Balance	$2,322,739.35	$2,379,353.09
Residential Loan Balance	$254,183.93	$250,602.96
Total New Loans Initiated	29	34

401(a) Plan	Q1 2025	Q2 2025
Total Number of Outstanding Loans	14	16
Total Outstanding Loan Balance	$128,168.00	$300,550.96
Total New Loans Initiated	0	2

Participant Services

Participant Access Statistics

As of June 30, 2025

457 Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	963	564	78	129
Total Inquiries	5,224	6,906	108	192

401(a) Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	31	31	3	3
Total Inquiries	354	190	3	3

OBRA Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	61	31	13	24
Total Inquiries	351	171	27	37

Participant Outreach

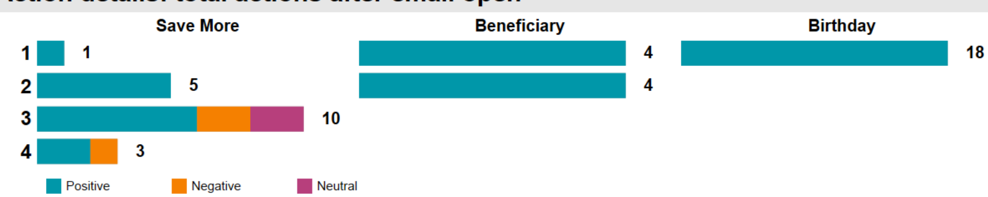
Participant Communications

As of June 30, 2025

Personalized Financial Wellness Messaging

	Total	Quarterly Education	Save More	Beneficiary	Diversification	Restart Savings	Birthday
Unique participants delivered	1,091		532	363	209	18	224
Unique participants opened	653 60%	4	302 57%	176 48%	157 75%	7 39%	122 54%
Unique participants clicked	73 11%		31 10%	16 9%	14 9%	1 14%	16 13%
Participants took action after opening	45 7%		19 6%	8 5%			18 15%

Action details: total actions after email open



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

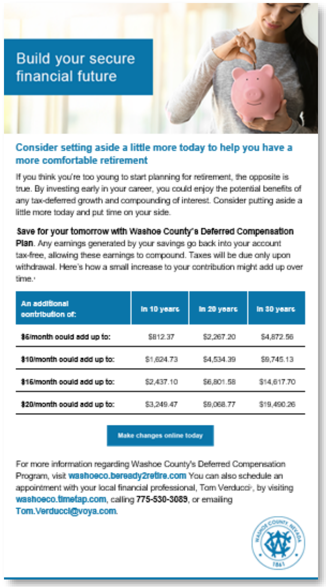
Save More — **$23,261** of additional contributions per year. (15 participants increased their savings rate by 1.9% on average)

Participant Communications

As of June 30, 2025

COLA E-mails (Sent June 24, 2025)

Audience	Sent	Delivered	Unique opens	Unique Click-through
Early Career	292	279	96 (34.4%)	3 (3.1%)
Mid-Career	1,288	1,270	570 (44.9%)	14 (2.5%)
Late Career	635	628	277 (44.1%)	10 (3.6%)



Build your secure financial future

Consider setting aside a little more today to help you have a more comfortable retirement

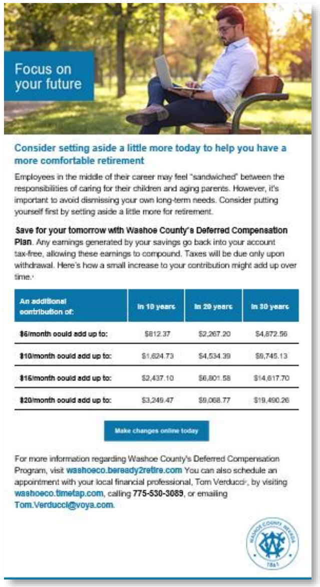
If you think you're too young to start planning for retirement, the opposite is true. By investing early in your career, you could enjoy the potential benefits of any tax-deferred growth and compounding of interest. Consider putting aside a little more today and put time on your side.

Save for your tomorrow with Washoe County's Deferred Compensation Plan. Any earnings generated by your savings go back into your account tax-free, allowing these earnings to compound. Taxes will be due only upon withdrawal. Here's how a small increase to your contribution might add up over time.[1]

An additional contribution of:	In 10 years	In 20 years	In 30 years
$6/month could add up to:	$812.37	$2,267.20	$4,872.56
$10/month could add up to:	$1,624.73	$4,534.39	$9,745.13
$15/month could add up to:	$2,437.10	$6,801.58	$14,617.70
$20/month could add up to:	$3,249.47	$9,068.77	$19,490.26

Make changes online today

For more information regarding Washoe County's Deferred Compensation Program, visit washoeco.beready2retire.com You can also schedule an appointment with your local financial professional, Tom Verducci[2], by visiting washoeco.timetap.com, calling **775-530-3089**, or emailing Tom.Verducci@voya.com.



Focus on your future

Consider setting aside a little more today to help you have a more comfortable retirement

Employees in the middle of their career may feel "sandwiched" between the responsibilities of caring for their children and aging parents. However, it's important to avoid dismissing your own long-term needs. Consider putting yourself first by setting aside a little more for retirement.

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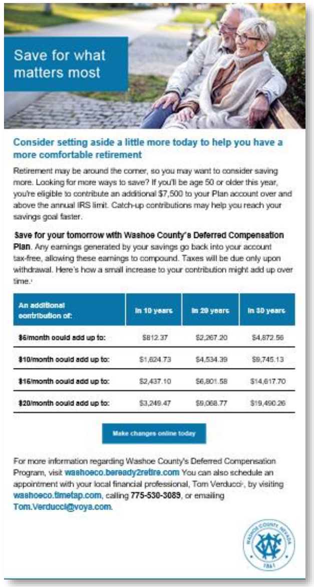

Save for what matters most

Consider setting aside a little more today to help you have a more comfortable retirement

Retirement may be around the corner, so you may want to consider saving more. Looking for more ways to save? If you'll be age 50 or older this year, you're eligible to contribute an additional $7,500 to your Plan account over and above the annual IRS limit. Catch-up contributions may help you reach your savings goal faster.

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On-site Services

As of June 30, 2025

Q2 2025 -- Participant Activity

Activity	Impact
457 Plan Enrollments	43
401(a) Plan Enrollments	1
One-on-One Counseling Sessions	242
Group Seminar Meetings	6
Group Seminar Meeting Attendance	87

Voya Update

Solutions through Voya's strategic relationship with Savi

Custom Savi microsite with student loan guidance*

For employees

- Student loan dashboard
- Tools to navigate repayment and forgiveness options
- Educational workshops
- Refinancing marketplace (if enabled by employer)
- Personalized 1:1 assistance from Savi student loan experts (voluntary or subsidized benefit)

For employers

- Co-branded microsite & custom URL
- Communications toolkit
- Savi briefings and workshops
- Employer portal with reporting

savi

Administrative solutions

SECURE 2.0 retirement match support

Administrative support for SECURE 2.0 student loan match program

- Student loan payment tracking
- Student loan payment certification

Student loan employer contributions

Flexible options for contributing to employees' student loans

- Recurring contributions
- One-time and milestone rewards
- Option to target benefit to specific employee groups

Tuition reimbursement

Tuition assistance for employees pursuing further education

- Streamline submission and approval
- Track documentation and eligibility
- Ensure compliance with program guidelines

* Included with all administrative solutions and available as a stand-alone.

Savi is a separate entity and not a corporate affiliate of Voya Financial (Voya). Savi pays Voya a fee for referring plan sponsors that elect Savi's services. Voya also receives a referral fee when individuals access Savi's services through a Voya entry point and subsequently elect Savi's premium guidance solutions, independent of an employer-sponsored service offering.

Voya offers many Savi guidance features at no cost to employers or their employees

savi

Helping **46 million borrowers** discover new repayment and loan forgiveness options[1]

Savi guidance features through Voya

- Student loan dashboard for seeing all loans in one place
- Tool for evaluating eligibility for repayment and forgiveness programs
- Calculator to explore impact of income-driven repayment plans on payments
- Live educational workshops
- Phone and chat support*
- Personalized 1:1 assistance from Savi's student loan experts (available for a fee)

* Phone and chat support available at no cost and is focused on helping Savi guidance platform users with navigating the platform, technical issues, and basic student loan questions. Expanded support is available to premium users.

1 https://www.bysavi.com/borrowers
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