



NV

NDC Account Tools & Demonstration

Participant Experience Workshop

your
retirement

Registered representative of and retirement educational seminars are provided by Voya Financial Advisors, Inc. (VFA). These educational seminars are provided to you as a supplemental service to your plan sponsor as part of the Plan Administrative services provided by Voya Institutional Plan Services, LLC (VIPS). The information contained herein should not be construed as (i) an offer to sell or solicitation of an offer to buy any security or (ii) a recommendation as to the advisability of investing in, purchasing or selling any security. You should contact your investment representative (or advisor), attorney, accountant or tax advisor, with regard to your individual situation prior to implementing a retirement plan strategy.

What is the NDC Program?

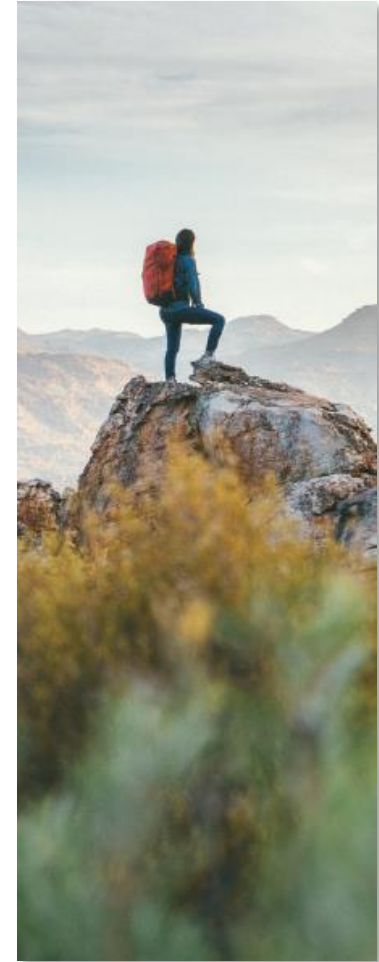
- NDC is a *voluntary* tax-deferred retirement savings plan
- The Plan has been adopted pursuant to Nevada Revised Statute (NRS) 287.250 – 287.370, and Internal Revenue Service (IRS) Code Section 457(b)
- NDC is one of your most valuable voluntary benefits offered through the State of Nevada and designed to increase your personal savings for retirement
- NDC serves as an essential supplement to your NVPERS pension or other retirement plan
- Can help you save the amount of tax you pay bi-weekly, annually, and when you retire.



By participating in NDC...

- You can make before-tax and/or after-tax (Roth) contributions through payroll deductions.
- You can choose to increase, decrease or stop your contributions at any time.
- You can invest across a broad spectrum of asset classes and target date funds. You could also sign up for a self-directed brokerage account or professional advice services.

The Nevada Deferred Compensation Program also provides resources and tools to participants that help with retirement planning, budgeting, financial wellness, and more!



Enroll in the NDC Program

- Go to nevada.beready2retire.com
- Click the *Enroll In* link based on who your employer is
- As you begin the enrollment process, confirm that the top of the page reads:
 - Plan Number: 625031 (Employees of the State of Nevada)
 - Plan Number: 625032 (Employees of city, county, and non-State employers)
 - Plan Number: 625033 (Employees of Nevada System of Higher Education)

The screenshot displays the Nevada Deferred Compensation website. The top navigation bar includes the Nevada logo and 'State of Nevada Retirement Plans'. The main content area features a 'Log In' section with fields for Username and Password, and a 'Register Now' button. To the right, there's an 'Enroll now' button with the text 'It's easy to join!'. Below this, the 'Enroll In Your Plan' section lists three options: 'Enroll in State of Nevada Deferred Compensation', 'Enroll in Nevada DCP Alliance Partner', and 'Enroll in Nevada DCP NSHE'. A yellow circle highlights the 'Enroll in State of Nevada Deferred Compensation' link. Below this, the 'Plan Information' section shows a dropdown menu for 'Make a selection'. The bottom section, 'To begin your plan enrollment, please enter the following:', contains fields for Social Security Number, Date of Birth, ZIP Code, and Location. A yellow circle highlights the text 'STATE OF NEVADA DEFERRED COMPENSATION Plan Number: 625031' above the Social Security Number field.

Provide your personal information

To begin your plan enrollment, please enter the following: * Required

Tell us more about you.
Let's get a few details out of the way.

View [important information](#) about your retirement program, including details on fees and investment options.

Personal Info * Required

State*

California

Set, select, name, and confirm

- Set your savings goal
- Select your investment option(s)
- Name your beneficiary(ies)
- Confirm your enrollment choices

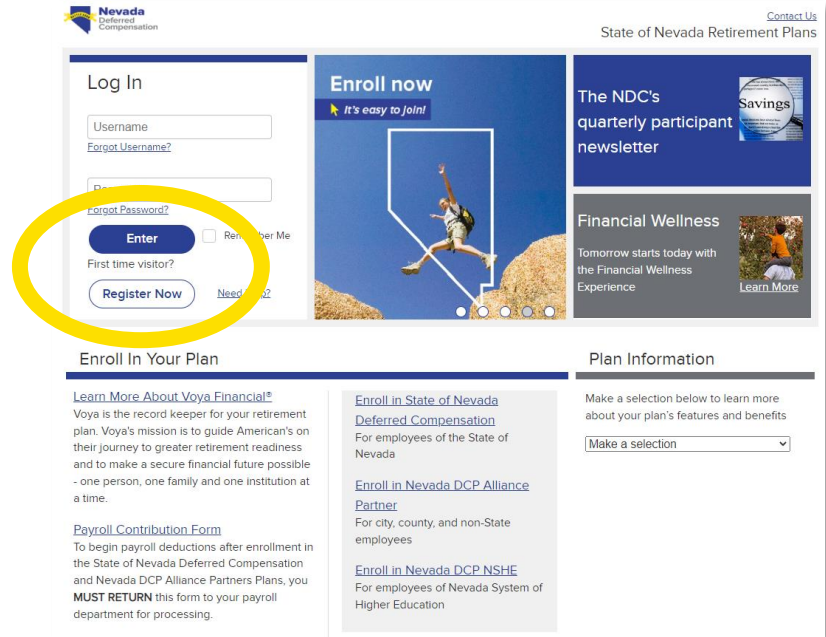
IMPORTANT

You are not enrolled until you complete a Payroll Contribution Form from ***nevada.beready2retire.com*** or ***defcomp.nv.gov*** and return it to your payroll department for processing

The image displays three overlapping screenshots of the Nevada Deferred Compensation enrollment website. The top screenshot, titled 'SET A GOAL', prompts the user to set retirement goals, showing a goal of retiring at age 65 and saving enough. It provides an estimate based on salary and savings, showing 'You may have' \$2,402, 'You may need' \$2,917, and 'You might be short' \$514. The middle screenshot, titled 'ENROLLMENT CHOICES', shows the user selecting an amount from their paycheck (3%) and an investment option. The bottom screenshot, also titled 'ENROLLMENT CHOICES', prompts the user to name their beneficiary, with options to 'ELECT LATER' or 'ELECT NOW'.

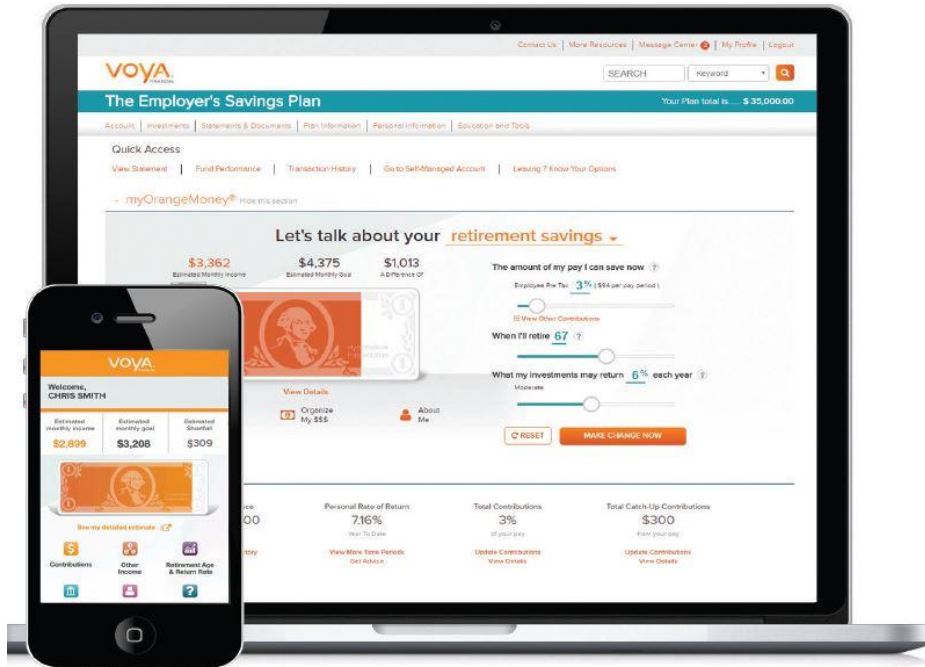
Register your NDC account

- After enrolling, you will receive a PIN by mail
- Go to nevada.beready2retire.com
- Click *Register Now* and create an account username and password using your Date of Birth and PIN
- Use the PIN when calling the NDC Plan Information Line (**855-GO-RET-NV**) for automated system service at any time



The screenshot displays the Nevada Deferred Compensation website. The top navigation bar includes the Nevada logo, the text "Nevada Deferred Compensation", and a "Contact Us" link. The main content area is divided into several sections. On the left, a "Log In" form is visible, featuring fields for "Username" and "Password", a "Forgot Username?" link, a "Forgot Password?" link, an "Enter" button, a "Remember Me" checkbox, a "First time visitor?" checkbox, a "Register Now" button, and a "Need Help?" link. The "Register Now" button is highlighted with a yellow circle. To the right of the login form is a large "Enroll now" banner with the text "It's easy to join!" and an image of a person jumping over a hurdle. Further right, there are two smaller promotional boxes: "The NDC's quarterly participant newsletter" and "Financial Wellness". Below these, the "Enroll In Your Plan" section provides information about the plan and includes links for "Learn More About Voya Financial®", "Enroll in State of Nevada Deferred Compensation", "Enroll in Nevada DCP Alliance Partner", and "Enroll in Nevada DCP NSHE". The "Plan Information" section on the right prompts users to "Make a selection below to learn more about your plan's features and benefits" with a dropdown menu.

myOrangeMoney®



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

- See the income you'll likely need each month in retirement
- See the estimated progress you've made towards the goal
- Illustrate how different saving and investment performance scenarios can affect your potential outcomes
- Make changes to your account, as needed, to stay on track for retirement

Enhance myOrangeMoney using *About Me*

- Click *About Me* below the Orange Money dollar bill
- Enter your date of birth, salary, and retirement income goals into the experience
- This helps enhance your estimate of future monthly income at retirement

The main interface shows a 'Quick Access' bar with links to 'View Statements', 'Fund Performance', 'Transaction History', and 'Forms'. Below this is the 'myOrangeMoney' header. A 'Take a Tour' button is present. The main heading is 'Let's talk about your retirement savings'. It displays three values: '\$5,890 Estimated Monthly Income', '\$7,080 Estimated Monthly Goal', and '\$1,190 A Difference Of'. To the right, there are sliders for 'The amount of my pay I can save now' (set at 345 per pay period) and 'I want to retire at age 65'. A 'RESET' button and a 'SHOW ME THE IMPACT' button are at the bottom right. A 'Your Investment Evaluation' section is also visible.

The inset window titled 'Personal Information' contains the following fields:

- First Name: [input field]
- Last Name: [input field]
- My current pay (before taxes): \$10,000.00
- Expected pay (before taxes) per year: 5%
- Expected salary: \$10,500.00 (monthly income at retirement based on: \$4,500.00)

At the bottom of the inset window are 'CANCEL' and 'SAVE' buttons.

Adding your NVPERS pension to myOrangeMoney

- Change [your retirement savings](#) to [your retirement savings and income](#)
- Add your NVPERS pension information in the *Add Other Income* section
- Select your NVPERS pension, confirm your years of service and cost of living adjustment on annual benefits, and click *Continue*, then *Save*

The image displays three overlapping screenshots of the myOrangeMoney website interface. The top screenshot shows the main dashboard with a yellow circle highlighting the 'your retirement savings' dropdown menu. The middle screenshot shows the 'Add Other Income' form with fields for 'Income name', 'Annual amount', 'Begin at age', and 'Duration'. The bottom screenshot shows the 'Pension Income Estimate' form with a dropdown for 'State of Employment' set to 'California' and a list of pension plans to select from.

Orange Money shows your estimated monthly retirement income sources



Adjust the Orange Money sliders

- Change the amount of your pay you can save now
- Change the estimated age you want to retire at
- Change the estimated return of your investments each year
- See how those changes affect your Orange Money dollar bill

Quick Access
[View Statements](#) | [Fund Performance](#) | [Transaction History](#) | [Forms](#)

- myOrangeMoney® Hide this section

[Take a Tour](#)

Let's talk about your retirement savings

\$5,890 Estimated Monthly Income
\$7,080 Estimated Monthly Goal
\$1,190 A Difference Of

The amount of my pay I can save now ⓘ
(\$ 345 per pay period)

I want to retire at age 65 ⓘ

[RESET](#) [SHOW ME THE IMPACT](#)

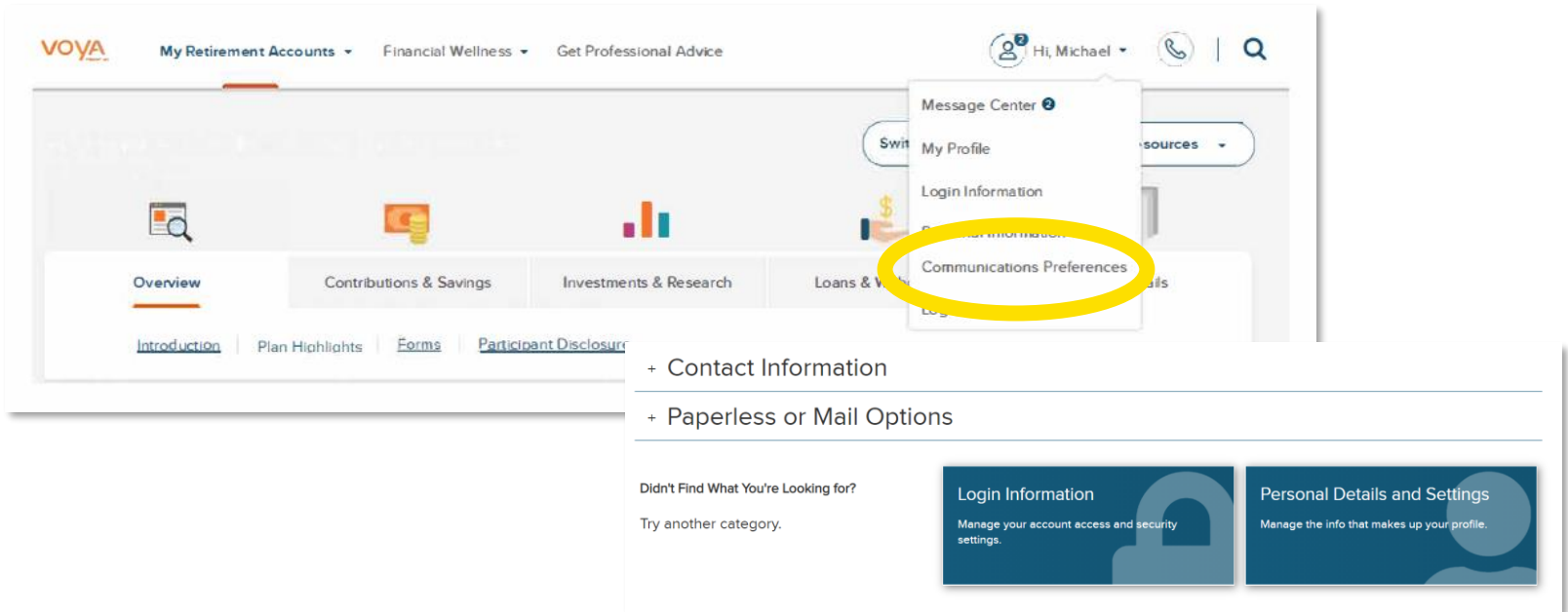
Your investment selection
As of 10/05/2020
Participant, your investments may be too aggressive.
If you're retiring in 30 years, a change now may improve your retirement outlook.
[Get Advice](#)

Designate your NDC beneficiary



- Go to your profile in the upper right-hand corner and choose *Personal Information*
- Go to the Beneficiary Information section
- Click *Add/Edit* to name, review, update and save

Update your communication preferences



- Go to your profile in the upper right-hand corner and choose *Communication Preferences*
- Review and update your Contact Information and your Paperless or Mail Options

Choose your paperless or mail options

- Paperless or Mail Options

Update your notifications to Paperless or Mail Options for your Voya accounts.

Employer Saving Plan

U.S. Mail

Email

Don't Email

Select for all



U.S. Mail for All



Email for All

RETIREMENT

- Correspondence & Confirmations



U.S. Mail



Email Notification

- Account Statements & Annual Privacy Notices



U.S. Mail



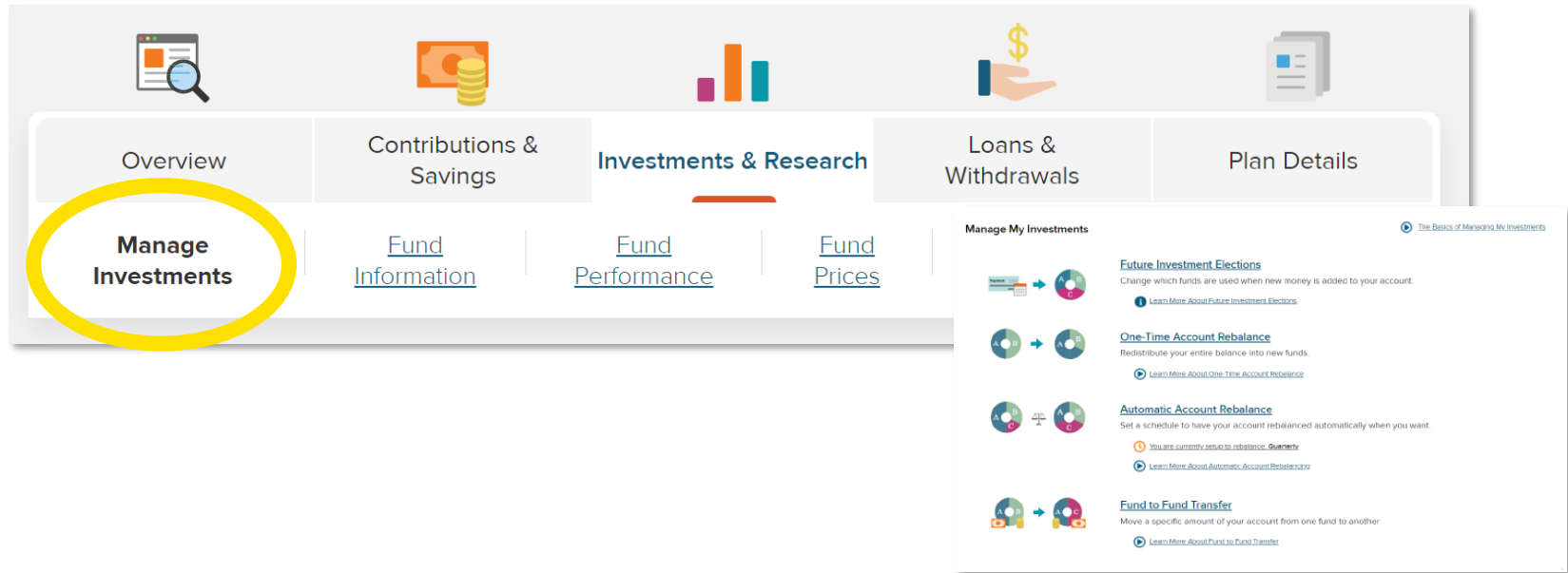
Email Notification

By selecting "APPLY CHANGES" I agree to the [Terms and Conditions](#)

CANCEL

APPLY CHANGES

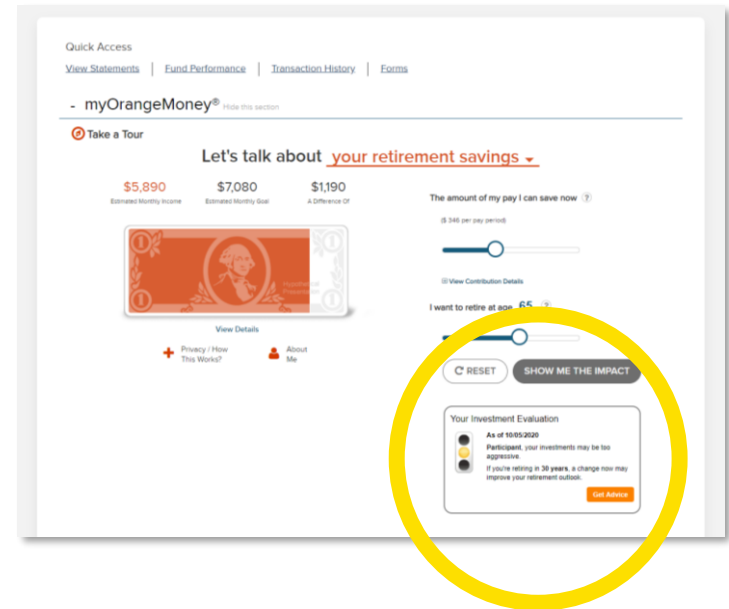
Change your NDC investment elections



- Go to *Investments & Research* > *Manage Investments*
- Make a selection under *Manage My Investments* to your current or future investment elections

Voya Retirement Advisors integration with myOrangeMoney

- Consistent methodology drives myOrangeMoney estimates and integrates VRA projections
- Online Advice can also be accessed from the myOrangeMoney landing screen through the *Voya Retirement Advisors* link
- Access to your Retirement Evaluation is linked below the Orange Money sliders
- Quick enrollment in Professional Management is available if you prefer that option



IMPORTANT: Forecasts, projected outcomes or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Help for all



Personalized report of retirement readiness , based on your account balance, with savings and investment assessment. Provided via annual outreach or via phone call with a Voya Retirement Advisors (VRA) Investment Advisor Representative.

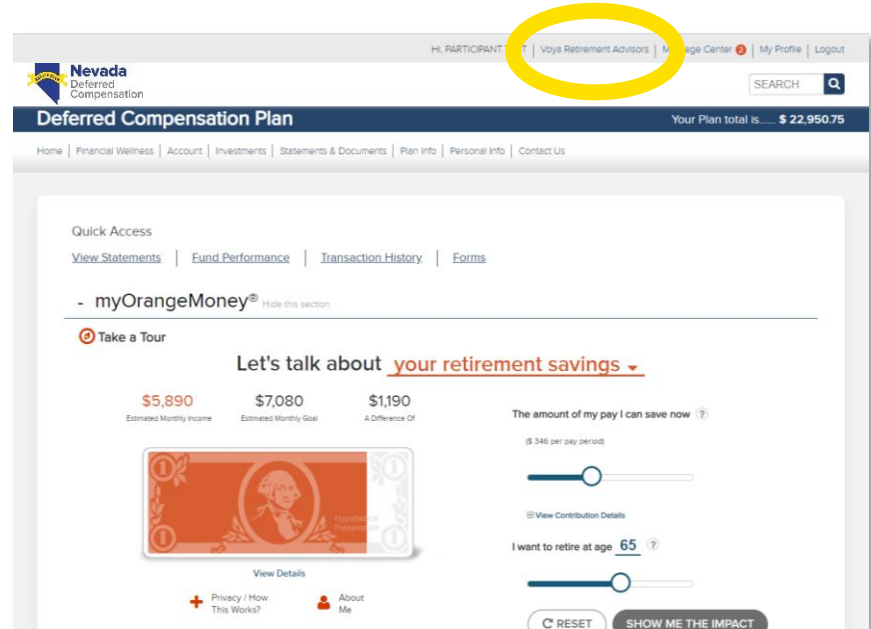
“Do it Yourself” service designed for those who feel confident managing their own investments. **Available at no additional cost to you.**

“Do it For Me” service provides personalized, ongoing investment management of your account **for an additional fee**

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Online Advice

- Designed for those who feel confident managing their own investments. **Available at no additional cost to you.**
 - No automatic, ongoing management
- Personalized recommendations you can implement yourself, at any time and at no additional cost.
- Log into your NDC account and click *Voya Retirement Advisors*.




IMPORTANT: Forecasts, projected outcomes or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

Who does the work?


We Do The Work

You Do The Work


With Professional Management, you get personalized planning.

**Complete picture of your investments, savings, and retirement income**


Your customizable Retirement Plan, which you'll receive in about two weeks after enrollment, shows recommendations for your savings and investments.

**Ongoing, consistent attention**

We monitor your investments and initiate transactions to help keep your account on track. You'll receive quarterly Retirement Updates detailing your account activity.

**Unlimited access to VRA Investment Advisor Representatives**

When things come up in your life, you'll have access to VRA Investment Advisor Representatives for help with investing and saving questions. We're here to help.

**Is it worth it?**

While no investment advisor can guarantee investment results, 86% of people we studied had improved their investment portfolios when they joined Professional Management.*

Enroll in Professional Management

First Name: Participant
Last Name: Test
Zip Code: 02171
Email:
Phone:

SIGN UP NOW

Cancel at any time, without penalty.


By clicking "SIGN UP NOW" you agree to the [Plan Document](#) and you acknowledge that you accept Vanguard Retirement Advisors' Group Policy, Services, Fees, and Advisory Services Agreement. After you enroll in the program, Vanguard Retirement Advisors will be able to provide you with personalized advice. You can cancel at any time. All advisory services are provided by Vanguard Retirement Advisors, LLC (VRA), a Securities registered investment advisor. Neither Vanguard Retirement Advisors nor Financial Engines guarantees future results. You should review the Fund fact sheet prospectus, which is available from your plan's web site, before you invest.

[Learn more](#)


We Do The Work

You Do The Work


Online Advice gives you access to powerful retirement planning tools, at no additional cost to you.

**Tools of the trade**

Enter your retirement investment details and you're on your way to complete do-it-yourself management of your account(s).

**Investment suggestions**

We'll only provide advice to help guide your investment decisions but you will be implementing the changes.

**Updated advice**

Log in regularly to see changes we suggest.

Fine-tune at will

Your retirement plan is completely in your hands. Adjust your investment strategy using our professional, powerful tools.

No additional cost

This service is provided through San Francisco at no additional cost to you.

Get Started

Not for you? Let us do the work.

Overview tab

Overview Your Plan Your Money Income Planner Get Professional Management

Click here for additional Plan info.

Participant
Retiring at 65 Add spouse/partner ?

TOTAL PORTFOLIO
\$22,951

Income Forecast | Portfolio Forecast

Retirement Paycheck ?
See what you might have in retirement with an [enhanced forecast](#). Try the new Your Plan page.
[Get Started](#)

Welcome Participant
Let's start building a plan that reflects your goals. You can make changes and see how they affect your Retirement Paycheck.
[Get Started](#) >

What is your risk preference?
Get appropriate investment advice by selecting your risk preference
QUICK WIN
1-2 Minutes >

Save for a more comfortable retirement
See how small changes in contributions today could help your Retirement Paycheck tomorrow
3-4 Minutes >

Improve your retirement picture
Start with our fund recommendations
3-5 Minutes >

Your Investment Evaluation
You can make them yourself or we can do it for you with Professional Management.
[Get Professional Management](#)

Your Plan tab

Overview

Your Plan

Your Money

Income Planner

Get Professional Management

1. Start your plan

Reset

Save and Continue

You'll see how your preferences impact your Retirement Paycheck.

SAFETY/GROWTH PREFERENCE

Typical
for my age

MORE SAFETY

MORE GROWTH

Potential one-year loss: \$4,430

ANNUAL CONTRIBUTIONS

\$ 9,000

SUGGESTED

CURRENT

Show details

RETIREMENT AGE

65

CURRENT

30 years to go

Income Forecast

Portfolio Forecast

Retirement Paycheck

\$68,300/yr

Estimate based on your planned contributions, our investment suggestions and average market performance

YOUR TARGET: \$85,000/yr

Edit

Target

\$49,500/yr

Poor market

\$68,300/yr

Average

\$113,000/yr

Excellent

ESTIMATED INCOME SOURCES

Income from investments: Explain \$39,800/yr

Social Security: \$28,500/yr

Other income, including pensions: \$0/yr

Total (average market): \$68,300/yr

Estimates are pre-tax, in today's dollars and not guaranteed.

Methodology & Assumptions

2. See what it means to get and stay on track

Here's your personalized investment strategy based on your preferences.

RETIREMENT PORTFOLIO ASSETS

CURRENT

SUGGESTED


Cash and Equivalents	1%	0%
Bonds	8%	12%
U.S. Large Cap Stocks	51%	28%
U.S. Mid/Small Cap Stocks	21%	26%
International Stocks	19%	34%
Total	100%	100%
Potential loss over the next year:	\$4,660 or more	\$4,430 or more

3. Put your strategy into action

Save your preferences, and get specific advice based on today's fund values.

Save and Continue

25

**Nevada**
Deferred
Compensation

Make changes

[Overview](#) [Your Plan](#) [Your Money](#) [Income Planner](#) [Get Professional Management](#)

Nice going. You have a plan! [EDIT](#)

[Income Forecast](#) | [Portfolio Forecast](#)

Retirement Paycheck ⓘ

\$90,900/yr

Estimate based on your planned contributions, our investment suggestions and average market performance

[Suggested mix](#) | [Current mix](#)

Cash and Equivalents	0%
Bonds	18%
U.S. Large Cap Stocks	32%
U.S. Mid/Small Cap Stocks	20%
International Stocks	30%
Individual Stocks	0%
Other	0%
Total	100%

Potential loss over the next year: \$4,080 or more ⓘ

Based on what you told us

Safety/Growth preference	More safety for my age ⓘ
Annual contributions	\$11,250 ⓘ
Planned retirement age	67 years old ⓘ

Change your Pre-tax contributions to \$6,375/yr (8.5%)
Change your Roth contributions to \$4,875/yr (6.5%)

Make this contribution change now with your plan provider [Make Change](#)

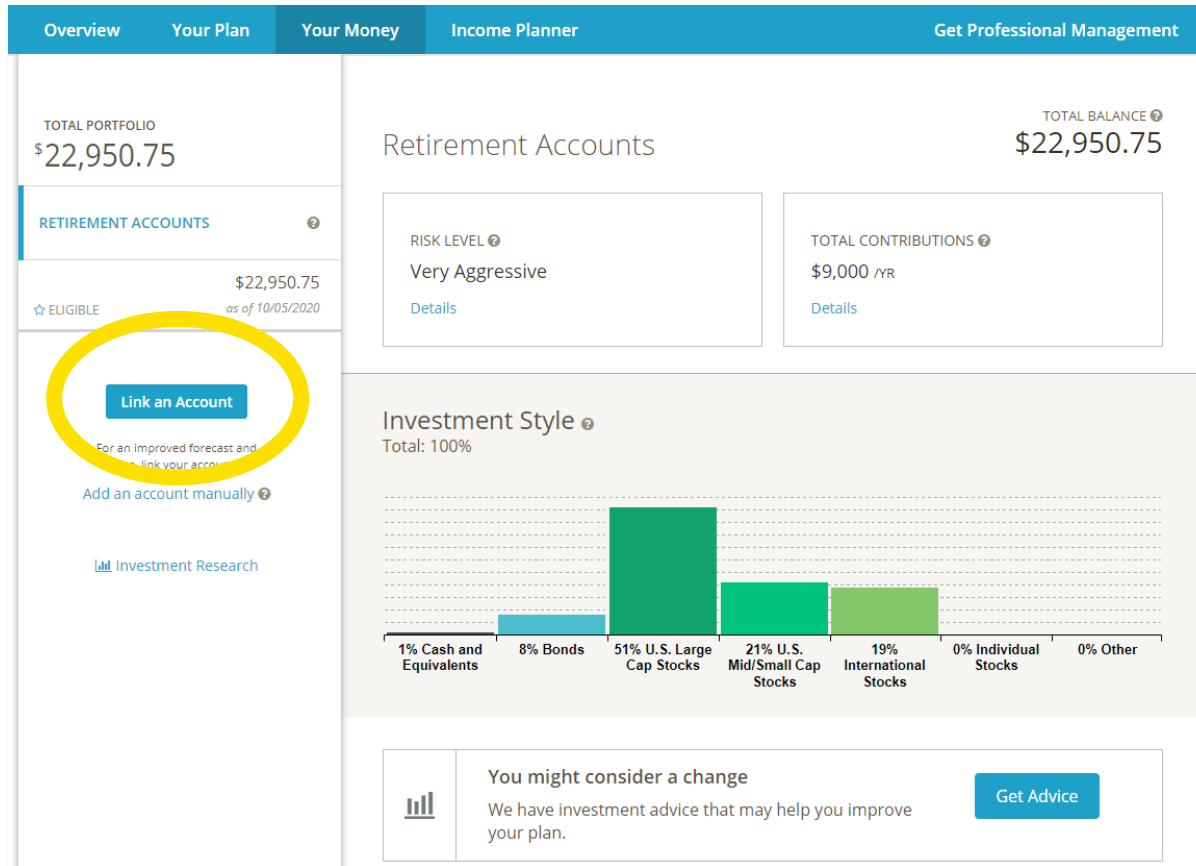
[Funds](#) (as of Oct 5, 2020) ⓘ

	Your current holdings	<div><div>S %</div><div>%</div>Change to</div>
SFDCP Bond Index Fund	0%	18%
SFDCP International Equity Fund	0%	9%
SFDCP International Equity Index	0%	22%
SFDCP Large Cap Growth Equity Fund	54%	23%
SFDCP Large Cap Social Equity Fund	0%	13%
SFDCP Small-Mid Cap Equity Index	0%	15%
SFDCP Target Date 2035 Fund	15%	0%
SFDCP Target Date 2050 Fund	31%	0%
Total	100%	100%

Your current allocations are quite a bit off. You can either change them on your own, or upgrade to Professional Management and we'll get you on track.
[Explore Professional Management](#)

Make this allocation change now with your plan provider [Make Change](#)

Your Money tab



Participant > Your Profile

VOYA FINANCIAL | POWERED BY **financial engines**

Participant ▾ Return to Voya

Overview Your Plan Your Money Income Planner **Your Profile** Management

About You Financial Profile Account

ABOUT YOU

Your information

Full Name	Participant Test
Gender	Unspecified
Date of Birth	07/31/1985
Retirement Age	67

[Add Spouse/Partner](#)

Overview Your Plan Your Money Income Planner **Your Profile** Management

About You Financial Profile Account

JOB

Your job information

Employee	Participant Test	Edit
Employer	San Francisco	
Income	\$75,000/yr	

[Add Job](#)

TAXES

Filing Status	Filing single	Edit
Tax State	MA	Edit
Effective Tax Rate	Default	Edit

RETIREMENT GOALS

Desired Retirement Income	\$85,000	Edit
Your Retirement Age	67	Edit

OTHER RETIREMENT INCOME SOURCES

Social Security estimate: Participant	\$31,944/yr at age 67	Edit
---------------------------------------	-----------------------	----------------------

[Add Other Income Source](#)

Income Planner tab – Steps 1-4

Step 1: Participant Information

Overview Your Plan Your Money **Income Planner** Get Professional Management

Participant,
In just 5 minutes you may gain thousands of dollars more in Social Security benefits.

Did you know?
For a married couple, there are thousands of strategies to file for Social Security. Partners who are recognized as a married couple could get thousands of dollars more in Social Security benefits over their lifetime compared to filing as unrelated individuals.

Name: Participant
Age: 35
Annual Salary: \$ 75,000
Life expectancy: Average
Marital Status: Married

Spouse's name: Pat
Date of birth: Apr 1989
Annual Salary: \$ 75,000
Gender: Male
Life expectancy: Average

Step 2: When do you plan to start Social Security?

Select the age when you'll start
Figures were calculated using your salary

Age	Benefit per year
62	\$22,400
63	
64	
65	
66	
67	\$31,900
68	
69	
70	\$39,600

Early Retirement Age (62) Full Retirement Age (67) Max Benefits Age (70)

Select the age when Pat will start
Figures were calculated using Pat's salary

Age	Benefit per year
62	\$22,600
63	
64	
65	\$28,000
66	
67	\$32,300
68	
69	
70	\$40,000

Early Retirement Age (62) Full Retirement Age (67) Max Benefits Age (70)

Step 3: Can you get more from Social Security?

Overview Your Plan Your Money **Income Planner** Get Professional Management

STEP 3 OF 4
Can you get more from Social Security?

Initial Strategy
You begin at 67
Pat begins at 65
Expected lifetime benefits: \$1,494,300

Proposed Strategy
You begin at 70
Pat begins at 68
Expected lifetime benefits: \$1,635,000 \$140,700

Step 4: Your Social Security Plan

Overview Your Plan Your Money **Income Planner** Get Professional Management

STEP 4 OF 4
Your Social Security Plan

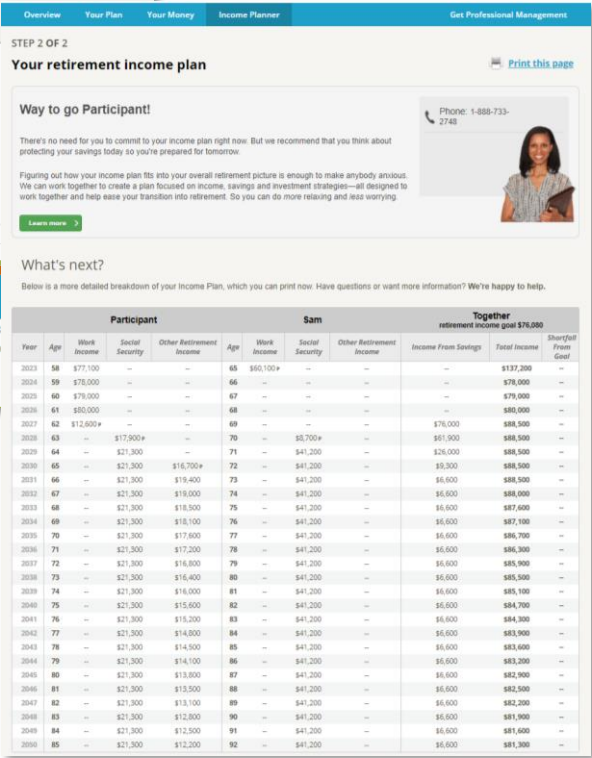
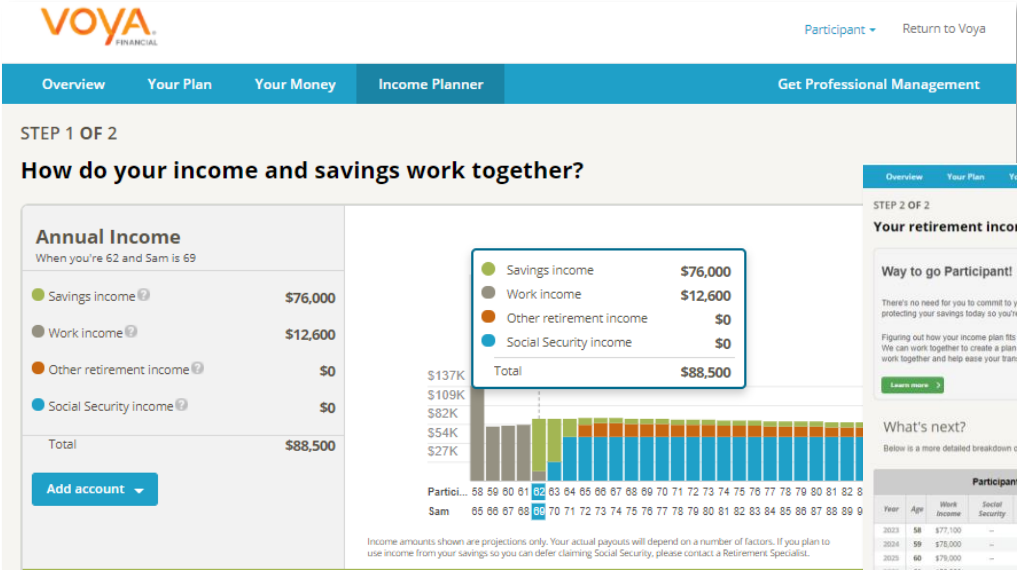
Next: Get your Income Plan.
Call our Retirement Advisors
GET MY INCOME PLAN

Proposed Strategy
Expected lifetime benefits: \$1,487,000

Today
Feb 2028: Participant (at age 68)
Oct 2028: Sam (at age 70)

Participant's earned benefits: \$21,300/yr
Sam's earned benefits: \$41,200/yr
Survivor benefits: \$41,200/yr

Your retirement income plan



Professional Management

- Provides personalized, ongoing investment management of your account for an additional fee
 - Professional Management fees are no more than 0.50% of your account balance per year. That's about \$4.17¹ a month for every \$10,000 in your account.



We design and send
your personalized
Retirement Plan.



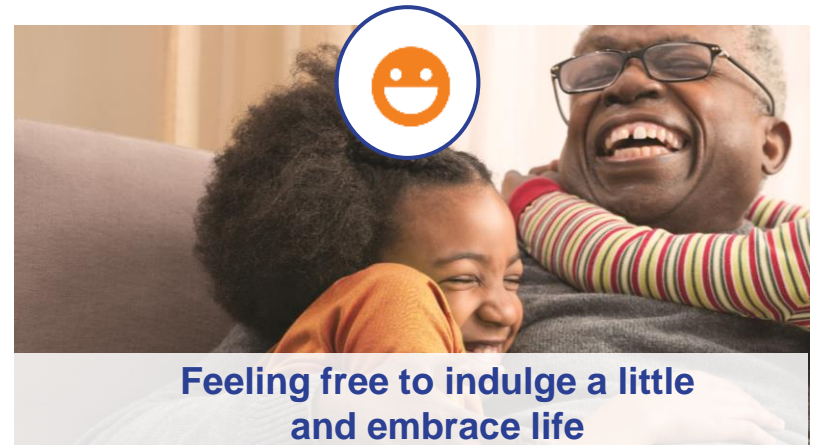
We put your plan into action
handling the transactions to
rebalance your account.



We help keep your plan on track
with ongoing monitoring and
regular updates.

¹Professional Management fees are charged in the frequency and manner detailed in the Fact Sheet accessible at nevada.beready2retire.com. Monthly fee examples are for illustrative purposes only. To enroll in Professional Management, you may be required to enter into a services agreement with VRA. The Nevada Deferred Compensation Program does not review individual participant services agreements. You should consider seeking your own independent legal advice regarding your rights and obligations under the services agreement. Professional Management will be charged at a rate of no more than 0.50% of your balance annually.


What is financial wellness?




Take control of your financial wellness



Answer questions about yourself



My birthday is
01/01/1987



I am

married / have a domestic partner ✓


Select

single

married / have a domestic partner

divorced

widowed



and have


no children ✓

Select

no children

at least one child who is still a dependent

children who are all grown up and on their own




I'm currently
working full-time ✓

My spouse / domestic partner is currently
working part-time ✓

and our annual household income* is
\$45,000

*Include all sources of income

Answer questions about each financial wellness pillar



What type of insurance do you have?

check all that apply

☒ Health


☒ Disability

☒ Life


☐ Long Term Care

☐ Critical Illness

☐ None



The number one cause of bankruptcy is not having coverage if you become ill or have an accident.



Do you currently have money set aside to cover unexpected expenses?

☒ Yes ☐ No

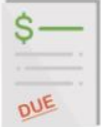
How many months of expenses do you think you can cover?

less than 3 months

Select


less than 3 months

3-5 months



Do you typically struggle to keep up with your debt payments (e.g. student loans, car loans, mortgage, medical debt)?

☐ Yes ☒ No ☐ I don't have any debt



When it comes to your typical monthly spending, do you spend more than what you make?


sometimes

Select


never

sometimes

always




Spending less than what you make is an important step for achieving financial wellness.



Do you carry over a balance on your credit card(s)?

☒ Yes ☐ No ☐ I don't use credit cards



Besides retirement, are there other goals you're saving for or are interested in saving for?

check all that apply

☐ New Home

☐ Vacation

☒ New Car

☐ Education

☐ None

I'm on track

I'm on track


I'm not saving enough

I'm not saving enough

SEE MY RESULTS

See your results and take the next step


Assessing your financial health is an important step on your journey to financial wellness.



Protection

Well done! You are doing a great job preparing for the unexpected through your insurance coverages!


[SCORE DETAILS](#)



Spending & Saving

Occasionally spending more than you make is a reality for many people. Create a budget to help you stay on track toward a healthier future!


[SCORE DETAILS](#)



Emergency Fund

Building an emergency fund is an important part of your financial well-being. It's never too late to start so get started today with a savings plan.


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Retirement

You're off to a great start! Look for ways to increase your savings levels to feel even more confident about preparing for retirement.


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Debt

While it is great you can manage your debt, imagine not owing anyone! Focus on paying down bad debt as you move toward debt free living!

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Other Goals

Congratulations for being on track to achieve your savings goals. Keep it going and look for ways to accelerate your progress!







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Want to improve your financial health? We have some ideas to help you.

[UPDATE ASSESSMENT](#) [TAKE THE NEXT STEP](#)

 **How am I doing?** [View Your Financial Wellness Plan](#) [Update Your Assessment](#)

Life is full of surprises so it's important to prepare by building a financial safety net.




Protection Spending & Saving **Emergency Fund** Retirement Debt Other Goals

Building an emergency fund is an important part of your financial well-being. It's never too late to start so get started today with a savings plan. [SCORE DETAILS](#)

The Importance of Having an Emergency Fund


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How to Build an Emergency Fund

There are ways to save even when money is tight.


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6 Smart Things You Can Do With \$1,000 Right Now

Whether it's a bonus or a gift, learn how to make the most of it.


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The Case for an Emergency Fund

Are you prepared for unexpected expenses?

[LEARN MORE](#)



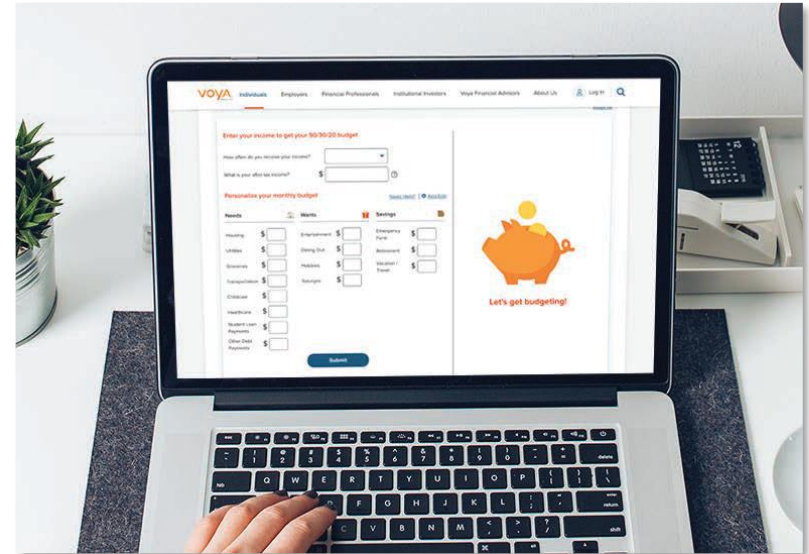
10 Ways To Build An Emergency Fund

Make a plan to start your emergency fund.

[LEARN MORE](#)

Budget Calculator

- Find the balance between your needs, wants and savings.
- Consider using the 50/30/20 approach
 - Put up to 50% of your after-tax income toward things you need
 - Put up to 30% toward things you want
 - Put up to 20% toward savings.
- Visit voya.com/page/tools



IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

To get your 50/30/20 budget

- Enter your income information
- Personalize your monthly budget
 - Needs – Housing, Utilities, Groceries, Childcare, etc
 - Wants – Entertainment, Hobbies, Dining Out, etc
 - Savings – Emergency Fund, Retirement, Travel
- Click *Submit* to see your results

Enter your income to get your 50/30/20 budget


How often do you receive your income?

What is your after-tax income? \$

Personalize your monthly budget [Need Help?](#) [Add/Edit](#)

Needs	Wants	Savings
Housing \$ <input type="text"/>	Entertainment \$ <input type="text"/>	Emergency Fund \$ <input type="text"/>
Utilities \$ <input type="text"/>	Dining Out \$ <input type="text"/>	Retirement \$ <input type="text"/>
Groceries \$ <input type="text"/>	Hobbies \$ <input type="text"/>	Vacation / Travel \$ <input type="text"/>
Transportation \$ <input type="text"/>	Spurges \$ <input type="text"/>	
Childcare \$ <input type="text"/>		
Healthcare \$ <input type="text"/>		
Student Loan Payments \$ <input type="text"/>		
Other Debt Payments \$ <input type="text"/>		

[Submit](#)



Let's get budgeting!

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- Read the latest articles and insights at blog.voya.com



Nevada Public Employees' Deferred Compensation Plan (NDC)

We are located in the Nevada State Library and Archives Building

100 North Stewart Street, Suite 100
Carson City, Nevada 89701



Contact us about the NDC Plan

NDC Administrative Office

Phone: (775) 684-3398

Fax: (775) 684-3399

Online: defcomp.nv.gov

Email: deferredcomp@defcomp.nv.gov or
rboehmer@defcomp.nv.gov

NDC Plan Information Line

Phone: **(855) GO-RET-NV** (467-3868)

Hours: Weekdays between 5:00 a.m. – 6:00 p.m. PT,
excluding stock market holidays

Online: nevada.beready2retire.com





Thank you