



NV

Voya Financial Q1 2021 Plan Review

Presented on June 9, 2021

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Disclosures

- ***You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options, carefully before investing. The fund prospectuses and information booklet containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.***
- Group annuities are intended as long-term investments designed for retirement purposes. Money taken from the annuity will be taxed as ordinary income in the year the money is distributed. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than its original amount invested. An annuity does not provide any additional tax deferral benefit, as tax deferral is provided by the plan. Annuities may be subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. However, an annuity does provide other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you.
- Insurance products, annuities and funding agreements are issued 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.** All products and services may not be available in all states.
- Nevada Deferred Compensation is not affiliated with Voya.
- Registered representative of & securities offered through Voya Financial Advisors, Inc. (member SIPC)
- For Plan Sponsor Use Only

Agenda

- Voya Update
- Communications Update
- Voya Field Services
- Upcoming Website Enhancements



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Voya Update

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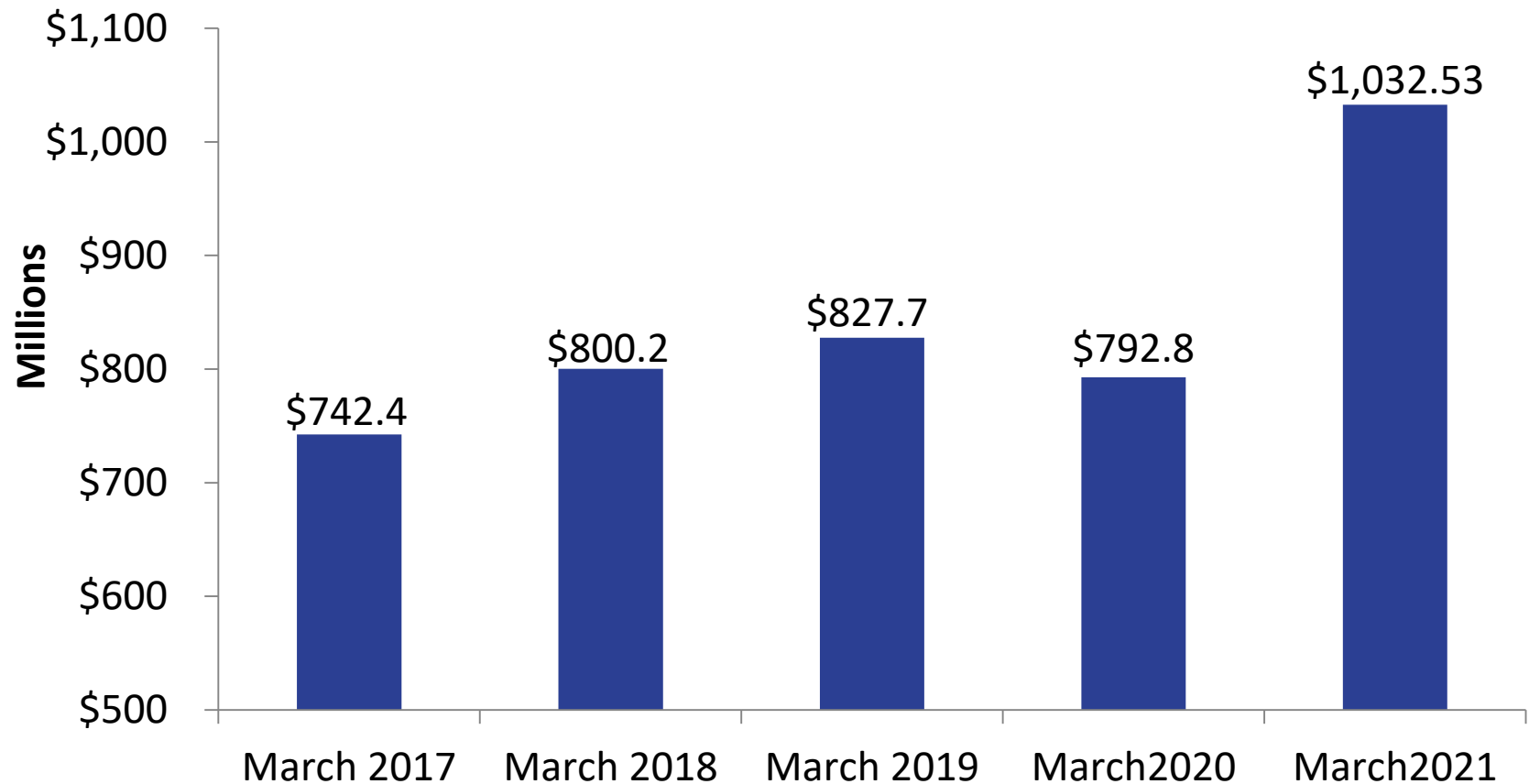
Plan Summary

Compare by Period	4 th Quarter 2020	1 st Quarter 2021
Beginning of Period Plan Assets	\$928,508,829.07	\$1,012,211,304.63*
Contributions	\$13,045,454.57	\$13,433,925.20
Distributions	-\$13,869,339.39	-\$21,206,022.41
Loan Activity	\$258,529.91	\$51,164.05
Other Activity	\$31,282.82	-\$92,599.96
Dividends	\$11,380,658.22	\$2,427,099.73
Appreciation/Depreciation	\$72,774,545.56	\$25,706,818.04
End of Period Plan Assets	\$1,012,129,960.76	\$1,032,531,689.88

* Difference between 4th Qtr ending balance and 1st Qtr beginning balance is from transactions dated outside of reporting period.

Plan Assets

1st Quarter by Year



Distributions

Type & Participants	1 st Quarter 2020	2 nd Quarter 2020	3 rd Quarter 2020	4 th Quarter 2020	1 st Quarter 2021
Death Claims	-\$282,616.16 (10)	-\$750,277.74 (12)	-\$1,629,441.84 (23)	-\$3,158,806.92 (51)	-\$3,336,306.47 (31)
Excess Contributions	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$711.07 (1)
Hardship Withdrawals	-\$107,900.47 (40)	-\$1,244,770.71 (126)	-\$1,634,317.95 (160)	-\$1,214,754.03 (138)	-\$49,071.94 (13)
Minimum Distributions	-\$689,022.79 (196)	-\$334,366.92 (99)	-\$196,427.72 (86)	-\$888,665.55 (212)	-\$252,223.39 (79)
Periodic Payments	-\$1,040,154.68 (885)	-\$936,815.82 (835)	-\$892,013.99 (805)	-\$1,079,120.81 (804)	-\$1,155,531.78 (825)
Withdrawals	-\$10,718,079.01 (446)	-\$6,634,801.03 (224)	-\$8,772,490.02 (378)	-\$8,560,002.92 (530)	-\$17,697,529.14 (480)
NV PERS	-\$1,541,597.43 (63)	-\$972,532 (36)	-\$1,685,173.74 (72)	-\$2,126,796.08 (66)	-\$2,050,955.09 (78)
Totals	-\$14,379,370.54 (1,640)	-\$10,873,564.22 (1,332)	-\$14,809,865.30 (1,524)	-\$17,028,146.30 (1,801)	-\$24,542,328.88 (1507)

Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
American General	\$412,919.72	1
Ameriprise Financial	\$346,959.14	1
Community Financial Services Group	\$189,079.43	1
Charles Schwab	\$882,807.68	4
Edward Jones	\$838,657.96	11
Equity Trust Compay	\$78,540.75	1
Fidelity Management Trust Co.	\$661,480.37	14
LPL Financial	\$1,420,076.889	4
Life Insurance Company of the Southwst	\$7,601.33	1
Mainstar Trust	\$379,932.91	1
Merrill Lynch	\$138,814.99	2
Morgan Stanley	\$91,080.39	2
National Financial Services	\$121,684.39	1
Pershing LLC	\$213,963.40	3

Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
Raymond James	\$18,428.69	1
Baird Wealth Management	\$26,590.22	1
Savings Plus	\$5,456.76	1
Stifel & Nicolaus	\$62,711.63	1
TD Ameritrade	\$672,497.78	4
Thrift Savings Plan	\$5,890.43	1
TIAA	\$21,539.44	1
Utah Retirement Systems	\$21,539.44	1
Vanguard	\$244,248.58	3
Voya Financial	\$212,926.77	2
Wells Fargo	\$587,591.42	6



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NSHE 457 Plan

Rollover Institution	Amount	# of Rollovers
American General Life	\$242,015.10	1
Athene Annuity	\$148,183.40	1
Benjamin Edwards & Co.	\$829,790.59	1
Charles Schwab	\$506,737.79	1
E Trade	\$175,446.80	1
Edward Jones	\$500,564.65	1
Fidelity	\$53,405.87	2
John Hancock	\$11,013.46	1
MACO	\$20,838.41	1
RBC Capital Markets LLC	\$500,876.08	2
Reliastar	\$6,814.85	1
SEI Private Trust Co.	\$11,593.88	1
TD Ameritrade	\$205,827.67	1
Vanguard	\$61,137.70	1
Wells Fargo Advisors	\$252,140.77	1

Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
American Funds	\$100,436.39	1
Charles Schwab	\$45,999.50	1
Edward Jones	\$17,965.18	1
JP Morgan	\$515,252.40	1
Merrill Lynch	\$29,130.59	1
Pershing LLC	\$26,129.55	1
Raymond James	\$270,365.25	1
VALIC	\$48,979.46	1
Vanguard	\$3,898.08	1

Participant Account Activity

1 st Quarter 2021 Voluntary Plan	
Beginning of Period	16,513
New Accounts	218
Closed Accounts	-222
End of Period	16,509
Terminated Employees with a balance	5,064
Terminated Employees with a balance <\$5,000	966

1 st Quarter 2021 FICA Plan	
Beginning of Period	28,720
New Accounts	615
Closed Accounts	-468
End of Period	28,867
Terminated Employees with a balance	4,257
Terminated Employees with a balance <\$5,000	4,014



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Communications Update

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Rest of Year 2021 Communications

Awareness

Awareness email

- ☐ Sent to all active participants
- ☐ Sent to inactives with balance > Sent May 20

Awareness postcard

- ☐ Sent to all active participants
- ☐ Sent to inactives with balance > Mailed May 19

Week 1

Evaluation

Retirement Evaluation packet

- ☐ Sent to all active participants
- ☐ Sent to inactives with balance > Mailed May 26

Retirement Evaluation email

- ☐ Sent to all active participants
- ☐ Sent to inactives with balance > Sent May 27

Week 2-3

Action

Action postcard

- ☐ Sent to all active participants
- ☐ Sent to inactives with balance > Mails June 9

Action email

- ☐ Sent to all active participants
- ☐ Sent to inactives with balance > Sends June 16

Weeks 4-5

- **June** – “The case for an emergency fund” Email
- **July** – NDC The Deferred Word
- **July** – “Register your account/Sign up for e-Delivery” Statement Insert
- **August** – Annual Participant Satisfaction Survey
- **October** – Nevada Saves Month Content
- **October** – NDC The Deferred Word
- **December** – 2022 IRS Contribution Limits Email



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Voya Field Services

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Quarterly Representative Activities

	January	February	March	Total
Enrollments	84	73	119	276
Group Meetings	7	16	108	131
One-on-One Meetings	142	154	160	456



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Upcoming Website Enhancements

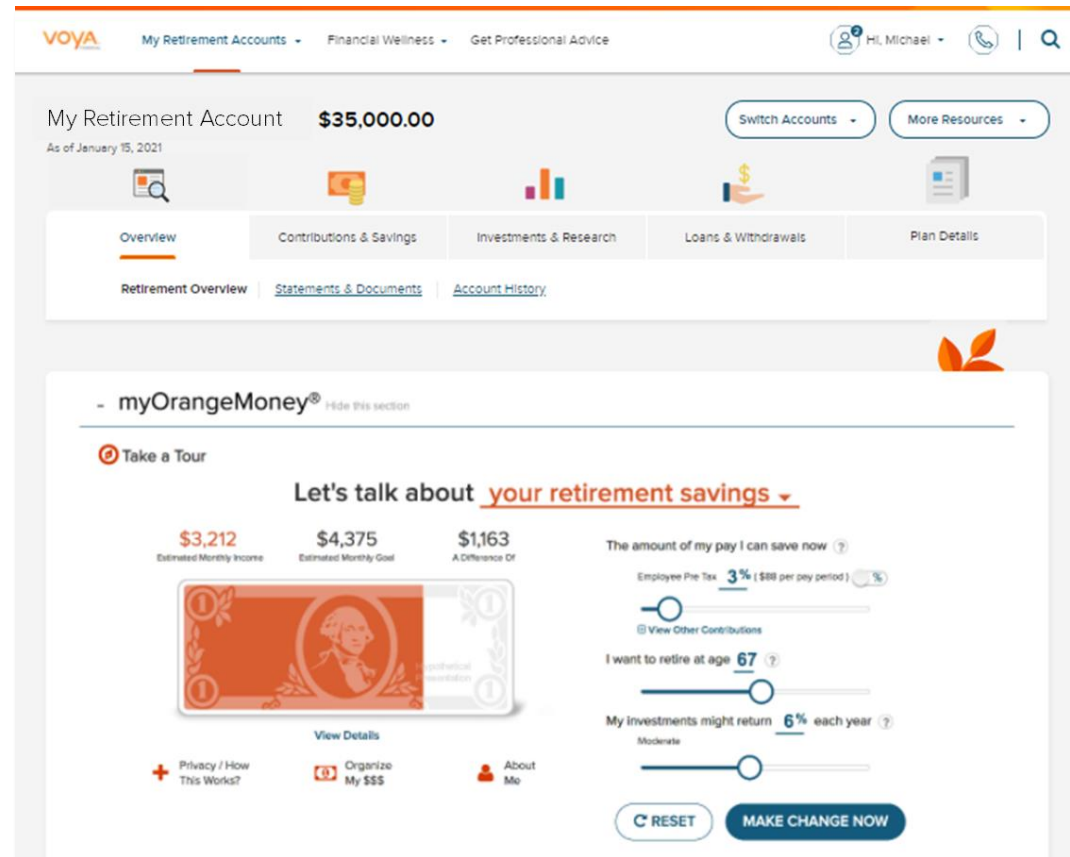
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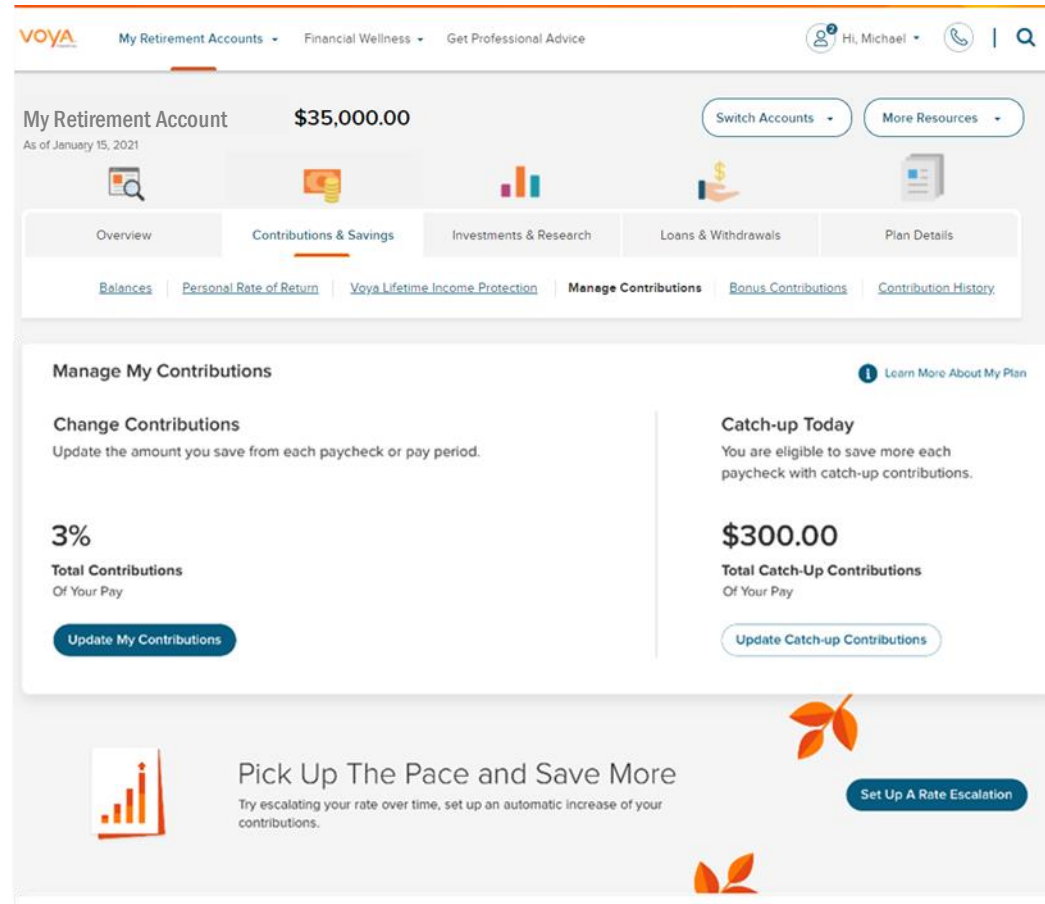
New navigation and simplified homepage make it easy to monitor and manage retirement accounts

- Streamlined navigation
- Financial wellness resources are easy to find
- Simplified homepage



Helping employees save for retirement by simplifying contribution options

- Contribution options are easier to understand
- Includes nudges to drive action





Helping employees invest their retirement savings

- Assistance for those desiring help
- Election information is easy to understand
- Quick path for those that don't need assistance

Manage My Investments



[▶ The Basics of Managing My Investments](#)



Future Investment Elections

Change which funds are used when new money is added to your account.



[▶ Learn More About Future Investment Elections](#)



One-Time Account Rebalance


Redistribute your entire balance into new funds.

[▶ Learn More About One-Time Account Rebalance](#)





Automatic Account Rebalance

Set a schedule to have your account rebalanced automatically when you want.

 You are currently setup to rebalance: **Quarterly**

[▶ Learn More About Automatic Account Rebalancing](#)






Fund to Fund Transfer

Move a specific amount of your account from one fund to another.


[▶ Learn More About Fund to Fund Transfer](#)

Need some help with a strategy?



Select a New Investment Strategy

Explore all your available investment paths organized by the level of help you may need.



Have A Professional Take The Lead

A financial professional will manage your personal investment strategy and work towards helping you achieve your retirement goals.

[▶ Learn More About Professional Management](#)

User-friendly graphics, descriptions and short videos help simplify options for managing investments and support different learning styles

Manage My Investments

 [The Basics of Managing My Investments](#)



Future Investment Elections

Change which funds are used when new money is added to your account.

 [Learn More About Future Investment Elections](#)



One-Time Account Rebalance

Redistribute your entire balance into new funds.

 [Learn More About One-Time Account Rebalance](#)

Brief videos help explain some actions



Fund to Fund Transfer

Move a specific amount of your account from one fund to another.

Graphics and descriptions in “Saturday language” help explain terms

Demystifying loan and withdrawal options to help employees understand their options and feel confident in their choices

- Centralized loan and withdrawal information
- Details are easy to find

My Options

Taking a Loan

Borrow your money and avoid taxes or penalties. [Learn More](#)

You can borrow up to
\$26,672.25

You have 2 outstanding loans

[Model a New Loan](#)

Taking a Withdrawal

Taxes and penalties may apply. [Learn More](#)

You may withdraw up to:
\$49,155.50

You are currently receiving a monthly installment of \$350.00


[Request a Withdrawal](#)

My Loans

Outstanding loans as of August 8, 2019. For more information visit the [Loan Details](#) page.

[Loan Payments](#)

Loan Number	Original Amount	Payment Amount	Outstanding Amount
1	\$10,000.00	\$125.00	\$7,500.00
2	\$5,000.00	\$70.00	\$1,000.00



Rolling Over

Whether you are changing jobs, retiring or leaving your employer for other reasons, you should consider your options for your retirement account. View a side by side comparison to tailor your choice to best meet your needs.

[Know Your Options](#)

Making the online experience more accessible with a mobile friendly website and Spanish language experience

- Website adapts to different devices and screen sizes
- Language selector

