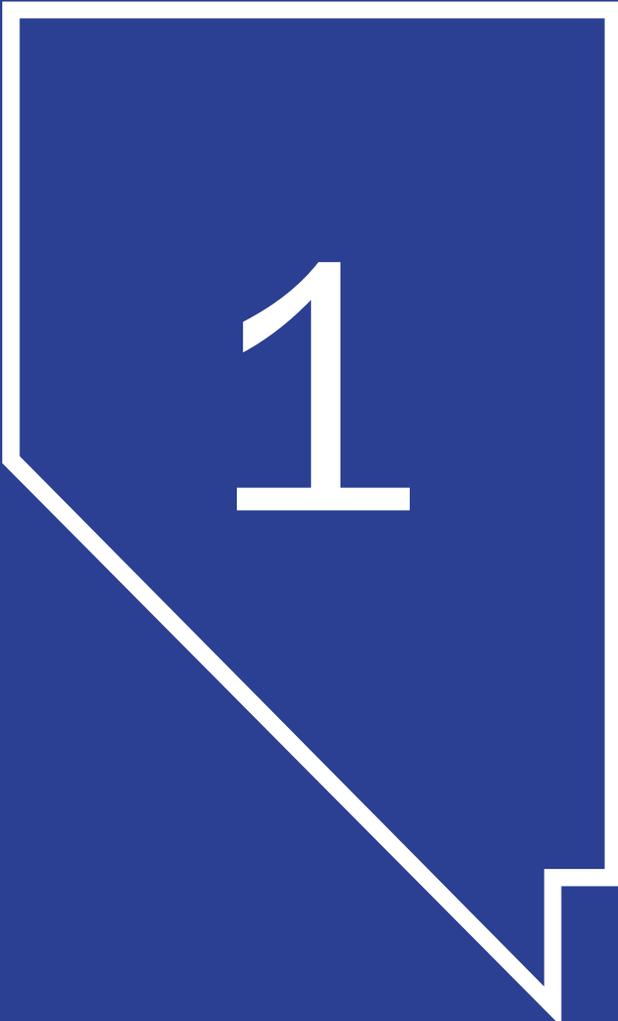




NV

2021 Marketing & Communications Update

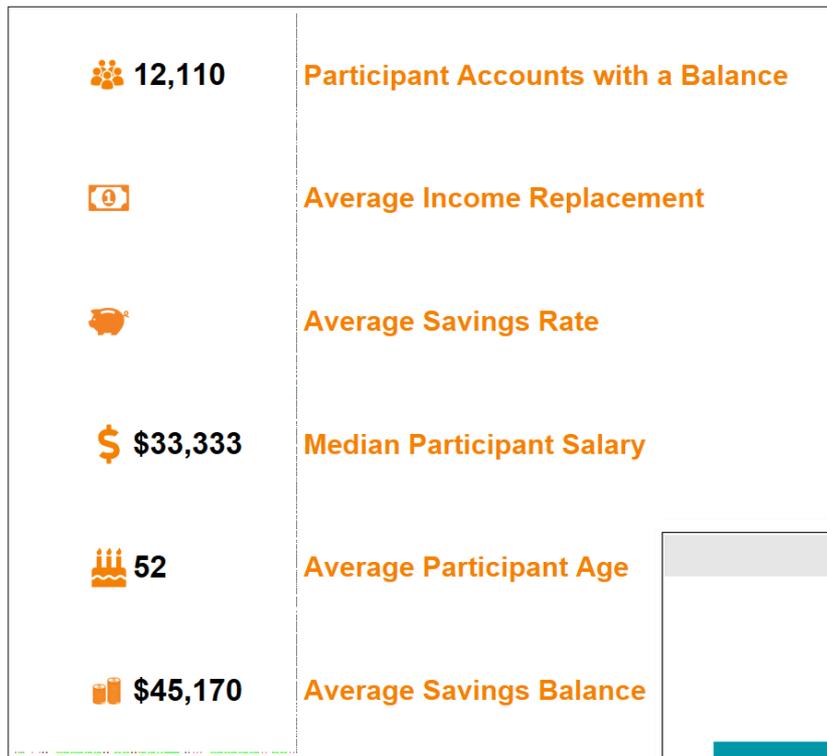
your
retirement.



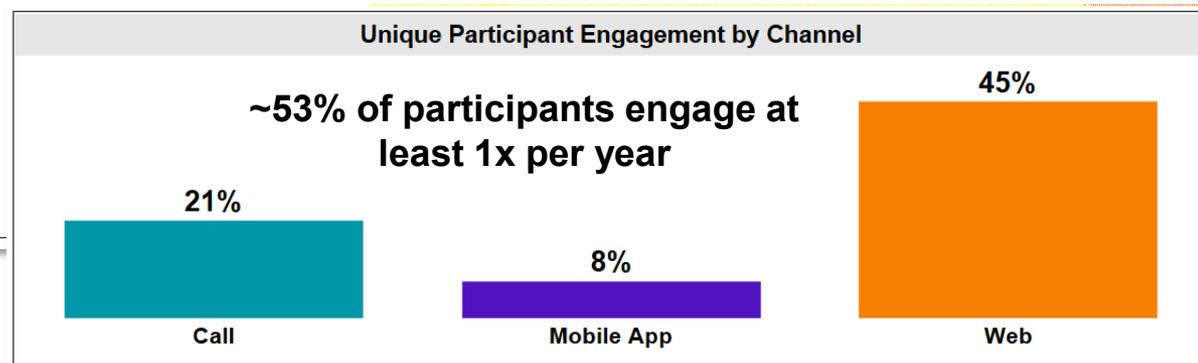
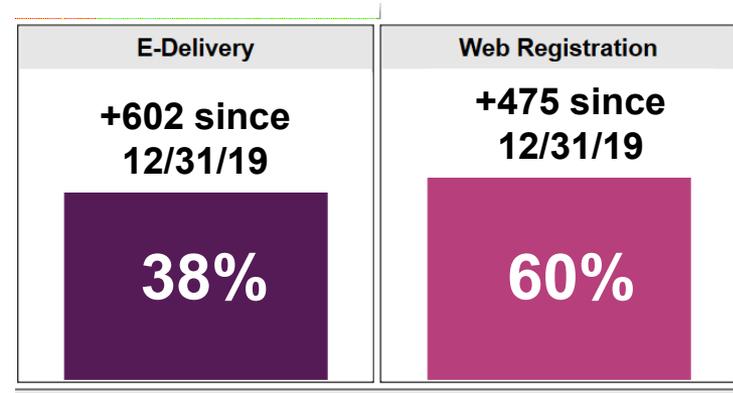
1

Participant Trends

Nevada Deferred Compensation



As of September 30, 2020



Political Subdivision

 **3,450** Participant Accounts with a Balance

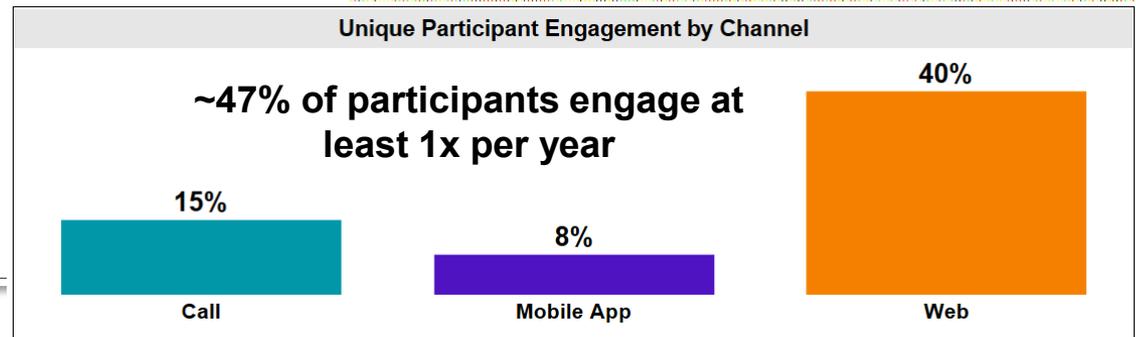
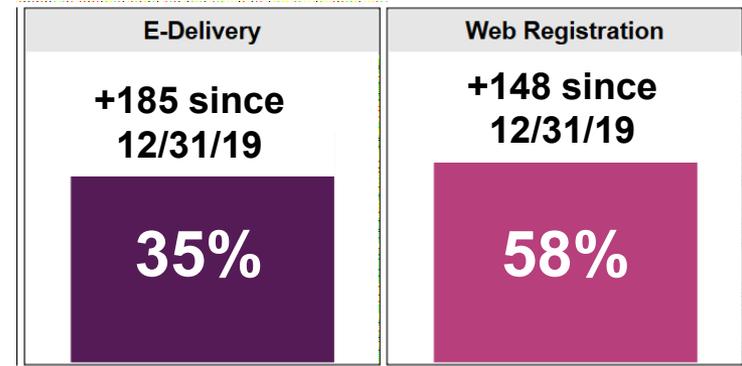
 Average Income Replacement

 Average Savings Rate

 **\$33,333** Median Participant Salary

 **49** Average Participant Age

 **\$56,141** Average Savings Balance



As of September 30, 2020

Nevada System of Higher Education

 **1,115** Participant Accounts with a Balance

 Average Income Replacement

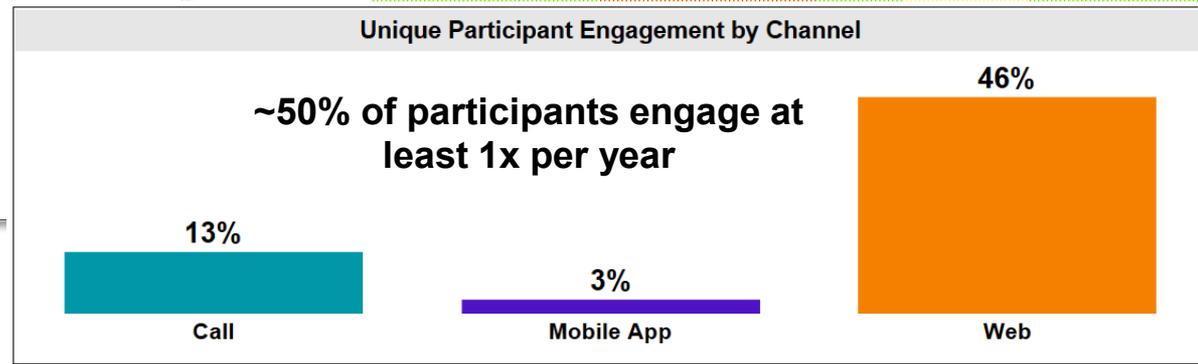
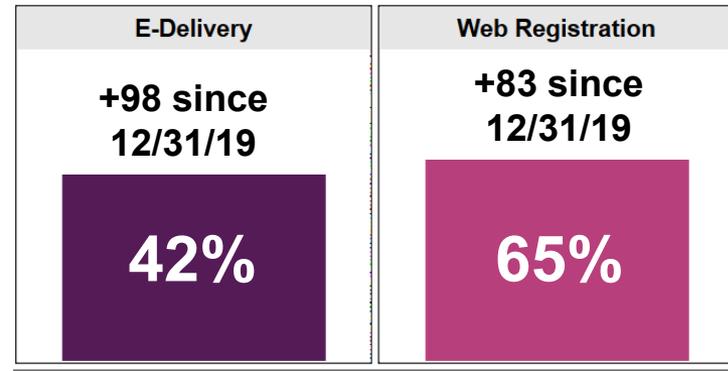
 Average Savings Rate

 **\$33,333** Median Participant Salary

 **51** Average Participant Age

 **\$62,225** Average Savings Balance

As of September 30, 2020





2

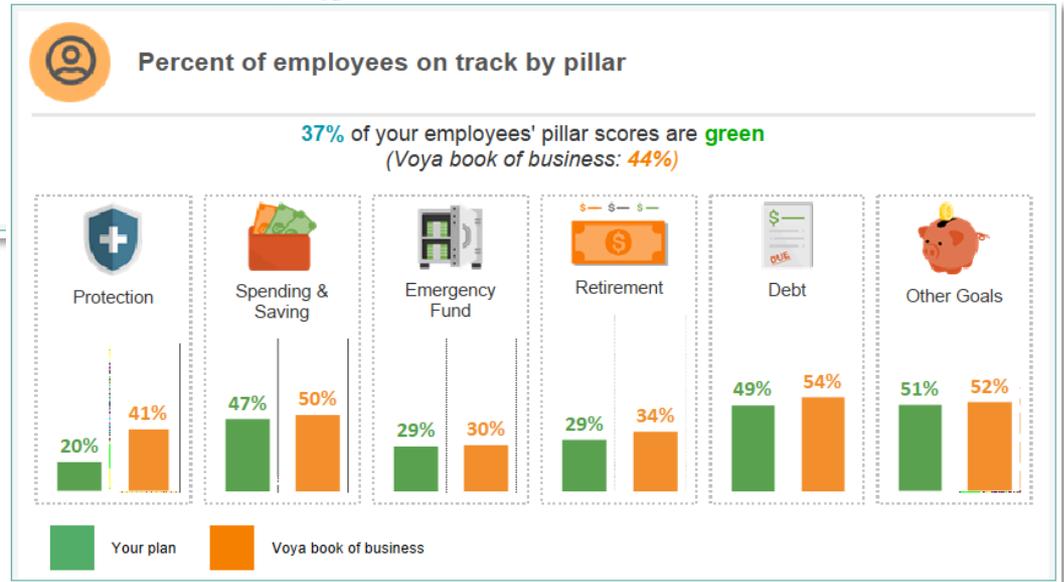
Financial Wellness

Nevada Deferred Compensation



563 Financial Wellness Assessments completed

As of September 30, 2020



NDC FW Scores by Pillar

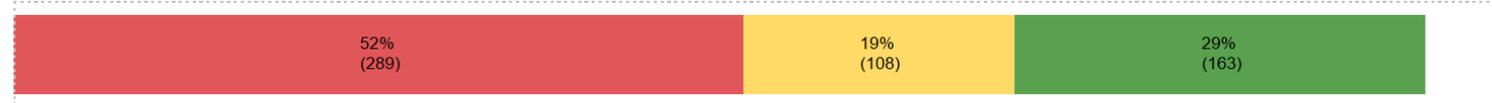
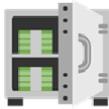
Protection



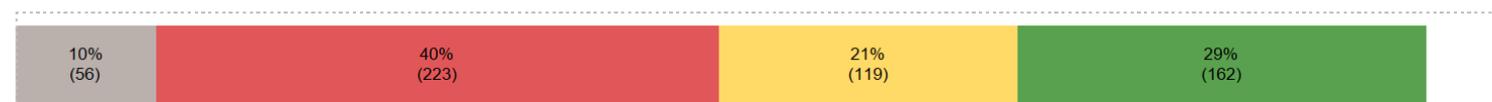
Spending & Saving



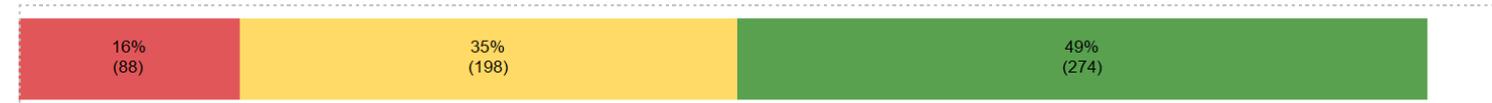
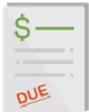
Emergency Fund



Retirement



Debt

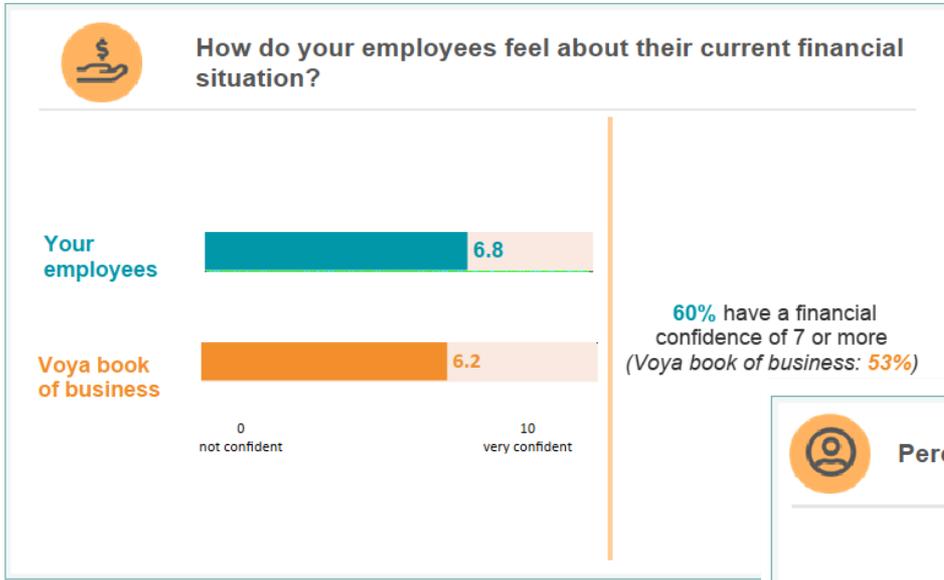


Other Goals

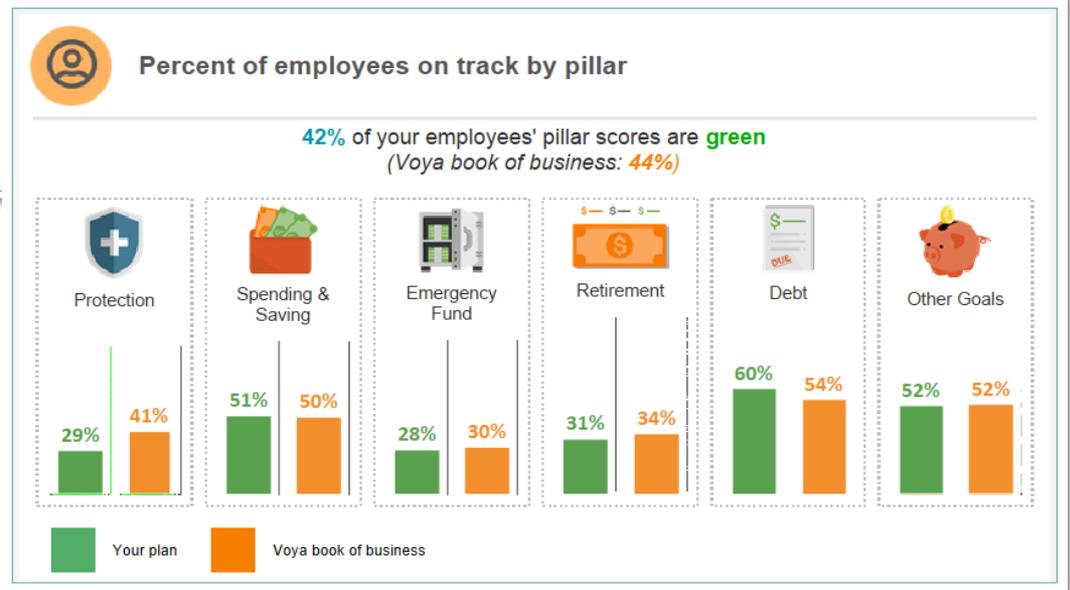


Political Subdivision

127 Financial Wellness Assessments completed

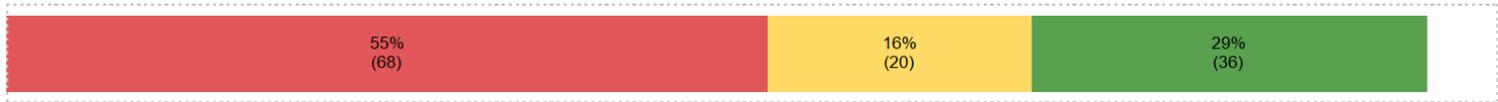


As of September 30, 2020



Political Subdivision FW Scores by Pillar

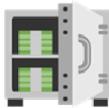
Protection



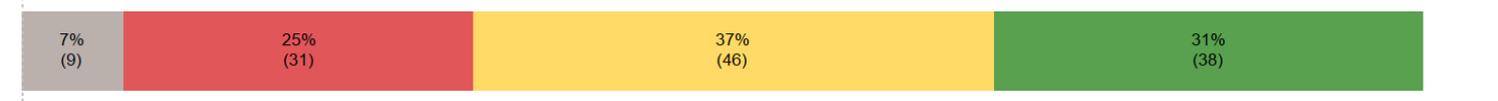
Spending & Saving



Emergency Fund



Retirement



Debt

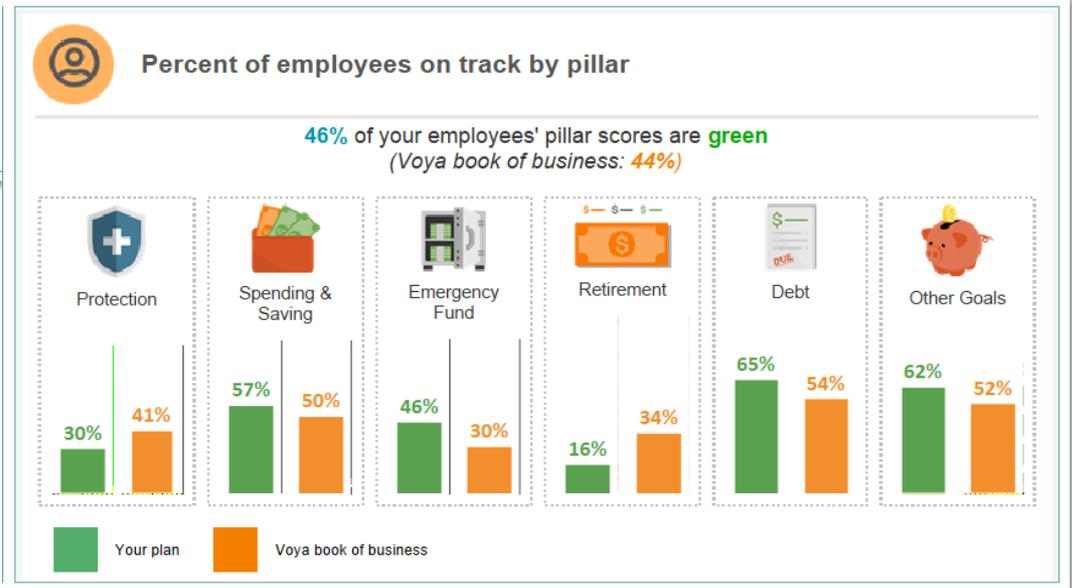
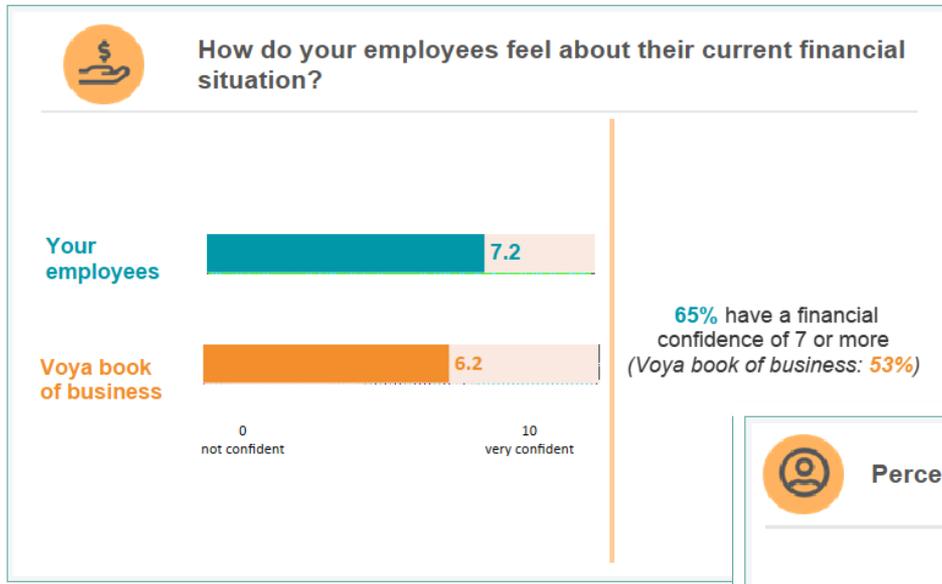


Other Goals



Nevada System of Higher Education

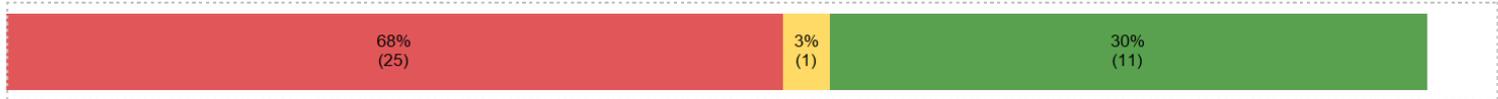
39 Financial Wellness Assessments completed



As of September 30, 2020

NSHE Financial Wellness Scores by Pillar

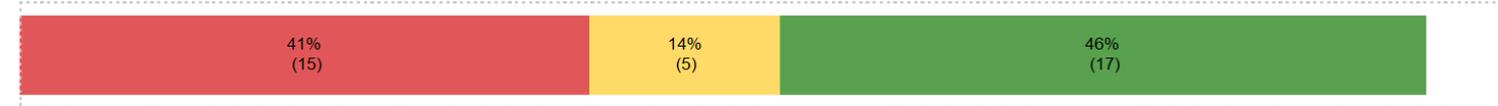
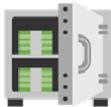
Protection



Spending & Saving



Emergency Fund



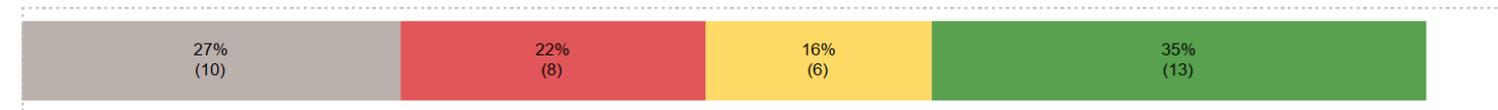
Retirement



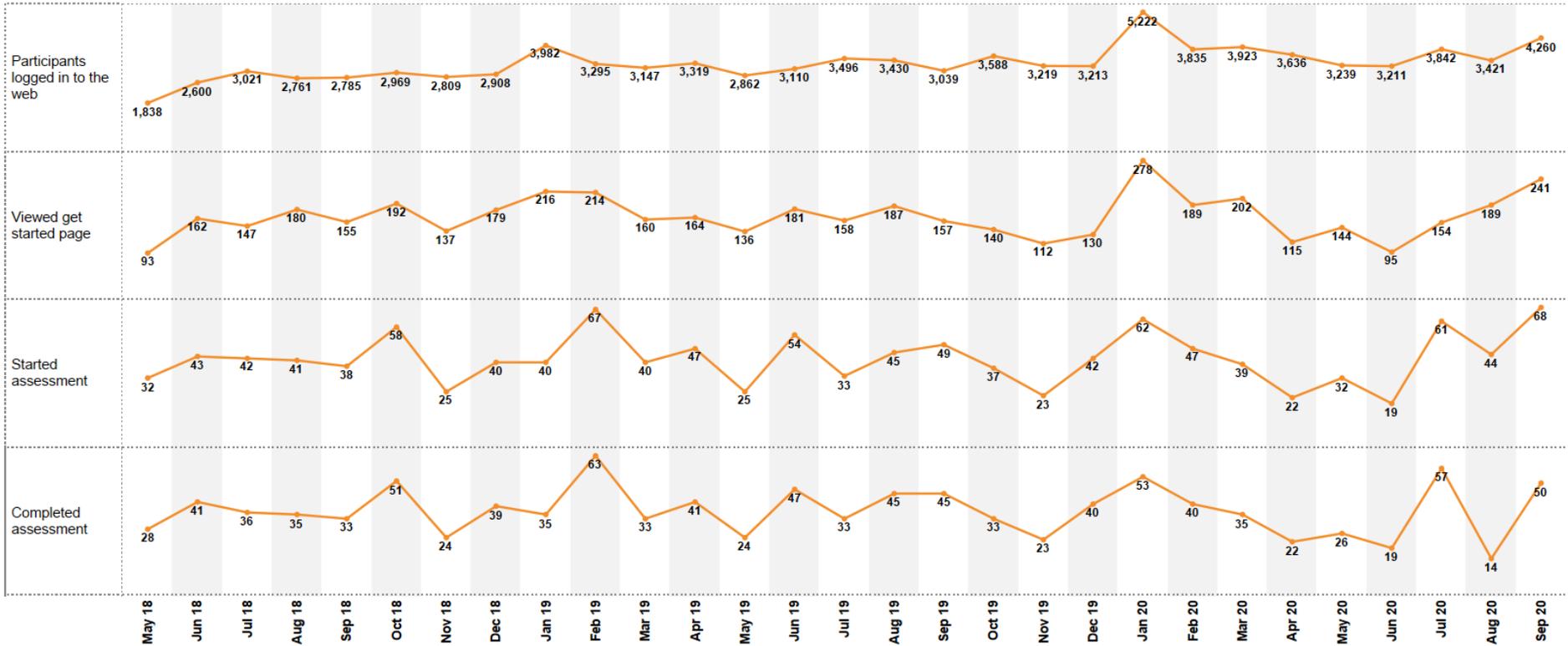
Debt



Other Goals



FW Engagement – All Nevada Plans



All Plans FW Scores by Pillar

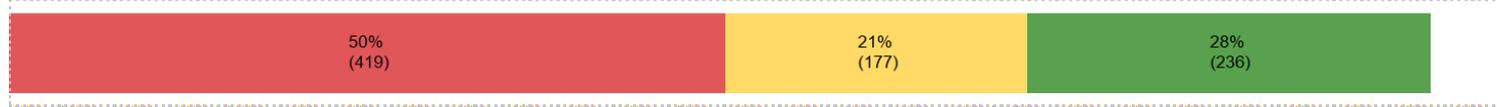
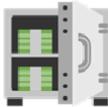
Protection



Spending & Saving



Emergency Fund



Retirement



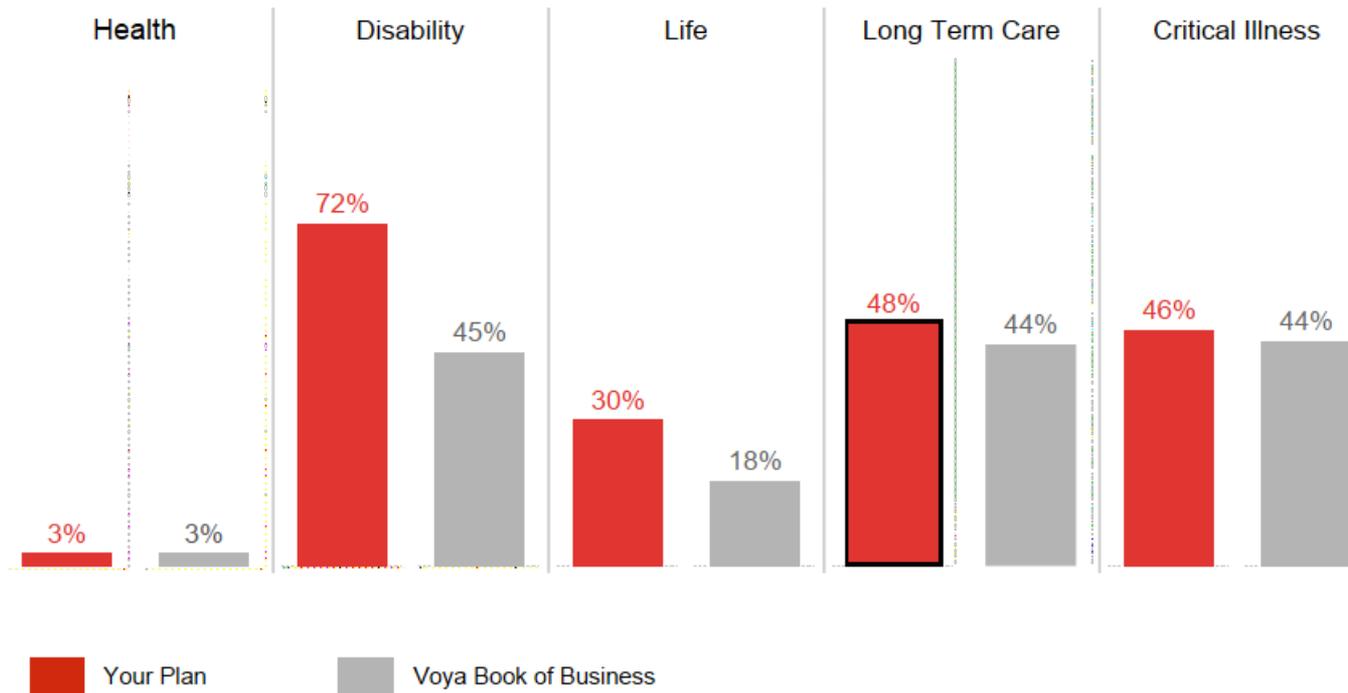
Debt



Other Goals



Protection Pillar Summary



Notes:

- Health: includes employees who are age 65 or older without health insurance or Medicare with a Medicare Supplement.
- Disability: does not include employees who are retired.
- Life: only includes employees with dependents.
- Long term care: only includes employees who are age 50 or older who said they don't have coverage and are not prepared to cover expenses through another source if the need arises.
- Critical illness: only includes employees who are age 50 or older who said they don't have coverage and are not prepared to cover expenses through another source if the need arises. Off track metrics for Disability and Life could be understated as those who have these coverages may not be adequately insured. Assessment and scoring enhancements are in the pipeline to address this.



3

Guided Content Experiences

Accessing educational content

What we know about participants

Our personalized messages offer the right message at the right time based on what we know about a participant and their savings goals



What participants tell us

Our financial wellness experience helps participants prioritize their next best step based on how they answer a brief assessment



What participants choose

Our content hubs offer individuals the ability to learn about **specific topics**, or **follow learning modules** centered on life stage, goals and life events to educate them on holistic financial wellness.

Resource Center Library: Voya owned articles, infographics and tools on financial wellness topics. Content updated and posted as needed.

Retire Better Blog: Licensed articles from world-class publishers. New content posted weekly on timely and trending topics.

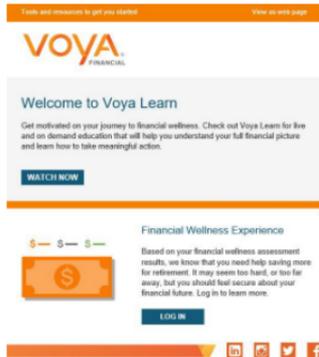
Voya Learn: Video-first, live and on demand education. Live sessions offered bi-weekly and new on demand content posted monthly.

Personalized Email Messaging Results

Personalized Financial Wellness Messaging has reached out to **10,234** participants

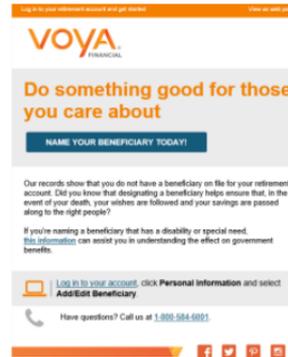
Of those, **63%** engaged with personalized financial wellness emails.

Quarterly Education



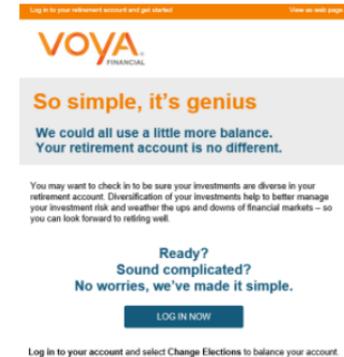
116 completed a financial wellness assessment

Beneficiary



265 named a beneficiary

Diversification



19 diversified their account

2021 Consumer Education Calendar

Participants who are engaged save more. myOrangeMoney users **save 34%** than non-users.¹

54% of participants reached through personalized financial wellness emails engaged with the message



Key Insights

Right now, employees are feeling **anxious, worried and stressed** in response to COVID-19. There is heightened fear around contracting the virus and job loss.²

Now more than ever, employees need/want a **variety of financial advice** from employers. emergency savings

1. Retirement planning
2. Cash management/ budgeting
3. Long-term savings goals
4. Protection

Companies have reinforced the importance of their greatest asset – their employees, and to that end, are moving quicker to increase investment in **diversity & inclusion, health and well-being** programs.

¹Digital Solutions – data as of 09/30/2020

²Voya's COVID-19 Poll was conducted through our proprietary research platform, the Online Consumer Community. This is a private digital space where a targeted group of consumers have been recruited to participate in research-related activities over an extended period of time. There are 400 consumers in the Online Consumer Community, balanced by age, gender and U.S. Census region. For this research, we executed an online survey and discussion with n=166 (n=103 Ages 18-44, n=63 Ages 45-70) consumers from March 27 to April 2, 2020 in order to understand current consumer sentiment regarding COVID-19.

2021 Consumer Education Calendar



Q1: Get organized

Start the new year by setting goals that matter to you and creating a plan to get there.

- Organize your finances
- Balance your priorities
- Set your achievements

Q2: Make key decisions

Understand how to make the financial choices that are right for your specific circumstances..

- Manage your debt
- How and where to save and invest
- Plan for life and family events

Q3: Protect your finances

Be prepared for the unexpected and confident you'll be able to handle what comes your way.

- Understand insurance coverage
- Keep your identity safe
- Emergency savings

Q4: Plan for your future

Prioritize your future self by planning and saving for retirement.

- Understand how much to save
- Access guidance and help
- What to consider as you near retirement

Theme

Check in

Inclusivity & Awareness

- Financial Awareness Assessment

- Budget Calculator

- Protection Calculators

- myOrangeMoney
- Retirement Workbook

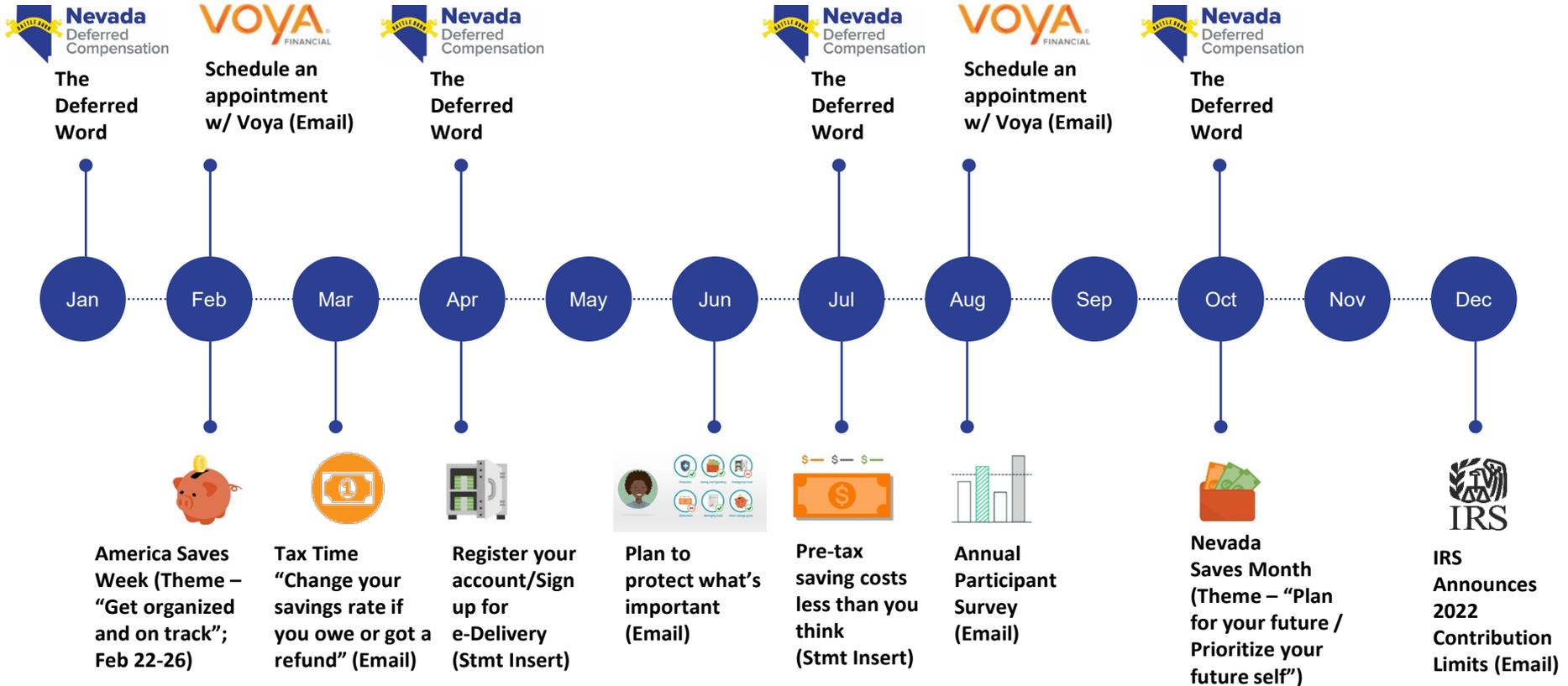
- Black History Month
- International Women's Day
- America Saves Week

- Pride Month

- Hispanic Heritage Month

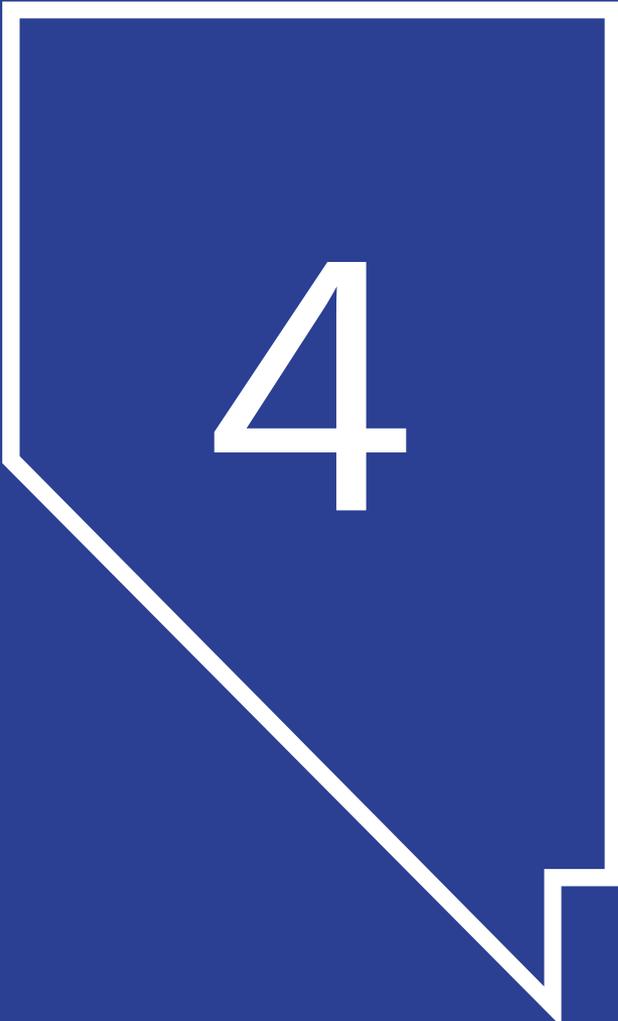
- Disability Awareness Month
- National Retirement Security Month

2021 NDC Communication Calendar



TBD - VRA/FE Campaign

“Always On” Messaging – Financial Wellness, Diversification, & Beneficiary



4

2020 Participant Survey Results

Q1 Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from Voya Financial for your NDC account.

Responses	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Availability of Voya representatives – 2020	29.03%	11.9%	17.51%	5.15%	3.37%	32.96%
Availability of Voya representatives – 2019	33.43%	13.28%	16.12%	2.54%	3.13%	31.49%
Availability of Voya representatives – 2018	32.36%	15.28%	15.04%	4.88%	1.79%	30.65%
Interactions with Voya representatives – 2020	29.78%	9.46%	16.10%	4.40%	3.09%	37.17%
Interactions with Voya representatives – 2019	34.93%	13.28%	13.28%	3.28%	2.09%	33.13%
Interactions with Voya representatives – 2018	33.69%	13.46%	13.21%	4.40%	1.55%	33.69%
Telephone customer service when calling Voya – 2020	18.82%	9.08%	15.73%	3.00%	1.78%	51.59%
Telephone customer service when calling Voya – 2019	16.77%	8.83%	10.78%	2.40%	1.65%	59.58%
Telephone customer service when calling Voya – 2018	20.13%	9.21%	13.45%	2.28%	1.22%	53.71%
Ease of managing my account on the Voya website – 2020	24.63%	18.82%	16.76%	6.65%	3.28%	29.87%
Ease of managing my account on the Voya website – 2019	28.04%	19.04%	14.54%	5.70%	2.70%	29.99%
Ease of managing my account on the Voya website – 2018	24.43%	16.69%	13.44%	4.97%	2.36%	38.11%

Q1 Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from Voya Financial for your NDC account.

Responses	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Help with making investment selection – 2020	17.88%	10.77%	21.54%	5.43%	3.93%	40.45%
Help with making investment selection – 2019	20.66%	16.02%	17.96%	5.09%	4.04%	36.23%
Help with making investment selection – 2018	20.78%	10.27%	18.74%	6.44%	2.77%	40.99%
Retirement planning assistance – 2020	14.70%	10.11%	22.19%	5.52%	3.37%	44.10%
Retirement planning assistance – 2019	16.79%	13.46%	18.46%	4.54%	4.24%	42.51%
Retirement planning assistance – 2018	18.55%	9.72%	19.04%	5.39%	2.86%	44.44%
Quarterly Statements – 2020	36.89%	18.35%	17.60%	3.00%	3.00%	21.16%
Quarterly Statements – 2019	39.07%	22.01%	14.82%	2.54%	1.50%	20.06%
Quarterly Statements – 2018	38.81%	18.14%	14.38%	2.12%	2.37%	24.18%
Newsletters and mailings – 2020	30.71%	16.57%	24.72%	2.81%	2.53%	22.66%
Newsletters and mailings – 2019	31.24%	23.77%	19.28%	3.29%	1.79%	20.63%
Newsletters and mailings - 2018	32.92%	17.94%	20.56%	2.05%	1.56%	24.98%

Q1 Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from Voya Financial for your NDC account.

Responses	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Overall client service from Voya – 2020	31.55%	16.85%	20.04%	3.93%	3.37%	24.25%
Overall client service from Voya – 2019	33.38%	23.50%	16.92%	3.44%	2.10%	20.66%
Overall client service from Voya – 2018	31.91%	19.15%	16.76%	3.44%	2.13%	26.60%

Q3. Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from the NDC Administrative Staff for your NDC Account.

Responses*	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Availability of NDC Administrative Staff – 2020	20.40%	8.61%	18.28%	3.61%	2.34%	46.76%
Availability of NDC Administrative Staff - 2018	19.10%	8.43%	15.78%	2.33%	0.99%	53.36%
Accessibility of the NDC Office located at the Library and Archives building – 2020	10.95%	5.10%	19.34%	2.02%	3.08%	59.51%
Accessibility of the NDC Office located at the Library and Archives building– 2018	11.34%	5.40%	16.74%	1.89%	1.53%	63.10%
Interactions with NDC Administrative Staff – 2020	18.92%	5.95%	17.85%	2.76%	2.34%	52.18%
Interactions with NDC Administrative Staff - 2018	18.65%	6.40%	15.32%	1.35%	1.08%	57.21%
Telephone customer service when calling the NDC Administrative Office – 2020	16.79%	7.76%	17.75%	2.13%	1.91%	53.67%
Telephone customer service when calling the NDC Administrative Office – 2018	17.16%	7.01%	14.65%	1.53%	0.90%	58.76%

* Question was not asked in the 2019 survey.

Q3. Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from the NDC Administrative Staff for your NDC Account.

Responses*	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Ease of accessing information on the NDC website – 2020	21.68%	14.45%	20.40%	3.61%	3.29%	36.56%
Ease of accessing information on the NDC website – 2018	20.58%	11.95%	15.09%	3.59%	1.35%	47.44%
Retirement planning education – 2020	16.47%	10.52%	21.04%	6.38%	4.68%	40.91%
Retirement planning education – 2018	17.42%	10.38%	16.16%	4.33%	2.98%	48.74%
NDC Newsletter (The Deferred Word) – 2020	27.31%	16.68%	22.85%	2.44%	2.44%	28.27%
NDC Newsletter (The Deferred Word) – 2018	25.27%	16.28%	19.33%	1.53%	0.90%	36.69%
Overall participant service from the NDC Staff – 2020	22.53%	13.71%	20.40%	2.55%	2.76%	38.04%
Overall participant service from the NDC Staff – 2018	21.82%	11.00%	16.59%	2.34%	1.44%	46.80%

* Question was not asked in the 2019 survey.

Q5 Please indicate your level of satisfaction or dissatisfaction with the following aspects of the investment options offered through the NDC Plan.

Responses	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Choices of investment options – 2020	25.84%	18.70%	22.49%	3.78%	2.70%	26.49%
Choices of investment options – 2019	23.90%	32.73%	17.67%	4.42%	1.81%	19.48%
Choices of investment options - 2018	21.59%	20.13%	19.95%	3.84%	2.29%	32.20%
Investment option performance – 2020	25.41%	19.68%	21.95%	4.43%	2.59%	25.95%
Investment option performance – 2019	21.73%	32.39%	20.32%	3.42%	2.21%	19.92%
Investment option performance – 2018	21.15%	20.05%	20.15%	4.58%	2.11%	31.96%
Investment option expenses – 2020	21.73%	16.86%	26.05%	5.08%	3.46%	26.81%
Investment option expenses – 2019	19.15%	27.42%	23.99%	6.25%	2.22%	20.97%
Investment option expenses – 2018	18.92%	16.90%	22.41%	5.88%	2.39%	33.52%
Safety of my assets - 2020	26.70%	19.89%	22.59%	3.68%	1.62%	25.51%
Safety of my assets – 2019	25.70%	31.93%	19.08%	3.21%	1.41%	18.67%
Safety of my assets – 2018	24.01%	19.52%	20.81%	1.65%	1.56%	32.45%

Q5 Please indicate your level of satisfaction or dissatisfaction with the following aspects of the investment options offered through the NDC Plan.

Responses	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Overall satisfaction with investment options - 2020	26.49%	22.16%	20.97%	4.11%	2.49%	23.78%
Overall satisfaction with investment options - 2019	25.75%	34.00%	17.30%	3.22%	2.01%	17.71%
Overall satisfaction with investment options – 2018	22.32%	22.14%	18.48%	4.21%	2.20%	30.65%

Q7 What are the most important factors that influenced your choice of investment options within the NDC Plan? (select all that apply)

Responses	2020	2018
Default option/Target Retirement Date Funds	40.64%	35.14%
Investment fund performance	41.91%	39.07%
Low expenses	39.04%	39.96%
Prior experience with particular investment company	8.96%	6.59%
Reputation of the investment management company	17.34%	12.80%
Educational information provided by a friend, family member, or colleague	10.45%	9.65%
Advice from my independent financial advisor	13.20%	12.40%
Advice from our contract Investment Advisory/Professional Management services contractor	5.05%	4.04%
Educational information provided by a Voya representative	22.73%	25.49%
Educational information provided by a representative from a prior recordkeeper	4.59%	4.04%

Q8 Please indicate your level of satisfaction or dissatisfaction with the following aspects of the Nevada Deferred Compensation Program as a whole.

Responses	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Information provided about choosing investment options - 2020	23.58%	22.16%	22.04%	7.94%	5.33%	18.96%
Information provided about choosing investment options – 2019	22.18%	25.71%	20.17%	9.58%	4.37%	17.98%
Information provided about choosing investment options – 2018	22.67%	20.41%	21.03%	7.49%	3.90%	24.51%
Information provided about retirement planning – 2020	22.27%	20.26%	22.16%	8.65%	5.81%	20.85%
Information provided about retirement planning – 2019	20.44%	23.99%	20.27%	10.81%	3.55%	20.95%
Information provided about retirement planning – 2018	24.18%	20.78%	19.44%	7.20%	3.50%	24.90%
Ease of enrollment – 2020	39.93%	20.85%	17.42%	2.37%	3.08%	16.35%
Ease of enrollment – 2019	45.52%	21.83%	10.83%	4.40%	1.69%	15.74%
Ease of enrollment – 2018	41.93%	20.76%	14.16%	1.75%	1.34%	20.04%

Q8 Please indicate your level of satisfaction or dissatisfaction with the following aspects of the Nevada Deferred Compensation Program as a whole.

Responses	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	Does not apply or unable to judge
Ease of changing current contribution levels or amounts - 2020	36.14%	16.00%	17.77%	4.98%	4.98%	20.14%
Ease of changing current contribution levels or amounts - 2019	38.62%	17.54%	14.17%	5.56%	3.37%	20.74%
Ease of changing current contribution levels or amounts - 2018	35.02%	17.30%	13.59%	4.22%	2.78%	27.09%
Overall program expenses and fees – 2020	23.58%	22.63%	26.42%	5.09%	4.62%	17.65%
Overall program expenses and fees – 2019	21.89%	22.39%	28.26%	7.91%	3.03%	16.50%
Overall program expenses and fees - 2018	24.15%	20.14%	22.51%	6.37%	2.96%	23.64%
Overall satisfaction with the NDC Program – 2020	31.64%	24.41%	20.38%	5.57%	3.44%	14.57%
Overall satisfaction with the NDC Program – 2019	33.50%	26.26%	19.70%	4.88%	2.36%	13.30%
Overall satisfaction with the NDC Program – 2018	30.71%	24.16%	19.14%	4.50%	1.64%	19.86%

Q12 Which of these potential enhancements or features would you have been interested in taking advantage of when you enrolled in the Nevada Deferred Compensation Plan, or you may be interested in as an option in the future? (select all that apply)

Responses	2020	2019	2018
Opt-In/Opt-Out Auto Enrollment at time of hire and then repeated annually as a reminder of the Program benefits and increasing Financial Wellness	43.54%	45.73%	41.73%
The ability to set up an Auto Increase/Escalation option - allows any participants to set an automatic increase of future pay check deductions by a specified amount anytime they receive annual merit step increases, Cost of Living Adjustment (COLA) increases, or annually on a specific date, etc. This feature would be able to be modified or cancelled anytime by the participant.	56.76%	57.26%	50.78%
Electronic Enrollment, Payroll Deduction, and Account Change Forms with secure electronic signature capabilities.	73.25%	64.61%	57.34%
The ability to convert your NDC Account into a Guaranteed Lifetime Income Benefit that you and/or your spouse can't outlive, similar to how your NVPERS pension works.	57.80%	61.83%	49.95%



NV

Voya Financial 2020 Participant Website Updates

Presented on January 11, 2021

your
retirement

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

- Record Keeping Update



NV

Record Keeping Update

your retirement

Spanish Language Capabilities

Provides Spanish translation of Pweb, Voya Enroll and custom website

The screenshot displays the 'Your Retirement Plan' page in Spanish. The header includes the Voya Financial logo, a search bar, and the text 'El total de su plan es \$ 35,000.00'. A navigation menu lists various options like 'Casa', 'Bienestar Financiero', and 'Cuenta'. The main content area features a 'Hacer un recorrido' section with a headline 'Hablemos de sus ahorros de jubilación'. It includes a progress indicator showing \$400 (Actual) vs \$450 (Objective) and three sliders for: 'La cantidad de mi paga que puedo ahorrar ahora' (6%), 'Quiero jubilarme a la edad' (65), and 'Mis inversiones pueden devolver' (4% cada año). A language selector in the bottom right corner is highlighted with a red box, showing 'English' and 'Español' options.

- All digital content is translated and certified by TransPerfect, a world leader in translation and localization services
- TransPerfect also currently provides translator support to Voya's contact center
- Example shows sample translation of a Participant website home page
- The language selector will be present in the footer of the Participant website, Voya Enroll and microsites
- The user may switch their language at any time
- Their last language preference will be remembered for future use

Spanish Language Impact – NDC Website



Contáctenos

State of Nevada Retirement Plans

Inicie sesión

Nombre de usuario
¿Olvidó su nombre de usuario?

Contraseña
¿Olvidó su contraseña?

Entre Recordarme

¿Nos visita por primera vez?

Regístrese ahora ¿Necesita ayuda?

Acceda a su cuenta en el camino
Obtener la aplicación

El boletín trimestral de los participantes del NDC
Ahorros

Bienestar financiero
El futuro empieza hoy con la experiencia de bienestar financiero
Más información

A Mensaje especial del programa NDC: La Ley CARES La Ley de Ayuda, Alivio y Seguridad Económica por Coronavirus (Coronavirus Aid, Relief and Economic Security, CARES) se promulgó el 27 de Marzo, 2020 para ayudar a aliviar algunas de las presiones financieras que afrontan los estadounidenses tras el brote de COVID-19. Si usted o su familia se han visto afectados por el brote de COVID-19 y reúnen los requisitos de elegibilidad, la Ley CARES le permite tener más acceso a sus ahorros para jubilación por medio de una distribución relacionada con el coronavirus (Coronavirus-related distribution, CRD). Puede encontrar más detalles para obtener una CRD en la [notificación de la Ley CARES](#). Para obtener más información sobre las opciones de CRD antes de hacer una elección, llame a la Oficina Administrativa de NDC al (775) 684-3397 .

Budget Calculator

Provides easy-to-use, flexible budgeting tool to help engage participants in the creation of a monthly budget for spending and saving – including emergency funds

English and Spanish

1

Budget Calculator

Language selector

English
Español
English

Get your 50/30/20 budget and then personalize it to your priorities and situation

The 50/30/20 approach can be a helpful way to get started with budgeting. It's a simple rule of thumb that suggests you put up to 50% of your after-tax income toward things you need, 30% toward things you want, and 20% toward savings.

50% Needs
Things you must have or can't live without.
Examples: housing, groceries, utilities, transportation, child care, debt payments

30% Wants
Things you can cut back on or do without.
Examples: entertainment, dining out, clothing, splurges

20% Savings
Money you save for future goals.
Examples: emergency fund, home, vacation, retirement, financial freedom

Education: 50/30/20 approach

2

My 50/30/20 Monthly Budget

Needs 50% \$2,156
Wants 30% \$1,299
Savings 20% \$866

Values are based on a monthly budget.

Congratulations, you're off to a great start!

Your 50/30/20 budget is a simple rule of thumb that can be a helpful way to get started with budgeting.

Take the next step and personalize your budget based on your priorities and financial situation.

Enter income to get your 50/30/20 budget

3

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"/>	Splurges \$ <input type="text"/>	
Childcare \$ <input type="text"/>		
Healthcare \$ <input type="text"/>		
Student Loan Payments \$ <input type="text"/>		
Other Debt Payments \$ <input type="text"/>		

Personalize monthly budget using default categories or create your own

4



Good Job!

You have an extra \$45. Consider putting it toward savings or paying down any debt you have.

Monthly Budget

	Income	Allocated	Remaining
	\$3,900	\$3,855	\$45
		50/30/20	My Budget
Needs	\$1,950	\$3,630	↑ \$1,680
Wants	\$1,170	\$150	↓ \$1,020
Savings	\$780	\$75	↓ \$705

Next Steps

Get a copy of your budget or share it with your financial professional

Explore practical tips to balance your budget and stretch your income

Download as PDF Explore Tips

Download as Excel

Results with suggestions for fine-tuning budget and options for downloading results



NV

Thank you!

your
retirement



NV

Edelman Financial Engines

Presented on January 11, 2021

your
retirement

Our philosophy

We believe investment advice should:

- **Be independent and unbiased**
 - Top DC managed account provider¹
- **Follow an investment process that's systematic, transparent, and objective**
 - Embraces market consensus expectations to avoid market timing
- **Be personalized to each individual**
 - Considers total assets & reflects personal risk preferences

Financial Engines delivers independent, institutional-quality, personalized advice & management to everyday investors

Our Methodology



Our focus is to provide independent, institutional-quality advice and management to help individuals accumulate for retirement and generate a stable income.

*Lifetime guarantee requires purchase of an out-of-plan annuity; issuer minimum purchase requirements may apply.

Extensive fund modeling & investment selection

- **We model specific characteristics of 38,000+ mutual funds, collective investment trusts, ETFs, closed-end funds, and individual securities¹**
- **Sophisticated Bayesian alpha model for selecting investments**
 - Accounts for exposures to **15 asset classes**
 - Considers the **impact of fund fees** and implicit trading costs
 - Evaluates manager alpha relative to a **custom estimated benchmark** for each fund
 - Evaluates **magnitude, consistency, and duration** of manager alpha to determine predictability of future performance
 - Models passive and active products with the same consistent approach
- **Trades off benefits of asset class diversification, predictable manager performance, and fund fees**

¹ Data according to the Financial Engines Data Warehouse, as of June 30, 2019.

Impact of Fund Changes to PM Member portfolios

VRA Member Asset Summary (as of Dec. 29, 2020)

Fund	Exp. Ratio	Current \$	Current %
Vanguard Institutional Index Fund;Institutional	0.05%	\$ 4,472,190	25%
Vanguard Total Bond Market Index Fund;Inst	0.035%	\$ 3,694,886	21%
Vanguard Developed Markets Index Fund;Inst	0.05%	\$ 3,453,845	19%
Vanguard Extended Market Index Fund;Institutional	0.05%	\$ 2,432,290	14%
Voya Fixed Account II	0.40%	\$ 1,553,153	9%
American Funds EuroPacific Growth Fund;R6	0.46%	\$ 908,584	5%
Vanguard Mid-Cap Value Index Fund;Admiral	0.07%	\$ 597,686	3%
Vanguard Mid-Cap Growth Index Fund;Admiral	0.07%	\$ 268,663	2%
T Rowe Price Growth Stock Fund;I	0.52%	\$ 197,237	1%
Vanguard Institutional Target Retire 2015 Fd;Inst	0.06%	\$ 79,476	0%
MFS Value Fund;R4	0.57%	\$ 50,968	0%
Vanguard Institutional Target Retire 2035 Fd;Inst	0.06%	\$ 31,116	0%
Hartford MidCap HLS;IA	0.70%	\$ 30,757	0%
Vanguard Institutional Target Retire 2025 Fd;Inst	0.06%	\$ 6,546	0%
Vanguard Institutional Target Retire 2020 Fd;Inst	0.06%	\$ 4,264	0%
Vanguard Institutional Target Retire Inc Fund;Inst	0.06%	\$ 4,039	0%
Vanguard Institutional Target Retire 2045 Fd;Inst	0.06%	\$ 3,601	0%
		\$ 17,789,300	100%

- Proposed fund changes would eliminate 6 funds representing ~\$2M in AUM, or 11.2%
- Mapped assets into 4 new funds would be temporary
- PM Program will determine new optimal allocation for each member, and rebalance accordingly
- Anticipated AUM post rebalancing in new 4 funds is expected to be <1% in total
- Mapped assets will flow into VG Funds (Total Bond Market Index, Developed Market Index; Extended Market Index; Institutional Index)

Fund Replacement Options

Fund	Exp. Ratio
Sterling Capital Total Return Bond R6 (STRDX)	0.35%
JPMorgan SMID Cap Equity R6 (WOOSX)	0.39%
Hartford Core Equity R6 (HAITX)	0.64%
Hartford International Equity R6 (HDVVX)	0.54%

State of Nevada proposed fund structure updates

State of Nevada

Option 3: Aggressively refine current fund structure to one active and one passive option in equity asset classes and consolidate to SMID

Investment Menu	Ticker	Total Assets	Expense Ratio	Revenue Share	Map To:	New Investment Menu	Ticker	Expense Ratio	Revenue Share
Voya Fixed Account	-	\$338,286,038	0.40%	0.00%	➔	Voya Fixed Account	-	0.40%	0.00%
Vanguard Total Bond Market Index I	VBTIX	\$26,307,874	0.035%	0.00%	➔	Vanguard Total Bond Market Index I	VBTIX	0.035%	0.00%
-	-	-	-	-	➔				
Vanguard Institutional Index Instl	VINIX	\$107,196,040	0.035%	0.00%	➔	Vanguard Institutional Index Instl Plus	VIIIX	0.02%	0.00%
MFS Value R4	MELJX	\$16,887,050	0.57%	0.15%	➔				
T. Rowe Price Growth Stock I	PRUFX	\$83,357,269	0.52%	0.00%	➔				
Vanguard Extended Market Index Instl	VIEIX	\$52,502,511	0.05%	0.00%	➔	Vanguard Extended Market Index Instl	VIEIX	0.05%	0.00%
Vanguard Mid-Cap Value Index Adm	VMVAX	\$2,833,311	0.07%	0.00%	➔				
Hartford MidCap HLS IA	HIMCX	\$50,238,602	0.70%	0.05%	➔				
Vanguard Mid-Cap Growth Index Adm	VMGMX	\$18,802,869	0.07%	0.00%	➔				
Vanguard Developed Markets Index Instl	VTMNX	\$29,321,518	0.05%	0.00%	➔	Vanguard Developed Markets Index Instl	VTMNX	0.05%	0.00%
American Funds EuroPacific Growth R6	RERGX	\$6,931,802	0.46%	0.00%	➔				
Vanguard Target Retirement Series Instl	Multiple	\$191,277,186	0.09%	0.00%	➔	Vanguard Target Retirement Series Instl	Multiple	0.09%	0.00%
Self-Directed Brokerage Account	-	\$4,554,106	-	0.00%	➔	Self-Directed Brokerage Account	-	-	0.00%
		\$563,902,263	0.274%	0.009%				0.285%	0.000%
			Total Net Cost (%):	0.265%				Total Net Cost* (%):	0.285%
			Total Net Cost (\$):	\$1,492,983				Total Net Cost* (\$):	\$1,609,864

➔ Sterling Capital Total Return Bond R6 (STRDX)

➔ Hartford Core Equity R6 (HAITX)

➔ JPMorgan SMID Cap Equity R6 (WOOSX)

➔ Hartford International Equity R6 (HDVVX)

- Financial Engines utilized the above fund replacement options as part of our analysis; focusing more on publicly traded options with lower expense ratio



We are a different kind of company

For plan sponsor use only. Not for use with participants.
CN0403-41188-0520DBT

PLAN | INVEST | PROTECT

VOYA[®]
FINANCIAL

Agenda

Voya Team Approach

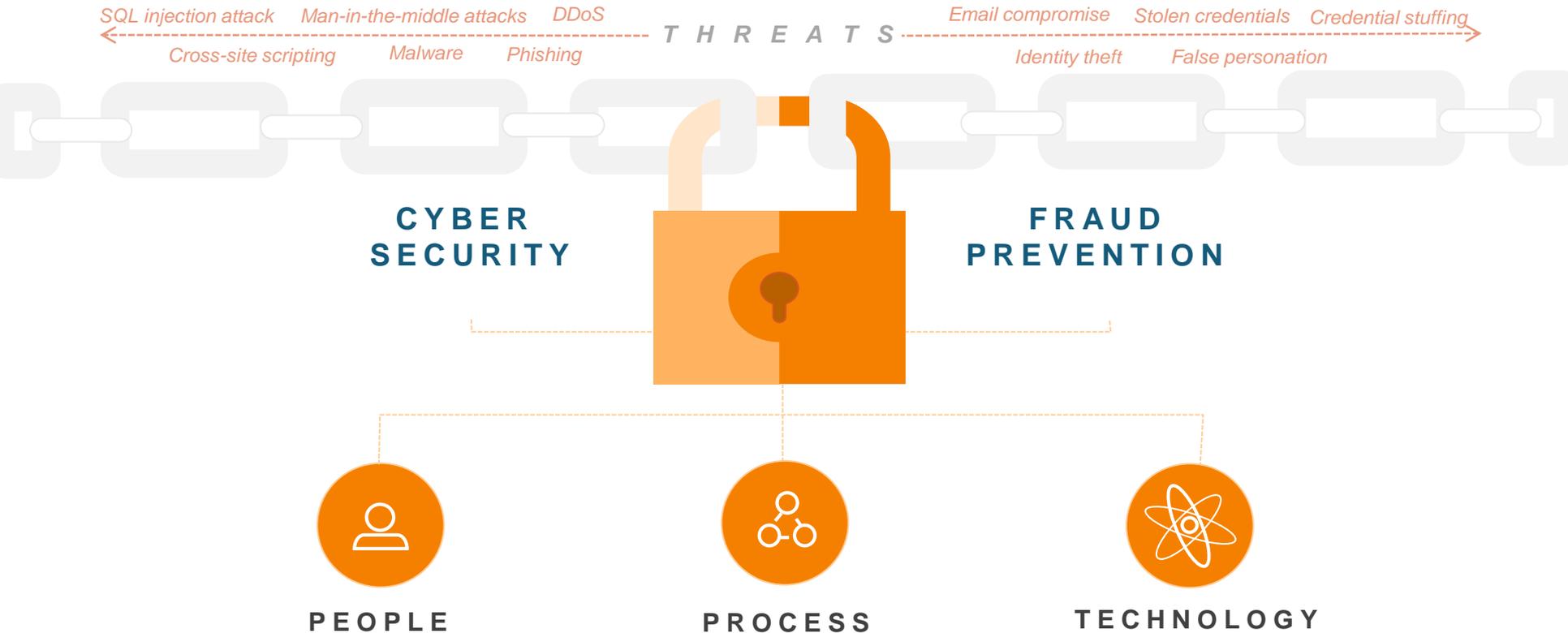
Cyber Security Overview

General Firm Information

Q&A

Cyber Security Overview

Building cyber resilience and proactively preventing fraud



The evolving landscape of cybersecurity threats

Cybersecurity

[.sībərsi'kyōōrədē] 

NOUN

: the process of protecting information by preventing, detecting and responding to attack.

- National Institute of Standards and Technology

At Voya, our security measures are continuously evolving to stay ahead. In an average month, we defend against 23,700,000 threats¹

In addition, we:

- Protect 22,000 endpoints and websites everyday
- Block 857,400 phishing emails
- Blocked 21,000,000 firewall hits
- Blocked 1,750,000 signature and vulnerability attacks
- Stopped 19,500 A-V, Data Loss Prevention and unauthorized applications

IN THE NEWS:



Cyber crime to cost \$6 trillion

by 2021

— Cybersecurity Ventures, 2016 report

83% of finance companies

incur **over 50 attacks** per month

— Data Connectors, 2019



Top data breaches in 2018:

Facebook – impacted 29 million user profiles²

Google+ – impacted 52.5 million users³

First American Financial – impacted 885 million customers⁴

CapitalOne – impacted 106 million customers

Most reported records exposed in 2018:

Marriott International – impacting 383 million people worldwide

— News Center, News.Marriott.com, 2019

1 As of Feb 2019

2 NYPost.com 2018

3 USAToday 2019

4 Krebssecurity.com 2019

Highly skilled and certified security professionals



PEOPLE



PROCESS



TECHNOLOGY

PLAN | INVEST | PROTECT

Sourced By Voya Financial, as of 9/20/19

100+

dedicated & certified
information security
professionals employed

participate in
global ethical hacking
competitions



FRONT LINE
EMPLOYEES

=

trained first line of
defense on fraud
detection & prevention



MONTHLY
phishing tests across
Voya Financial™

85,000

individual phishing tests
annually to train employees on
how to avoid phishing attacks.

VOYA
FINANCIAL

Applying industry best practice controls



PEOPLE



PROCESS

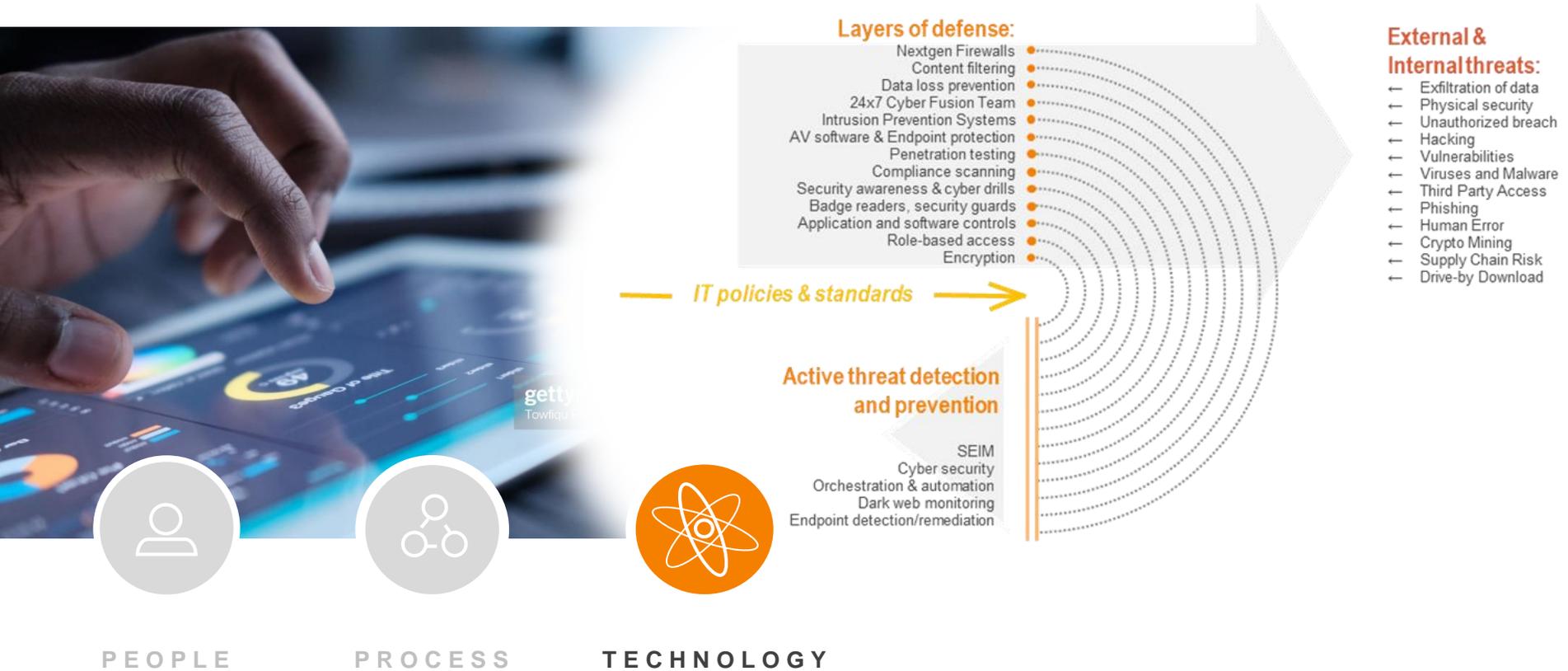


TECHNOLOGY

Industry best practice policies and controls

- Monitoring of daily activities, proactively flagging potential fraudulent behaviors
- Ongoing updates to our security protocols based on Department of Homeland Security information on domestic and international threats
- Participate in Industry Consortiums and government-sponsored organization that helps us stay informed of security risks and trends
- Industry best practice policies and controls
 - Strong alignment with ISO and NIST standards (based on peer benchmarking results)
 - SOC 1 and SOC 2 certifications
- Layers of security controls provide maximum protection, including password requirements, multi-factor authentication and identity verification

Systems designed to prevent corruption and unauthorized access



Account takeover attacks are rapidly reaching new horizons

Account takeover fraud

[əˈkaʊnt] [ˈtāk, ɒvər] [frɔːd] 

NOUN

: a form of identity theft where the fraudster attempts to impersonate a real customer using customer service channels to gain control of their account for the purposes of stealing funds.

We have to be prepared for personal information to be in the wrong hands

IN THE NEWS:



Over 2.3 billion usernames & passwords

were reported spilled from 51 organizations in 2017

- 2018 Credential Spill Report, Shape Security

446,515,334 records with sensitive personally identifiable information were exposed in 2018

up
126%
from 2017

- 2018 Identify Theft Resource Center (ITRC) report

\$6.5 - \$7 billion lost per year to account takeover attacks

- Forrester Wave™: Risk-Based Authentication, Q3 2017



Protecting participant accounts

Our proprietary technology and our focus on “people, process and technology” give us an advantage in **defending and resolving account takeover threats**.



PEOPLE

Multi-disciplined triage team of highly skilled fraud experts responsible for end-to-end action from prevention to customer care.

PROCESS

Highly adaptive, risk-based monitoring processes tailored to protect participant account assets.

TECHNOLOGY

Comprehensive systematic monitoring to identify fraudulent activity across all contact points; including artificial intelligence & behavior-based analytics models, event-based red flag monitoring, and industry watch-lists.

Geo-location analysis of all participants banking changes to prevent fraud

Our proprietary technology calculates a “safe” distance for all participant bank routing numbers based on our own participant banking relationships and external data.



TERI

- ON-TRACK TO RETIRE IN 4 YEARS
- FEELS CONFIDENT ABOUT RETIREMENT
- LIVES IN RICHMOND, TEXAS (77469)
- BANK OF AMERICA CUSTOMER
- TYPICALLY CALLS WHEN SHE'S CHECKING HER ACCOUNT BALANCE



“Hi, this is Teri. I’d like to make a bank change...”



**New bank location:
Alexandria, VA (22301)**

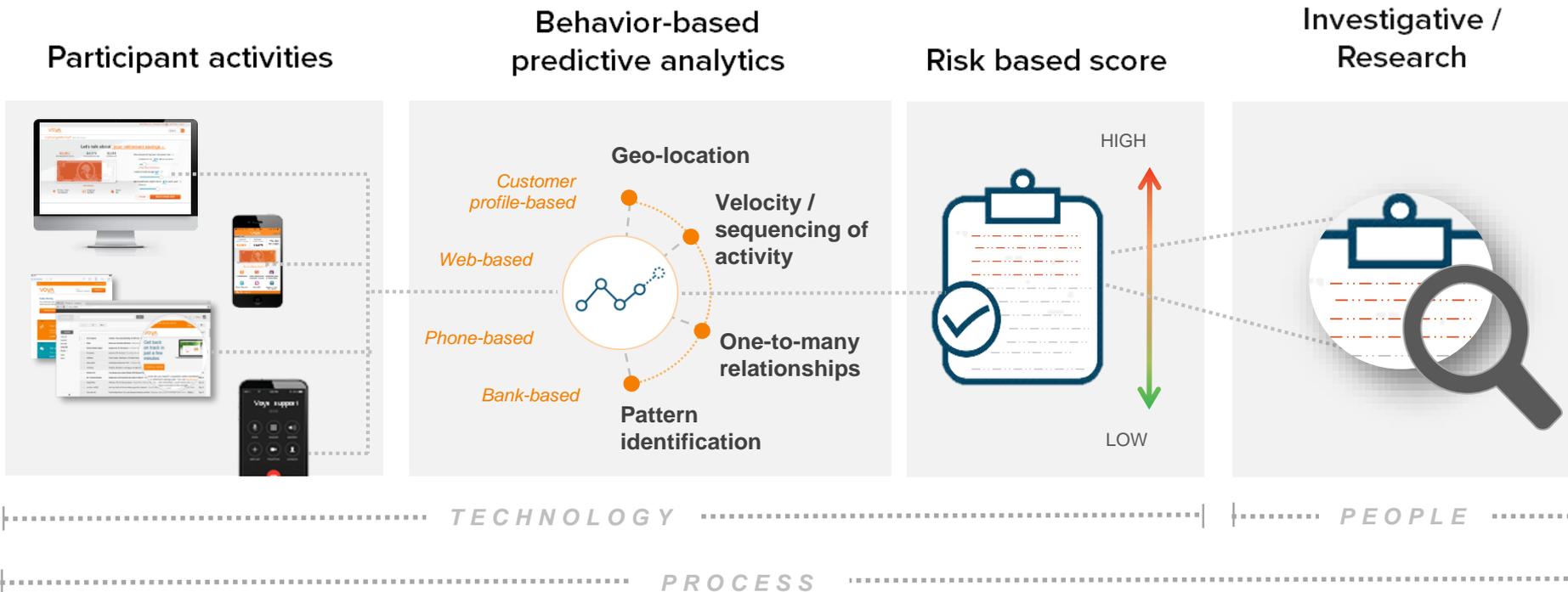
**ACH routing location is
1,185 miles
from home address**

**OUTSIDE
SAFE RADIUS**



Keeping accounts safe through use of predictive analytics and AI

Our proprietary behavior-based predictive analytics enable more **accurate and timely identification of account takeover attempts.**



+ Voya's S.A.F.E.® guarantee

Voya is committed to safeguarding your plan participants' accounts and personal information from the risk of fraud, cyber threats and unauthorized activity – so much so, we established the Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee.



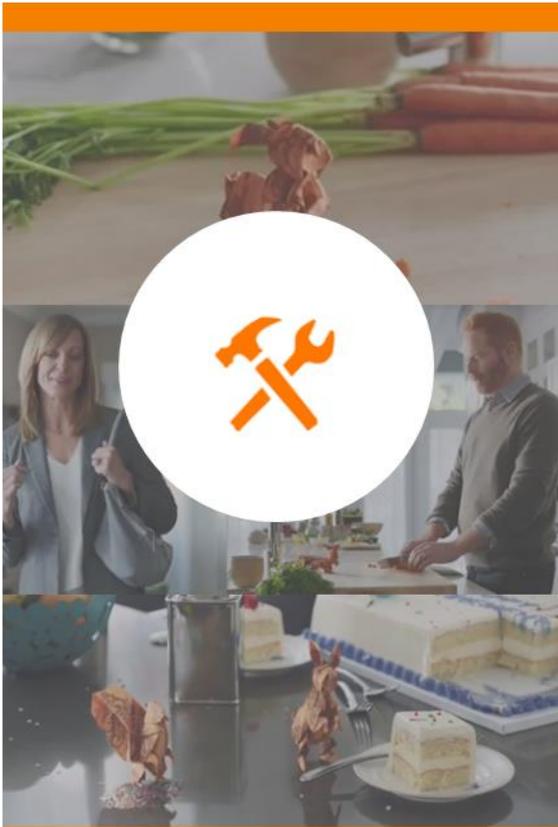
What does the S.A.F.E. Guarantee mean?

If any assets are taken from your workplace retirement plan account due to unauthorized activity and through no fault of your own, we will restore the value of your account subject to you taking action to satisfy the following key steps:

1. Register your account online.
2. Review your account information on a regular basis and keep your contact information current.
3. Promptly report any suspected identity theft or unauthorized activity.
4. Practice safe computing habits.

Why the S.A.F.E. requirements?

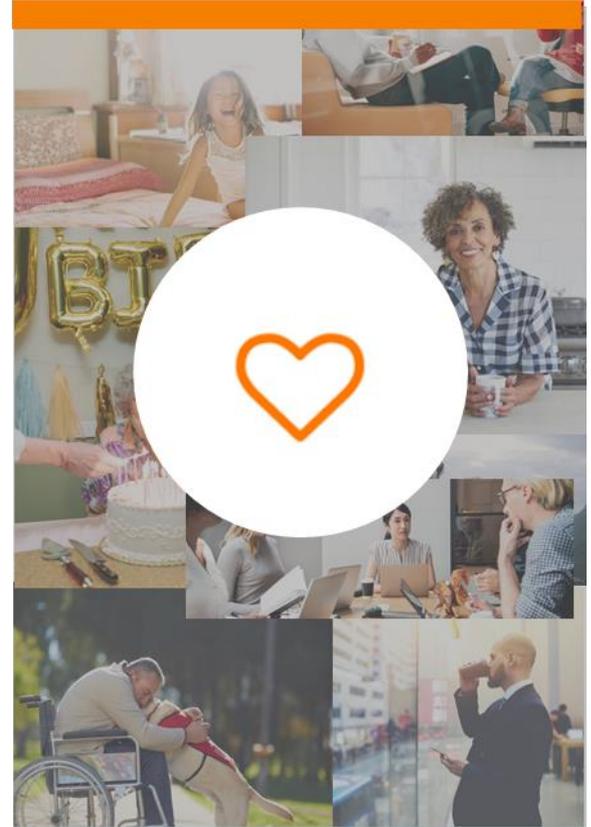
Because we're in this fight together.



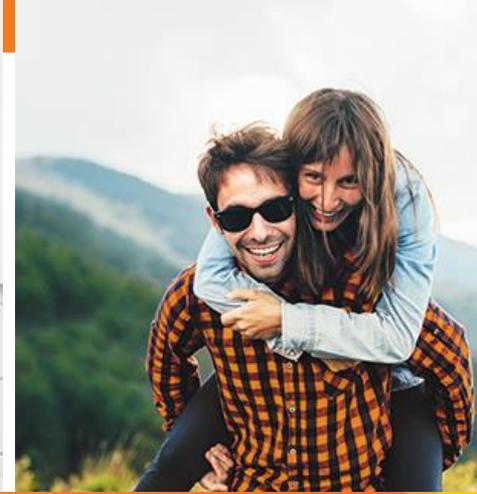
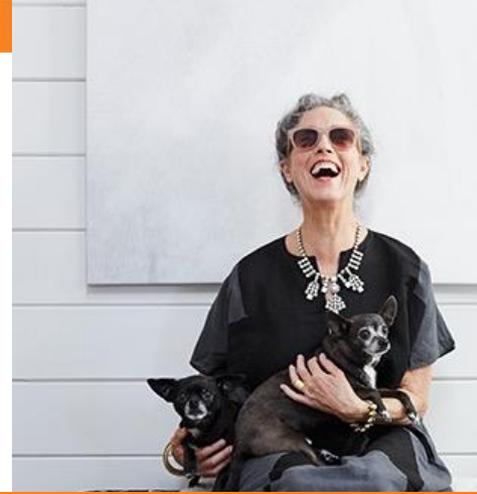
Built for
retirement



Innovation with
a purpose



Unique
culture



Important disclosure

**Not FDIC/NCUA/NCUSIF Insured • Not a Deposit of a Bank/Credit Union • May Lose Value
Bank/Credit Union Guaranteed • Not Insured by Any Federal Government Agency**

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC ("VIPS"). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states.

To: Rob Boehmer

cc: Rasch Cousineau

Fr: M. Bishop Bastien - Vice President – Tax Exempt Markets

Date: December 21, 2020

Re: Emergency Savings Accounts

As requested, the following details provide the State of Nevada with information related to Voya's activities related to emergency savings solutions.

Voya recognizes that individuals are juggling multiple financial priorities and competing needs for their income and that a lack of emergency savings can put one's retirement at risk. Additionally, individuals are looking to their employer to support their broad financial wellness needs. Employers are also beginning to focus on ways they can help employees make the most out of their workplace savings plans to achieve emergency savings.

As a leader in the financial services market, Voya recognizes this need and is exploring opportunities to provide a workplace emergency savings solution for our plan sponsors. The following provides some high level points on possible Voya solutions:

- Offering may be aligned with a third party firm which would enable us to offer taxable custody accounts as a savings vehicle;
- Intent is to allow employees to contribute to the custody account via ACH or payroll deduct;
- Disbursements from the custody account could be to a linked bank account through ACH;
- Likely that there would be a monthly fee for each open account that covers support, maintenance and payroll deduct; and
- Possible that these accounts would have FDIC account coverage applied to them, but there is anticipated ability to leverage other investment options.

At this time, there are no intended announcements related to such product availability and the direction of the firm is not confirmed. I will keep you appraised as our direction in this area continues.