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# Voya Financial Q4 2020 Plan Review

Presented on March 2, 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.
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- For Plan Sponsor Use Only

# Agenda

- Voya Update
- Communications Update
- Voya Field Services
- CARES Act Update





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# Voya Update

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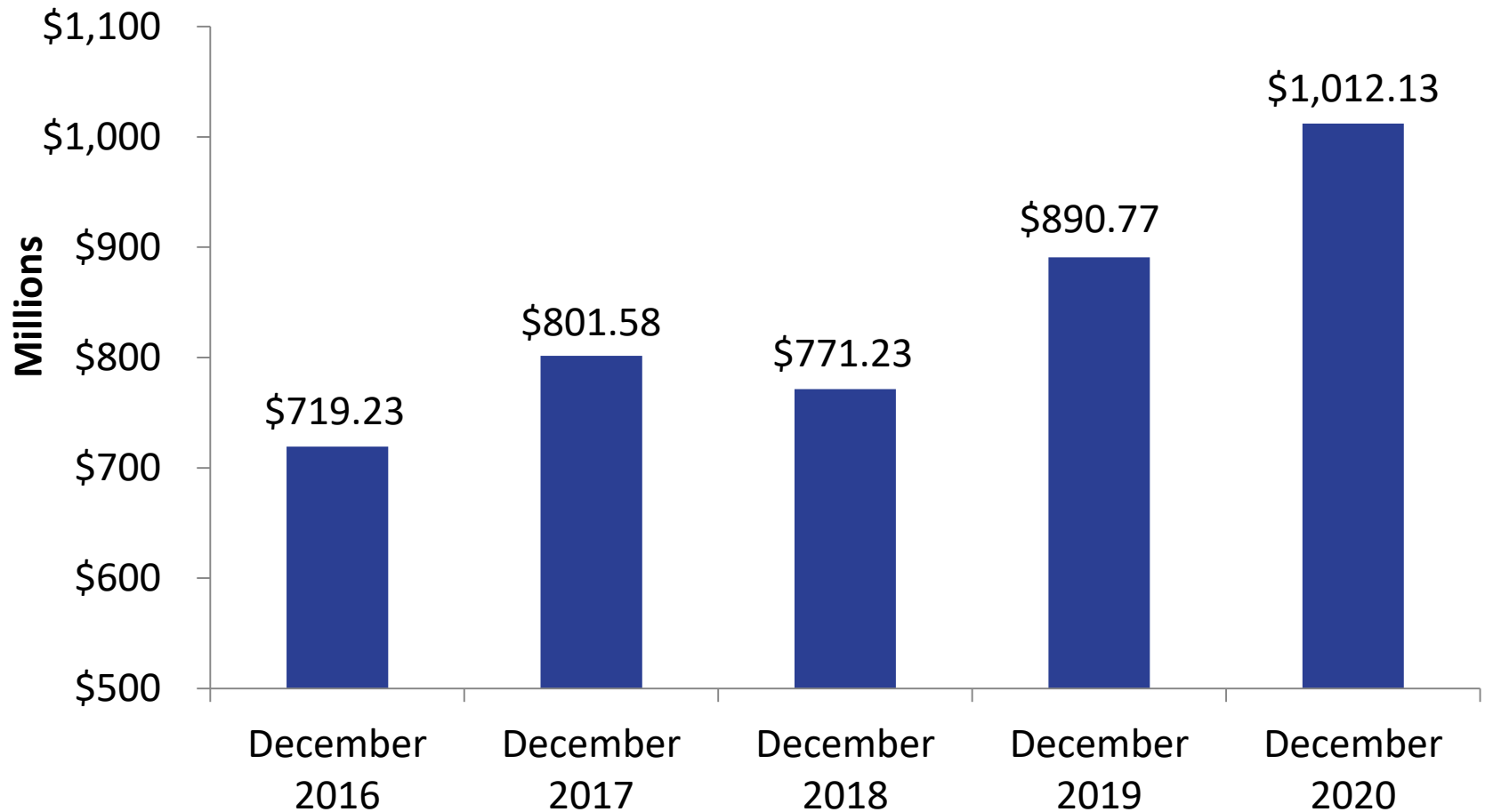
# Plan Summary

Compare by Period	3 <sup>rd</sup> Quarter 2020	4 <sup>th</sup> Quarter 2020
Beginning of Period Plan Assets	\$887,214,195.65	\$928,508,829.07*
Contributions	\$12,315,663.70	\$13,045,454.57
Distributions	-\$13,180,423.42	-\$13,869,339.39
Loan Activity	-\$70,024.56	\$258,529.91
Other Activity	-\$110,816.93	\$31,282.82
Dividends	\$5,180,475.19	\$11,380,658.22
Appreciation/Depreciation	\$37,147,104.63	\$72,774,545.56
End of Period Plan Assets	\$928,496,174.26	\$1,012,129,960.76

\* Difference between 3<sup>rd</sup> Qtr ending balance and 4<sup>th</sup> Qtr beginning balance is from transactions dated outside of reporting period.

# Plan Assets

## 4<sup>th</sup> Quarter by Year



# Distributions

Type & Participants	4 <sup>th</sup> Quarter 2019	1 <sup>st</sup> Quarter 2020	2 <sup>nd</sup> Quarter 2020	3 <sup>rd</sup> Quarter 2020	4 <sup>th</sup> Quarter 2020
Death Claims	-\$1,413,367.90 (19)	-\$282,616.16 (10)	-\$750,277.74 (12)	-\$1,629,441.84 (23)	-\$3,158,806.92 (51)
Excess Contributions	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Hardship Withdrawals	-\$134,409.33 (61)	-\$107,900.47 (40)	-\$1,244,770.71 (126)	-\$1,634,317.95 (160)	-\$1,214,754.03 (138)
Minimum Distributions	-\$2,287,236.86 (575)	-\$689,022.79 (196)	-\$334,366.92 (99)	-\$196,427.72 (86)	-\$888,665.55 (212)
Periodic Payments	-\$1,364,280.18 (972)	-\$1,040,154.68 (885)	-\$936,815.82 (835)	-\$892,013.99 (805)	-\$1,079,120.81 (804)
Withdrawals	-\$7,992,325.16 (369)	-\$10,718,079.01 (446)	-\$6,634,801.03 (224)	-\$8,772,490.02 (378)	-\$8,560,002.92 (530)
NV PERS	-\$2,171,356.54 (58)	-\$1,541,597.43 (63)	-\$972,532 (36)	-\$1,685,173.74 (72)	-\$2,126,796.08 (66)
Totals	-\$15,362,975.97 (2,059)	-\$14,379,370.54 (1,640)	-\$10,873,564.22 (1,332)	-\$14,809,865.30 (1,524)	-\$17,028,146.30 (1,801)

# Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
AIG	\$45,055.78	1
Ameriprise Financial	\$292,111.25	2
Charles Schwab	\$181,922.83	4
E*Trade Securities LLC	\$102,990.21	1
Edward Jones	\$502,664.87	5
Fidelity Management Trust Co.	\$217,551.77	3
Folio Financial	\$43,083.89	1
ICMA	\$22,602.41	2
Merrill Lynch	\$148,011.10	4
Pershing	\$290,898.06	2
RBC	\$7.78	1
TD Ameritrade	\$250,606.38	2
Thrift Savings Plan	\$10,415.55	1
TIAA	\$115,082.31	1



# Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
UBS Financial	\$152,729.26	1
Voya	\$6,938.09	1
Waddell & Reed Financial	\$20,986.88	1
Wells Fargo	\$3,943.96	1

# Rollovers Out – Top Institutions

NSHE 457 Plan

Rollover Institution	Amount	# of Rollovers
Ameriprise	\$1,295.64	1
Edward Jones	\$14,720.66	1
Fidelity	\$531,200.77	1
Midland National	\$147,687.73	1
Pershing LLC	\$44,367.07	1
TD Ameritrade	\$145,426.91	1
VALIC	\$222,000.00	1
Voya	\$2,503.35	1
Wells Fargo	\$298,045.68	1

# Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
AGL Insurance Company	\$47,749.38	1
Ameriprise Financial	\$86,737.75	1
Edward Jones	\$205,666.61	2
Fidelity	\$184,322.70	1
LPL Financial	\$173,812.14	1
Morgan Stanley	\$67,718.71	1
National Financial Services	\$250,000.00	1
Nationwide	\$5.42	1
Pershing LLC	\$167,897.26	2
TD Ameritrade	\$14,408.19	1
The Knights of Columbus	\$257,286.31	1

# Participant Account Activity

4 <sup>th</sup> Quarter 2020 Voluntary Plan	
Beginning of Period	16,676
New Accounts	157
Closed Accounts	-320
End of Period	16,513
Terminated Employees with a balance	5,011
Terminated Employees with a balance <\$5,000	938

4 <sup>th</sup> Quarter 2020 FICA Plan	
Beginning of Period	31,920
New Accounts	479
Closed Accounts	-3679
End of Period	28,720
Terminated Employees with a balance	4,277
Terminated Employees with a balance <\$5,000	4,034



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# Communications Update

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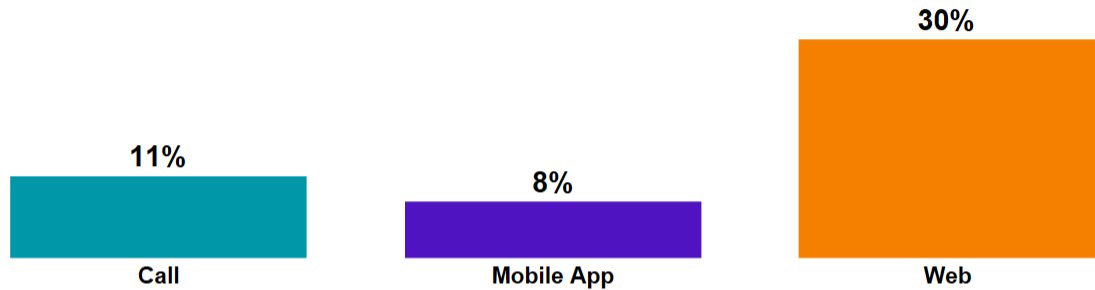


# New NDC Engagement since Aug. '20

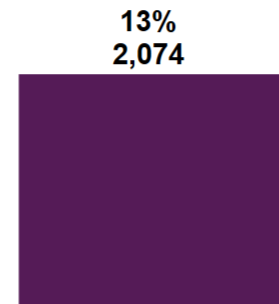
## Engagement

37% of plan participants have engaged (used web, mobile, or called) over the past 12 months  
 30% of plan participants have digitally engaged over the past 12 months

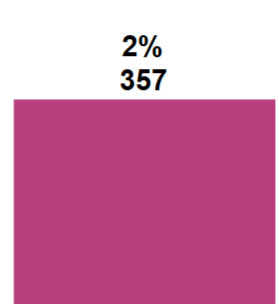
### Unique Participant Engagement by Channel



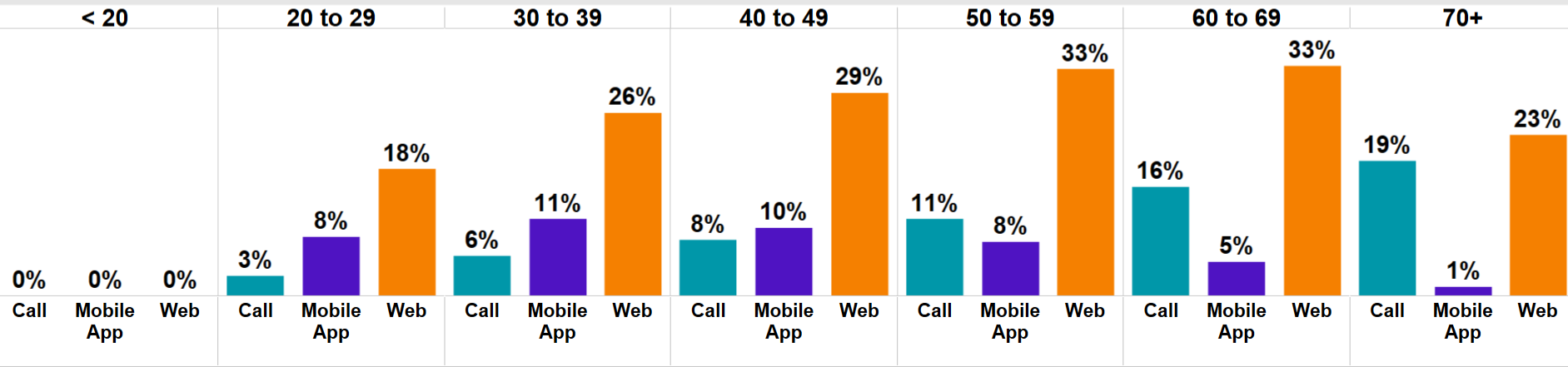
### E-Delivery



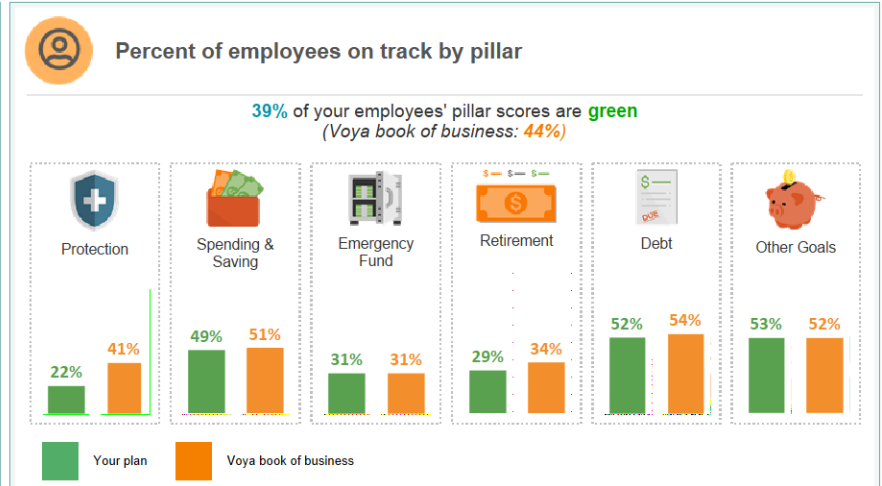
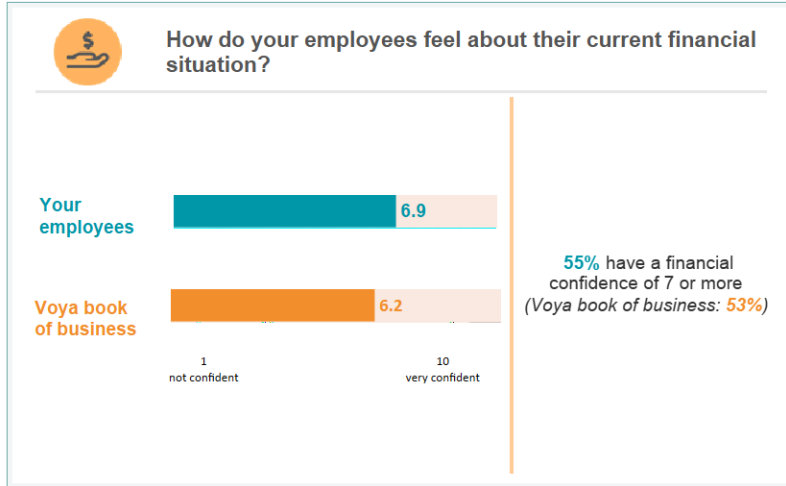
### Web Registration



### Unique Participant Engagement by Age Group

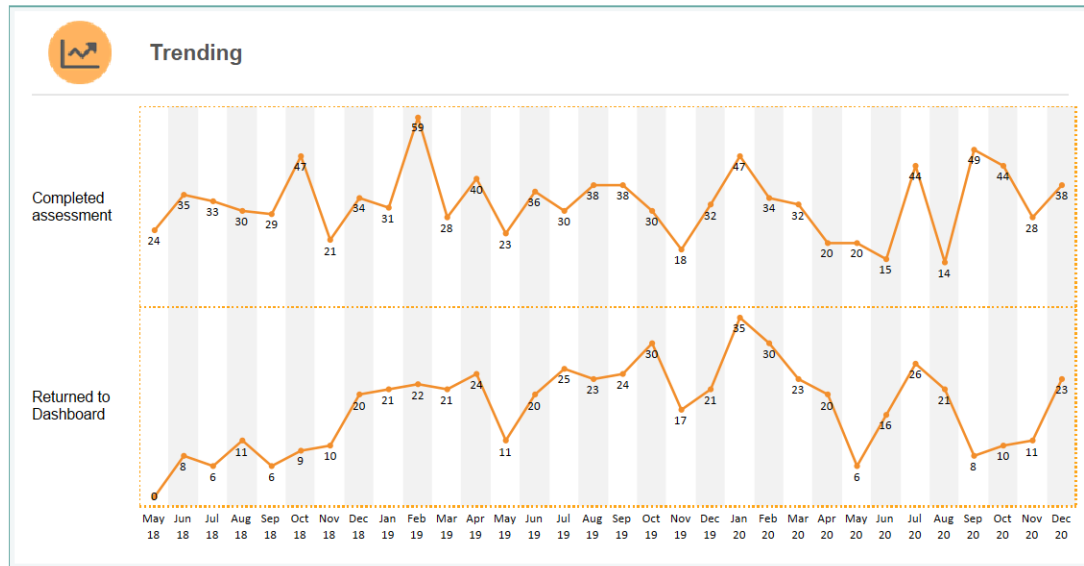


# NDC Financial Wellness Results



### Engagement

	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	933	--	--
Completed assessment and viewed results	816	<b>+154 since Aug '20</b>	
Viewed dashboard after completing assessment	690		



# Financial Wellness Dashboard Engagement

## FW Dashboard Engagement Summary

702 participants viewed the dashboard in total

702 unique dashboard views

Clicked on Pillars

275 (39%)

How am I doing?

View Your Score Details  
Update Your Assessment

Insurance can help you protect what matters to you.



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

View Score Details

The Importance of Having an  
Emergency Fund

LEARN MORE



How to Build an Emergency Fund

There are ways to save even when money is tight.

LEARN MORE



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.

LEARN MORE



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

Resource Center



Life Stage Guidance

Key steps and considerations based on where you are in life.

EXPLORE LIFE STAGES



Topics

Articles and other resources sorted by financial topic.

EXPLORE TOPICS



Tools

Tools and calculators to help you make informed decisions.

EXPLORE TOOLS

Clicked on at least one article or resource center link

284 (40%)

Clicked on Resource Center:

116 (17%)

Resource Center Link

ExploreLifeStages 43

ExploreTools 77

ExploreTopics 8

Custom Resource Center Link

Clicked on Articles

196 (28%)

Article Type/Location

196

Custom Spotlight Messages

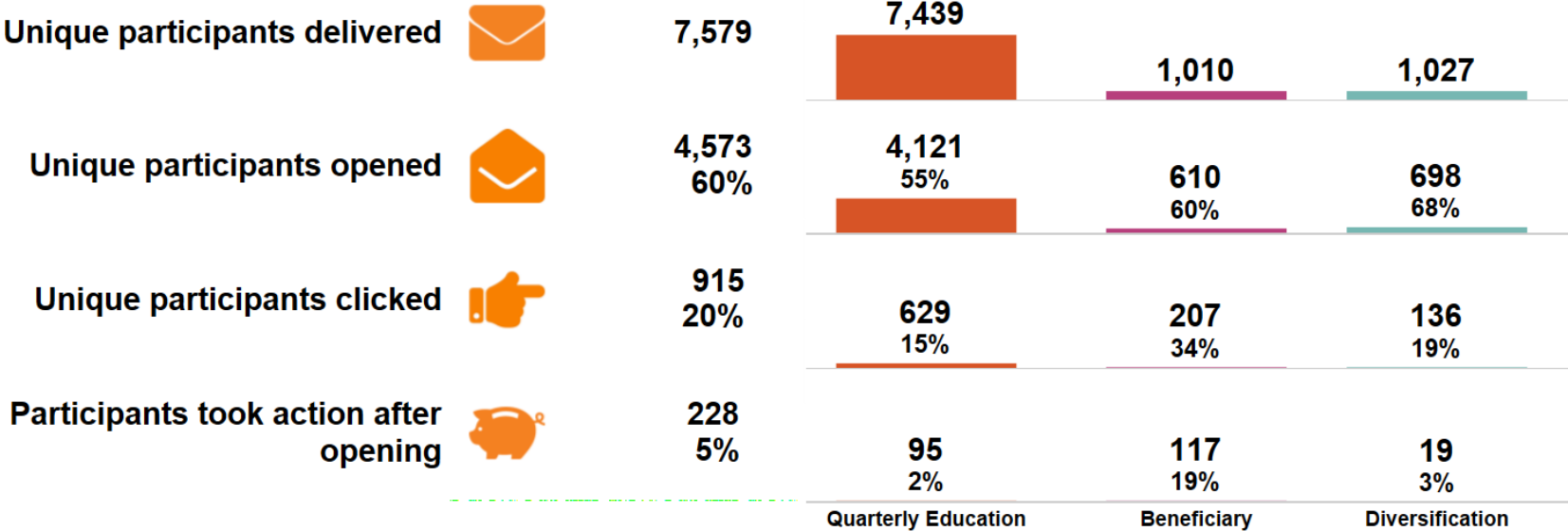
284 unique resource center article views

116 unique resource center clicks







Note: there are only a handful of clients that currently have custom links

1 Clicked on Resource Center total excludes clicks on the UPS Total Rewards custom re...

# Personalized Email Results

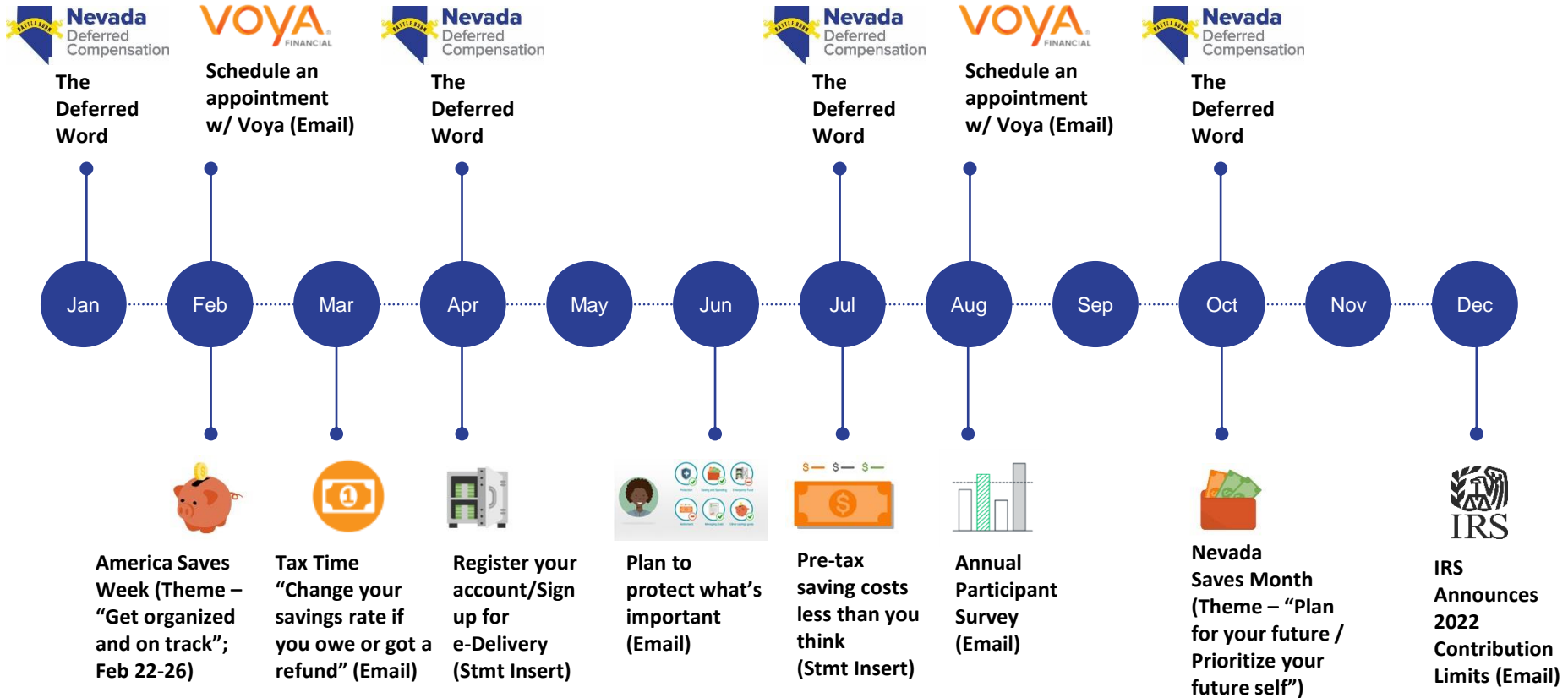


# 2021 Retirement Evaluation Campaign

Awareness	Evaluation	Action
<p><b>Awareness postcard (April)</b> ☐ Sent to all participants</p>  <p><b>Awareness email (April)</b> ☐ Sent to all participants with email</p> 	<p><b>Retirement Evaluation packet (April)</b> ☐ Sent to all participants</p>  <p><b>Retirement Evaluation email (April)</b> ☐ Sent to all participants with email</p> 	<p><b>Action postcard (May)</b> ☐ Sent to all participants</p>  <p><b>Action email (May)</b> ☐ Sent to all participants with email</p> 
		Weeks 4 to 6



# Updated NDC Communication Calendar



**Retirement Evaluation**

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



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# Voya Field Services



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# Quarterly Representative Activities

	October	November	December	Total
Enrollments	53	58	58	169
Group Meetings	8	7	5	20
One-on-One Meetings	158	140	129	427





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# CARES Act Update

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# CARES Act Participant Activity

## CARES Act Timeline

- ✓ CARES Act enacted on March 27, 2020
- ✓ NDC adopted provisions of the CARES Act on April 13, 2020
- ✓ Direction provided to Voya and provisions implemented on April 22, 2020

- **Participant activity through December 31, 2020:**

	State of Nevada	Political Subdivisions	NSHE	Totals
Number of Participant Calls	442	52	19	513
Number of CARES Loan Payment Deferrals	13	0	0	13
Total CARES Act Loan Amounts	\$85,189.03	0	0	\$85,189.03
Number of CARES Act Distributions	303	30	13	346
Total CARES Act Distributions	\$3,108,908.56	\$684,033.39	\$143,790.72	\$3,936,732.67