



NV

Voya Financial Quarterly Committee Report

Presented on November 18, 2022

your
retirement



Nevada
Deferred
Compensation

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

- Executive Summary
- Communications Update
- Participant Services
- Voya Update



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Executive Summary

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Executive Summary – Cash Flow Summary

July 1, 2022 to September 30, 2022

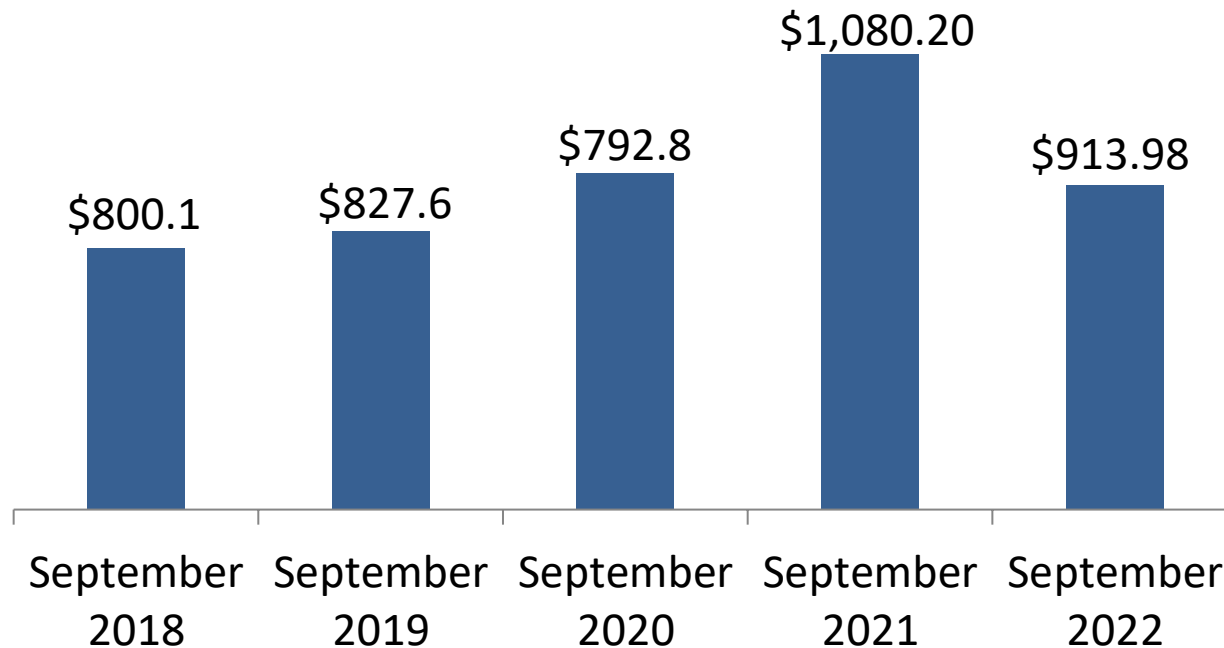
	2 nd Quarter 2022	3 rd Quarter 2022
Beginning of Period Plan Assets	\$1,045,657,935.37	\$940,833,709.91*
Contributions	\$15,694,55.33	\$13,904,574.44
Distributions	-\$13,691,339.45	-\$13,022,726.51
Loan Activity	-\$125,949.06	-\$171,411.29
Other Activity	-\$167,746.32	-\$82,308.97
Dividends	\$1,572,026.34	\$2,529,146.88
Appreciation/Depreciation	-\$108,041,787.71	-\$30,012,934.10
End of Period Plan Assets	\$940,897,194.53	\$913,978,050.36

* Difference between Q2 ending balance and Q3 beginning balance is from transactions dated outside of reporting period.

Executive Summary – Asset Growth

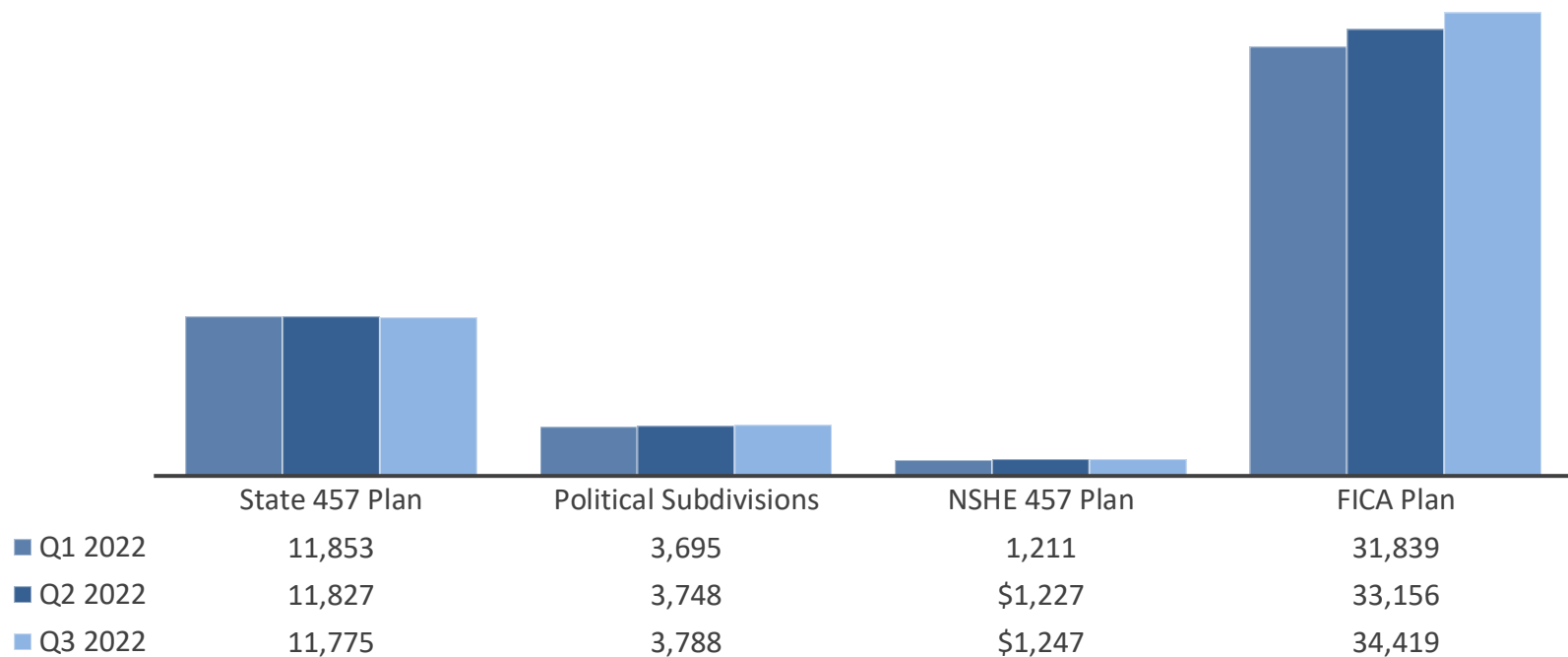
As of September 30, 2022

3rd Quarter by Year



Executive Summary – Participants by Plan

As of September 30, 2022



Distributions

Distribution Type	3 rd Quarter 2021	4th Quarter 2021	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022
Death Claims	-\$1,477,606.23 (28)	-\$874,769.11 (25)	-\$1,725,276.20 (26)	-\$1,565,350.63 (21)	-\$803,502.73 (19)
Excess Contributions	\$0.00 (0)	\$0.00 (0)	\$148.26 (2)	\$0.00 (0)	\$0.00 (0)
Hardship Withdrawals	-\$72,491.47 (46)	-\$79,860.38 (37)	-\$108,997.31 (43)	-\$62,043.05 (39)	-\$83,750.81 (40)
Minimum Distributions	-\$490,513.02 (116)	-\$2,950,381.23 (730)	-\$537,854.69 (154)	-\$474,103.17 (115)	-\$477,699.15 (116)
Periodic Payments	-\$866,833.12 (758)	-\$1,254,598.77 (823)	-\$944,972.10 (787)	-\$926,444.93 (799)	-\$974,534.19 (807)
Withdrawals	-\$11,973,041.94 (501)	-\$14,018,625.13 (555)	-\$14,854,458.63 (569)	-\$10,613,313.51 (531)	-\$9,883,608.58 (552)
NV PERS	-\$3,523,909.73 (103)	-\$1,574,735.64 (55)	-\$1,660,227.96 (65)	-\$1,615,434.79 (46)	-\$1,603,133.78 (60)
Totals	-\$18,404,395.51 (1552)	-\$20,752,970.26 (2225)	-\$19,831,935.15 (1646)	-\$15,256,690.08 (1551)	-\$13,826,29.24 (1594)

Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
American Airlines Credit Union	\$206.80	1
American Funds	\$91,004.32	3
APEX Clearing	\$145,466.44	1
Ascensus	\$10,472.03	1
Axos Bank	\$176,838.02	2
Charles Schwab	\$829,724.28	4
Edward Jones	\$561,976.40	7
Equity Trust	\$344,833.06	1
Fidelity Investments	\$152,69.63	4
Great West	\$4,622.47	2
Jackson National Life	\$198,501.02	1
JP Morgan	\$5,172.37	1
LPL Financial	\$30,984.41	2
Nationwide	\$1,032.84	1
Pershing LLC	\$7,973.08	2

Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
Raymond James	\$185,24526	1
TSP	\$22,715.20	1
Vanguard	\$56,409.78	1
Vantagepoint	\$55,386.06	1
Voya	\$24,192.01	2
Webull Financial	\$1,399.39	1
Wells Fargo	\$55,265.36	1

Rollovers Out – Top Institutions

NSHE 457 Plan

Rollover Institution	Amount	# of Rollovers
Charles Schwab	\$100,000.00	1
Principal	\$3,457.67	1
TIAA	\$211,908.11	3
Vanguard	\$1,407.10	1
Fidelity Investments	\$148.67	1

Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
Ameriprise Financial	\$33,265.80	1
Ascensus	\$194,161.87	1
Axos	\$78,482.16	1
Charles Schwab	\$337,192.34	1
Edward Jones	\$30,954.54	2
Fidelity Investments	\$148.67	1
Merrill Lynch	\$10,105.97	1
On Tap Credit Union	\$10,634.08	1
TSP	\$105,407.16	1
Voya	\$7,976.61	1
Wells Fargo	\$498,794.22	1

Participant Account Activity

3 rd Quarter 2022 Voluntary Plan	
Beginning of Period	16,797
New Accounts	240
Closed Accounts	-231
End of Period	16,806
Terminated Employees with a balance	5,597
Terminated Employees with a balance less than \$5,000	1,274

3 rd Quarter 2022 FICA Plan	
Beginning of Period	33,152
New Accounts	1589
Closed Accounts	310
End of Period	34431
Terminated Employees with a balance	5,150
Terminated Employees with a balance less than \$5,000	4,872



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Communications Update

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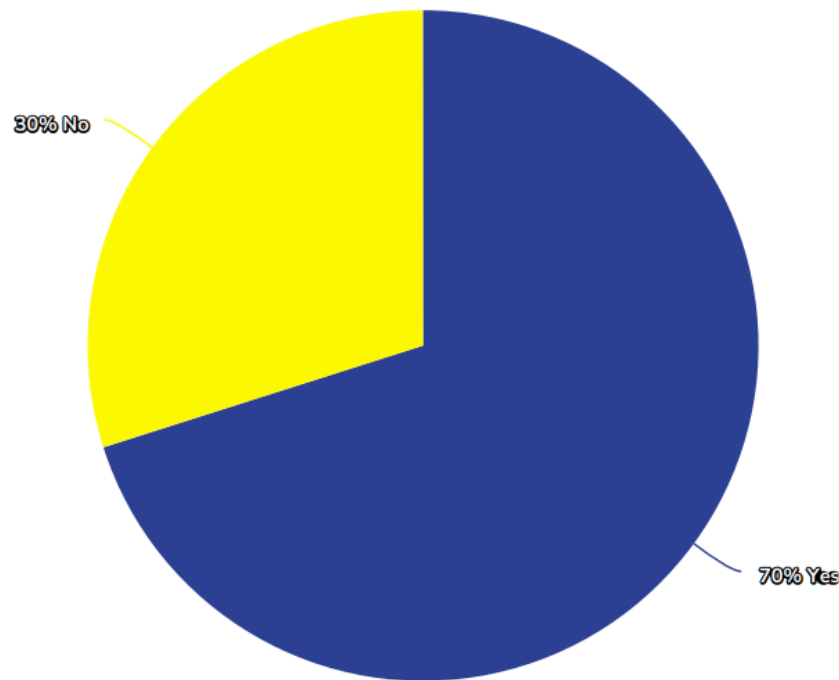
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2022 NDC Plan Participant Survey

- 2nd most survey responses since 2017
- Nearly 88% who are enrolled are actively contributing
- Nearly 50% who are not enrolled would like to learn more about the Plan
- Over 300 respondents asked to be contacted by a local Voya representative to enroll or discuss their retirement planning strategy
- Satisfaction with participant services from Voya and the NDC Administrative Staff was consistent with previous years
- Trend of increased “Neither Satisfied Nor Dissatisfied” from 2021 has continued into 2022
- Most important factors influencing investment option decisions are performance, expenses, and Target Date Fund availability
- 52% of respondents are Very or Somewhat Satisfied with the NDC Program overall

2022 NDC Plan Participant Survey Results

Q1. Are you enrolled in the NDC Program?

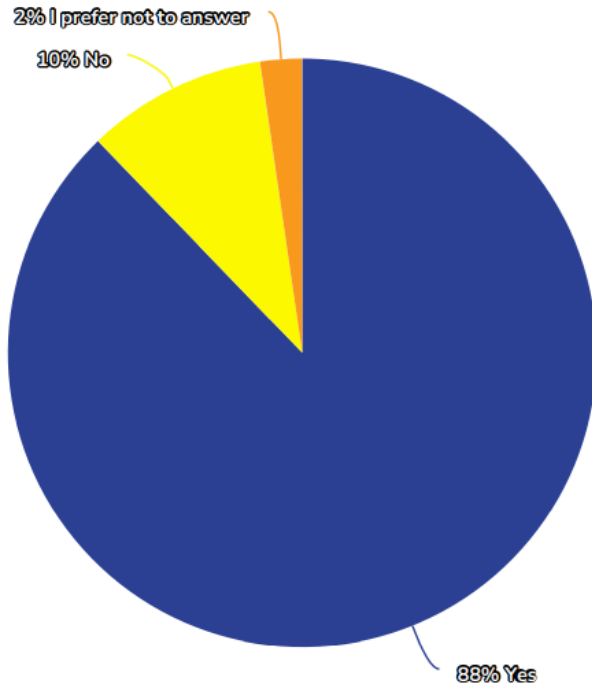


Total Responses

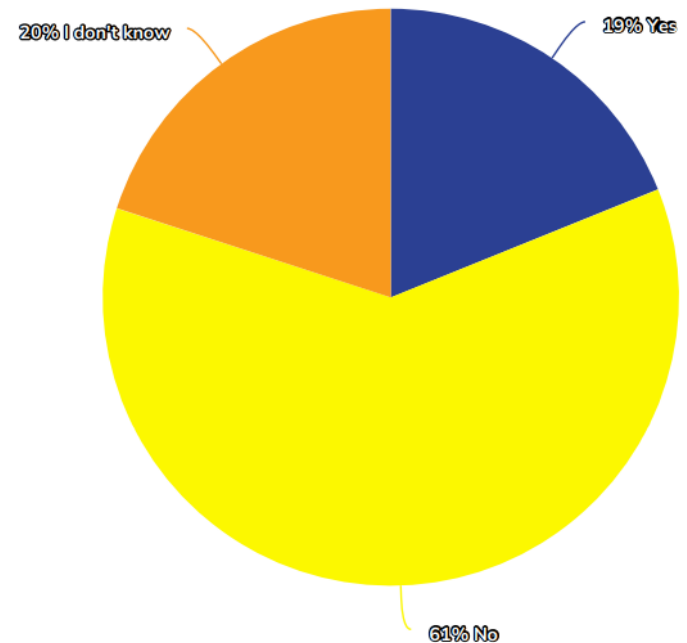
- 2022 – 1,293
- 2021 – 1,498
- 2020 – 1,068
- 2019 – 670
- 2018 – 1,233

2022 NDC Plan Participant Survey Results

Q2. Enrolled and current contributing?

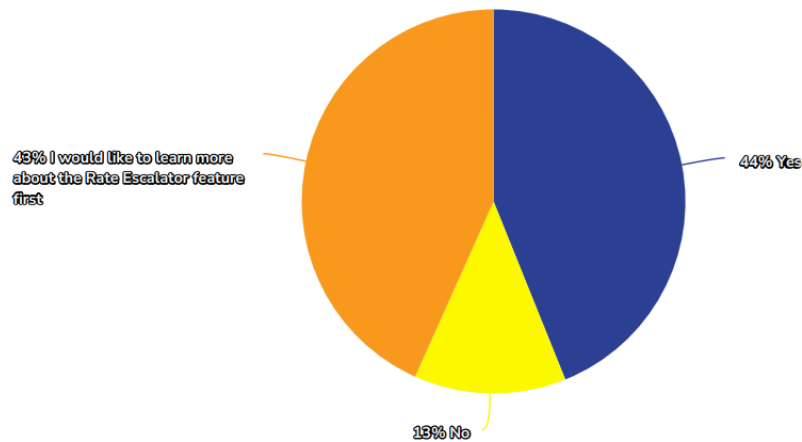


Q2a. If no, do you plan to resume contributing?

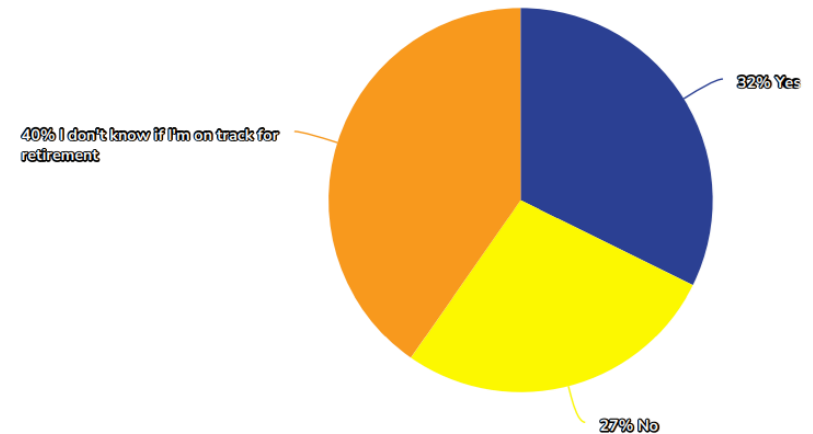


2022 NDC Plan Participant Survey Results

Q2b. If yes, would you utilize an online Rate Escalator tool if added by the NDC Program?

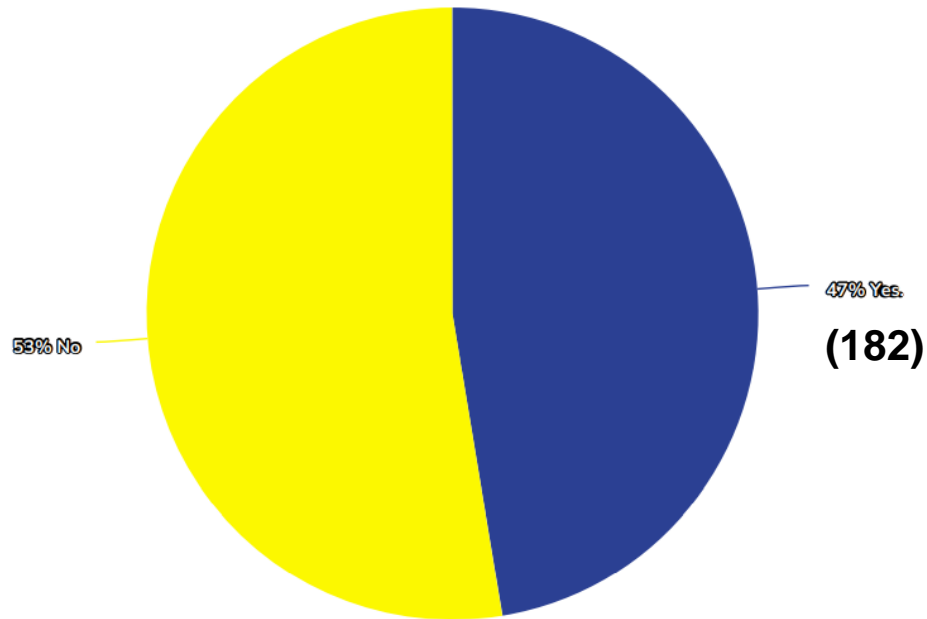


Q2b. If yes, are you on track for retirement with your current NDC savings?

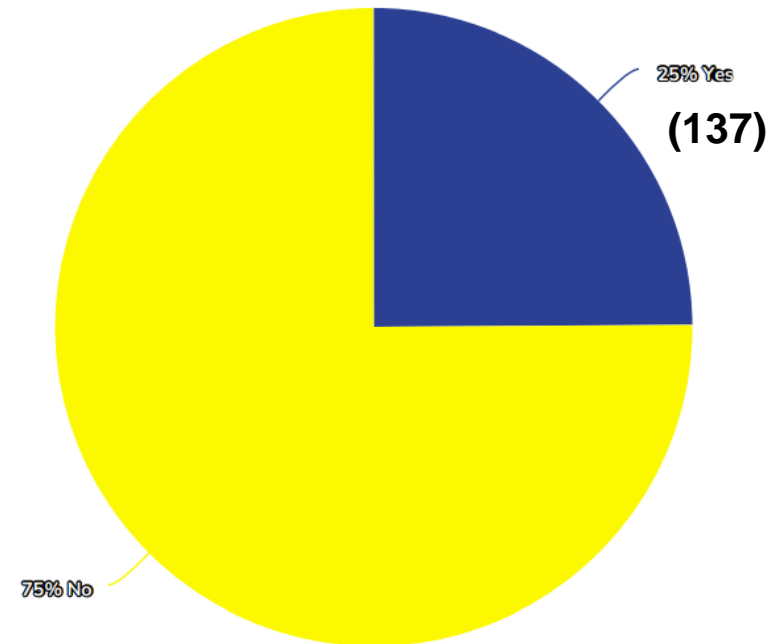


2022 NDC Plan Participant Survey Results

Not enrolled, would you like to learn more about enrolling in the NDC Plan?



Enrolled, would you like to review your retirement planning strategy?



2022 NDC Plan Participant Survey Results

Q10. Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from the NDC's contracted recordkeeper, Voya Financial, for your NDC account.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Availability of local Voya representatives – 2022	21.3%	14.9%	30.0%	10.0%	5.6%	18.2
Availability of local Voya representatives – 2021	26.0%	12.7%	32.3%	8.4%	4.6%	15.9%
Availability of representatives – 2020	29.0%	12.0%	17.5%	5.2%	3.4%	33.0%
Availability of representatives – 2019	33.4%	13.3%	16.1%	2.5%	3.1%	31.5%
Availability of representatives – 2018	32.4%	15.3%	15.0%	4.9%	1.8%	30.7%
Interactions with representatives – 2022	22.5%	13.0%	28.3%	7.3%	5.9%	23.0%
Interactions with representatives – 2021	28.7%	9.8%	27.8%	6.7%	4.3%	22.7%
Interactions with representatives – 2020	29.8%	9.5%	16.1%	4.4%	3.1%	37.2%
Interactions with representatives – 2019	34.9%	13.3%	13.3%	3.3%	2.1%	33.1%
Interactions with representatives – 2018	33.7%	13.5%	13.2%	4.4%	1.6%	33.7%

2022 NDC Plan Participant Survey Results

Q10. Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from the NDC's contracted recordkeeper, Voya Financial, for your NDC account.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Telephone customer service when calling Voya – 2022	10.0%	9.0%	34.9%	4.4%	2.6%	39.0%
Telephone customer service when calling Voya – 2021	16.4%	6.6%	31.5%	4.3%	3.2%	38.0%
Telephone customer service when calling Voya – 2020	18.8%	9.1%	15.7%	3.0%	1.8%	51.6%
Telephone customer service when calling Voya – 2019	16.8%	8.8%	10.8%	2.4%	1.7%	59.6%
Telephone customer service when calling Voya – 2018	20.1%	9.2%	13.5%	2.3%	1.2%	53.7%
Ease of managing my account online – 2022	17.9%	18.5%	31.1%	9.0%	5.9%	17.5%
Ease of managing my account online – 2021	23.9%	15.5%	31.6%	8.7%	3.8%	16.4%
Ease of managing my account online – 2020	24.6%	18.8%	16.8%	6.7%	3.3%	29.9%
Ease of managing my account online – 2019	28.0%	19.0%	14.5%	5.7%	2.7%	30.0%
Ease of managing my account online – 2018	24.4%	16.7%	13.4%	5.0%	2.4%	38.1%

2022 NDC Plan Participant Survey Results

Q11. Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from the NDC's contracted recordkeeper, Voya Financial, for your NDC account.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Help with making investment selections – 2022	11.6%	13.4%	35.5%	9.9%	7.3%	22.3%
Help with making investment selections – 2021	18.4%	12.9%	34.0%	8.0%	4.1%	22.5%
Help with making investment selections – 2020	17.9%	10.8%	21.5%	5.4%	3.9%	40.5%
Help with making investment selections – 2019	20.7%	16.0%	18.0%	5.1%	4.0%	36.2%
Help with making investment selections – 2018	20.8%	10.3%	18.7%	6.4%	2.8%	41.0%
Email outreach and mailings – 2022	21.2%	23.6%	36.8%	5.5%	3.9%	9.1%
Email outreach and mailings – 2021	28.7%	17.4%	34.6%	5.4%	4.1%	9.8%
Email outreach and mailings – 2020	30.7%	16.6%	24.7%	2.8%	2.5%	22.7%
Email outreach and mailings – 2019	31.2%	23.8%	19.3%	3.3%	1.8%	20.6%
Email outreach and mailings – 2018	32.9%	17.9%	20.6%	2.1%	1.6%	25.0%
Overall client service from Voya – 2022	22.8%	21.0%	33.2%	8.3%	5.6%	9.1%
Overall client service from Voya – 2021	33.0%	18.6%	28.4%	8.3%	3.7%	8.0%
Overall client service from Voya – 2020	31.6%	16.9%	20.0%	3.9%	3.4%	24.3%
Overall client service from Voya – 2019	33.4%	23.5%	16.9%	3.4%	2.1%	20.7%
Overall client service from Voya – 2018	31.9%	19.2%	16.8%	3.4%	2.1%	26.6%

2022 NDC Plan Participant Survey Results

Q11. Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from the NDC Administrative Staff for your NDC account.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Availability of NDC Administrative Staff – 2022	16.8%	11.8%	35.1%	5.5%	3.6%	27.3%
Availability of NDC Administrative Staff – 2021	19.2%	8.5%	36.0%	4.8%	3.1%	28.4%
Availability of NDC Administrative Staff – 2020	20.4%	8.6%	18.3%	3.6%	2.3%	46.8%
Availability of NDC Administrative Staff – 2019	Question not asked in 2019.					
Availability of NDC Administrative Staff – 2018	19.1%	8.4%	15.8%	2.3%	1.0%	53.4%
Accessibility of the NDC Office – 2022	8.1%	7.1%	36.3%	4.9%	3.6%	40.1%
Accessibility of the NDC Office – 2021	12.1%	4.0%	38.9%	3.7%	2.0%	39.3%
Accessibility of the NDC Office – 2020	11.0%	5.1%	19.3%	2.0%	3.1%	59.5%
Accessibility of the NDC Office – 2019	Question not asked in 2019.					
Accessibility of the NDC Office – 2018	11.3%	5.4%	16.7%	1.9%	1.5%	63.1%
Interactions with NDC Administrative Staff – 2022	15.9%	9.1%	34.3%	3.6%	3.2%	33.9%
Interactions with NDC Administrative Staff – 2021	19.8%	6.2%	35.2%	3.1%	2.2%	33.5%
Interactions with NDC Administrative Staff – 2020	18.9%	6.0%	17.9%	2.8%	2.3%	52.2%
Interactions with NDC Administrative Staff – 2019	Question not asked in 2019.					
Interactions with NDC Administrative Staff – 2018	18.7%	6.4%	15.3%	1.4%	1.1%	57.2%

2022 NDC Plan Participant Survey Results

Q11. Please indicate your level of satisfaction or dissatisfaction regarding the following aspects of participant service from the NDC Administrative Staff for your NDC account.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Telephone service from NDC Administrative Office – 2022	13.5%	11.1%	33.2%	4.7%	2.7%	34.8%
Telephone service from NDC Administrative Office – 2021	18.3%	6.2%	34.1%	3.7%	2.5%	35.3%
Telephone service from NDC Administrative Office – 2020	16.8%	7.8%	17.8%	2.1%	1.9%	53.7%
Telephone service from NDC Administrative Office – 2019	Question not asked in 2019.					
Telephone service from NDC Administrative Office – 2018	17.2%	7.0%	14.7%	1.5%	0.9%	58.8%
NDC newsletter (The Deferred Word) – 2022	22.6%	25.9%	34.7%	3.5%	3.0%	10.4%
NDC newsletter (The Deferred Word) – 2021	31.8%	18.2%	33.7%	3.2%	1.9%	11.1%
NDC newsletter (The Deferred Word) – 2020	27.3%	16.7%	22.9%	2.4%	2.4%	28.3%
NDC newsletter (The Deferred Word) – 2019	Question not asked in 2019.					
NDC newsletter (The Deferred Word) – 2018	25.3%	16.3%	19.3%	1.5%	.9%	36.7%
Overall participant service from NDC Staff – 2022	19.1%	15.5%	36.9%	4.9%	3.3%	20.3%
Overall participant service from NDC Staff – 2021	25.0%	11.2%	36.4%	3.3%	2.5%	21.7%
Overall participant service from NDC Staff – 2020	22.5%	13.7%	20.4%	2.6%	2.8%	38.0%
Overall participant service from NDC Staff – 2019	Question not asked in 2019.					
Overall participant service from NDC Staff – 2018	21.8%	11.0%	16.6%	2.3%	1.4%	46.8%

2022 NDC Plan Participant Survey Results

Q12. Please indicate your level of satisfaction or dissatisfaction with the following aspects of the investment options offered through the NDC Plan.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Choice of investment options – 2022	19.0%	26.5%	33.2%	8.8%	5.3%	7.2%
Choice of investment options – 2021	26.3%	24.1%	34.2%	5.6%	2.2%	7.6%
Choice of investment options – 2020	25.8%	18.7%	22.5%	3.8%	2.7%	26.5%
Choice of investment options – 2019	23.9%	32.7%	17.7%	4.4%	1.8%	19.5%
Choice of investment options – 2018	21.6%	20.1%	20.0%	3.8%	2.3%	32.2%
Investment option performance – 2022	13.2%	23.9%	31.3%	15.8%	8.8%	6.9%
Investment option performance – 2021	28.9%	24.1%	32.7%	6.2%	1.2%	6.8%
Investment option performance – 2020	25.4%	19.7%	22.0%	4.4%	2.6%	26.0%
Investment option performance – 2019	21.7%	32.4%	20.3%	3.4%	2.2%	19.9%
Investment option performance – 2018	21.2%	20.1%	20.2%	4.6%	2.1%	32.0%
Investment option expenses – 2022	16.6%	20.8%	39.6%	11.5%	4.4%	7.1%
Investment option expenses – 2021	24.0%	19.8%	41.3%	6.2%	2.0%	6.7%
Investment option expenses – 2020	21.7%	16.9%	26.1%	5.1%	3.5%	26.8%
Investment option expenses – 2019	19.2%	27.4%	24.0%	6.3%	2.2%	21.0%
Investment option expenses – 2018	18.9%	16.9%	22.4%	5.9%	2.4%	33.5%

2022 NDC Plan Participant Survey Results

Q13. Please indicate your level of satisfaction or dissatisfaction with the following aspects of the investment options offered through the NDC Plan.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Safety of my assets – 2022	19.3%	26.1%	34.6%	8.7%	5.7%	5.7%
Safety of my assets – 2021	31.9%	22.7%	35.9%	3.3%	1.2%	5.0%
Safety of my assets – 2020	26.7%	19.9%	22.6%	3.7%	1.6%	25.5%
Safety of my assets – 2019	25.7%	31.9%	19.1%	3.2%	1.4%	18.7%
Safety of my assets – 2018	24.0%	19.5%	20.8%	1.7%	1.6%	32.5%
Overall satisfaction with investment options – 2022	16.1%	29.3%	31.6%	11.0%	6.7%	5.3%
Overall satisfaction with investment options – 2021	28.6%	25.5%	33.0%	5.4%	2.0%	5.4%
Overall satisfaction with investment options – 2020	26.5%	22.2%	21.0%	4.1%	2.5%	23.8%
Overall satisfaction with investment options – 2019	25.8%	34.0%	17.3%	3.2%	2.0%	17.7%
Overall satisfaction with investment options – 2018	22.3%	22.1%	18.5%	4.2%	2.2%	30.7%

2022 NDC Plan Participant Survey Results

Q13. What are the most important factors that influenced your choice of investment options within the NDC Plan?	Very Important	Somewhat Important	Neither Important nor Unimportant	Somewhat Unimportant	Very Unimportant	N/A Not Applicable
Default option / Target Date Retirement Funds	14.6%	23.7%	38.3%	6.1%	3.4%	13.9%
Investment fund performance	16.4%	25.1%	30.3%	12.1%	6.6%	9.4%
Low expenses	21.4%	25.0%	35.5%	4.8%	2.7%	10.5%
Prior experience with a particular investment company	9.5%	14.5%	44.3%	3.2%	1.8%	26.8%
Reputation of the investment management company	14.5%	17.5%	43.6%	3.6%	1.4%	19.5%
Educational information provided by a friend, family member, or colleague	7.7%	15.7%	39.8%	3.6%	2.0%	31.3%
Advice from my independent financial advisor	10.2%	11.1%	35.5%	4.5%	3.2%	35.5%
Advice from our contracted Investment Advisory/Professional Management services contractor, Edelman Financial Engines, L.L.C.	5.4%	8.4%	38.2%	3.4%	3.9%	40.7%
Educational information provided by a local Voya representative	11.4%	14.1%	35.5%	5.9%	5.5%	27.6%
Educational information provided by a representative from a prior recordkeeper	5.7%	8.7%	36.7%	5.0%	3.2%	40.6%

2022 NDC Plan Participant Survey Results

Q15. Please indicate your level of satisfaction or dissatisfaction with the following aspects of the Nevada Deferred Compensation Program as a whole.	Very Satisfied	Somewhat Satisfied	Neither Satisfied nor Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied	N/A Not Applicable
Information provided about choosing investment options	15.7%	25.0%	31.4%	13.2%	7.7%	7.1%
Information provided about retirement planning	16.8%	25.0%	31.2%	12.8%	7.0%	7.3%
Ease of enrollment	35.9%	26.8%	22.9%	5.0%	3.0%	6.4%
Ease of changing contribution levels or amounts	28.0%	24.1%	25.2%	8.6%	6.8%	7.3%
Overall program expenses and fees – 2022	19.1%	25.1%	38.9%	7.7%	4.3%	5.0%
Overall program expenses and fees – 2021	26.8%	22.1%	34.9%	7.4%	3.0%	5.9%
Overall program expenses and fees – 2020	23.6%	24.4%	20.4%	5.6%	3.4%	14.6%
Overall program expenses and fees – 2019	21.9%	22.4%	28.3%	7.9%	3.0%	16.5%
Overall program expenses and fees – 2018	24.2%	20.1%	22.5%	6.4%	3.0%	23.8%
Overall satisfaction with the NDC Program - 2022	22.2%	29.7%	30.1%	9.1%	4.8%	4.1%
Overall satisfaction with the NDC Program - 2021	34.1%	23.9%	29.7%	4.7%	3.3%	4.2%
Overall satisfaction with the NDC Program - 2020	31.6%	24.4%	20.4%	5.6%	3.4%	14.6%
Overall satisfaction with the NDC Program - 2019	33.5%	26.3%	19.7%	4.9%	2.4%	13.3%
Overall satisfaction with the NDC Program - 2018	30.7%	24.2%	19.1%	4.5%	1.6%	19.9%

Investment comments or suggestions

- Would like to have a small cap value option like Vanguard VIOV ETF.
- I would like us to have at least one social index fund option in our investment options. It would be nice to have the option so we have a funding option that falls inline with SB 254 and other policy of the State of Nevada. While they don't typically have the best performance investment options like the newer VFTAX-Vanguard look promising.
- Would like many more options to invest in, especially when ALL funds available are losing money. Maybe more bond options, commodities, precious metals, etc.
- Hard to believe we have to pay 0.40 for a stable value fund with pittance returned...Rubbish! Way too many funds of the same type of asset class without enough choices to have a diversified portfolio. I choose to save most of my money in a taxable account with a different provider so I can have much better fund selection.
- Prefer VITSX vs VIIIX, or add.
- Would love to have a Small Cap Value fund, such as Vanguard etf VISVX or a small cap value fund from Dimensional in the investment options.
- There is no easy way for me to invest in funds that do not profit from military or gun sales or from fossil fuels. I'd like to be divested of all those things.
- I would really like to take the money that I have invested and have the option of buying gold and silver which seems virtually impossible with you guys but that's one thing I would like to take my money invested in but for some reason I am not allowed to

Online comments or suggestions

- Please allow deferral amounts be done on the website and not through employer. Allow option for 1 loan.
- There should be options to change payroll deductions online. There should be a way to clear information previously input to determine if you are "on track" for retirement. Old info stays in there and are unable to delete/clear info previously input (things change or may have been a mistake).
- I would like to be able to adjust my contribution amount online.
- Please make it possible to change your paycheck contributions online, it is a pain to have print and email a paper form and wait a month for the change to take place.
- It needs to be easier to change your contribution level and enroll. The paper process of mailing the form and then trying to track that it went through is dumb and could be streamlined through the website.
- Allow us to change our withholding amount without having to go through payroll/accounting. A web based option would be great.
- Want to be able to change how much I put in from each check online, not having to submit a scanned paper copy of a document.
- I'd prefer an easier way to update contributions online, as opposed to filling out a form and sending it in. I have not had any issues with filling out the form and turning it in, but it would just be nice to cut out that step and do it online.

Additional comments or suggestions

- Very happy over all!
- Voya has been very good about communicating with members.
- I chose Very Satisfied for all questions because I have never had any negative experiences with this program. Wonderful customer service and easy to navigate website.
- This is the best program that not enough employees know about. The pension is not enough to retire on. This will supplement that.
- Thank you for managing our investments and for giving us confidence and guidance in our financial future.
- I personally am happy just to have some money tucked aside for when I leave. However, I wish that someone would have urged me to be a bit more aggressive in my savings and in the investments I have made. Although...I am forever thankful for the original gentleman who said to me..."why not just start with 25 bucks and see what happens from there." If not for him, I would not have anything.
- Overall, the NDC program is great. Enrolling is easy. Changing my contribution amount is easy and I like how there is a choice between Traditional or Roth deductions. I also find the Voya website easy to use.
- I think the NDC Program executive staff are excellent and seem to be on top of the best investment options.

Annual Retirement Evaluation Campaign

Awareness

Awareness postcard (mid-July)

- ☐ Sent to all active participants
- ☐ Sent to inactive participants under age 55 w/ \$10k+ balance



Awareness email (mid-July)

- ☐ Sent to all active participants w/ email
- ☐ Sent to inactive participants w/ email, under age 55 and \$10k+ balance



Week 1

Evaluation

Retirement Evaluation packet (late July)

- ☐ Sent to all active participants
- ☐ Sent to inactive participants under age 55 w/ \$10k+ balance



Retirement Evaluation email (late July)

- ☐ Sent to all active participants with email
- ☐ Sent to inactive participants w/ email, under age 55 and \$10k+ balance



Week 2 3

Action

Action postcard (mid-August)

- ☐ Sent to all active participants
- ☐ Sent to inactive participants under age 55 w/ \$10k+ balance



Action email (mid-August)

- ☐ Sent to all active participants w/ email
- ☐ Sent to inactive participants w/ email, under age 55 and \$10k+ balance



Week 4 6

Email Results

Awareness email

Delivery rate 97.9%	Open rate 53.6%
4,300 attempted, 4,207 delivered	Total: 3,735, Unique: 2,253

Evaluation email

Delivery rate 98.2%	Open rate 44.9%
7,400 attempted, 7,268 delivered	Total: 5,031, Unique: 3,258

Action email

Delivery rate 99.7%	Open rate 53.9%
4,289 attempted, 4,233 delivered	Total: 3,312, Unique: 2,281

Extension email

Delivery rate 99.6%	Open rate 50.4%
4,229 attempted, 4,212 delivered	Total: 3,270, Unique: 2,126

Campaign Results

Total Eligible Participants: **10,879**

Unique Participants Reached²: **10,835**

- Advisor Planning Sessions: **49³ (0.45%)**
- Total Online Advice Logins: **288** (includes new and returning users; count captures sessions vs. unique individuals)
 - New Online Advice Adopters⁴: **35 (0.32%)**
 - Online Advice Transactors: **16**
 - Total Transacting Adopters: **46%**
- Professional Management enrollment: **79 (0.73%)**
 - New Assets Under Management: **\$5,014,255.83 (1.07%)**
 - Enrollment by channel:
 - Online: 60 (76%)
 - Paper: 4 (5%)
 - Phone: 15 (19%)

Total Campaign Response Rate: 1.5%

Total Number of Participants Taking Action: 163

Source: Financial Engines Data Warehouse, as of August 31, 2022 and Voya Retirement Advisors data. Analysis provided for evaluative and informational purposes only and represents a point-in-time estimate of campaign metrics. Quarterly Reach & Impact Reports represent the official record of advisory services engagement and utilization.

1 Original Program end date was August 12, 2022, and deadline was extended to August 19, 2022. Data captured through August 26, 2022, to account for receipt of form-based enrollments by mail.

2 Count includes unique participants who were sent a print touchpoint or an email touchpoint or viewed or clicked an alert on the recordkeeper participant website during the campaign window.

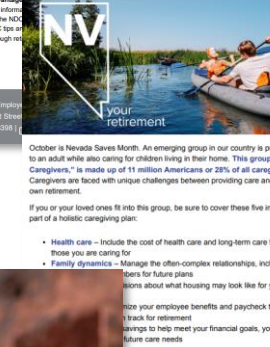
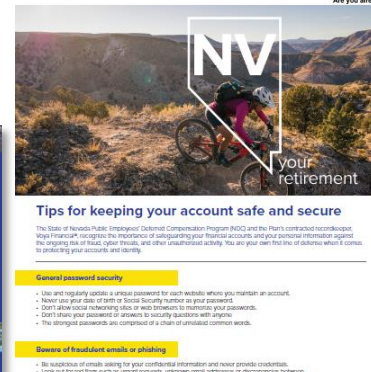
3 Total calls to Investment Advisors = 64, 49 resulted in planning sessions, 15 resulted in PM enrollment.

4 New Online Advice Adopters refers to participants who affirmatively accepted the Investor Services Agreement during the defined period.

T18535

2022 Nevada Saves Month

- 6 weekly emails
- 1 quarterly newsletter
- 1 cybersecurity awareness flyer
- 2 targeted participant mailings
- 10 NDC webinars





NV

Participant Services

your
retirement



Nevada
Deferred
Compensation

Participant Access Statistics

As of September 30, 2022

457 Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	808	359	52	125
Total Inquiries	9,217	2,968	96	222

401(a) Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	37	4	1	7
Total Inquiries	968	26	1	9

OBRA Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	94	6	15	31
Total Inquiries	1,111	13	15	46

Call Center Statistics

As of September 30, 2022

457 Plan	Calls Entered	Calls Accepted	Calls Abandoned	ASA	Abandoned %
October 1, 2022	66	65	0	00:00:38	0.0%
September 1, 2022	80	79	1	00:00:11	1.3%
August 1, 2022	90	90	0	00:00:14	0.0%
July 1, 2022	83	82	1	00:00:43	1.2%
Grand Total	319	316	2	00:00:26	0.6%

401(a) Plan	Calls Entered	Calls Accepted	Calls Abandoned	ASA	Abandoned %
October 1, 2022	3	3	0	00:00:02	0.0%
September 1, 2022	5	5	0	00:00:04	0.0%
August 1, 2022	1	1	0	00:00:02	0.0%
July 1, 2022	3	3	0	00:00:02	0.0%
Grand Total	12	12	0	00:00:03	0.0%

OBRA Plan	Calls Entered	Calls Accepted	Calls Abandoned	ASA	Abandoned %
October 1, 2022	10	9	1	00:01:16	10.0%
September 1, 2022	7	7	0	00:00:01	0.0%
August 1, 2022	23	23	0	00:00:03	0.0%
July 1, 2022	21	20	1	00:00:28	4.8%
Grand Total	61	59	2	00:00:22	3.3%

Quarterly Representative Activities

	July	August	September	Total
Enrollments	89	92	96	277
Group Meetings	15	18	18	51
One-on-One Meetings	499	526	415	1,440

Voya Update

NV

your
retirement



Nevada
Deferred
Compensation

Sponsor Web

*Enhancements coming
Q4 2022*



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For plan sponsor use and intermediary only. Not for use with participants.

PLAN | INVEST | PROTECT

VOYA
FINANCIAL

Innovation with a purpose | Sponsor web

We continue to invest in improving the plan sponsor experience with our multi-year evolution of Sponsor Web. To explore enhancements coming in late 2022, click below:

Redesigned pages make it even easier to find information you need

Redesigned participant list

Redesigned plan list

Tiles bring forward helpful information

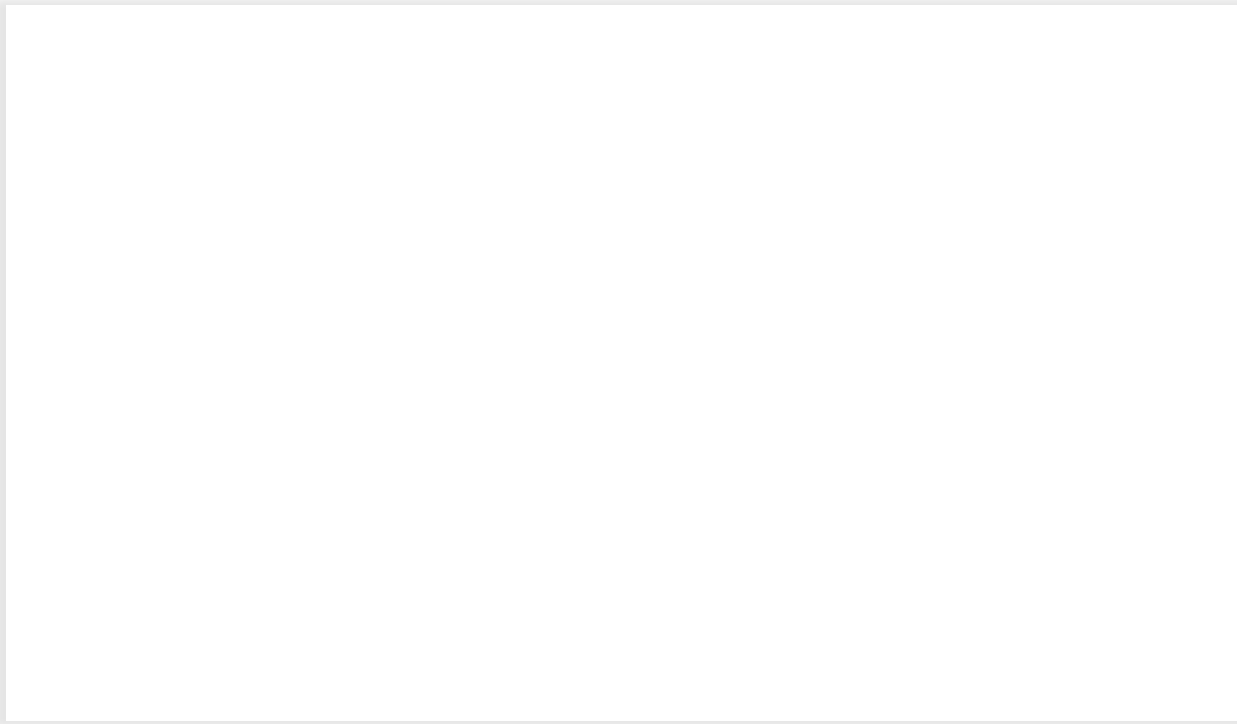
Take action tile
(Homepage, Plan summary, Participant summary)

New features help simplify plan administration

Customize tile order
(Homepage, Plan summary, Participant summary)

Centralized training and help

Redesigned participant list



- Updated design makes it easier to scan information
- Search for inactive participants without having to go to a different page



Redesigned plan list



- Updated design makes it easier to scan information
- Search for inactive plans without having to go to a different page



Take action tile



- Request Management tile on homepage, plan summary and participant summary is getting a face lift
- Tile is being renamed “*Take Action*” and alerts you to requests requiring action



Customize tile order



New feature allows you to customize the order tiles appear for following pages

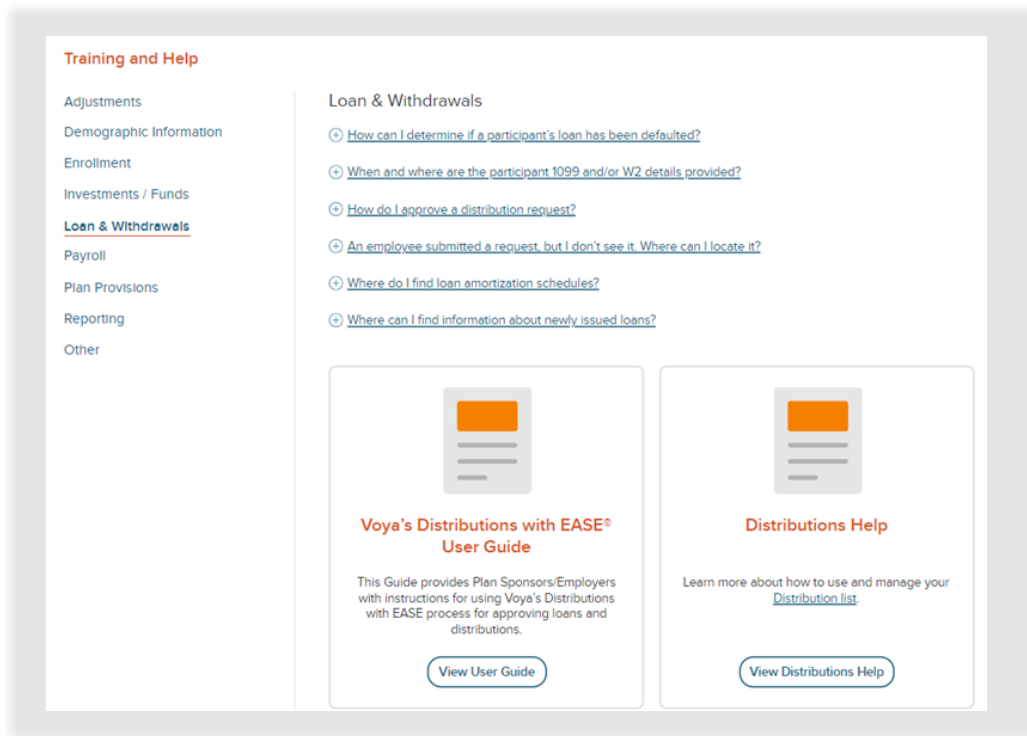
- Homepage
- Plan Summary
- Participant Summary

Three easy steps to choose the tile display order

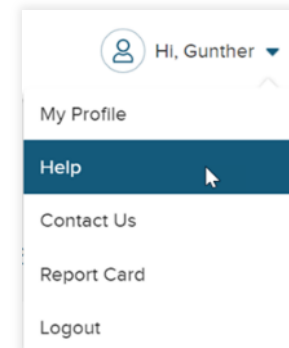
1. Click Customize Your Experience
2. Use *Tile Order* menu to select a page to customize
3. Use your mouse to move the tiles
4. When you're done, click Save



Centralized training and help resource center



- New *Training and Help* resource center contains how-to information, guides and other helpful resources all in one place
- Materials vary based on plan



Easy to access resource center via *Help* link in top navigation menu

