



NV

Cyber Security Update

Charles Griffin, Voya IT Security Consultant

Presented on August 12, 2022

your
retirement

Cybersecurity alignment with DOL

✓ Cybersecurity program
best practices

✓ Online security tips

✓ Hiring a service provider



The evolving landscape of cybersecurity threats

Top data breaches in 2021



Jan	SolarWinds (Dec), Facebook, Instagram, LinkedIn: 214M
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Feb	COMB: 3.2B
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Mar	SITA
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Apr	Facebook(again): 550M
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May	CaptureRX: 2M
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Jun	CVS Health: 204 GB/DB
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Jul	Guess: 1.2K
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Aug	Microsoft Pwr. Apps: 38
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Sep	Apple (Fitbit/GHealth): 61M
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Oct	Whole Foods: 82M
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Nov	Calf Pizza Oven: 100K
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Dec	Java Log4j
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Voya's approach to Cybersecurity



100+
Dedicated & certified
information security
professionals employed



SOC 1 & SOC 2
ISO 27001
certified

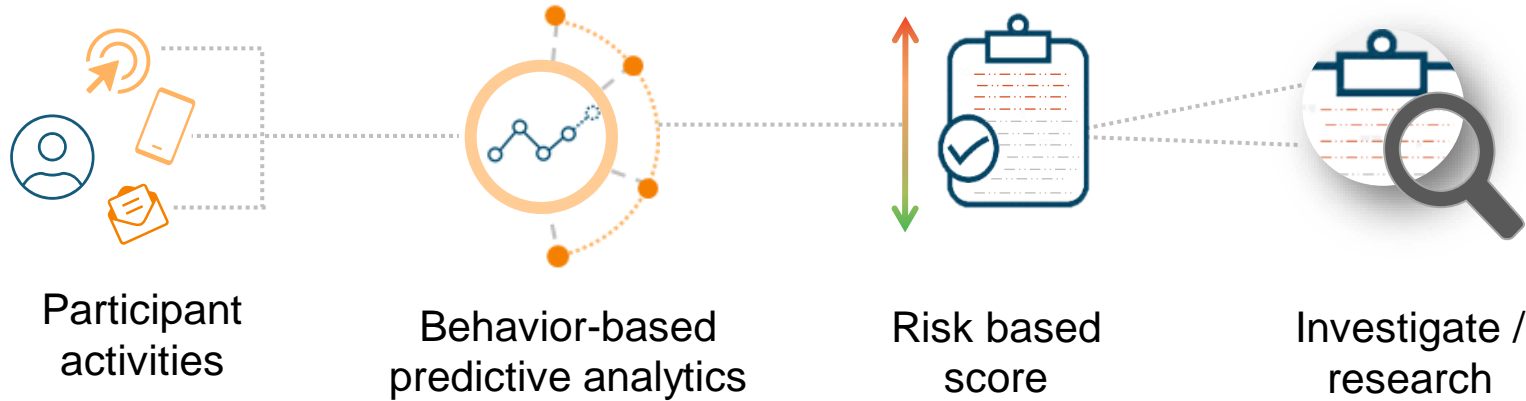


Fraud prevention in action

"Hi, this is Teri. I'd like to make a bank change..."



Leveraging AI to help keep accounts safe



Voya's S.A.F.E.™ Guarantee



Cybersecurity + fraud prevention

S.A.F.E. *“Secure Accounts for Everyone”*



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Voya Financial Q2 2022 Plan Review

Presented on August 12, 2022

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Disclosures

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

Agenda

- Voya Update
- Digital Engagement
- Communications Update
- Voya Field Services
- Voya Specific Items



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Voya Update

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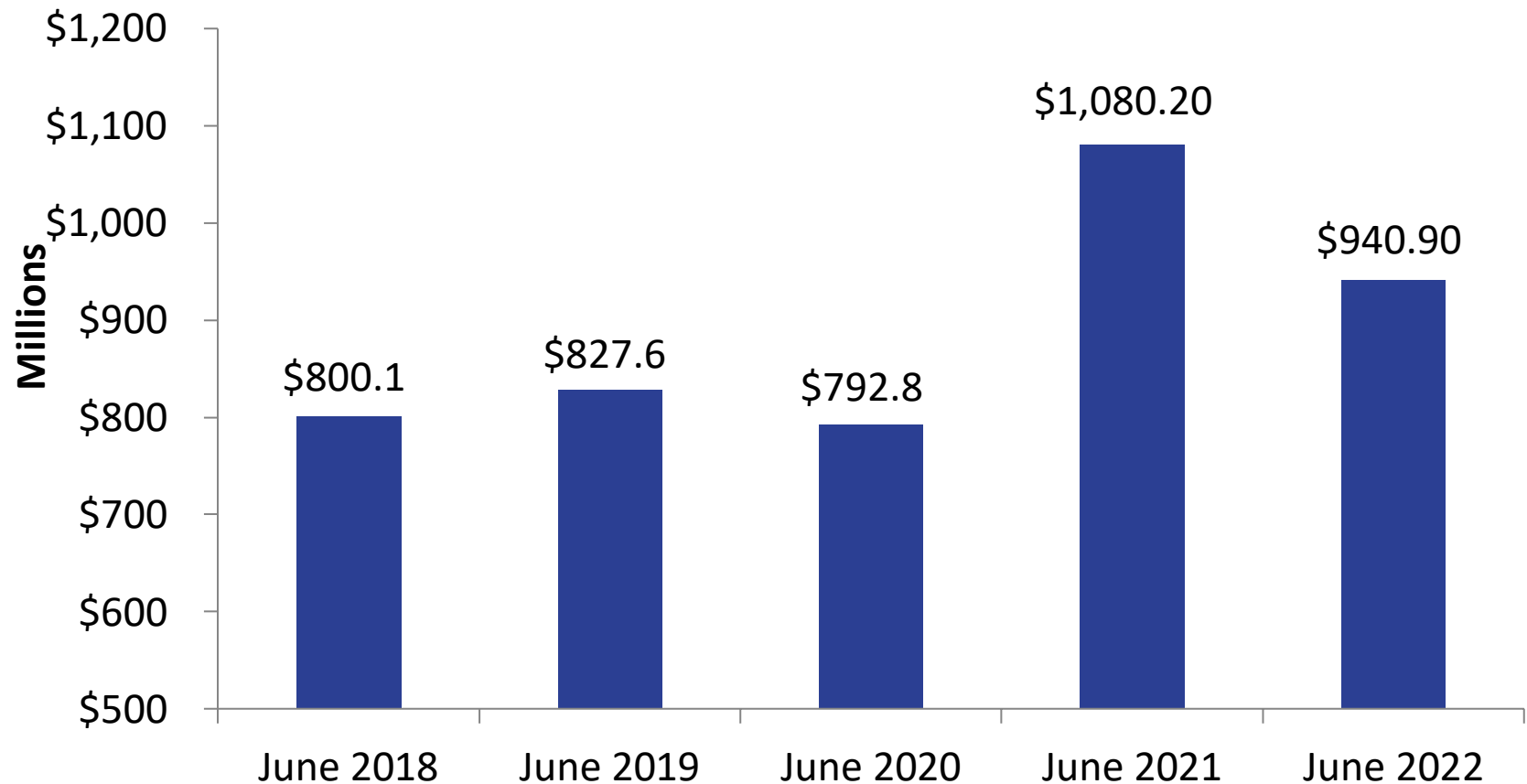
Plan Summary

Compare by Period		1 st Quarter 2022	2 nd Quarter 2022
Beginning of Period Plan Assets		\$1,103,984,930.74	\$1,045,657,935.37*
Contributions		\$13,770,754.27	\$15,694,55.33
Distributions		-\$18,106,658.95	-\$13,691,339.45
Loan Activity		\$152,665.11	-\$125,949.06
Other Activity		-\$57,135.58	-\$167,746.32
Dividends		\$4,414,176.55	\$1,572,026.34
Appreciation/Depreciation		-\$58,500,796.77	-\$108,041,787.71
End of Period Plan Assets		\$1,045,657,935.37	\$940,897,194.53

* Difference between 1st Qtr ending balance and 2nd Qtr beginning balance is from transactions dated outside of reporting period.

Plan Assets

2nd Quarter by Year



Distributions

Type & Participants	2 nd Quarter 2021	3 rd Quarter 2021	4 th Quarter 2021	1st Quarter 2022	2nd Quarter 2022
Death Claims	-\$2,287,497.49 (20)	-\$1,477,606.23 (28)	-\$874,769.11 (25)	-\$1,725,276.20 (26)	-\$1,565,350.63 (21)
Excess Contributions	-\$22,215.16 (18)	\$0.00 (0)	\$0.00 (0)	\$148.26 (2)	\$0.00 (0)
Hardship Withdrawals	-\$51,388.62 (29)	-\$72,491.47 (46)	-\$79,860.38 (37)	-\$108,997.31 (43)	-\$62,043.05 (39)
Minimum Distributions	-\$500,488.26 (118)	-\$490,513.02 (116)	-\$2,950,381.23 (730)	-\$537,854.69 (154)	-\$474,103.17 (115)
Periodic Payments	-\$857,761.40 (755)	-\$866,833.12 (758)	-\$1,254,598.77 (823)	-\$944,972.10 (787)	-\$926,444.93 (799)
Withdrawals	-\$12,839,405.75 (516)	-\$11,973,041.94 (501)	-\$14,018,625.13 (555)	-\$14,854,458.63 (569)	-\$10,613,313.51 (531)
NV PERS	-\$2,146,048.39 (77)	-\$3,523,909.73 (103)	-\$1,574,735.64 (55)	-\$1,660,227.96 (65)	-\$1,615,434.79 (46)
Totals	-\$18,704,805.07 (1533)	-\$18,404,395.51 (1552)	-\$20,752,970.26 (2225)	-\$19,831,935.15 (1646)	-\$15,256,690.08 (1551)

Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
AEIS	\$169,833.83	1
America First Credit Union	\$14,500.00	1
American Express National Bank	\$34,174.25	1
Ameriprise Financial	\$817,570.06	3
Charles Schwab	\$165,702.48	4
Clark County Credit Union	\$5,614.79	1
County Trust Bank	\$14,918.28	1
Edward Jones	\$638,929.65	8
Empower	\$21,310.75	2
Fidelity Investments	\$120,629.28	4
Great West	\$19,018.64	3
Jackson National Life	\$34,815.89	1
LPL Financial	\$195,482.08	3
Merrill Lynch	\$459,681.22	2
National Life Group	\$204,545.18	1

Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
Pershing	\$152,657.35	2
Primerica	\$24,810.10	1
Principal Trust	\$2,745.83	1
TD Ameritrade	\$51,892.11	1
US Bankcorp	\$79,549.57	1
Voya	\$41,424.56	1

Rollovers Out – Top Institutions

NSHE 457 Plan

Rollover Institution	Amount	# of Rollovers
Capital Bank	\$21,672.95	1
Charles Schwab	\$312,854.39	3
Edward Jones	\$139,398.54	1
Fidelity	\$260,723.84	1
LPL Financial	\$28,838.53	1
Pershing LLC	\$29,138.30	1
TD Ameritrade	\$17,730.67	1

Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
Charles Schwab	\$297,900.89	4
Edward Jones	\$235,855.58	4
Fidelity	\$14,806.91	2
ITC	\$1,576.38	1
Mission Square	\$17,676.25	1
NFS LLC	\$121,436.48	1
Principal Trust Co	\$182,667.99	1
Private Trust Co	\$37,008.25	1
Prudential	\$124,738.75	1
TD Ameritade	\$163,015.12	1
US Bank Corp	\$2,331.72	1
Wells Fargo	\$300,000.00	1

Participant Account Activity

2 nd Quarter 2022 Voluntary Plan	
Beginning of Period	16,752
New Accounts	271
Closed Accounts	-229
End of Period	16794
Terminated Employees with a balance	5,768
Terminated Employees with a balance <\$5,000	1,327

2 nd Quarter 2022 FICA Plan	
Beginning of Period	31,848
New Accounts	1587
Closed Accounts	283
End of Period	33152
Terminated Employees with a balance	5,224
Terminated Employees with a balance <\$5,000	4,927



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Digital Engagement

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NDC Participant Overview

 **16,801** **Participant Accounts with a Balance**

 **Average Income Replacement**

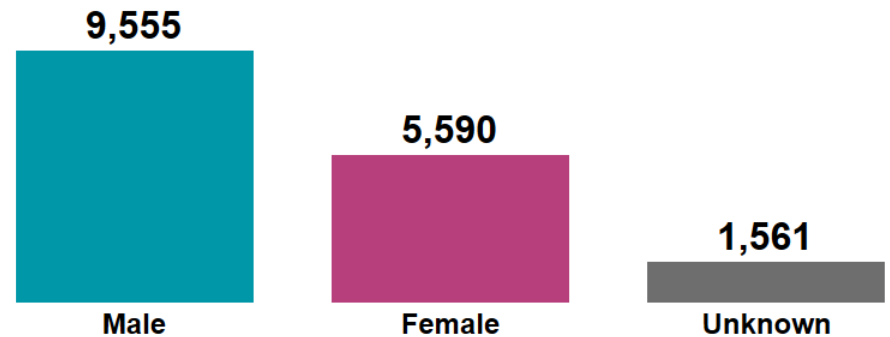
 **Average Savings Rate**

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

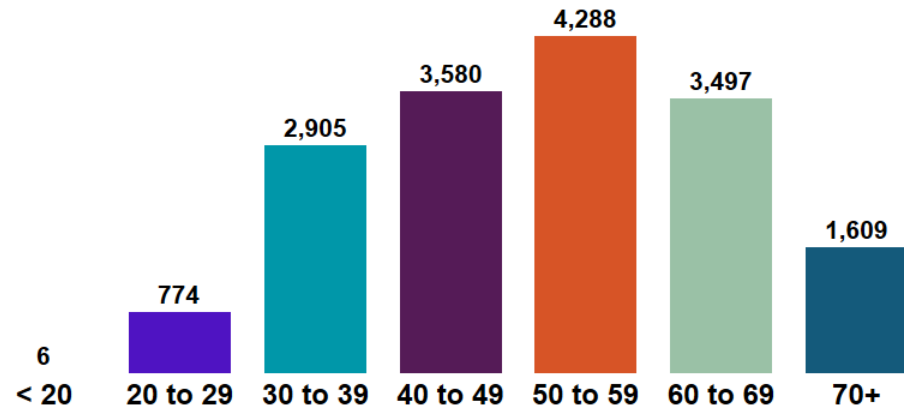
 **52** **Average Participant Age**

 **\$56,059** **Average Savings Balance**

Unique Participants with a Balance by Gender



Unique Participants with a Balance by Age Group



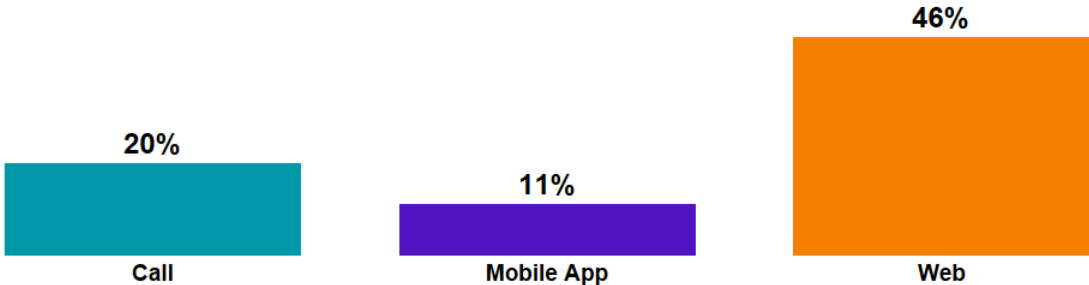
Plans #625031 (State), 625032 (Pol. Sub.), and 625033 (NSHE) as of June 30, 2022

NDC Participant Engagement

Engagement

55% of plan participants have engaged (used web, mobile, or called) over the past 12 months
 46% of plan participants have digitally engaged over the past 12 months

Unique Participant Engagement by Channel



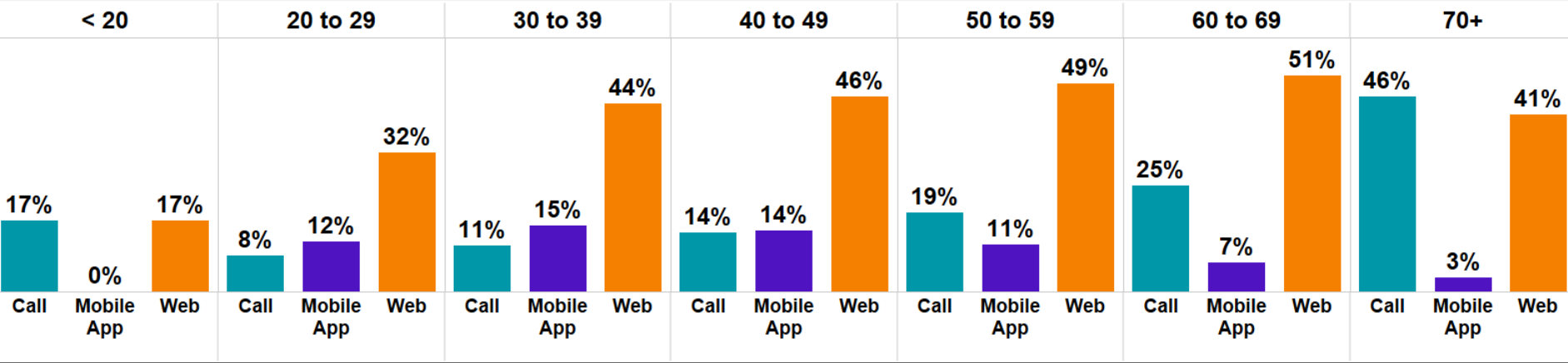
E-Delivery

59%
9,982

Web Registration

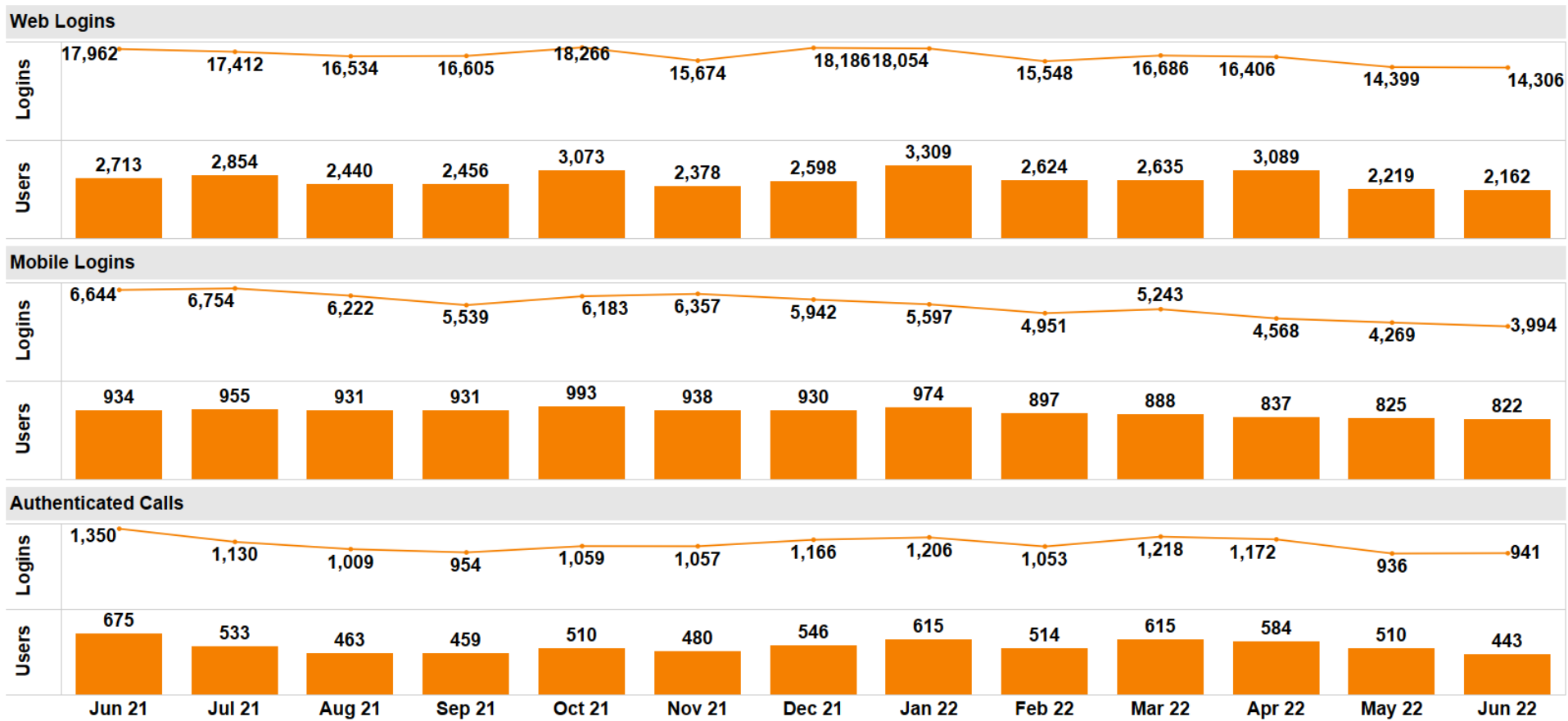
9%
1,584

Unique Participant Engagement by Age Group



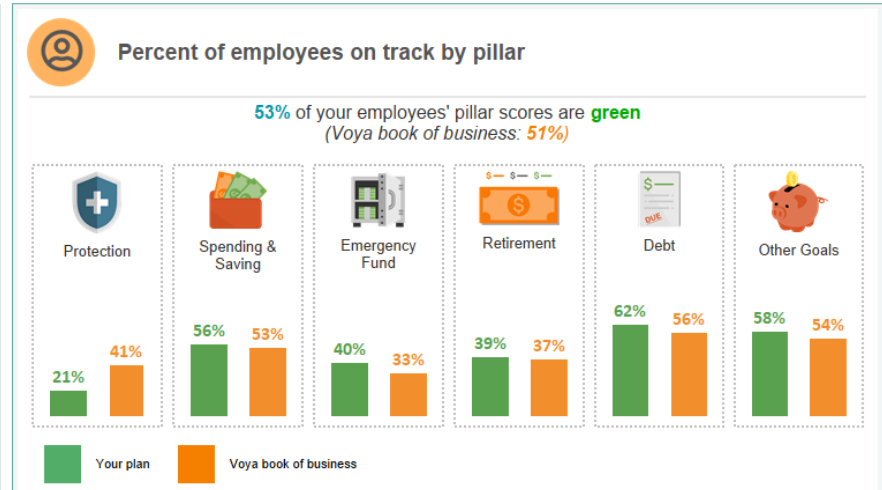
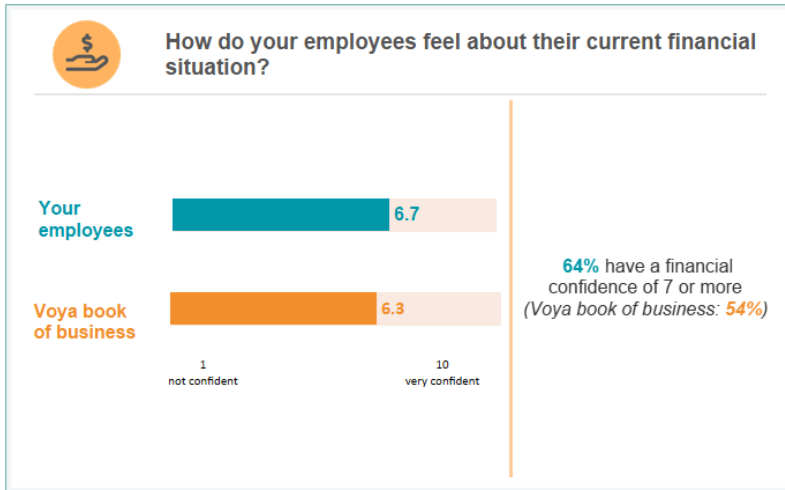
Plans #625031 (State), 625032 (Pol. Sub.), and 625033 (NSHE) as of June 30, 2022

NDC Engagement Trends



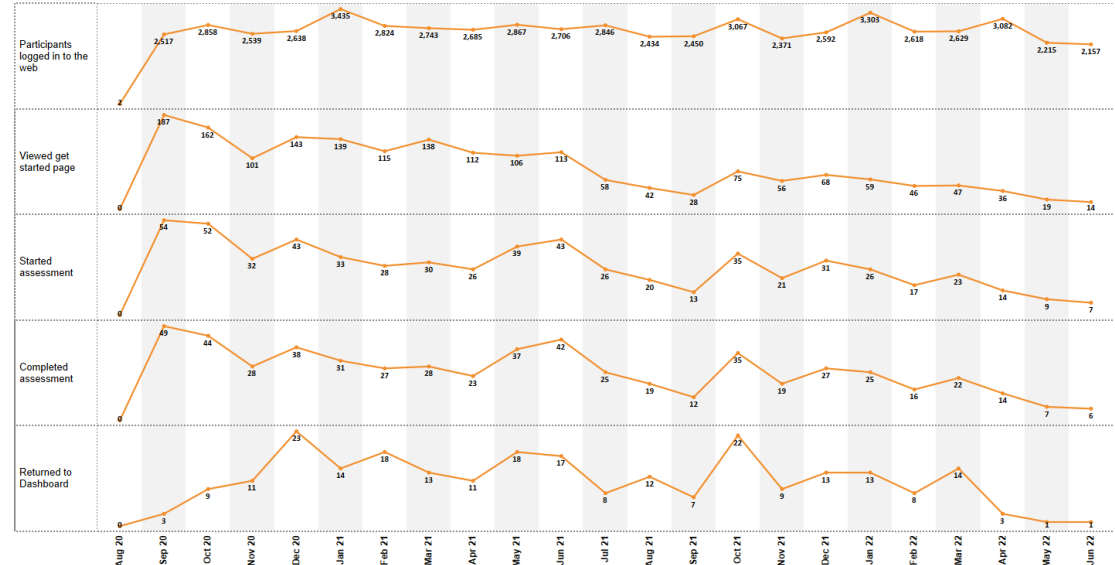
Plans #625031 (State), 625032 (Pol. Sub.), and 625033 (NSHE) as of June 30, 2022

NDC Financial Wellness Overview



Engagement

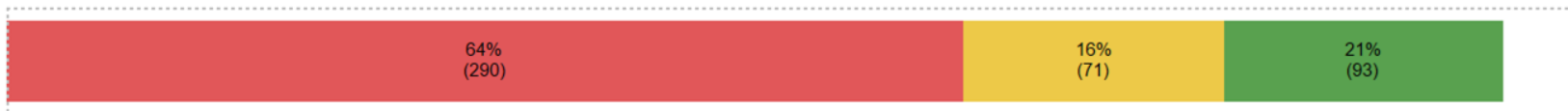
	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	490	--	--
Completed assessment and viewed results	453	92%	89%
Viewed dashboard after completing assessment	339	75%	82%



Plans #625031 (State), 625032 (Pol. Sub.), and 625033 (NSHE) as of June 30, 2022

NDC Financial Wellness by Pillar

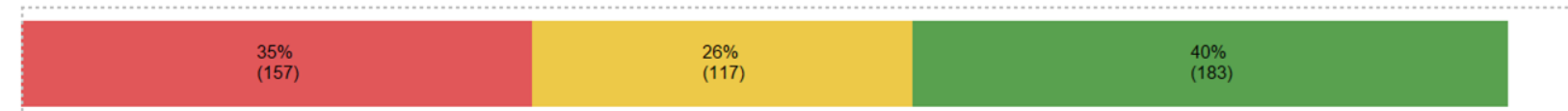
Protection



Spending & Saving



Emergency Fund



Retirement



Debt

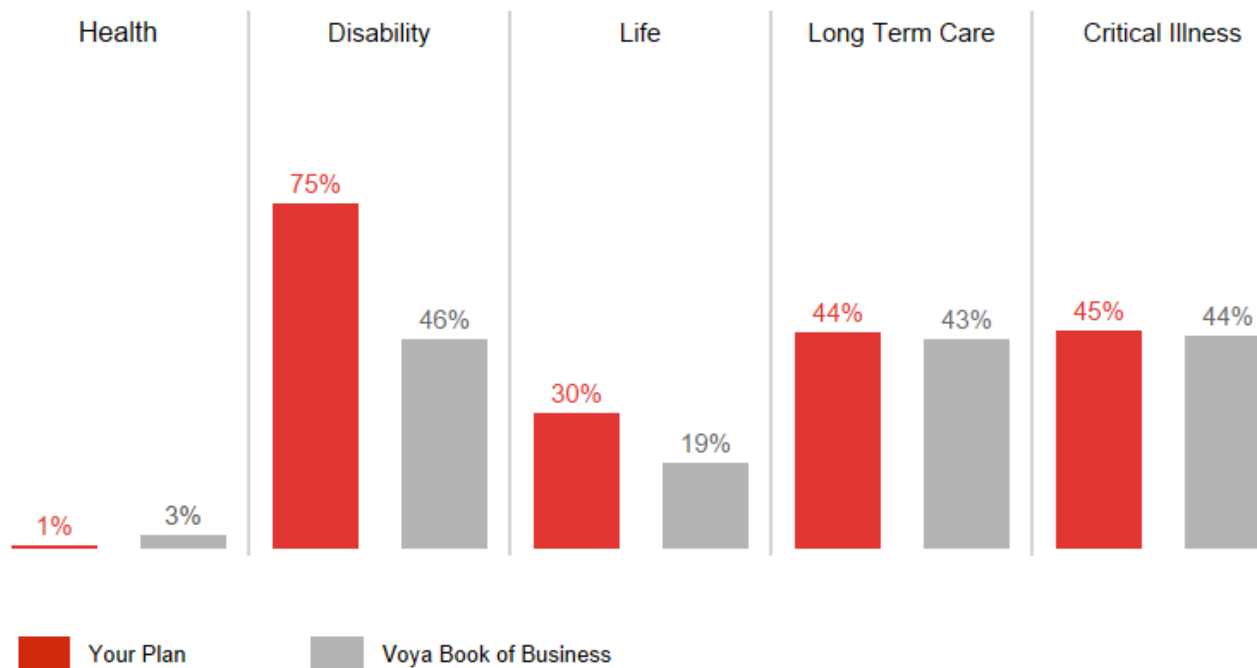


Other Goals



Plans #625031 (State), 625032 (Pol. Sub.), and 625033 (NSHE) as of June 30, 2022

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.

Plans #625031 (State), 625032 (Pol. Sub.), and 625033 (NSHE) as of June 30, 2022

Dashboard Engagement Summary

374 participants viewed the dashboard in total

Clicked on Pillars

135 (36%)

Clicked on at least one article or resource center link

119 (32%)

Clicked on Resource Center

56 (15%)

Resource Center Link

ExploreLifeStages	15
ExploreTools	44
ExploreTopics	2

Custom Resource Center Link

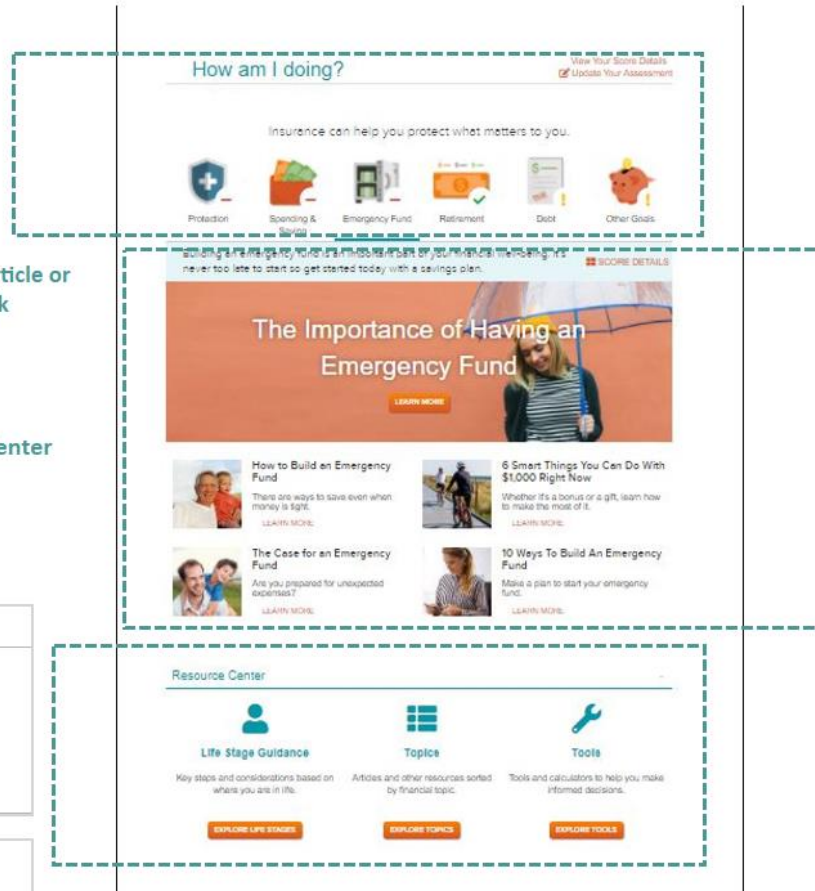
Clicked on Articles

83 (22%)

Article Type/Location

FWPrimaryMessage	20
FWSpotlight	69

Custom Spotlight Messages



Plans #625031 (State), 625032 (Pol. Sub.), and 625033 (NSHE) as of June 30, 2022



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Communications Update



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2022 NDC Participant Survey

Your feedback is important to us.



The Nevada Deferred Compensation Program would like to ask you some questions about your retirement saving and planning experience. The survey should take you approximately five minutes to complete.

[Take the Survey](#)

Questions?

Please contact the NDC Administrative Office or the NDC Plan Information Line for more information about NDC or assistance with your NDC account.

NDC Administrative Office: Telephone: (775) 684-3398	NDC Plan Information Line: Telephone: (855) GO-RET-NV (467-3868)
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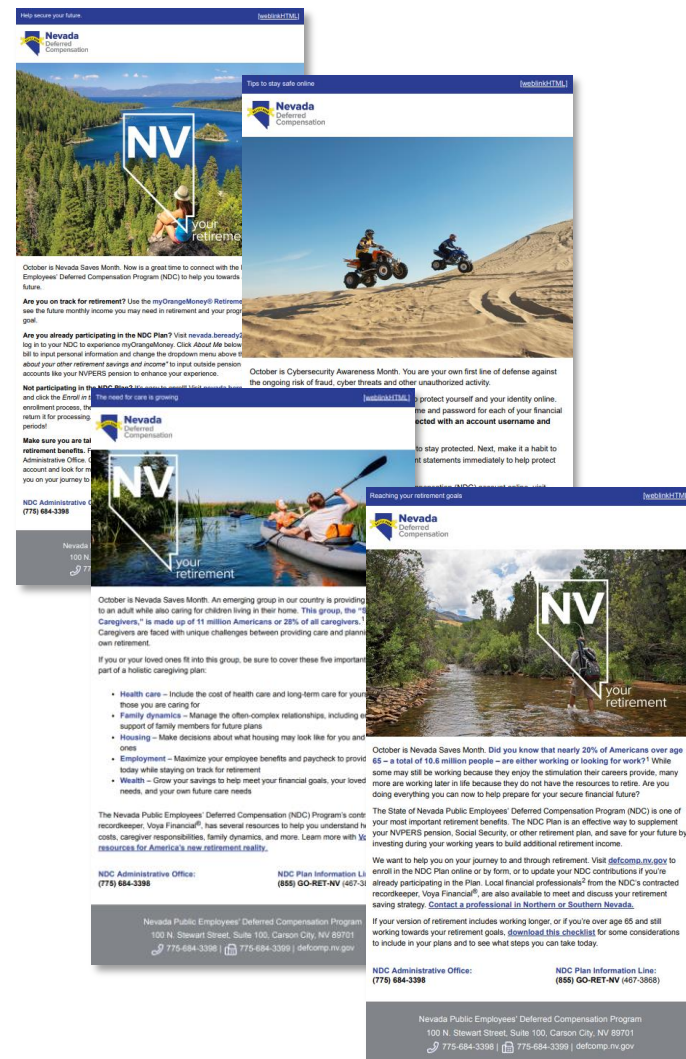
Nevada Public Employees' Deferred Compensation Program
100 N. Stewart Street, Suite 100, Carson City, NV 89701
📞 775-684-3398 | 📠 775-684-3399 | defcomp.nv.gov

- Email invite week of August 15
- Participant website pop-up message added after login
- Survey open until mid-late September
- Survey results at next Committee meeting

2022 Nevada Saves Month

NSM Email Schedule

- **Week of October 3** – Welcome to NSM / Are you on track for retirement?
- **Week of October 10** – October is Cybersecurity Awareness Month
- **Week of October 10** – The Deferred Word
- **Week of October 17** – Sandwich Caregivers are faced with unique challenges
- **Week of October 24** – NDC can help prepare for your secure financial future





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Voya Field Services

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Quarterly Representative Activities

	April	May	June	Total
Enrollments	81	100	65	246
Group Meetings	14	41	14	69
One-on-One Meetings	533	437	455	1,425



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Voya Specific Items

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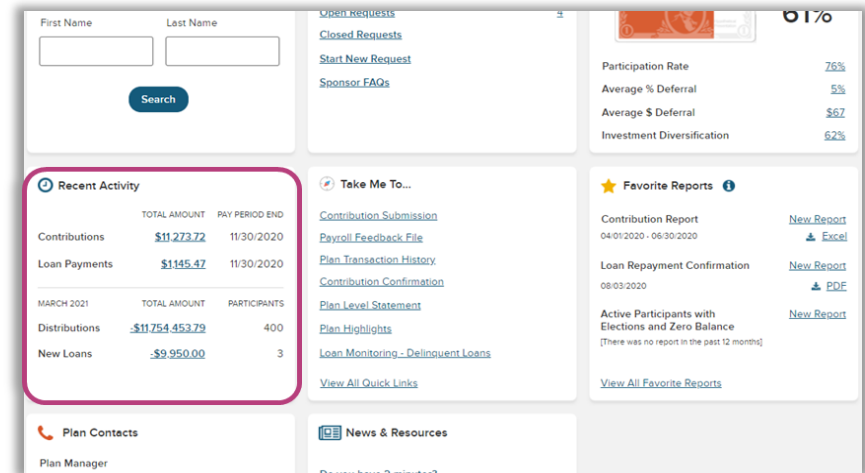
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Simplifying plan administration

Sponsor Web Enhancements

As part of the ongoing evolution, in late June we started to rollout new functionality on Sponsor Web with the addition of a new Recent Activity tile to the homepage bringing more information up front.

Details on contributions, loan payments, distributions and new loan activity are a click away with new interactive pages. Sponsors will be able to conveniently view, export and print the details without running a report.



Voice biometrics opt-in feature in digital experiences



Voice Biometrics Feature

A new Voya Voiceprint opt-in feature in the online registration process, participant website and Voya Retire mobile app will make it easy for participants to indicate that they would like to enroll in the voice biometrics security feature.

Participants who opt-in will be enrolled in Voya Voiceprint after 30 seconds of speech is captured during an authenticated Contact Center phone call.

Voya announces leadership succession plan

**Leadership succession plan appoints Heather Lavallee
incoming CEO and affirms our focus on customers,
innovation and culture**



Rodney O. Martin, Jr.
Chairman & CEO
Voya Financial

Heather Lavallee
President and CEO-elect
Voya Financial

*I am honored and grateful —
to Rod, the board of directors,
the management team and all
of my Voya colleagues — for
this opportunity to lead a
uniquely purpose-driven
company that is committed to
helping our clients and
customers achieve positive
outcomes with their health,
wealth and investment needs.*