



# NV

# Voya Financial 2Q 2023 Plan Review

Presented on August 30, 2023

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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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- Registered representative of & securities offered through Voya Financial Advisors, Inc. (member SIPC)
- For Plan Sponsor Use Only

# Agenda

- Voya Update
- Communications Update
- Voya Field Services
- Voya Updates



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# Voya Update

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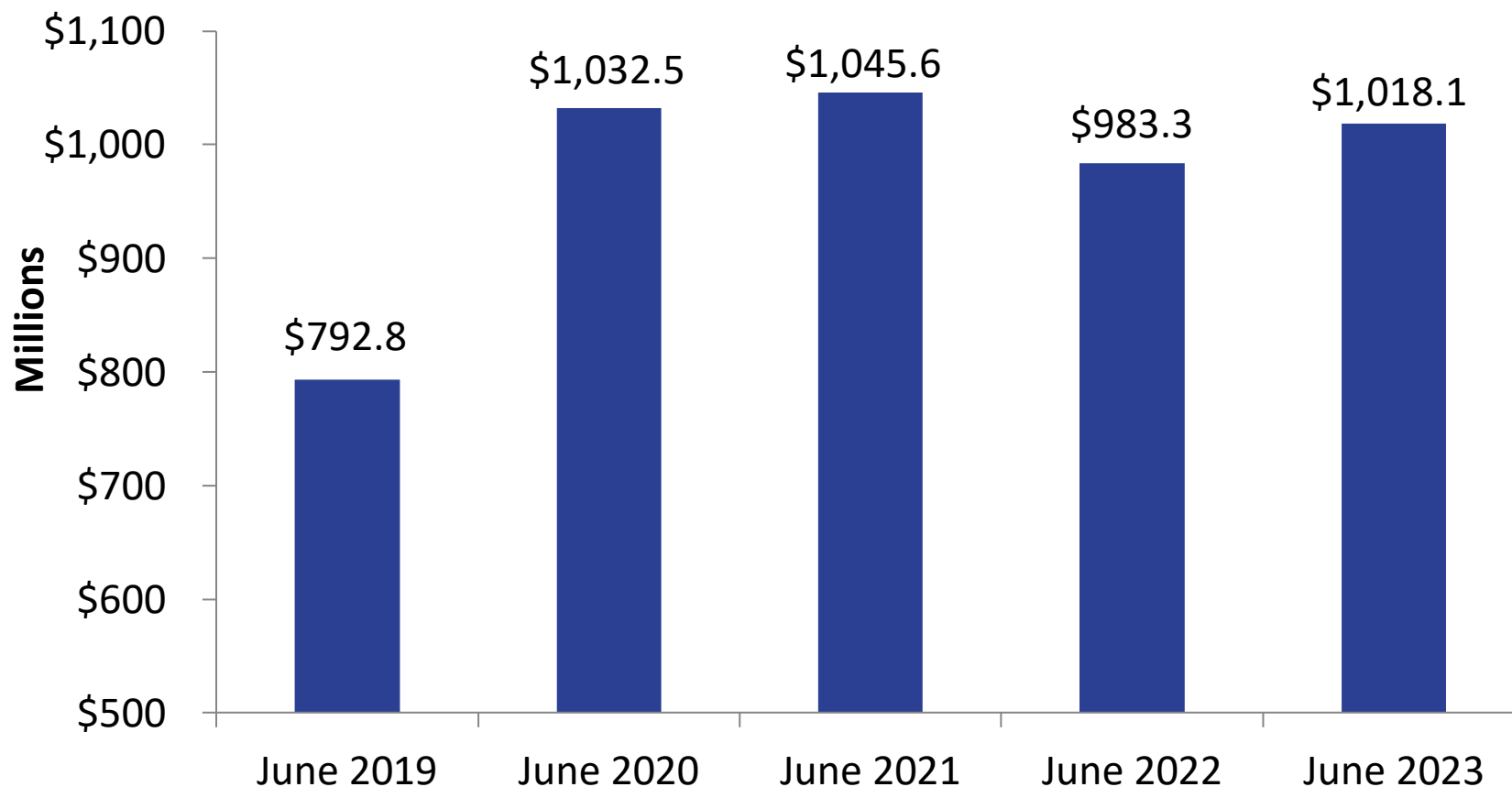
# Plan Summary

Compare by Period	1 <sup>st</sup> Quarter 2023	2 <sup>nd</sup> Quarter 2023
Beginning of Period Plan Assets	\$944,760,929.86	\$983,485,924.52*
Contributions	\$14,788,132.59	\$13,065,742.26
Distributions	-\$18,674,180.49	-\$18,376,273.00
Loan Activity	\$24,848.54	-\$190,495.02
Other Activity	-\$182,190.71	-\$200,628.08
Dividends	\$1,761,585.07	\$1,372,988.82
Appreciation/Depreciation	\$40,902,324.79	\$39,012,027.62
End of Period Plan Assets	\$983,381,449.65	\$1,018,169,287.12

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

# Plan Assets

## 2nd Quarter by Year



# Distributions

Type & Participants	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2 <sup>nd</sup> Quarter 2023
Death Claims	-\$1,565,350.63 (21)	-\$803,502.73 (19)	-\$537,417.83 (26)	-\$2,945,164.81 (46)	-\$1,434,385.63 (19)
Excess Contributions	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$12,167.87 (2)	-\$0.00 (0)
Hardship Withdrawals	-\$62,043.05 (39)	-\$83,750.81 (40)	-\$133,163.94 (45)	-\$155,613.96 (44)	-\$61,315.69 (40)
Minimum Distributions	-\$474,103.17 (115)	-\$477,699.15 (116)	-\$3,312,663.96 (652)	-\$902,373.86 (192)	-\$511,700.12 (122)
Periodic Payments	-\$926,444.93 (799)	-\$974,534.19 (807)	-\$1,415,411.92 (859)	-\$1,002,944.35 (797)	-\$972,433.61 (793)
Withdrawals	-\$10,613,313.51 (531)	-\$9,883,608.58 (552)	-\$12,858,086.39 (654)	-\$14,663,589.52 (608)	-\$14,743,764.11 (601)
NV PERS	-\$1,615,434.79 (46)	-\$1,603,133.78 (60)	-\$1,713,728.83 (58)	-\$1,937,490.93 (64)	-\$2,087,059.47 (70)
Totals	-\$15,256,690.08 (1551)	-\$13,826,29.24 (1594)	-\$19,970,472.87 (2294)	-\$21,619,345.30 (1753)	-\$18,376,273.00 (1626)

# Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
American Equity Life	\$5,471.04	1
Ameriprise	\$357,440.93	3
Athene	\$248,373.53	2
Charles Schwab	\$743,634.40	7
Edward Jones	\$270,571.05	1
Charles Schwab	\$671,129.46	6
Edward Jones	\$270,571.05	5
Empower	\$5,239.83	3
Fidelity	\$1,424,553.30	8
FTSP	\$2,788.74	1
Glorbal Atlantic	\$358,264.69	2
Greater Nevada Credit Union	\$32,822.40	1
Horizon Trust	\$54,548.73	1
JP Morgan	\$5,539.22	1
Marcus Goldman Sachs	\$90,938.93	1



# Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
Merrill Lynch	\$1,486,061.99	3
Mission Square Retirement	\$347,991.21	2
Nationwide	\$118,128.69	3
Prudential	\$9,105.62	1
PTC	\$64,376.56	1
Raymond James	\$22,189.58	2
Sanford Bernstein Co LLC	\$25,609.14	1
T. Rowe Price	\$49,060.62	1
TD Ameritrade	\$265,729.38	5
UMB Bank	\$48,289.00	1
Vanguard	\$8,817.82	1
Voya	\$51,849.66	3

# Rollovers Out – Top Institutions

NSHE 457 Plan

Rollover Institution	Amount	# of Rollovers
Allianz	\$44,318.71	1
Fidelity	\$143,529.14	2
Greater Nevada CU	\$1,020.99	1
Merrill Lynch	\$53,801.32	1
TIAA	\$443,013.34	1
UKFCU	\$45,510.13	1
Voya	\$96,121.67	2

# Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
Ameriprise Financial	\$564,621.04	1
Athene	\$58,798.90	1
Charles Schwab	\$338,308.55	5
Edward Jones	\$447,473.89	7
Fidelity Investments	\$204,151.31	1
Mission Square	\$23,191.98	1
Morgan Stanley	\$175,700.83	1
National Life Group	\$40,911.08	1
Pershing LLC	\$219,676.87	1
RBC WM	\$100,000.00	1
TD Ameritrade	\$59,266.52	1
Voya	\$2,796.21	2

# Participant Account Activity

2 <sup>nd</sup> Quarter 2023 Voluntary Plan	
Beginning of Period	16,703
New Accounts	286
Closed Accounts	221
End of Period	16,768
Terminated Employees with a balance	5,961
Terminated Employees with a balance <\$5,000	1,277

2 <sup>nd</sup> Quarter 2023 FICA Plan	
Beginning of Period	34,669
New Accounts	1387
Closed Accounts	286
End of Period	35,770
Terminated Employees with a balance	5,430
Terminated Employees with a balance <\$5,000	5,057



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# Communications Update

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# 2023 Nevada Saves Month

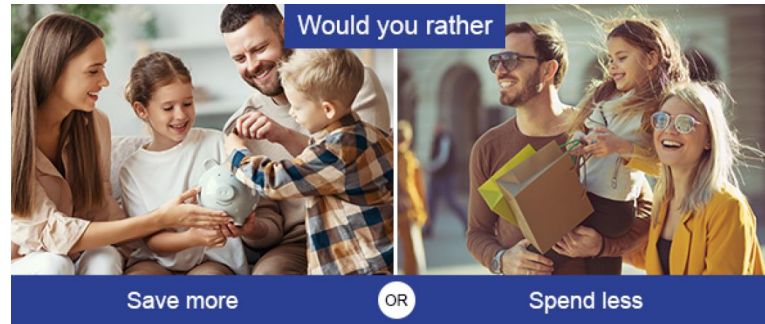
## *Dollars and sense*

If you're making more money this year, how do you decide the best way to use your next dollar among all your financial priorities? This October, NDC will provide practical tips, easy-to-use resources, and insights to help you live for today while preparing for tomorrow.



# 2023 Nevada Saves Month

Week of 9/25  
"October is Nevada  
Saves Month"



Week of 10/2  
"Save more for  
retirement with pre-tax  
money"



Week of 10/9  
"Does the Roth option  
make sense for you?"



# 2023 Nevada Saves Month

**Week of 10/16**  
**“Take these small steps to help manage debt”**

What type of debt should you pay off first?



Debt with the highest interest rate OR Debt with the lowest balance

**Week of 10/23**  
**“Prepare for the unexpected”**

Would you rather



Have hopes OR Have plans

Would you rather



Travel the world OR Spend more time with family

**“Restart saving” Mailer**

Would you rather



Have some now OR Have more later

**“Stay in the Plan ” Mailer**

Would you rather

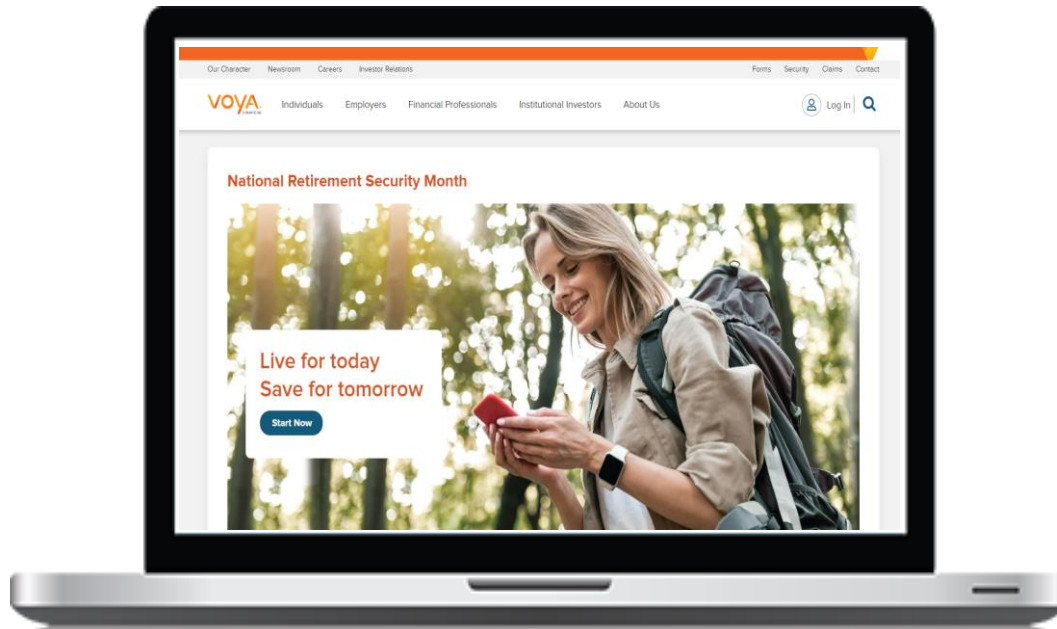


Feel safe OR Feel secure

**Cybersecurity Stmt Insert**



# Voya's 2023 NRSM Campaign



[voya.com/individuals/national-retirement-security-month](https://voya.com/individuals/national-retirement-security-month)

***Live for today  
Save for tomorrow***

Welcome to National Retirement Security Month (NRSM), an annual October event to encourage you to take part in your workplace retirement savings plan. We know saving can be challenging with multiple priorities competing for every dollar. Now is the time to either participate in your plan or consider saving even more.

# Introducing “NV your retirement”





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# Voya Field Services

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# Quarterly Representative Activities

	January	February	March	Total
Enrollments	86	97	72	255
Group Meetings	21	25	25	71
One-on-One Meetings	580	506	562	1,648



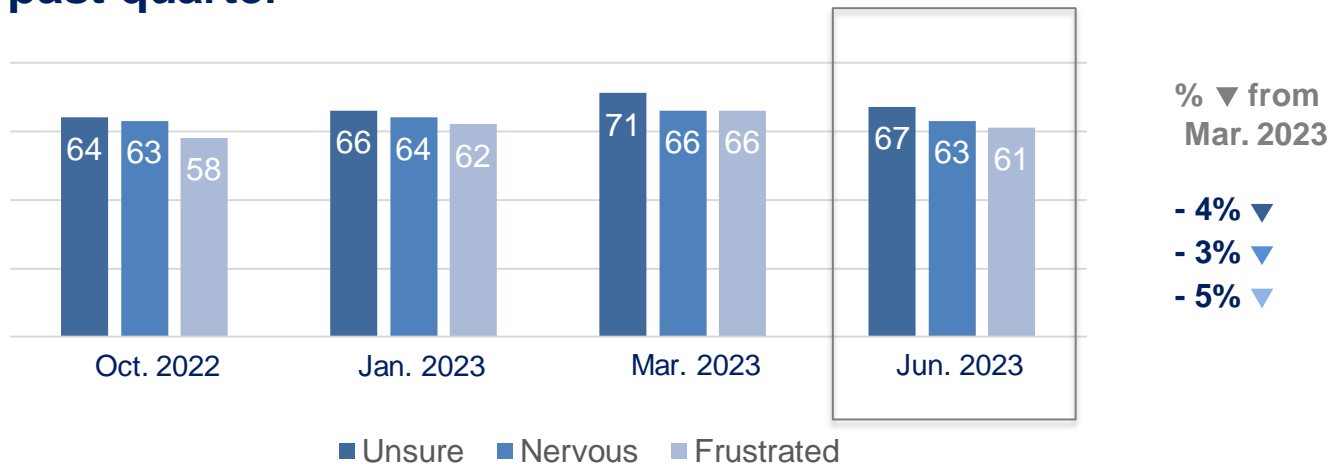
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# Voya Updates

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# Decrease in negative sentiment

Financial sentiment is trending positive with feelings of uncertainty, nervousness and frustration declining over the past quarter



## Voya participants positive sentiment trending up\*

↑ **63% overall**  
up 2%  
from Q1 2023

↑ **62% ages 50-59,**  
up 8%  
from Q1 2023

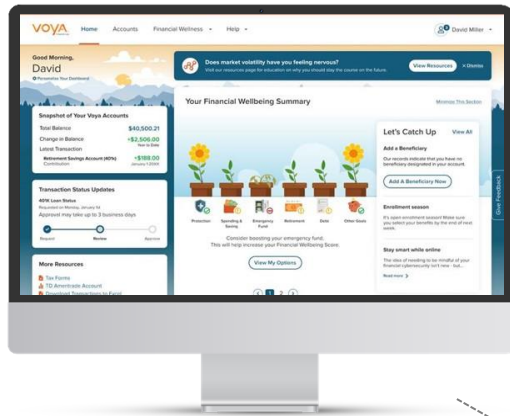
## What's important to consumers now

More information from employers outside of open enrollment to better understand employee benefit options



**80%**  
of employed Americans say  
it's **extremely important / important**

# Coming this Fall.... Voya's new employee dashboard experience brings together an individual's financial life



**View all accounts** in one place

Connect external accounts in one place to view your **total net worth**

Access your unique **Financial Strength** score

**Personalized insights** and **gamification** to help you improve your financial wellness

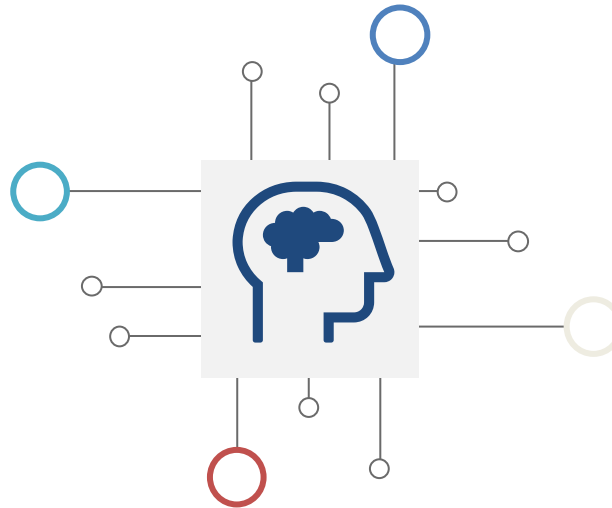
Automatic personal **finance resources** to analyze savings and spending

**Customize experience** and **track progress** along the way

# Thoughtful AI technology to support an improved customer experience

Voya's systematic use of AI technology range from security to optimizing processes and communications

- Fraud detection
- Voya PAL chatbot
- Back-office operations
- Personalized nudges via email and text





# Industry recognition

## Voya's latest industry accolades



**Voya was a finalist in Fast Company magazine's World Changing Ideas Awards for its myVoyage Personalized Enrollment Guidance tool**

Voya's next-level digital experience provides holistic decision support during enrollment and guidance throughout the year and can help employers and employees realize greater value by getting their workplace benefits and savings in sync.

