



NV

Voya Update Q4 2023 Plan Review

Presented on February 29, 2024

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Agenda

- Summary of Plan Activity
- Communications Update
- Voya Field Services
- Voya Updates



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Summary of Plan Activity

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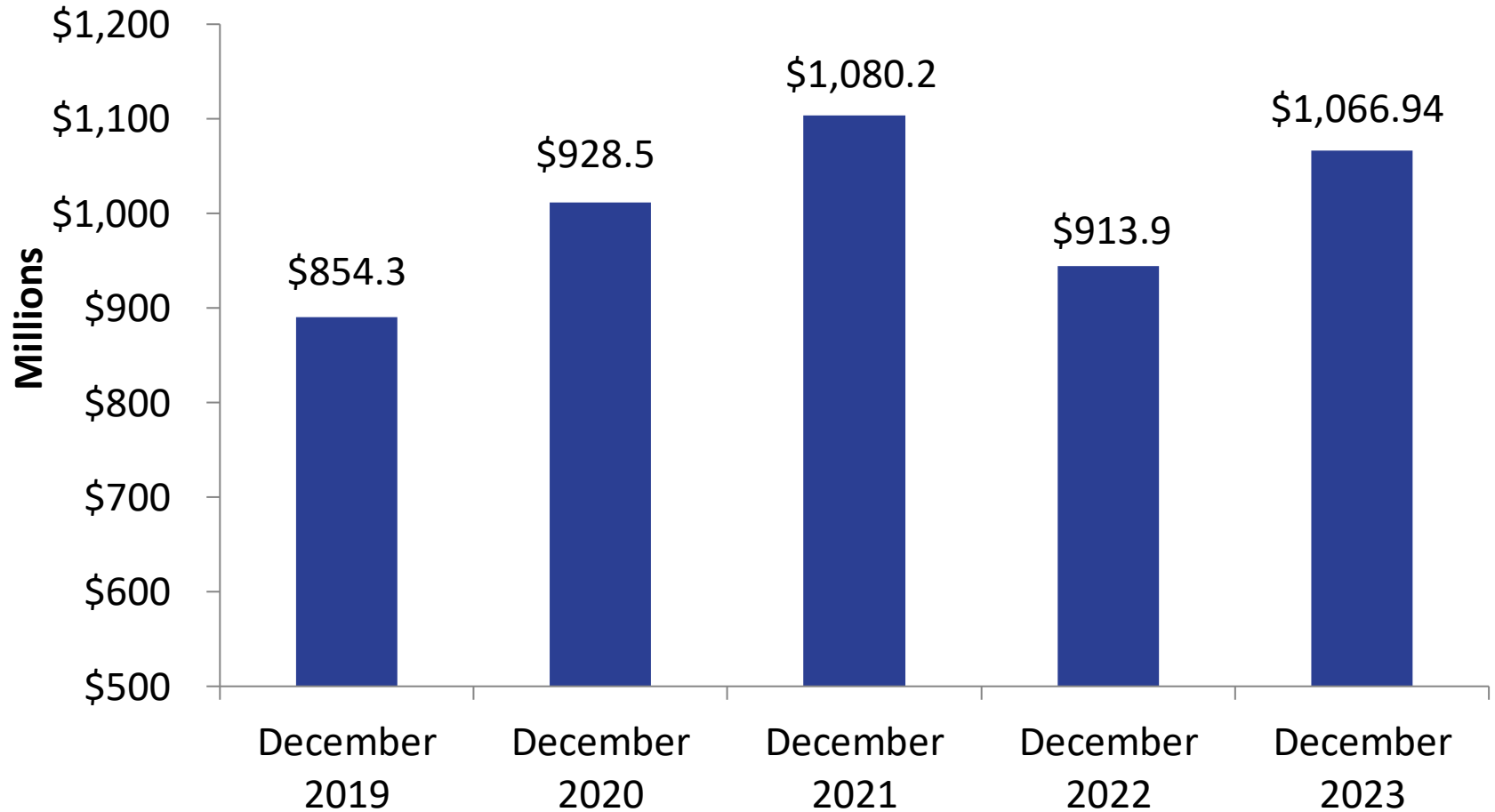
Plan Summary

Compare by Period	3rd Quarter 2023	4th Quarter 2023
Beginning of Period Plan Assets	\$ 1,018,172,189.41	\$ 995,558,779.22
Contributions	\$ 14,859,887.51	\$ 13,200,720.39
Distributions	\$ (20,852,559.48)	\$ (18,481,604.69)
Loan Activity	\$ 5,692.71	\$ (116,567.82)
Other Activity	\$ (172,826.99)	\$ 337,668.85
Dividends	\$ 1,325,879.13	\$ 5,313,585.98
Appreciation/Depreciation	\$ (22,178,036.06)	\$ 71,142,856.47
End of Period Plan Assets	\$ 991,160,226.23	\$ 1,066,955,438.40

* Difference between 3rd Quarter ending balance and 4th Quarter beginning balance is from transactions dated outside of reporting period.

Plan Assets

4th Quarter by Year



Distributions

Type & Participants	4 th Quarter 2022	1 st Quarter 2023	2 nd Quarter 2023	3 rd Quarter 2023	4 th Quarter 2023
Death Claims*	-\$537,417.83 (26)	-\$2,945,164.81 (46)	-\$1,434,385.63 (19)	-\$2,164,269.28 (26)	-\$3,907,225.78 (58)
Excess Contributions	\$0.00 (0)	-\$12,167.87 (2)	-\$0.00 (0)	-\$571.31 (2)	-\$2,870.23 (1)
Hardship Withdrawals	-\$133,163.94 (45)	-\$155,613.96 (44)	-\$61,315.69 (40)	-\$94,955.8 (38)	-\$61,072.87 (31)
Minimum Distributions	-\$3,312,663.96 (652)	-\$902,373.86 (192)	-\$511,700.12 (122)	-\$536,671.64 (125)	-\$2,788,631.57 (605)
Periodic Payments	-\$1,415,411.92 (859)	-\$1,002,944.35 (797)	-\$972,433.61 (793)	-\$974,907.89 (811)	-\$1,350,115.51 (888)
Withdrawals	-\$12,858,086.39 (654)	-\$14,663,589.52 (608)	-\$14,743,764.11 (601)	-\$16,939,742.33 (607)	-\$12,781,854.88 (562)
NV PERS	-\$1,713,728.83 (58)	-\$1,937,490.93 (64)	-\$2,087,059.47 (70)	-\$2,305,710.51 (66)	-\$1,497,059.63 (42)
Totals	-\$19,970,472.87 (2294)	-\$21,619,345.30 (1753)	-\$18,376,273.00 (1626)	-\$23,016,828.76 (1675)	-\$22,388,830.47 (2187)

Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
EDWARD JONES	\$ 1,046,380.58	9
CHARLES SCHWAB	\$ 489,714.85	5
VANGUARD	\$ 408,143.97	8
VOYA	\$ 307,009.76	3
LPL FINANCIAL	\$ 283,228.35	2
NFS	\$ 282,026.69	2
Merrill Lynch	\$ 182,309.23	2
WELLS FARGO ADVISORS	\$ 178,973.51	1
Equity Trust Company	\$ 137,827.71	1
NYLIAC	\$ 104,735.98	1

Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
EDWARD JONES	\$ 1,413,835.54	5
FIDELITY	\$ 1,031,854.14	3
Merrill Lynch	\$ 546,552.38	1
ASSETMARK TRUST COMPANY	\$ 443,240.96	1
CHARLES SCHWAB	\$ 138,235.41	4
FPS Trust Company	\$ 80,000.00	1
Guidestone Financial Resources	\$ 77,759.94	1
VOYA	\$ 39,401.98	2
Country Trust Bank	\$ 30,280.21	1
Empower	\$ 23,253.02	1
EDWARD JONES	\$ 1,413,835.54	5
FIDELITY	\$ 1,031,854.14	3

Rollovers Out – Top Institutions

NSHE 457 Plan

Rollover Institution	Amount	# of Rollovers
FIDELITY	\$ 430,994.41	2
AMERIPRISE Financial LLC	\$ 88,485.58	1
TIAA	\$ 49,404.42	2
CHARLES SCHWAB	\$ 28,507.20	1
Merrill Lynch	\$ 15,656.75	1
VOYA	\$ 5,270.32	1
JP Morgan	\$ 1,478.57	1

Participant Account Activity

4 TH Quarter 2023 Voluntary Plan		4 TH Quarter 2023 FICA Plan	
Beginning of Period	16,916	Beginning of Period	37,203
New Accounts	267	New Accounts	668
Closed Accounts	305	Closed Accounts	1,376
End of Period	16,878	End of Period	36,495
Terminated Employees with a balance	6,571	Terminated Employees with a balance	4,369
Terminated Employees with a balance <\$5,000	1,272	Terminated Employees with a balance <\$5,000	4,025



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Communications Update

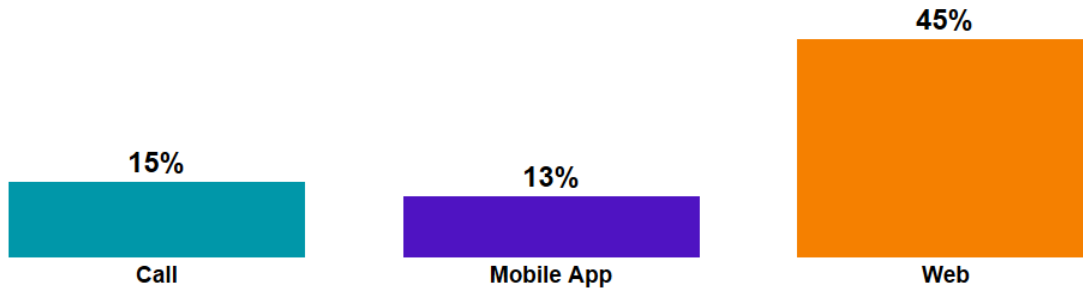
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2023 Participant Engagement Trends

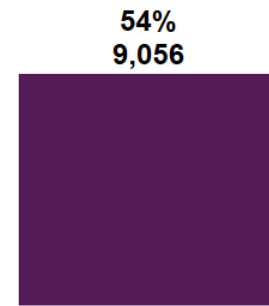
Engagement

54% of plan participants have engaged (used web, mobile, or called) over the past 12 months
 45% of plan participants have digitally engaged over the past 12 months

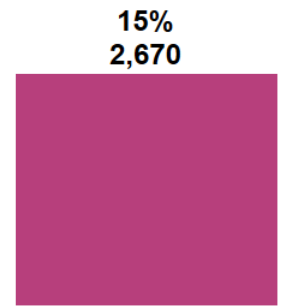
Unique Participant Engagement by Channel



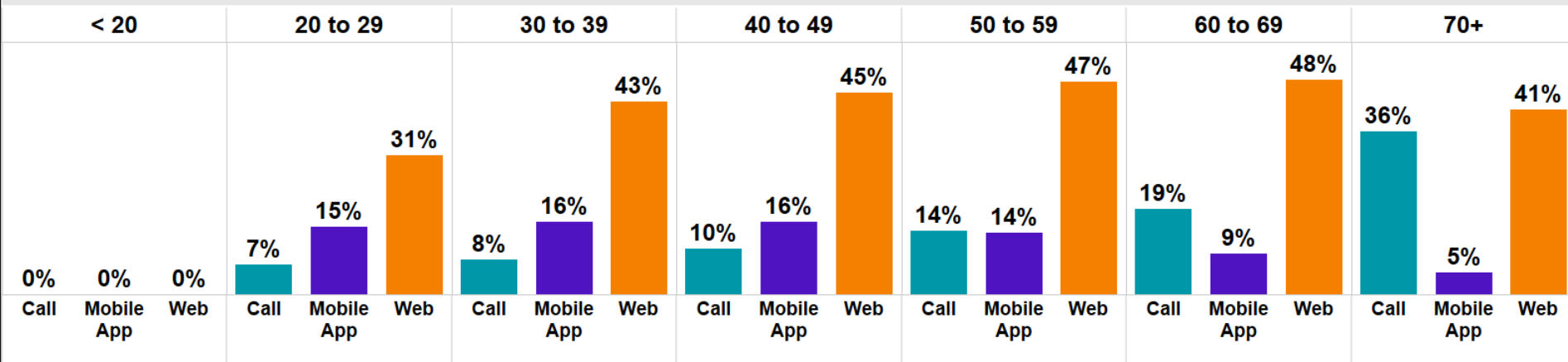
E-Delivery



Web Registration

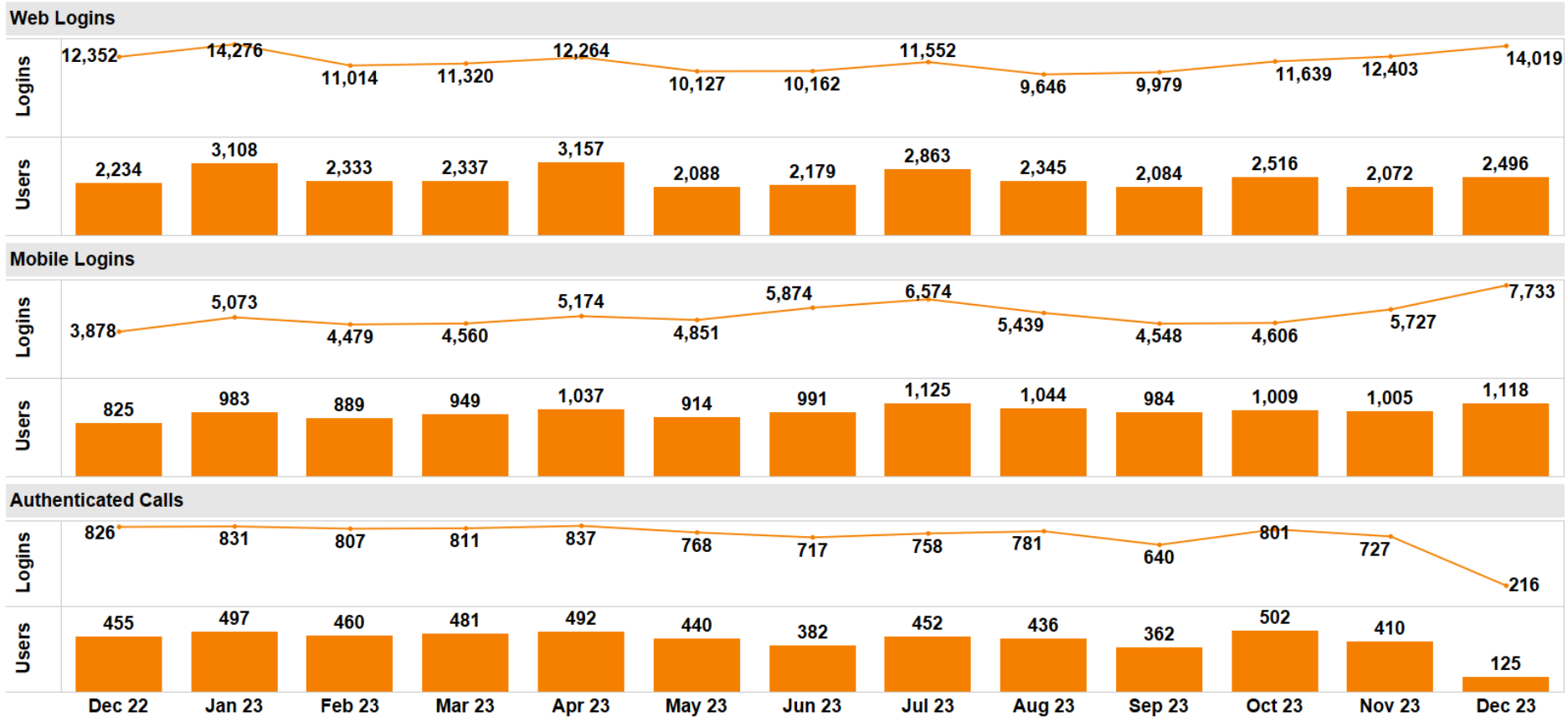


Unique Participant Engagement by Age Group



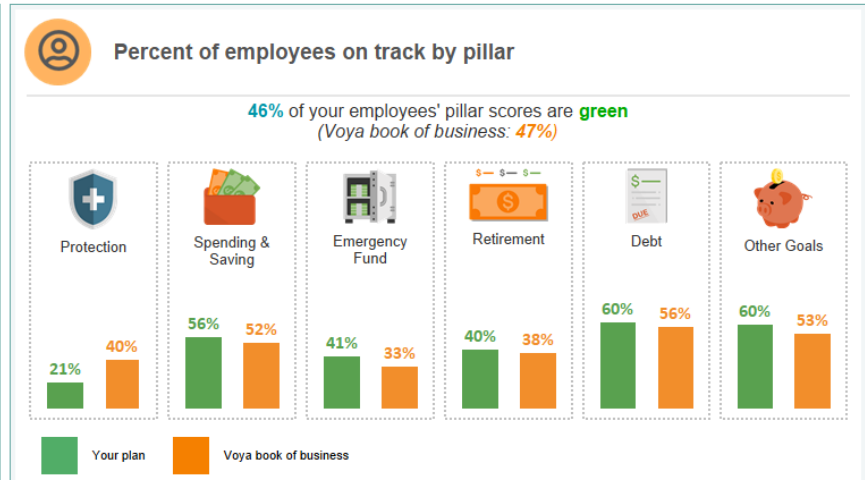
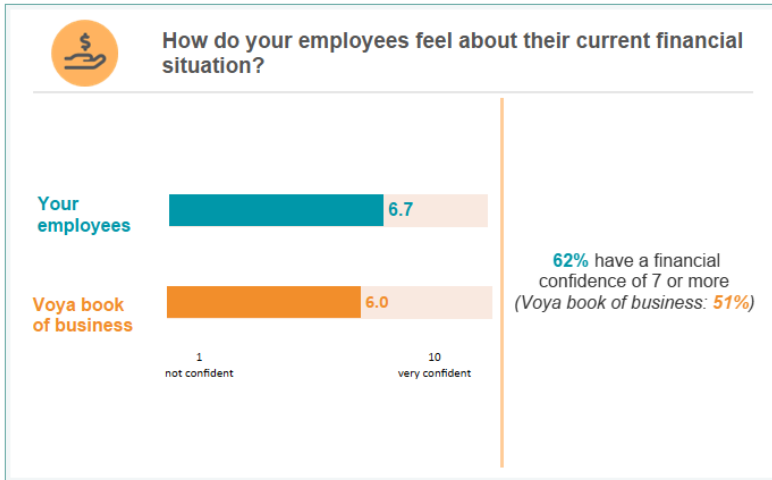
Data as of 12/31/2023

2023 Engagement by Month



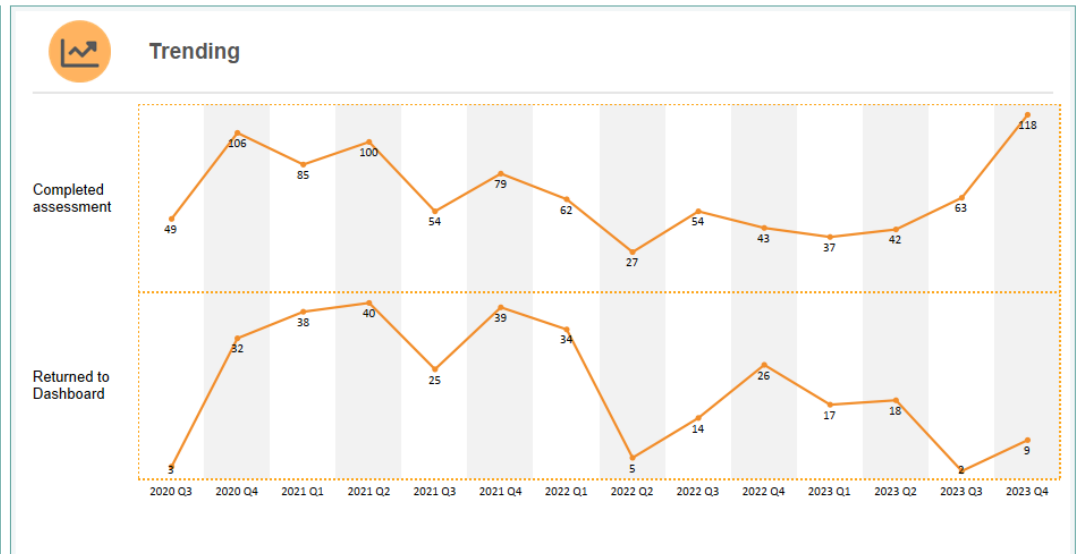
Data as of 12/31/2023

Financial Wellness Results



Engagement

	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	673	--	--
Completed assessment and viewed results	623	93%	89%
Viewed dashboard after completing assessment	424	68%	77%



Financial Wellness by Pillar

Protection



Spending & Saving



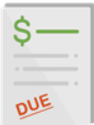
Emergency Fund



Retirement



Debt



Other Goals



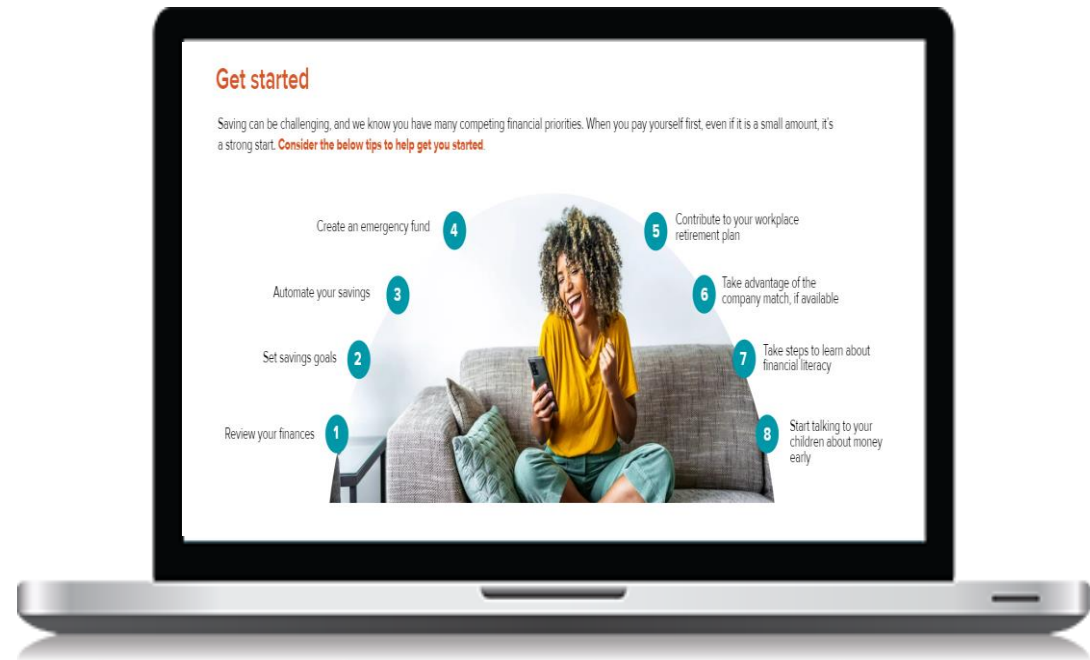
America Saves Week

April 8 – 12, 2024

Save for what matters most

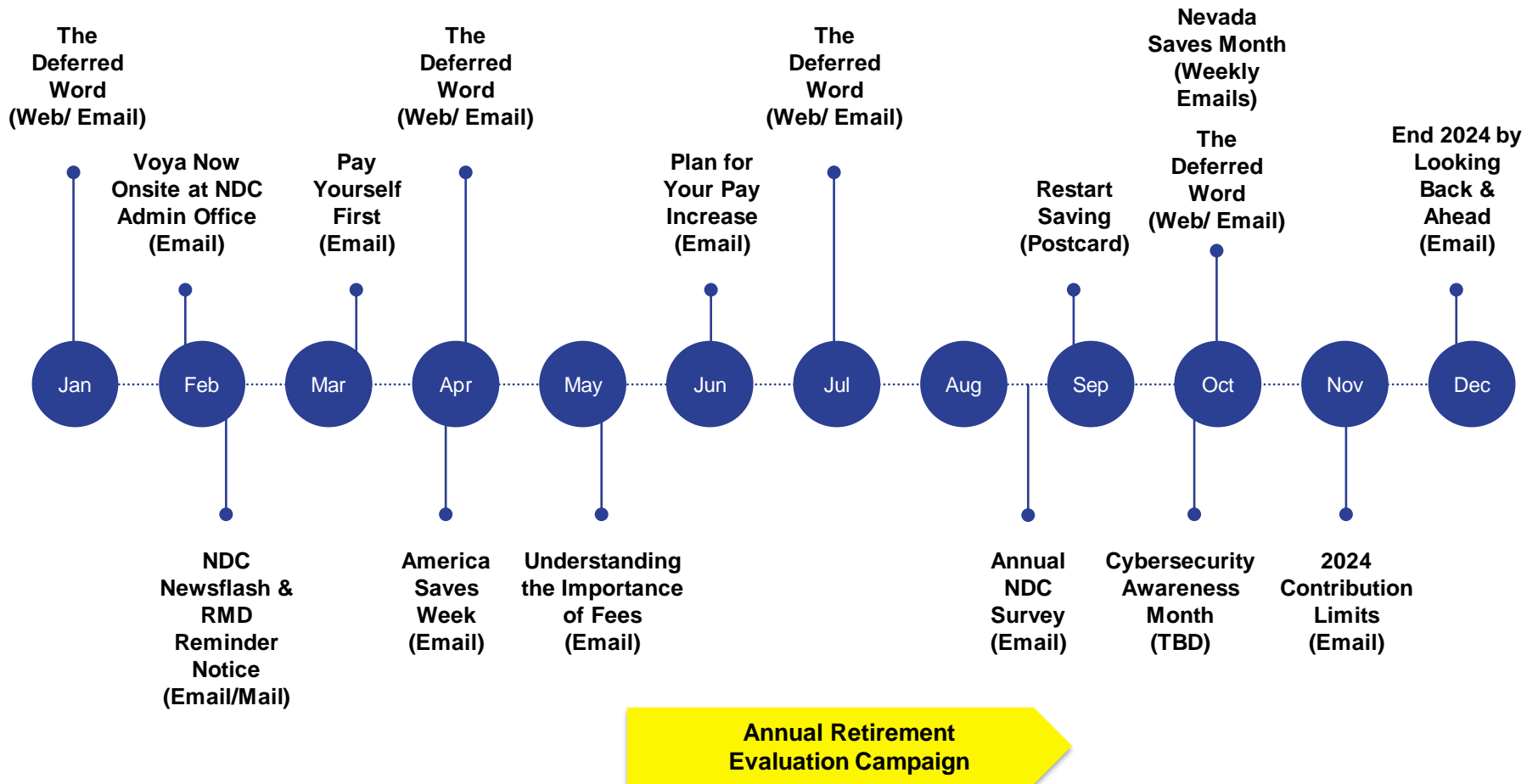
Promoting these saving topics:

- Saving for the unexpected
- Saving at any age
- Saving for major milestones
- Paying down debt is saving
- Saving automatically



VoyaASW.com

2024 NDC Communication Calendar





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Voya Field Services

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Quarterly Representative Activities

	October	November	December	Total
Enrollments	83	81	66	230
Group Meetings	34	25	28	87
One-on-One Meetings	872	614	401	1,887



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Voya Updates

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A Look Forward...

Voya innovates

Winter 2024



Looking forward in 2024

SECURE 2.0 Act provisions coming in 2024

More SECURE 2.0 provisions are in the pipeline for 2024, including:

- Eliminating unnecessary plan requirements for unenrolled participants
- Small balance mandatory distribution limit change from \$5,000 to \$7,000
- Long-term part-time worker eligibility and vesting for 403(b) plans and calculation change
- Mandatory automatic enrollment and escalation
- Age 50+ Catch-up contribution limits for ages 60-63

Visit the SECURE 2.0
Resource Center



Read more

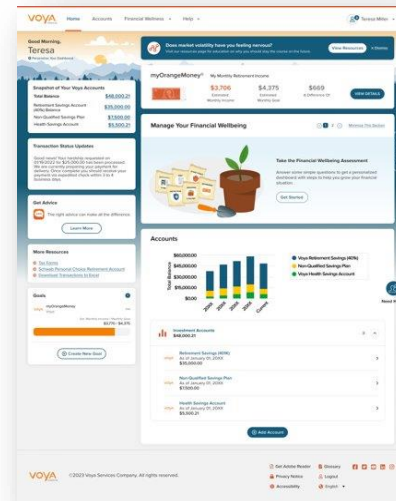
More than **25** new provisions
that Voya has rolled out for
2023 and early 2024

Looking forward in 2024

Employee experience

The employee experience will be enhanced to include:

- The rollout of the new customer homepage experience will continue, and we will be adding new features to the dashboard to further personalize the experience.
- Conversational interactive voice response (IVR) capabilities will be added for employees calling the Voya contact center.
- One-time verification codes will be added for outbound calls.
- Nonqualified plan web experience will be enhanced for investment elections and transfers.
- Previous year's health claims will be added in myVoyage enrollment guidance.
- Ongoing cybersecurity advancements will be made to address the ever-changing landscape.



Looking forward in 2024

A sampling of Sponsor Web enhancements for simplified administration

Be on the lookout for upcoming Sponsor Web enhancements informed by your feedback and user testing:

- Reports hub redesign that will make plan management easier
- More information at your fingertips – without having to open a report
- More intuitive search
- Report notification improvements
- Updated log in and log out experiences
- Continued enhancements to predictive employee search



Looking forward in 2024

Voya Cares® thought leadership focused on veterans with disabilities – *coming soon*

Helping employers better meet the needs of veterans with disabilities in the workforce

Understanding how veterans with disabilities in the workplace are underrecognized and underserved

- Unique needs (as compared to veterans without disabilities)
- Gap between needs and benefits that employers provide

**Full research
report available
in 2Q**



Looking forward in 2024

Voya Perspective's Paper: Women and financial security – *coming soon*

Phase 2 launches in early 2024 with a new thought leadership rollout including a Voya Perspectives paper around **Women and financial security**.

A snapshot of our recent findings:

- Pay gaps persist
- Concerns around inflation
- Lower confidence of personal finance knowledge
- Gaps in HSA investing



Phase 1 launched in April 2023 with an **award-winning** Voya Perspectives paper: *Bringing greater financial equity to the workplace*



Did you miss the last paper?

In 2023, Voya Financial was recognized as a winner of the Gramercy Institute's Financial Content Marketing Awards in the Retirement, Business to Business category. The recognition is based on 2023 information and a \$350 entry fee was paid for consideration. For more details regarding the award, please see the information at the end of this presentation.

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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