

A person wearing a dark cap and shirt is seen from behind, paddling a bright yellow kayak on clear, turquoise water. Large, smooth, light-colored rocks are scattered throughout the water. The scene is bright and sunny, with ripples on the water's surface.

# NV

## Voya Update Q3 2025 Plan Review

*Presented on December 5, 2025*

your  
retirement

# 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	1 <sup>ST</sup> Quarter 2025	2 <sup>ND</sup> Quarter 2025
Beginning of Period Plan Assets	\$ 1,175,915,351.17	\$ 1,149,761,817.55
Contributions	\$ 18,067,272.20	\$ 17,076,242.89
Distributions	\$ (24,408,726.93)	\$ (23,435,026.26)
Loan Activity	\$ (71,774.26)	\$ (134,387.25)
Other Activity	\$ 22,156.07	\$ 31,514,829.47
Dividends	\$ 2,038,861.19	\$ 1,807,875.37
Appreciation/Depreciation	\$ (21,730,259.44)	\$ 85,007,132.54
End of Period Plan Assets	\$ 1,149,832,880.00	\$ 1,261,598,484.31

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

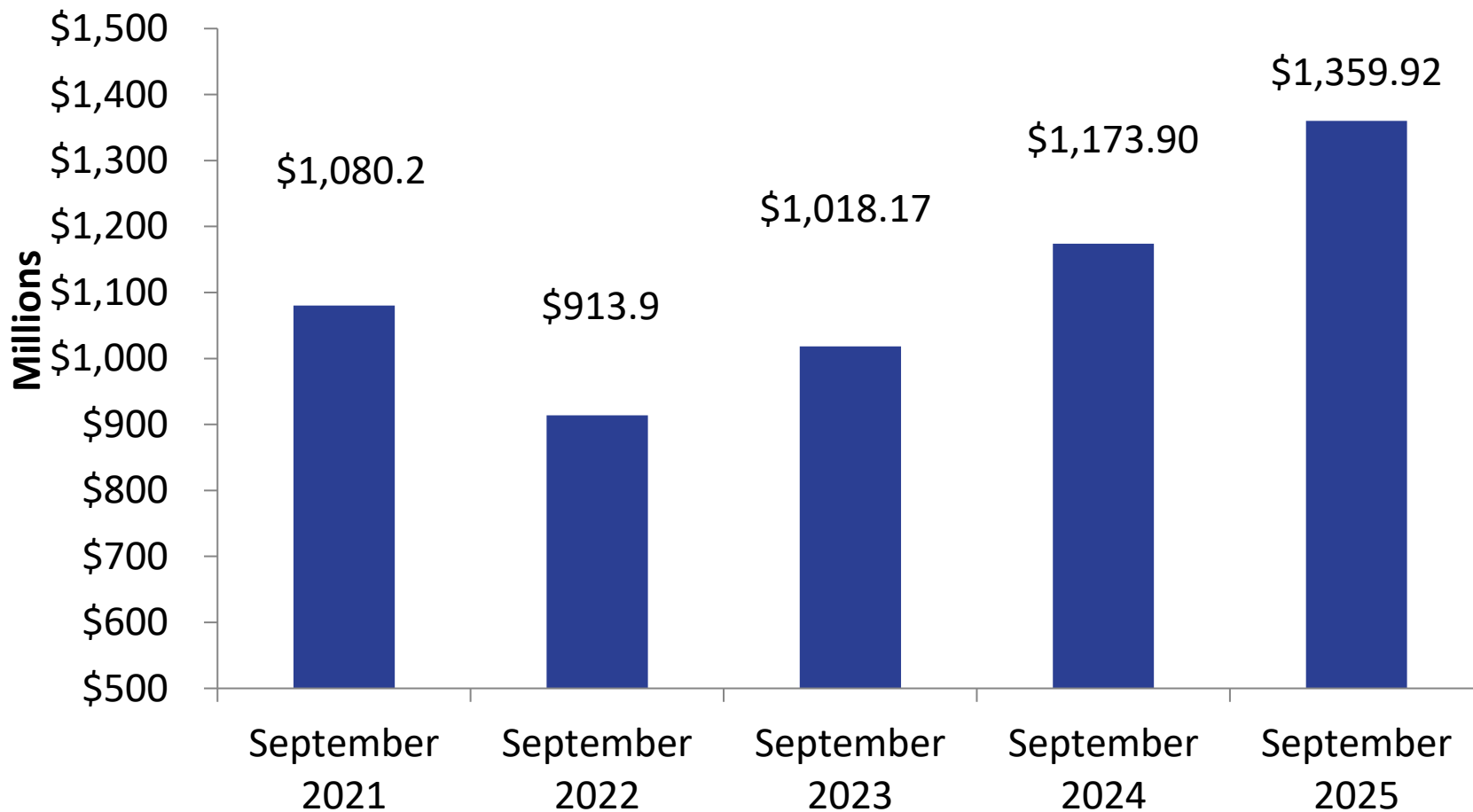
# Plan Summary

Compare by Period	2 <sup>nd</sup> Quarter 2025	3rd Quarter 2025
Beginning of Period Plan Assets	\$ 1,149,761,817.55	\$ 1,269,334,051.79
Contributions	\$ 17,076,242.89	\$ 18,295,620.51
Distributions	\$ (23,435,026.26)	\$ (26,682,082.16)
Loan Activity	\$ (134,387.25)	\$ (145,661.13)
Other Activity	\$ 31,514,829.47	\$ 29,745,100.33
Dividends	\$ 1,807,875.37	\$ 1,640,566.59
Appreciation/Depreciation	\$ 85,007,132.54	\$ 67,733,743.12
End of Period Plan Assets	\$ 1,261,598,484.31	\$ 1,359,921,339.05

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

# Plan Assets

## 3rd Quarter by Year



# Distributions

Type & Participants	2 <sup>nd</sup> Quarter 2024	3 <sup>rd</sup> Quarter 2024	4 <sup>th</sup> Quarter 2024	1 <sup>st</sup> Quarter 2025	2 <sup>nd</sup> Quarter 2025
Death Claims*	-\$2,039,151.82 (51)	-\$4,059,853.92 (53)	-\$6,596,871.48 (57)	-\$1,972,404.02 (130)	-\$5,616,671.28 (228)
Excess Contributions	\$0.00 (0)	-\$1,526.97 (1)	-\$15,849.19 (5)	-\$1,635.86 (5)	\$0.00 (0)
Hardship Withdrawals	-\$127,900.00 (57)	-\$118,609.46 (60)	-\$101,144.30 (54)	-\$105,710.66 (55)	-\$79,792.36 (50)
Minimum Distributions	-\$628,577.83 (114)	-\$521,321.69 (106)	-\$3,152,899.68 (643)	-\$969,911.46 (177)	-\$594,185.31 (102)
Periodic Payments	-\$1,012,394.05 (833)	-\$1,075,336.17 (833)	-\$1,506,976.50 (870)	-\$1,110,742.28 (831)	-\$1,055,878.45 (805)
Withdrawals	-\$15,295,566.33 (635)	-\$19,548,733.14 (630)	-\$15,173,078.24 (785)	-\$20,384,782.64 (653)	-\$20,014,682.28 (624)
NV PERS	-\$3,000,523.33 (95)	-\$4,665,934.51 (124)	-\$1,741,133.53 (49)	-\$1,835,944.03 (49)	-\$1,690,487.86 (46)
Totals	-\$ 22,104,113.36 (1785)	-\$29,991,315.86 (1807)	-\$28,287,952.92 (2463)	-\$26,381,130.95 (1900)	-\$29,051,697.54 (1,855)

\* Death Claims are not included in Distribution total on Plan Summary Slide



# Distributions

Type & Participants	3 <sup>rd</sup> Quarter 2024	4 <sup>th</sup> Quarter 2024	1 <sup>st</sup> Quarter 2025	2 <sup>nd</sup> Quarter 2025	3 <sup>rd</sup> Quarter 2025
Death Claims*	-\$4,059,853.92 (53)	-\$6,596,871.48 (57)	-\$1,972,404.02 (130)	-\$5,616,671.28 (228)	-\$3,601,881.84 (182)
Excess Contributions	-\$1,526.97 (1)	-\$15,849.19 (5)	-\$1,635.86 (5)	\$0.00 (0)	\$0.00 (0)
Hardship Withdrawals	-\$118,609.46 (60)	-\$101,144.30 (54)	-\$105,710.66 (55)	-\$79,792.36 (50)	-\$135,332.22 (70)
Minimum Distributions	-\$521,321.69 (106)	-\$3,152,899.68 (643)	-\$969,911.46 (177)	-\$594,185.31 (102)	-\$638,016.00 (106)
Periodic Payments	-\$1,075,336.17 (833)	-\$1,506,976.50 (870)	-\$1,110,742.28 (831)	-\$1,055,878.45 (805)	-\$1,164,873.28 (820)
Withdrawals	-\$19,548,733.14 (630)	-\$15,173,078.24 (785)	-\$20,384,782.64 (653)	-\$20,014,682.28 (624)	-\$22,240,574.18 (686)
NV PERS	-\$4,665,934.51 (124)	-\$1,741,133.53 (49)	-\$1,835,944.03 (49)	-\$1,690,487.86 (46)	-\$2,013,602.07 (52)
Totals	-\$29,991,315.86 (1807)	-\$28,287,952.92 (2463)	-\$26,381,130.95 (1900)	-\$29,051,697.54 (1,855)	-\$26,192,397.75 (1,734)

\* Death Claims are not included in Distribution total on Plan Summary Slide



# Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
FIDELITY	\$ 3,146,691.17	18
EDWARD JONES	\$ 1,959,943.80	10
CHARLES SCHWAB	\$ 1,694,627.80	13
VANGUARD	\$ 1,530,853.46	3
WELLS FARGO	\$ 1,115,018.30	5
RAYMOND JAMES	\$ 514,853.43	1
AMERIPRISE FINANCIAL	\$ 280,620.39	4
ASSETMARK	\$ 277,251.02	2
PERSHING LLC	\$ 215,174.16	3
MORGAN STANLEY	\$ 157,497.17	1

# Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
SEI	\$ 1,391,436.53	3
EDWARD JONES	\$ 984,715.66	7
ASSETMARK TRUST	\$ 232,715.01	1
MORGAN STANLEY	\$ 202,023.61	1
FIDELITY	\$ 135,473.59	1
LPL FINANCIAL	\$ 123,272.91	5
NATIONWIDE	\$ 104,174.47	1
MISSION SQUARE	\$ 91,579.25	3
CHARLES SCHWAB	\$ 59,959.87	1
IBEXIS LIFE AND ANNUITY	\$ 39,883.91	1

# Rollovers Out – Top Institutions

NSHE 457 Plan

Rollover Institution	Amount	# of Rollovers
CHARLES SCHWAB	\$ 444,571.13	3
FIDELITY	\$ 388,681.52	3
UBS FINANCIAL SERVICES	\$ 190,601.17	1
VANGUARD	\$ 150,232.89	4
PERSHING LLC	\$ 150,000.00	1

# Participant Account Activity

3rd Quarter 2025 Voluntary Plan	
Beginning of Period	17,684
New Accounts	281
Closed Accounts	227
End of Period	17,738
Terminated Employees with a balance	6,655
Terminated Employees with a balance <\$5,000	1,339

3rd Quarter 2025 FICA Plan	
Beginning of Period	40,402
New Accounts	1,610
Closed Accounts	297
End of Period	41,715
Terminated Employees with a balance	6,067
Terminated Employees with a balance <\$5,000	5,612



A person wearing a dark cap and shirt is seen from behind, paddling a bright yellow kayak on clear, turquoise water. Large, smooth, light-colored rocks are scattered throughout the water, some partially submerged. The water's clarity allows for a view of the rocky bottom. A white outline of the state of Nevada is superimposed on the left side of the image, with the letters 'NV' inside it.

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## Communications Update

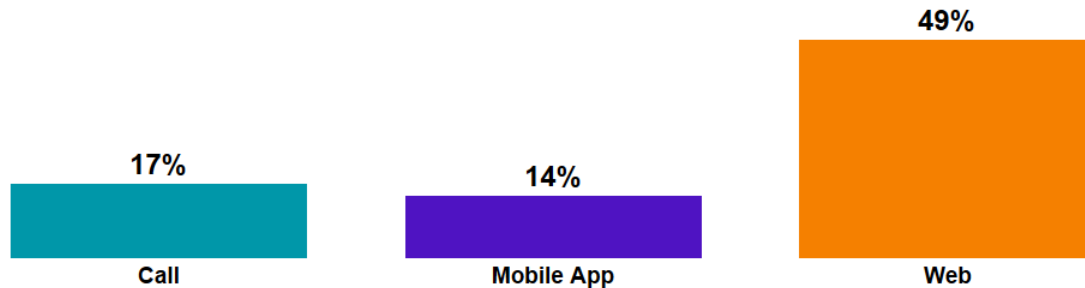
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# Q2 2025 Participant Engagement Trend

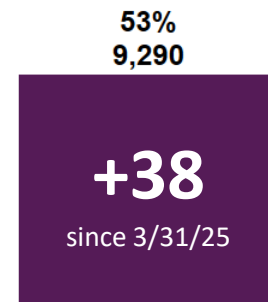
## Engagement

57% of plan participants have engaged (used web, mobile, or called) over the past 12 months  
49% of plan participants have digitally engaged over the past 12 months

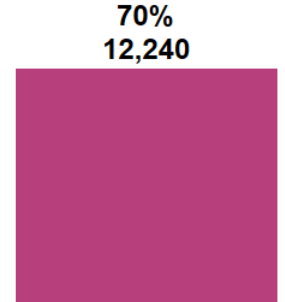
### Unique Participant Engagement by Channel



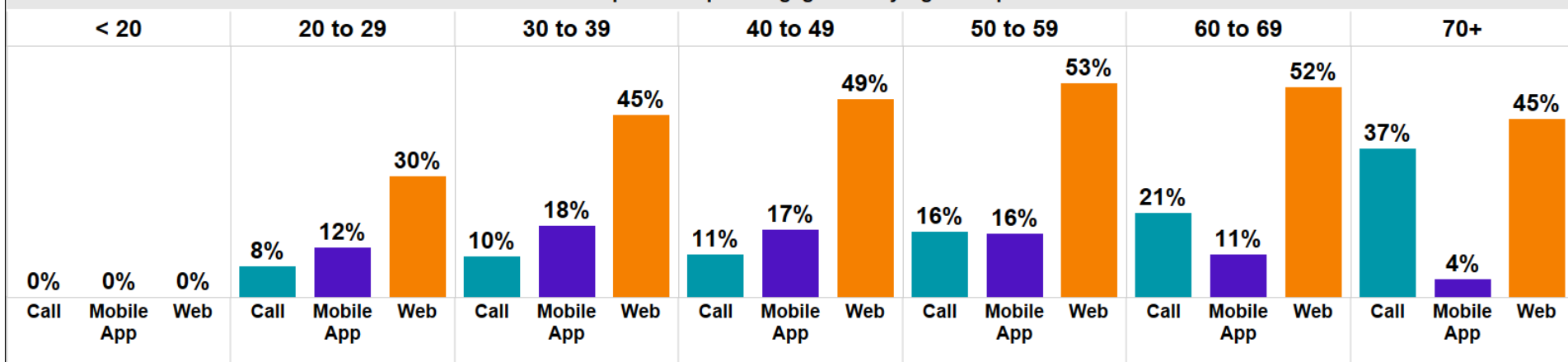
### E-Delivery



### Web Registration



### Unique Participant Engagement by Age Group

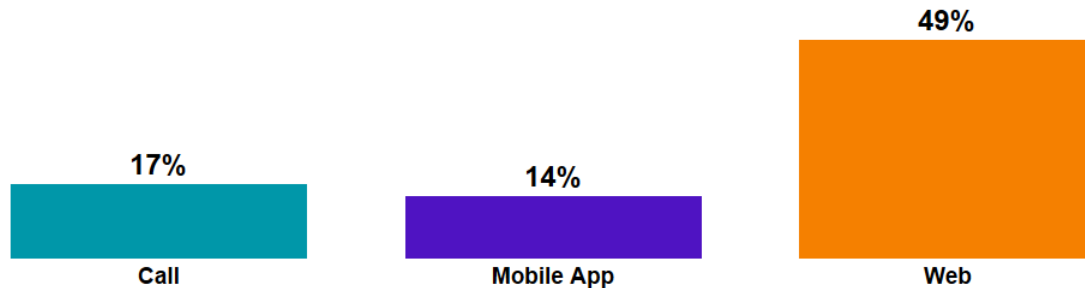


# Q3 2025 Participant Engagement Trend

## Engagement

58% of plan participants have engaged (used web, mobile, or called) over the past 12 months  
49% of plan participants have digitally engaged over the past 12 months

### Unique Participant Engagement by Channel



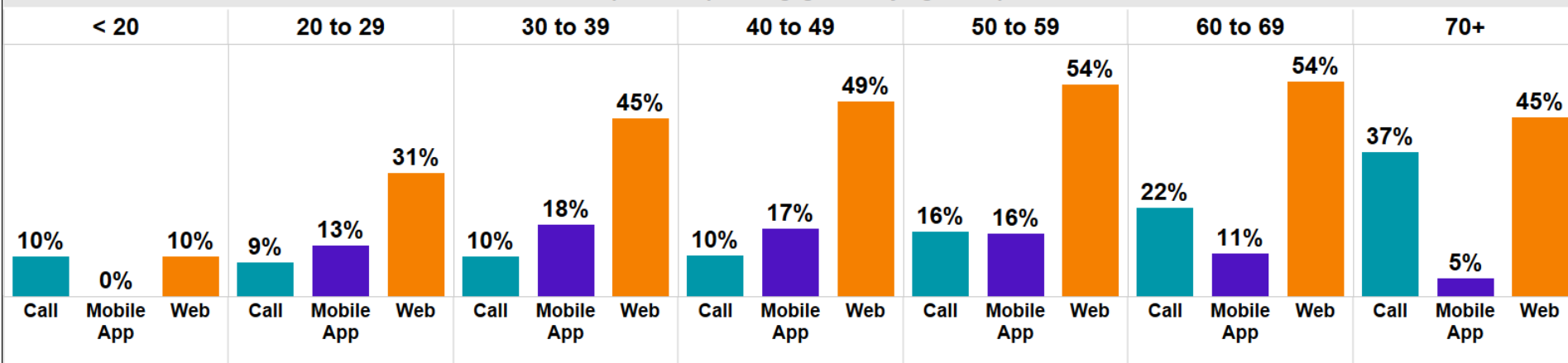
### E-Delivery

60%  
10,576  
**+1,286**  
since 6/30/25

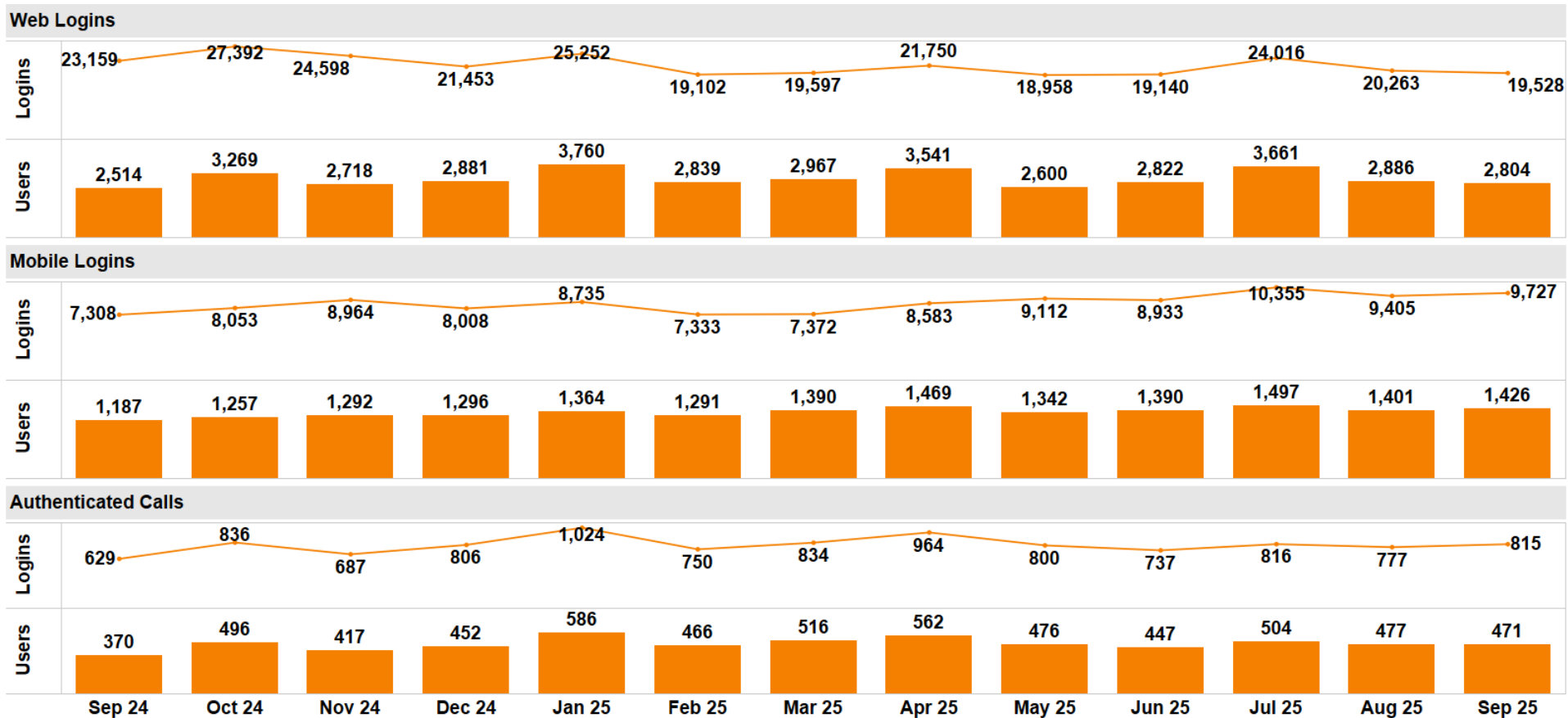
### Web Registration

70%  
12,352  
**+112**  
since 6/30/25

### Unique Participant Engagement by Age Group



# Q3 2025 Participant Engagement Trend

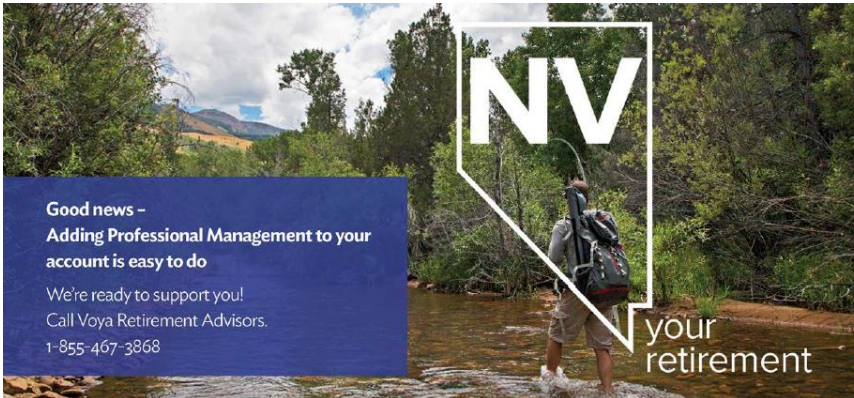




# Annual retirement evaluation campaign

Completed August 2025

- **10,549** participants reached
- **382** total Online Advice logins (11 new adopters)
- 62 VRA planning sessions
- **74** enrollments into Professional Management
  - **\$5.7m** new Assets Under Management
- **174** participants took action



**Good news –**  
Adding Professional Management to your account is easy to do

We're ready to support you!  
Call Voya Retirement Advisors.  
1-855-467-3868

**your retirement**

Here's how it works:

We create a <b>Personalized Retirement Strategy</b> for you that includes your account as well as any other retirement assets you tell us about.	We select the investment mix using the funds offered in your Plan and take care of the investment transactions.	We work to keep you on track by adjusting your asset allocation over time and ensuring you're appropriately diversified.
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You can get the confidence that your investments are being managed by a team of professionals, working to help you reach your retirement goals.

# Nevada Saves Month

## “Small STEPS”

Weekly emails featuring a small step employees can take on the journey to retirement and achieving future financial goals

**S** – Start saving and then save more as you earn more.

**T** – Transfer accounts from former employers to the NDC Program.

**E** – Engage with your account regularly.

**P** – Put your future into focus with myOrangeMoney.

**S** – Schedule an appointment to get help along the way.

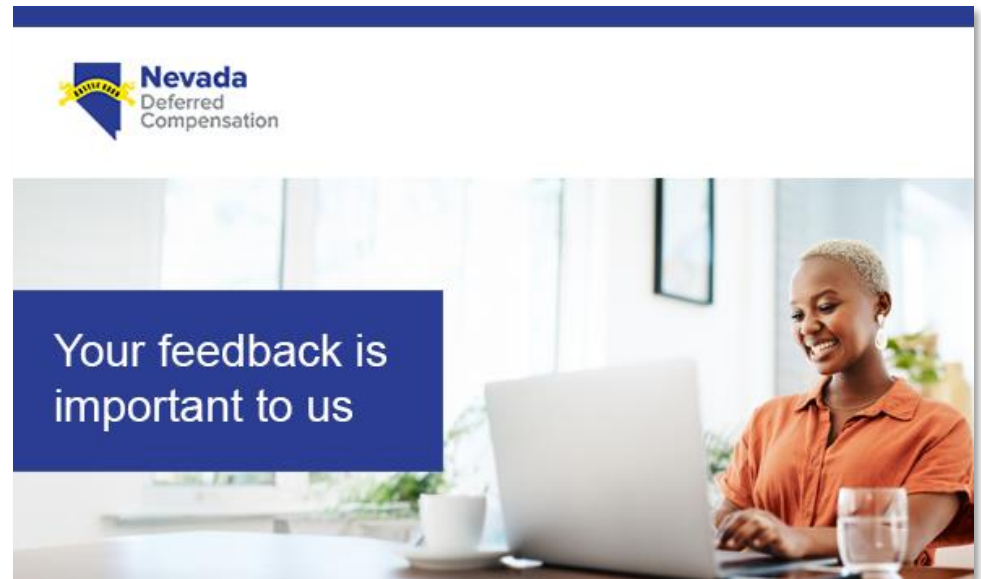
## Completed October 2025



# Annual participant survey

**Closing soon**

- Survey measuring satisfaction with NDC services, resources, and investments
- Targeting all State employees, including active non-participating employees
- Results to be shared at January planning meeting



# 2026 contribution limits

## Year-end messaging

- Contribution limits announced for all ages (under age 50, 50-50 or 64+, 60-63) and career stages (special catch-up)
- Update to participant website and NDC materials underway
- Messaging to be reinforced in Q4 (Jan) statements and Deferred Word

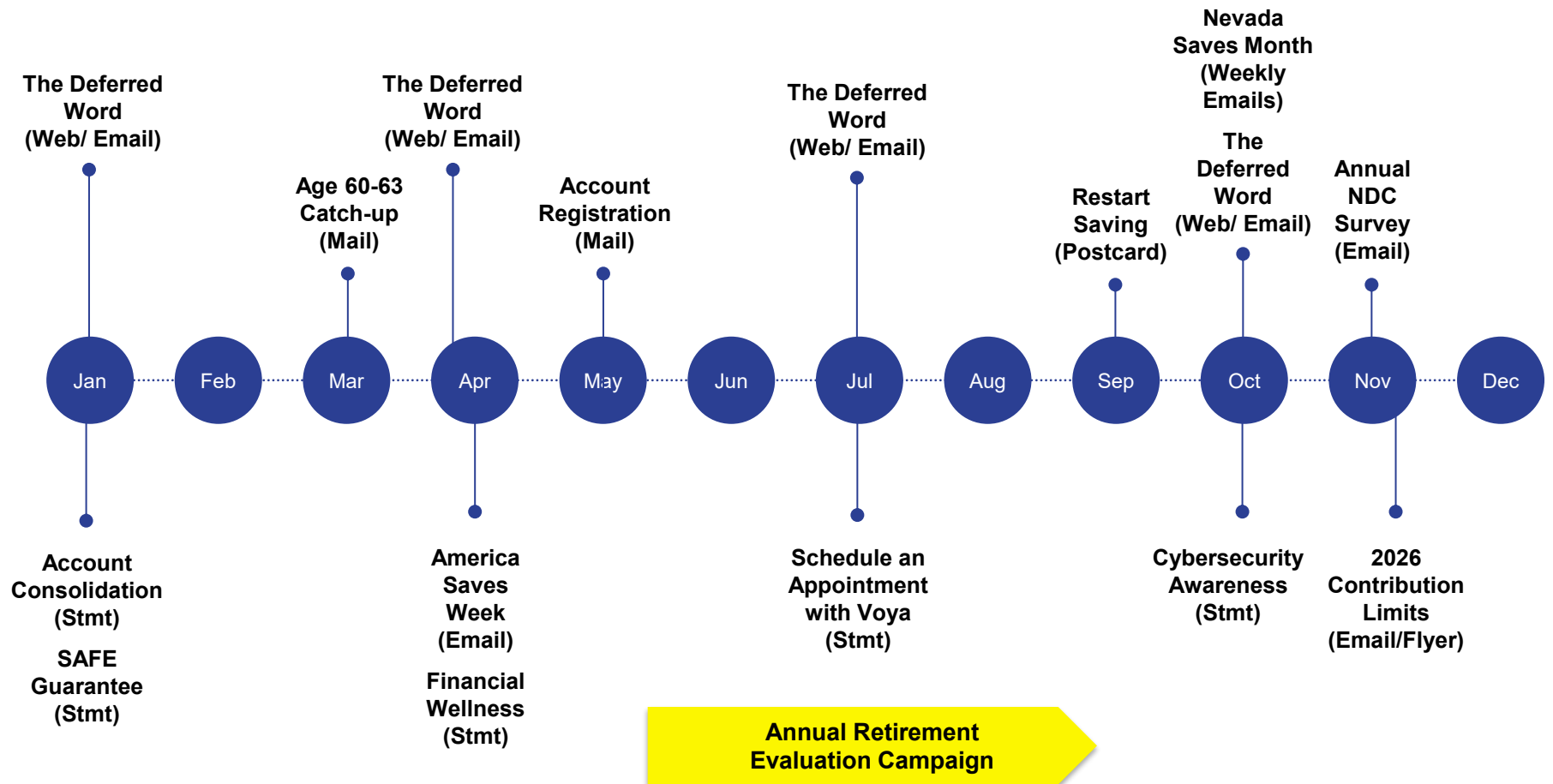


**IRS announces contribution limits for 2026**

**Time to review and update your Nevada Deferred Compensation (NDC) Program savings rate.**



# 2025 NDC Communication Calendar



A person wearing a dark shirt and a cap is seen from behind, paddling a bright yellow kayak on clear, turquoise water. Large, smooth, light-colored rocks are scattered throughout the water. The scene is bright and sunny, with ripples on the water's surface.

NV

Voya Field Services

your  
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# Quarterly Representative Activities

	July	August	September	Total
Enrollments	103	81	92	276
Group Meetings	20	16	33	69
One-on-One Meetings	757	615	784	2,156



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NV

Voya Updates

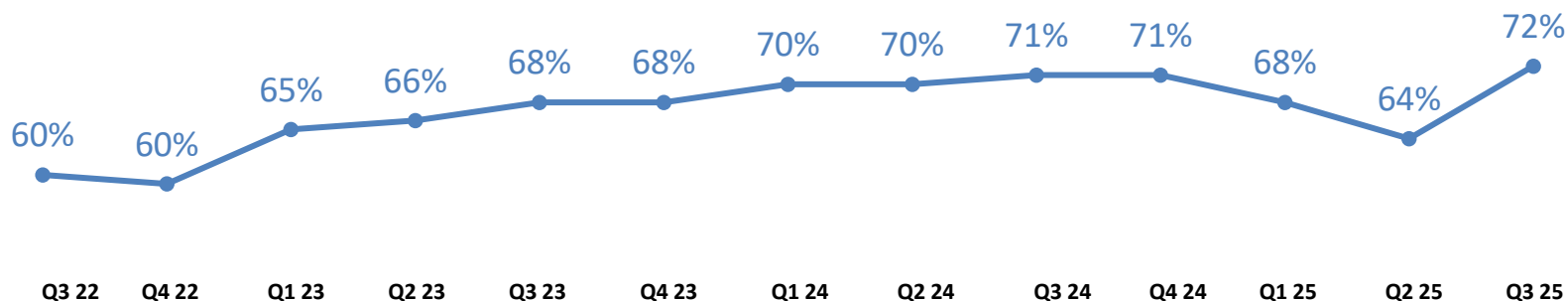
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# Participant Sentiment

Positive retirement sentiment was up 8% from last quarter with participants expressing more positive thoughts around retirement and the future and less concern about market volatility, inflation, and the broader economy.

**72% of participants surveyed had a positive retirement sentiment**  
**Increasing 8% from Q2 2025**



**We continuously seek input from our customers about how they feel about retirement as it shapes our approach to delivering new solutions**

## Customer Quotes:

- *I have moved on to other levels in my life and happy that I have a pension.*
- *I have many buckets full of cash.*
- *Hopeful that the market will go up most of the time or recover quickly.*
- *I'm on a good savings path but I don't know how to withdraw things and not get hit with taxes.*
- *I should be able to retire with enough income to live on.*
- *Keeping up with inflation and health care costs. I am approaching retirement and fear a major market correction with stocks being over valued.*

# By the numbers

## Participant actions- Q3 2025

Even in the midst, of today's environment, American savers are still staying the course, and many are increasing savings.



Although we observed slightly higher trading volumes, most participants are staying the course...

**98.9%**  
are staying the course

and have not made investment trades in Q3 2025, up .1% from the same period last year

**Only 1.3%**

made a future investment allocation change in Q3 2025, up .1% from the same period last year

**Only 1.8%**

have requested a loan or a hardship, up .3% from same period last year

...and many are saving more

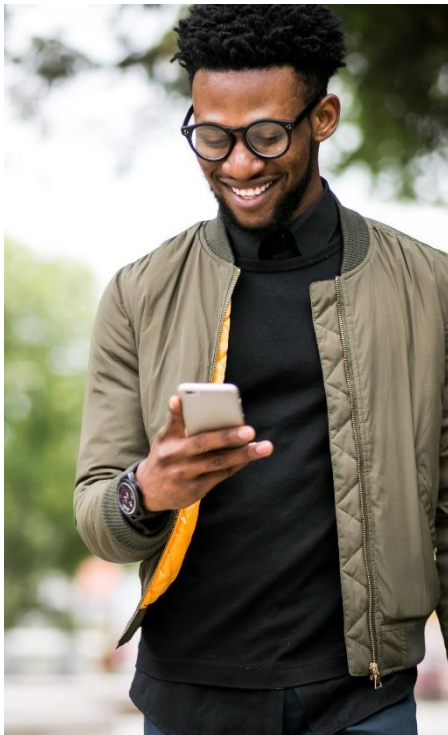
Of those who changed their savings rate during Q3 2025, **67% increased their contribution, up** from 65% same period last year

Voya internal data, as of 9/30/2025

# By the numbers

## Digital engagement- Q3 2025

Digital engagement is still strong but down from peak levels seen at the onset of the pandemic in 2020.



**26.1M Digital Interactions, down 4.6%**  
Q3 2025 versus Q3 2024

### Customer Satisfaction

Our customers continue to provide Voya great feedback along with highly rating our digital experiences:

- Voya's mobile app received **4.8 out of 5 stars**, as rated by 173,000 of our customers on the Apple App Store

**While we are proud of the strong satisfaction result, we've seen from our customers we continue to improve experiences based on behavioral finance research, digital user group feedback, and voice of customer input.**

Voya internal data, as of 9/30/2025

Customer quotes may not be representative of all client experience. Results may vary.

“

- *The fact that every detail about the money I've already invested is shown.*
- *Easy to navigate and find statements, evaluate growth and make changes..*
- *Ease of use. I kept putting this off because I usually have issues that require hours on the phone to straighten it out. Your site, however, was user friendly and easy to navigate.*
- *It lays everything out nicely. I like the 'MyOrangeMoney' tool that lets me review anticipated monthly income at different ages depending on when I retire. The website is pretty easy to navigate overall.*
- *Very, very user friendly.*

# 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



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# NV

## Voya Update Q2 2025 Plan Review

*Presented on September 3rd, 2025*

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# Agenda

- Summary of Plan Activity
- Communications Update
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- Voya Updates



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NV

## Summary of Plan Activity

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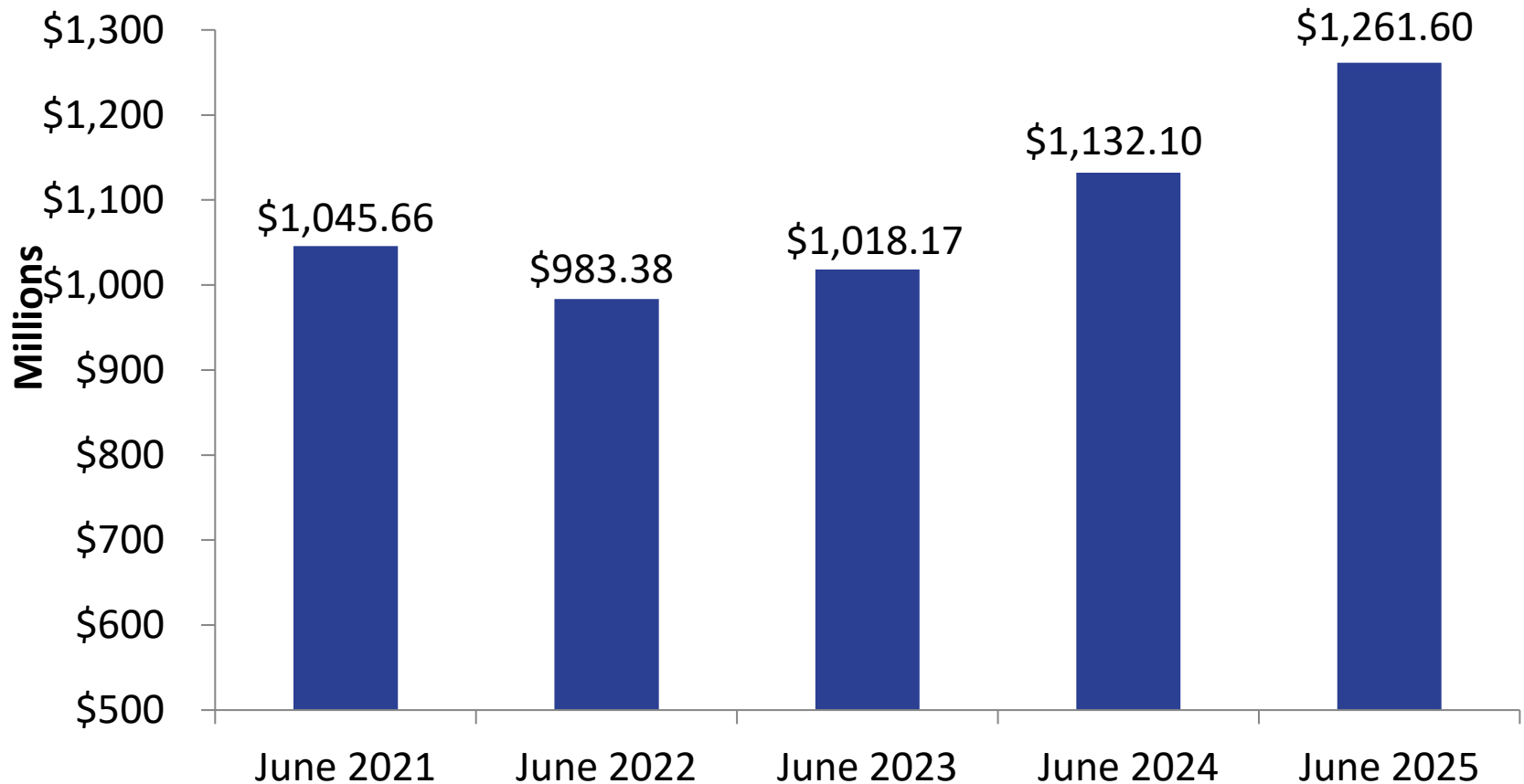
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# Plan Assets

## 2nd Quarter by Year



# Distributions

Type & Participants	2 <sup>nd</sup> Quarter 2024	3 <sup>rd</sup> Quarter 2024	4 <sup>th</sup> Quarter 2024	1 <sup>st</sup> Quarter 2025	2 <sup>nd</sup> Quarter 2025
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Withdrawals	-\$15,295,566.33 (635)	-\$19,548,733.14 (630)	-\$15,173,078.24 (785)	-\$20,384,782.64 (653)	-\$20,014,682.28 (624)
NV PERS	-\$3,000,523.33 (95)	-\$4,665,934.51 (124)	-\$1,741,133.53 (49)	-\$1,835,944.03 (49)	-\$1,690,487.86 (46)
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# Rollovers Out – Top Institutions

State of Nevada 457 Plan

Rollover Institution	Amount	# of Rollovers
CHARLES SCHWAB	\$ 1,029,881.36	12
MERRILL LYNCH	\$ 750,173.00	4
WELLS FARGO	\$ 618,120.65	4
FIDELITY	\$ 534,064.38	6
EDWARD JONES	\$ 507,091.88	16
LPL FINANCIAL	\$ 426,259.05	4
MORGAN STANLEY	\$ 412,348.05	3
STIFEL	\$ 409,850.63	1
VANGUARD	\$ 378,597.75	3
EMPOWER TRUST COMPANY	\$ 342,488.66	7



# Rollovers Out – Top Institutions

Political Subdivisions 457 Plan

Rollover Institution	Amount	# of Rollovers
FIDELITY	\$ 1,544,957.44	6
EDWARD JONES	\$ 1,218,734.85	7
NATIONWIDE	\$ 1,037,144.08	13
VANGUARD	\$ 734,778.89	2
US BANCORP INVESTMENTS	\$ 592,331.47	1
UBS FINANCIAL SERVICES	\$ 180,000.00	1
THRIFT SAVINGS PLAN	\$ 140,833.42	2
CAPITAL BANK & TRUST	\$ 128,850.65	1
AMERIPRISE	\$ 68,840.31	1
EMPOWER TRUST CO LLC	\$ 23,310.05	2

# Rollovers Out – Top Institutions

NSHE 457 Plan

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CAPITAL BANK & TRUST	\$ 128,850.65	1
AMERIPRISE	\$ 68,840.31	1
EMPOWER TRUST CO LLC	\$ 23,310.05	2

# Participant Account Activity

2 <sup>nd</sup> Quarter 2025 Voluntary Plan	
Beginning of Period	17,544
New Accounts	409
Closed Accounts	269
End of Period	17,684
Terminated Employees with a balance	6,579
Terminated Employees with a balance <\$5,000	1,339

2 <sup>nd</sup> Quarter 2025 FICA Plan	
Beginning of Period	39,222
New Accounts	1543
Closed Accounts	360
End of Period	40,405
Terminated Employees with a balance	5,091
Terminated Employees with a balance <\$5,000	4,651

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## Communications Update

your  
retirement

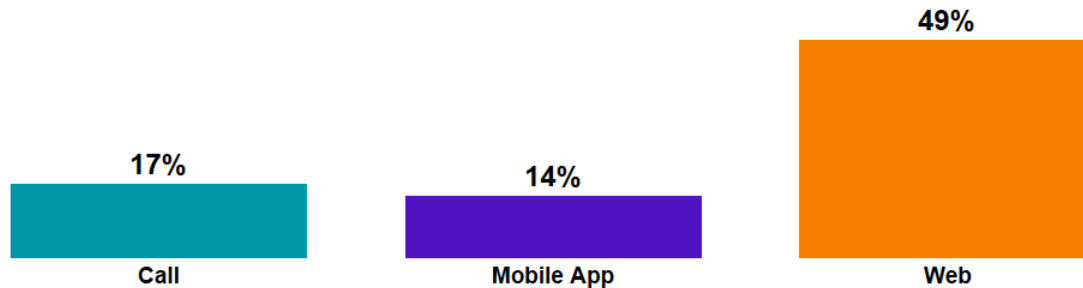
# Q2 2025 Participant Engagement Trend

## Engagement

57% of plan participants have engaged (used web, mobile, or called) over the past 12 months

49% of plan participants have digitally engaged over the past 12 months

Unique Participant Engagement by Channel



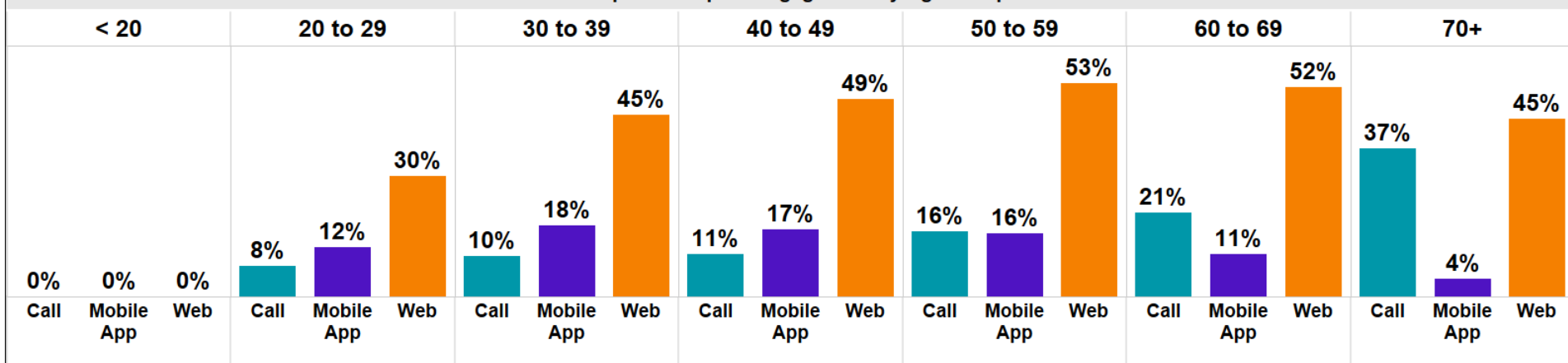
E-Delivery

53%  
9,290

Web Registration

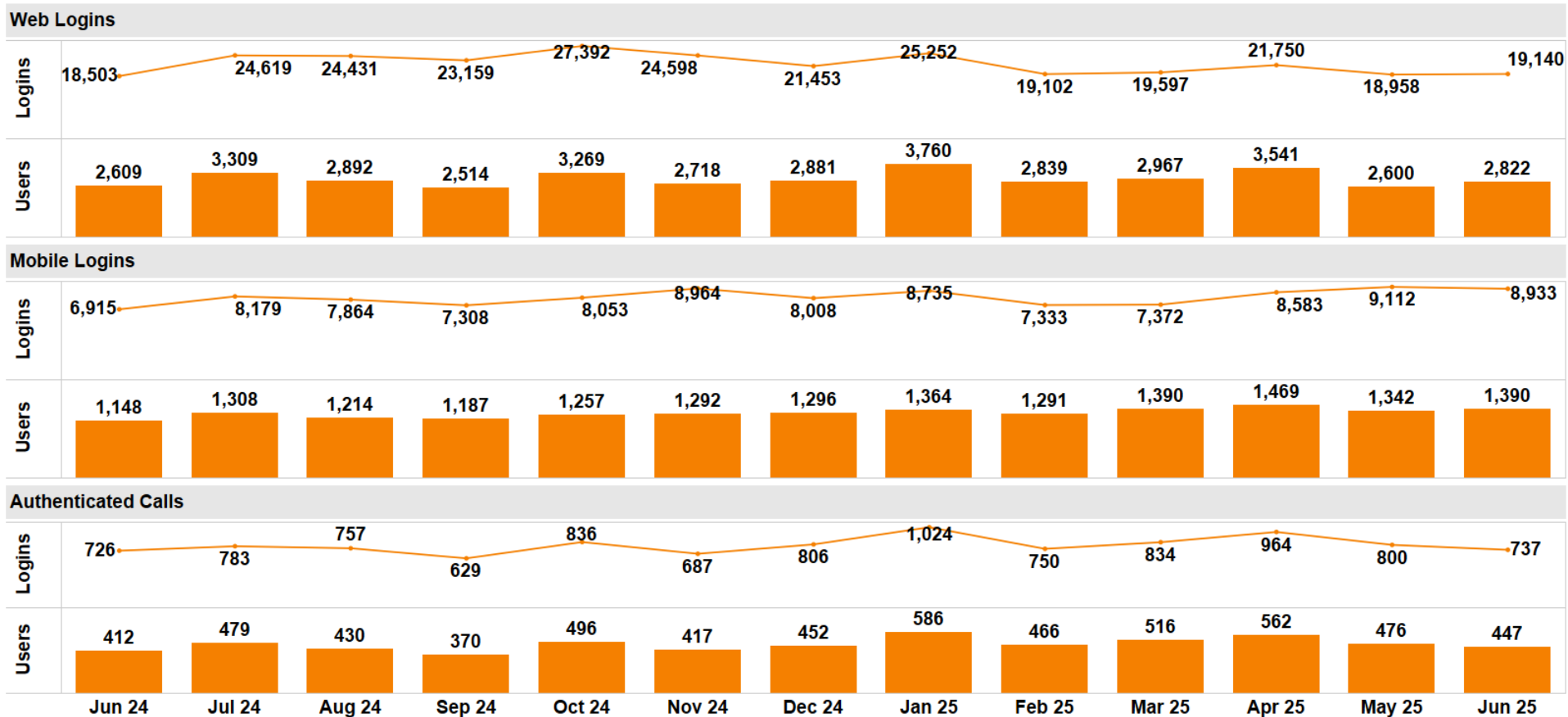
70%  
12,240

Unique Participant Engagement by Age Group





# Q2 2025 Participant Engagement Trend

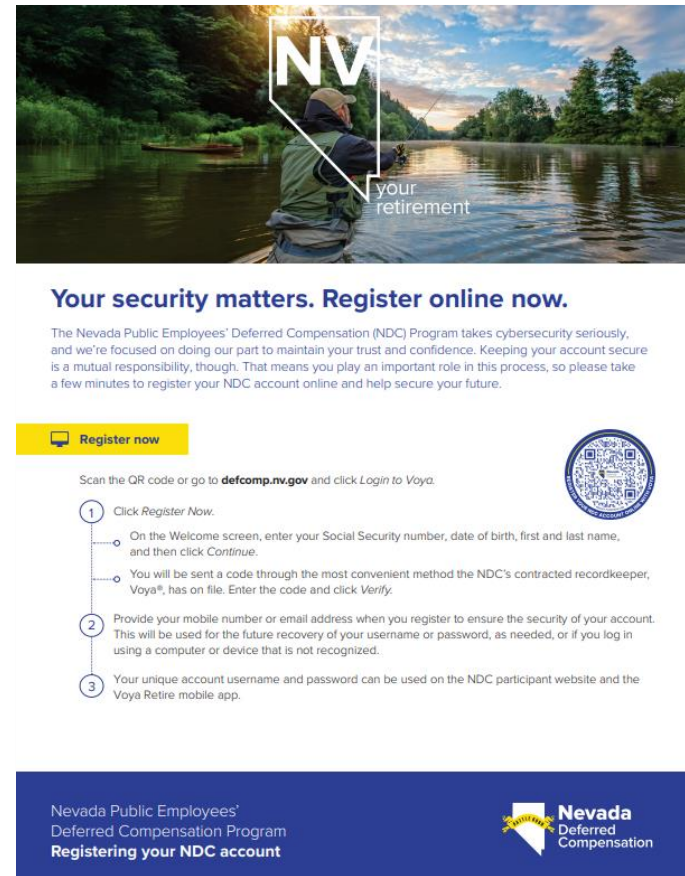


# Your security matters

Mailed May 2025

## Register your NDC account for online access

- Mailed to 5,500 unregistered NDC participants
- 123 total unique scans last 90 days
- Registration now over 70%



The flyer features a scenic background image of a person fishing in a lake. Overlaid on the image is a large 'NV' logo and the text 'your retirement'. Below the image, the headline reads 'Your security matters. Register online now.' followed by a paragraph explaining the program's commitment to cybersecurity and the importance of user participation. A yellow 'Register now' button is prominently displayed. To the right of the button is a QR code. Below the button, a three-step registration process is outlined: 1. Click Register Now, 2. Provide mobile number or email address, and 3. Enter unique account username and password. The footer includes the program name and the Nevada Deferred Compensation logo.

**NV**  
your retirement

**Your security matters. Register online now.**

The Nevada Public Employees' Deferred Compensation (NDC) Program takes cybersecurity seriously, and we're focused on doing our part to maintain your trust and confidence. Keeping your account secure is a mutual responsibility, though. That means you play an important role in this process, so please take a few minutes to register your NDC account online and help secure your future.

**Register now**

Scan the QR code or go to [defcomp.nv.gov](https://defcomp.nv.gov) and click **Login to Voya**.

- 1 Click **Register Now**.
  - On the Welcome screen, enter your Social Security number, date of birth, first and last name, and then click **Continue**.
  - You will be sent a code through the most convenient method the NDC's contracted recordkeeper, Voya®, has on file. Enter the code and click **Verify**.
- 2 Provide your mobile number or email address when you register to ensure the security of your account. This will be used for the future recovery of your username or password, as needed, or if you log in using a computer or device that is not recognized.
- 3 Your unique account username and password can be used on the NDC participant website and the Voya Retire mobile app.

Nevada Public Employees' Deferred Compensation Program  
**Registering your NDC account**

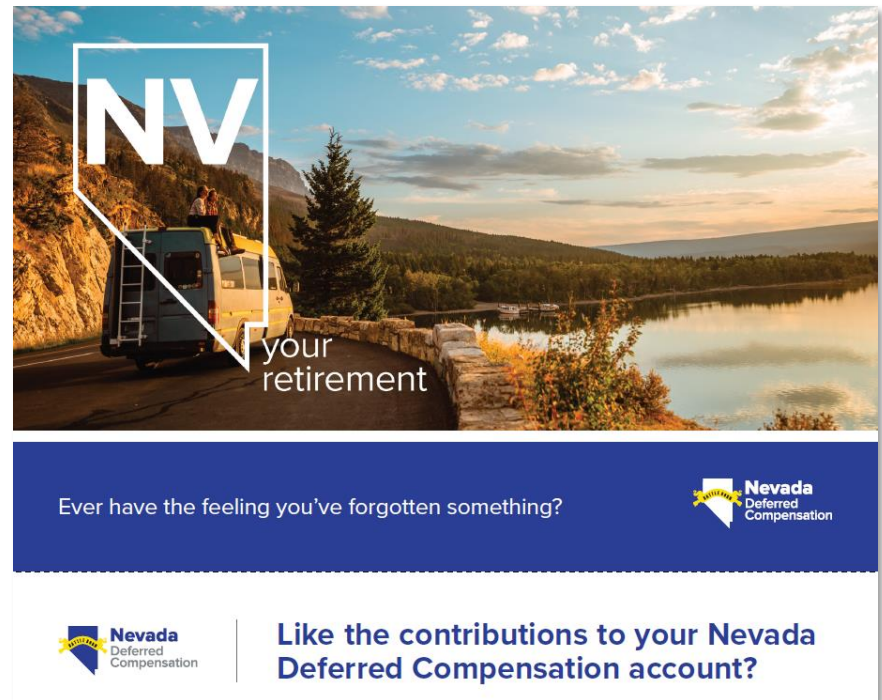
**Nevada**  
Deferred Compensation

# Restart saving campaign

**Coming September 2025**

## ***Get back on track for retirement***

- Mailing to State and Political Subdivision participants with a balance and active employment status
- Includes form to restart contributions to the NDC Program



# Nevada Saves Month

## “Small STEPS”

Weekly emails featuring a small step employees can take on the journey to retirement and achieving future financial goals

**S** – Start saving and then save more as you earn more.

**T** – Transfer accounts from former employers to the NDC Program.

**E** – Engage with your account regularly.

**P** – Put your future into focus with myOrangeMoney.

**S** – Schedule an appointment to get help along the way.

## Coming October 2025







# Annual participant survey

Coming November 2025

- Survey measuring satisfaction with NDC services, resources, and investments
- Targeting all State employees, including active non-participating employees
- Results to be shared at January planning meeting

Your feedback is important to us.

 Nevada  
Deferred  
Compensation



your retirement

The Nevada Deferred Compensation (NDC) 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](#)

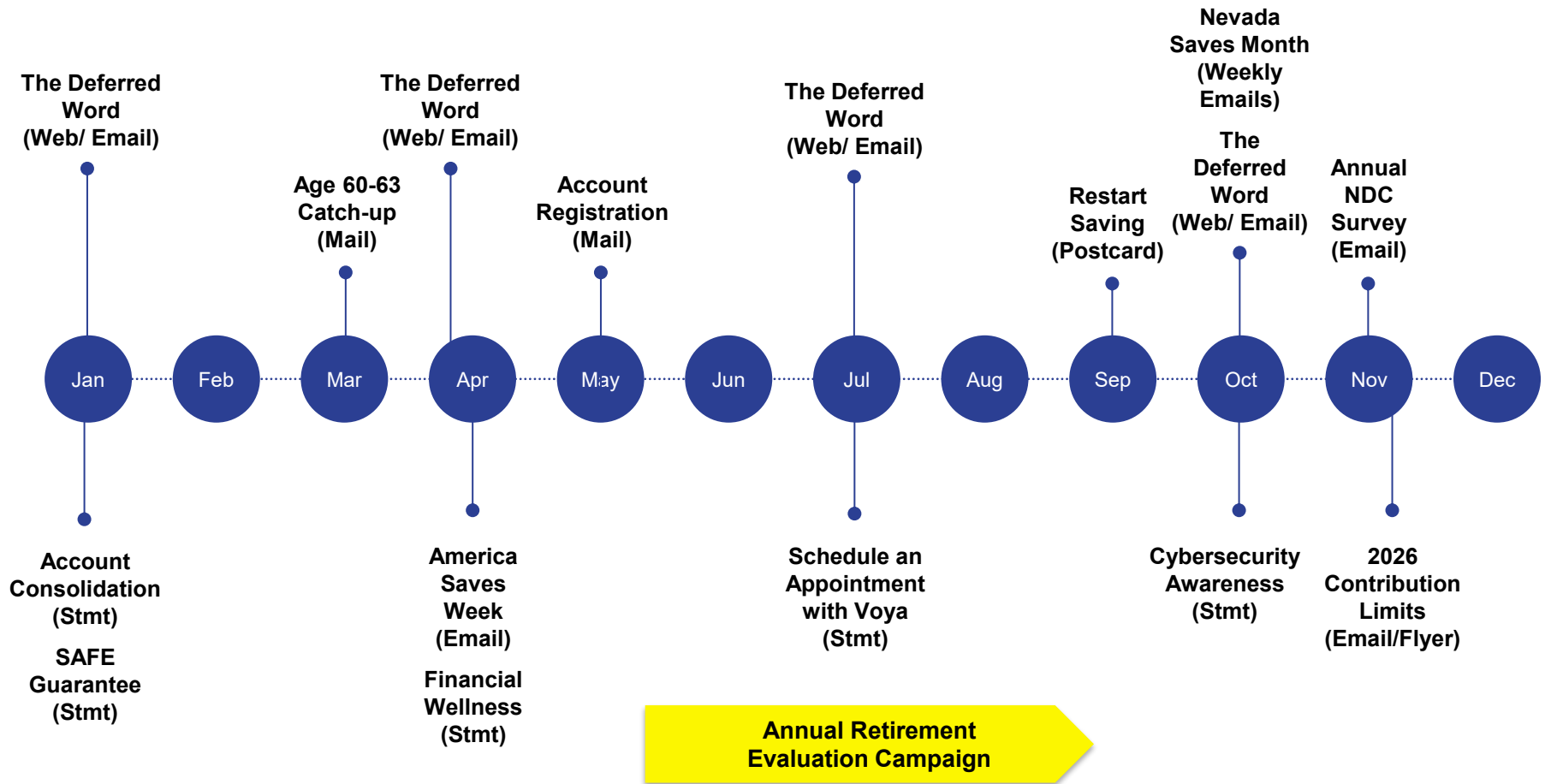
**Questions?**

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

<b>NDC Administrative Office:</b> Telephone: (775) 684-3398	<b>NDC Plan Information Line:</b> 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](http://defcomp.nv.gov)

# 2025 NDC Communication Calendar



A person wearing a dark shirt and a cap is seen from behind, paddling a bright yellow kayak on clear, turquoise water. Large, smooth, light-colored rocks are scattered throughout the water. The scene is bright and sunny, with ripples on the water's surface.

NV

Voya Field Services

your  
retirement

# Quarterly Representative Activities

	April	May	June	Total
Enrollments	125	98	148	371
Group Meetings	27	34	24	85
One-on-One Meetings	766	720	760	2,246



A person wearing a dark cap and shirt is seen from behind, paddling a bright yellow kayak on crystal-clear turquoise water. Large, smooth, light-colored rocks are scattered throughout the scene, some partially submerged. The water's clarity allows for a view of the rocky bottom. A large white outline of the state of Nevada is superimposed on the left side of the image, with the letters 'NV' inside it.

NV

Voya Updates

your  
retirement

# Solutions through Voya's strategic relationship with Savi



## Custom Savi microsite with student loan guidance\*

### For employees

- Student loan dashboard
- Tools to navigate repayment and forgiveness options
- Educational workshops
- Refinancing marketplace (if enabled by employer)
- Personalized 1:1 assistance from Savi student loan experts (voluntary or subsidized benefit)

### For employers

- Co-branded microsite & custom URL
- Communications toolkit
- Savi briefings and workshops
- Employer portal with reporting

## Administrative solutions

### SECURE 2.0 retirement match support

Administrative support for SECURE 2.0 student loan match program

- Student loan payment tracking
- Student loan payment certification

### Student loan employer contributions

Flexible options for contributing to employees' student loans

- Recurring contributions
- One-time and milestone rewards
- Option to target benefit to specific employee groups

### Tuition reimbursement

Tuition assistance for employees pursuing further education

- Streamline submission and approval
- Track documentation and eligibility
- Ensure compliance with program guidelines

\* Included with all administrative solutions and available as a stand-alone.

Savi is a separate entity and not a corporate affiliate of Voya Financial (Voya). Savi pays Voya a fee for referring plan sponsors that elect Savi's services. Voya also receives a referral fee when individuals access Savi's services through a Voya entry point and subsequently elect Savi's premium guidance solutions, independent of an employer-sponsored service offering.



# Voya offers many Savi guidance features at no cost to employers or their employees

savi



Helping **46 million borrowers** discover new repayment and loan forgiveness options<sup>1</sup>



## Savi guidance features through Voya

- Student loan dashboard for seeing all loans in one place
- Tool for evaluating eligibility for repayment and forgiveness programs
- Calculator to explore impact of income-driven repayment plans on payments
- Live educational workshops
- Phone and chat support\*
- Personalized 1:1 assistance from Savi's student loan experts (available for a fee)

\* Phone and chat support available at no cost and is focused on helping Savi guidance platform users with navigating the platform, technical issues, and basic student loan questions. Expanded support is available to premium users.

<sup>1</sup> <https://www.bysavi.com/borrowers>

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