

Voya Quarterly Committee Report

As of December 31, 2025



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Executive Summary



Executive Summary – Cash Flow Summary

October 1 to December 31, 2025

457 Plan	
Beginning Period Plan Assets	\$250,629,877.00
Contributions	\$3,345,798.51
Distributions	-\$3,579,466.62
Loan Activity	-\$156,453.92
Other Activity	-\$795,177.79
Dividends	\$9,380,040.50
Appreciate/Depreciation	-\$4,985,864.16
Ending Period Plan Assets	\$253,838,753.52

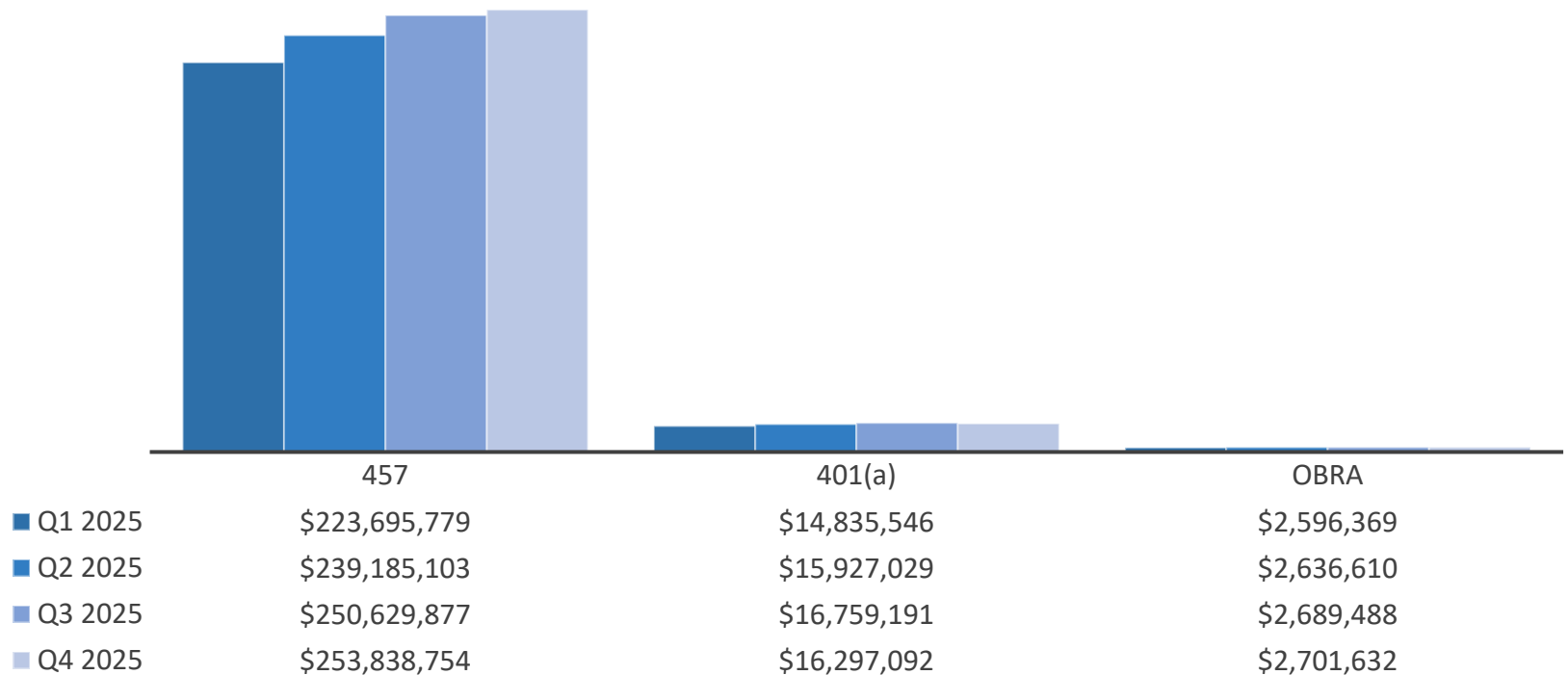
401(a) Plan	
Beginning Period Plan Assets	\$16,759,190.52
Contributions	\$155,767.63
Distributions	-\$931,200.45
Loan Activity	\$71,872.76
Other Activity	-\$29,614.05
Dividends	\$550,506.53
Appreciate/Depreciation	-\$279,430.63
Ending Period Plan Assets	\$16,297,092.31

OBRA Plan	
Beginning Period Plan Assets	\$2,689,487.93
Contributions	\$50,604.35
Distributions	-\$29,277.49
Other Activity	-\$26,638.27
Dividends	\$0.00
Appreciate/Depreciation	\$18,455.11
Ending Period Plan Assets	\$2,702,631.63



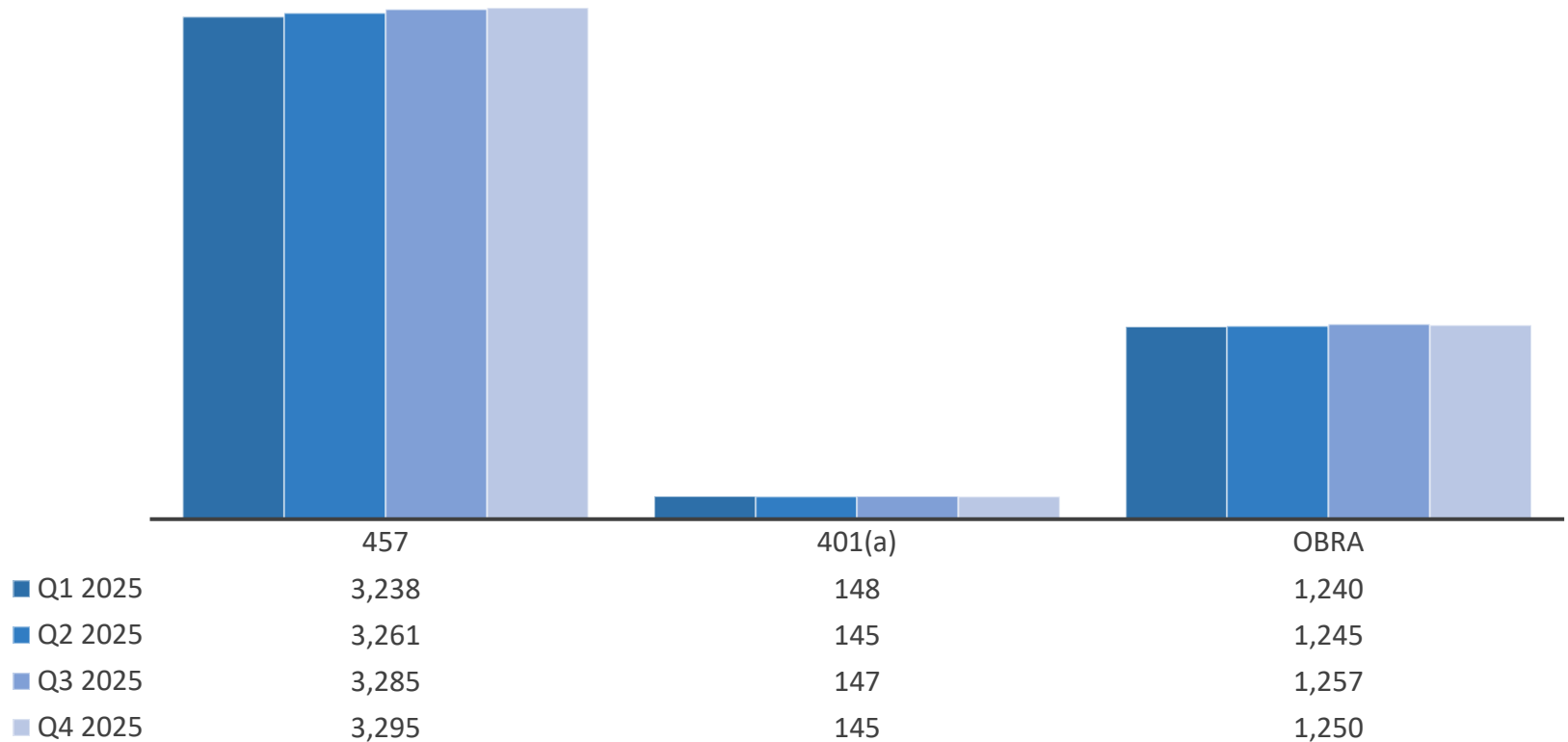
Executive Summary – Asset Growth

As of December 31, 2025



Executive Summary – Plan Participants

As of December 31, 2025



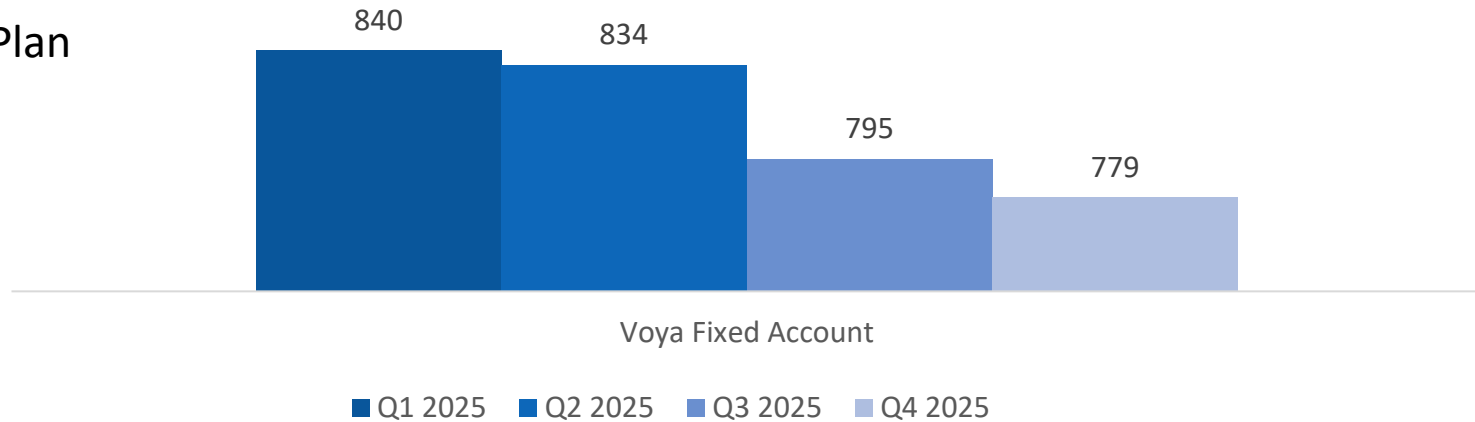
Asset Analysis



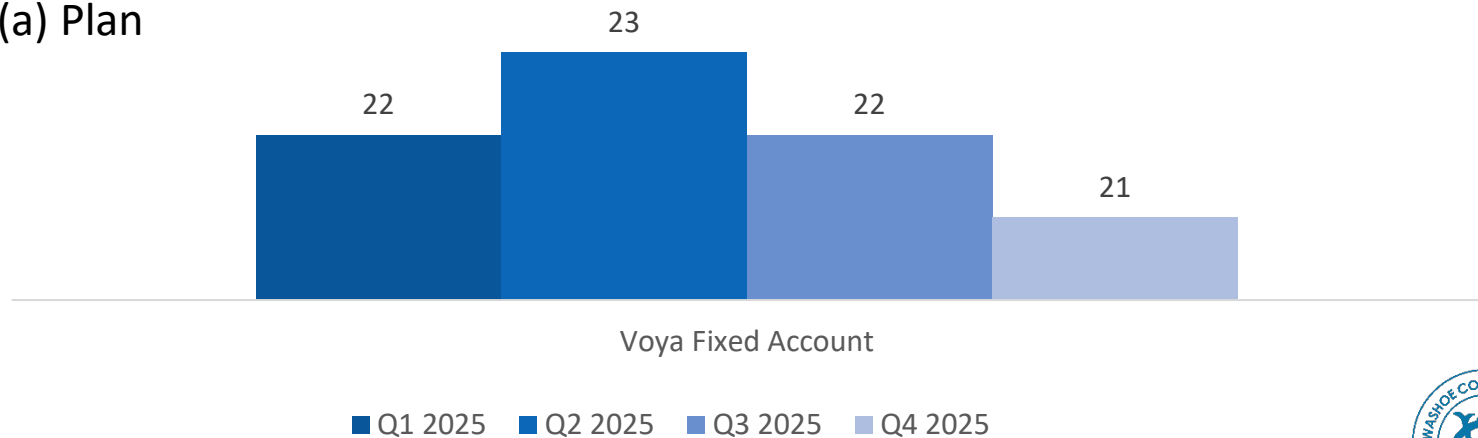
Participants with a Balance in a Single Fund

As of December 31, 2025

457 Plan



401(a) Plan



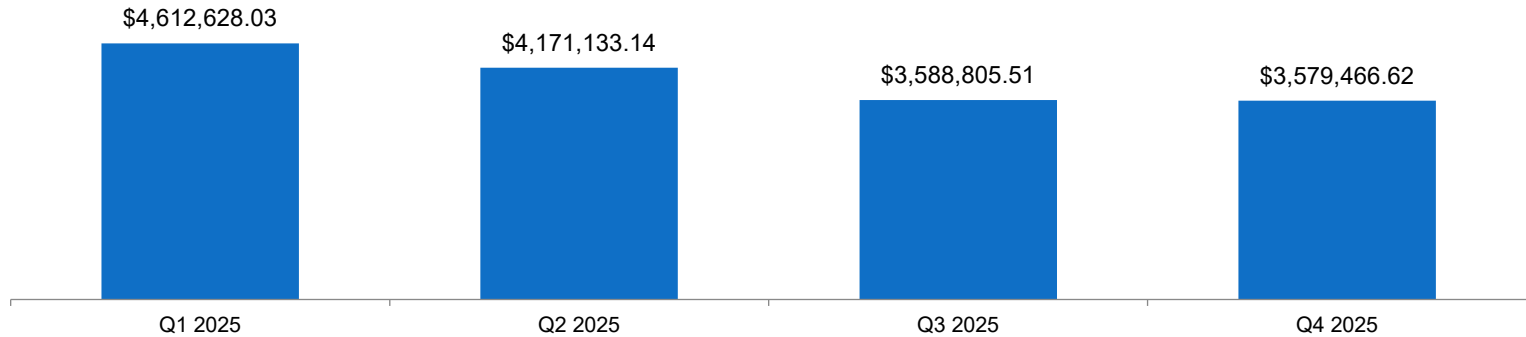
Distribution Analysis



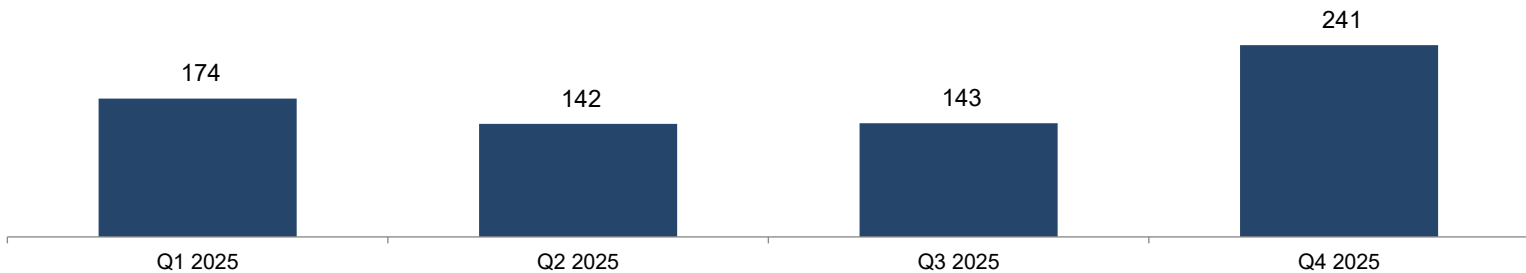
Participant Rollover Distributions

As of December 31, 2025

Total Outgoing Rollover \$ by Quarter

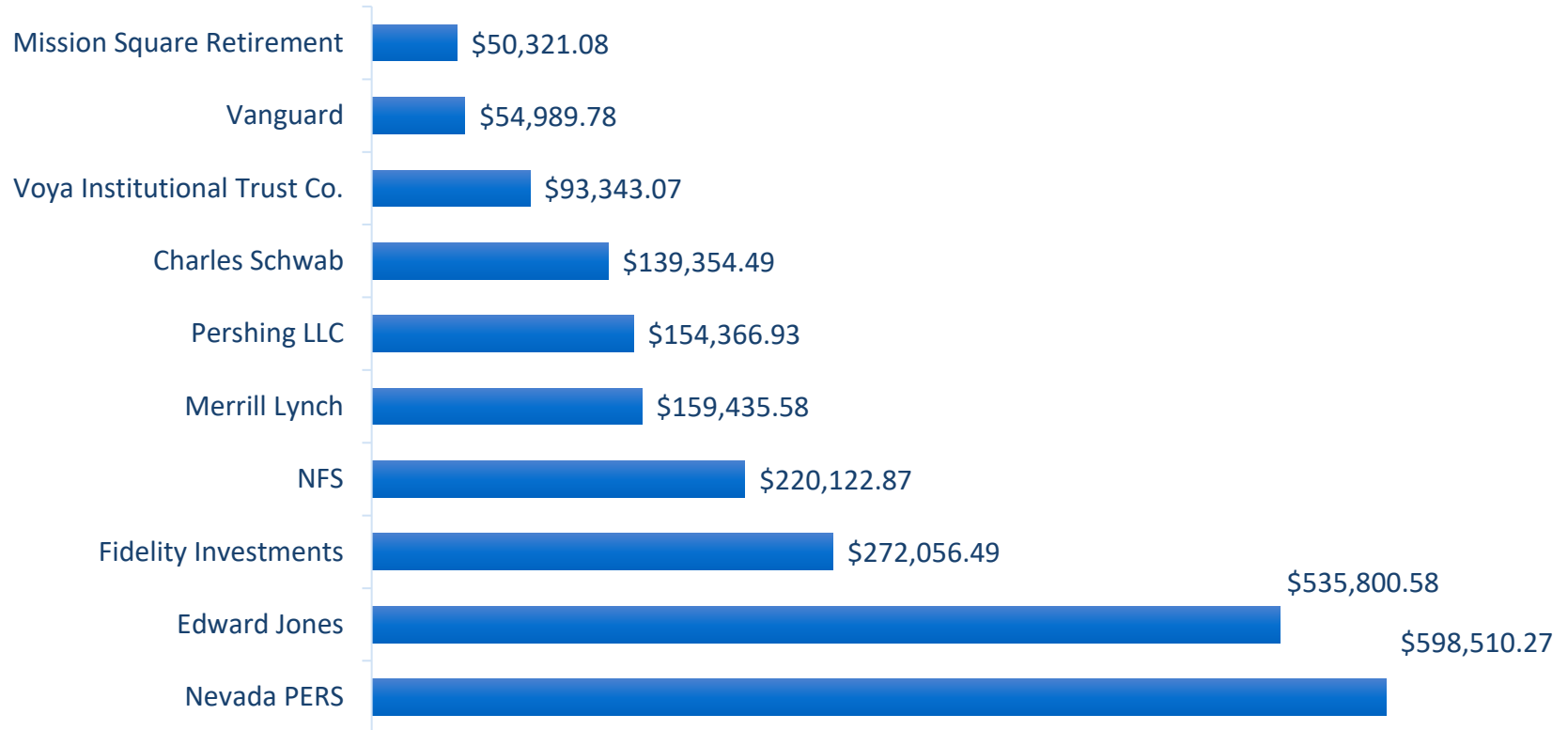


Total Outgoing Rollover # by Quarter



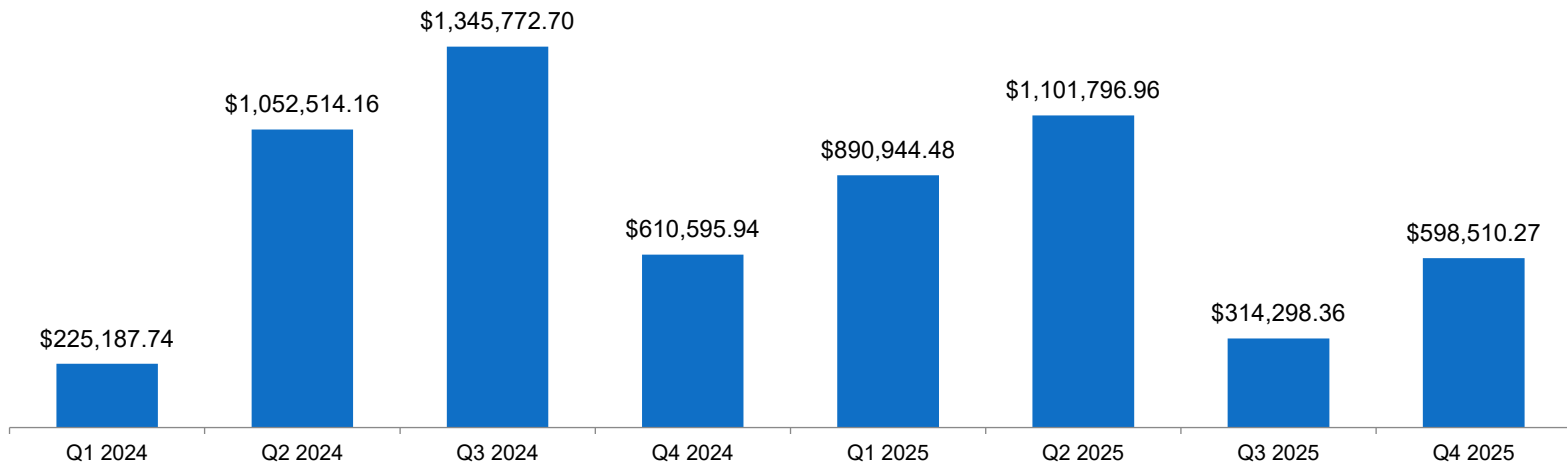
Top Rollover Institutions

As of December 31, 2025



Nevada PERS Quarterly Rollovers

As of December 31, 2025



Loan Information

As of December 31, 2025

457 Plan	Q3 2025	Q4 2025
Total Number of Outstanding Loans	278	288
Number of General Loans	263	273
Number of Residential Loans	15	15
Total Outstanding Loan Balance	\$2,597,995.78	\$2,769,909.32
General Loan Balance	\$2,339,724.38	\$2,515,340.59
Residential Loan Balance	\$258,271.40	\$254,568.73
Total New Loans Initiated	34	37

401(a) Plan	Q3 2025	Q4 2025
Total Number of Outstanding Loans	17	15
Total Outstanding Loan Balance	\$302,659.82	\$236,935.23
Total New Loans Initiated	2	1



Participant Services



Participant Access Statistics

As of December 31, 2025

457 Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	1,350	577	79	142
Total Inquiries	7,202	5,842	100	215

401(a) Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	49	33	1	5
Total Inquiries	624	166	1	6

OBRA Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	133	45	21	16
Total Inquiries	557	180	26	24



Participant Outreach



457(b) Plan Participant Engagement

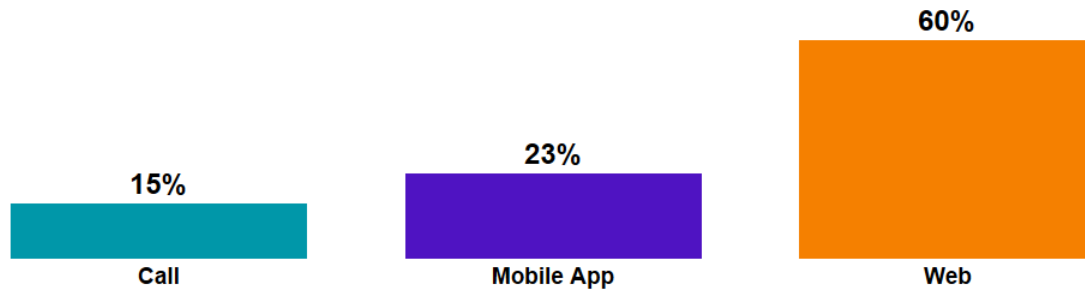
As of December 31, 2025

Engagement

69% of plan participants have engaged (used web, mobile, or called) over the past 12 months

60% of plan participants have digitally engaged over the past 12 months

Unique Participant Engagement by Channel



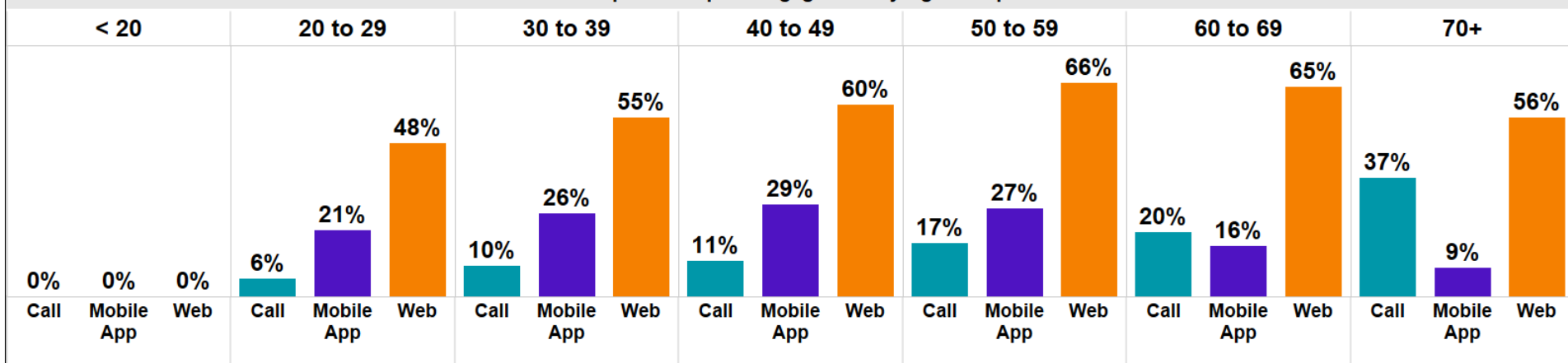
E-Delivery

85%
2,815

Web Registration

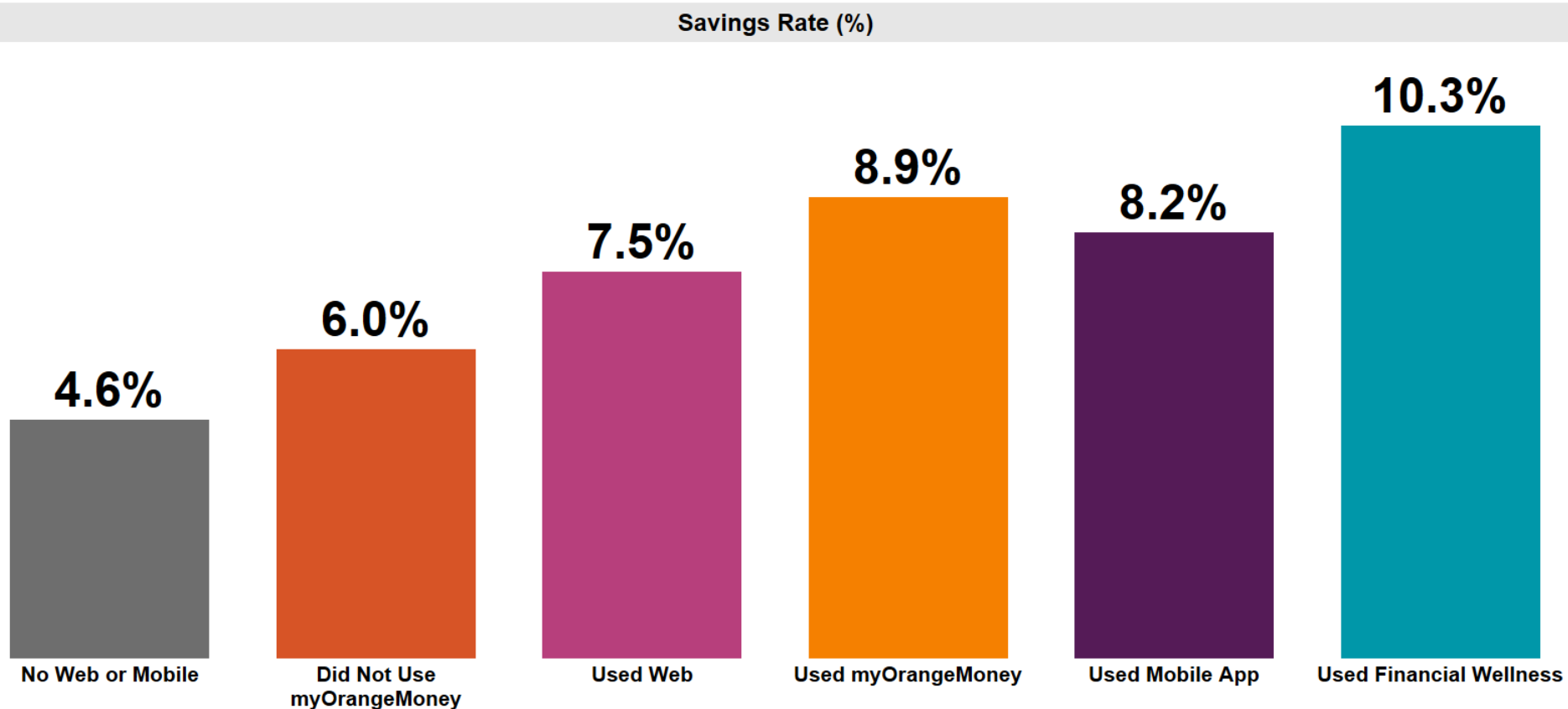
82%
2,712

Unique Participant Engagement by Age Group




457(b) Plan Savings Rate by Engagement

As of December 31, 2025



Participant Email Results



How much will you save for retirement in 2026?


The IRS has announced contributions limits for 2026.

As a participant in the Washoe County Deferred Compensation Plan, it's important to review your contribution amount regularly to help ensure you are on track to achieve your personal retirement goals. The IRS recently announced the 2026 contribution limits for retirement plans like yours. This includes catch-up contribution options for participants aged 50 and older to save even more for retirement.

Type	2026 Annual Deferral Limit
Age 49 and under	\$24,500
Age 50 and over*	\$48,000 (\$24,500 total)
457 special election catch-up†	\$24,500 (\$48,000 total)


[Update your contributions](#)

For more information regarding Washoe County's Deferred Compensation Program, visit washoe.co.beready2retire.com. You can also schedule an appointment with your local financial professional, Tom Verducci, by visiting washoe.co.time4ap.com, calling 775-530-3085, or emailing Tom.Verducci@voya.com.



How much will you save in 2026? – Sent December 2		
Emails Delivered	2,131	
Unique Emails Opened	804	37.7% of delivered
Total Unique Clicked	17	2.1% of opened

Put your future into focus in 2026– Sent January 21		
Emails Delivered	2,129	
Unique Emails Opened	795	37.3% of delivered
Total Unique Clicked	36	4.5% of opened




New year, new plans, fresh start


Is getting "serious" about your retirement planning on your resolution list for 2026? While most resolutions may fade over time, having clear financial goals and regularly checking in on your progress could help to make your future dreams a reality. No matter where you are in your career and when retirement may be, the Washoe County Deferred Compensation Plan can help.

- Know where you stand. If you're already participating in the Plan, visit washoe.co.beready2retire.com to log into your account and click Financial Wellness at the top of the page to take a financial wellness assessment that can help you think about your finances and priorities in a comprehensive way. Once you've completed the assessment and reviewed your results, take a moment to reflect on how far you've come and where you want to go.
- Review and consider increasing your contributions to the Washoe County Deferred Compensation Plan. Challenge yourself to save more, especially if you have not increased your savings in a while. Know your annual IRS contribution limit too. Learn more about the [2026 contribution limits](#) and how much you can save for retirement this year based on your age.
- If you are not participating in the Washoe County Deferred Compensation Plan, it's easy to [enroll online](#). You'll need to provide some personal information, set your retirement goals, select an amount to contribute and how to invest those contributions, and name your beneficiary(ies).
- Consolidate your accounts. Voya® can help you roll retirement accounts from former employers into your Washoe County Deferred Compensation Plan account to simplify your retirement planning process. Consolidating accounts can help you stay on top of your finances by investing consistently, paying the same fees and tracking your retirement progress in one place. Call (866) 865-2600 or email ACT@voya.com to learn about your options to help simplify your financial life.
- Review your investment allocations to align your investments with your risk tolerance and time horizon for investing. Voya's [Investor Questionnaire](#) can help you better understand your risk tolerance and how you might build a well-diversified portfolio of investments.
- Review and manage your beneficiary designations for all your financial accounts to help ensure your assets are distributed as you intended. The beneficiary(ies) you designate under the Washoe County Deferred Compensation Plan is separate from any designation you may have made elsewhere as a county employee. Visit washoe.co.beready2retire.com to log into your account, go to your profile in the upper right corner, and click Personal Information to review and update the Beneficiary Information section to instruct how the death benefit under the Washoe County Deferred Compensation Plan is paid upon your death.

Finally, don't do it alone. An important retirement benefits and planning resource as a county employee is your access to a local Voya representative. No matter where you are on the journey to achieving your future financial goals, Tom Verducci from Voya can help. Visit washoe.co.time4ap.com, call 775-530-3085, or email Tom.Verducci@voya.com to schedule an appointment.



Q1 2026 Participant Emails



Join us for a Washoe County financial wellness seminar


Financial wellness is achieving a state of well-being where you live within your means, feel confident in your future, and are prepared for the unexpected. This Washoe County seminar will introduce you to the six pillars of financial wellness and provide you with tips and tools to help you achieve your short and long-term financial goals. We hope to see you there.

Save the date
Date: February 19, 2026
Time: 12:00 pm


Register Now

Can't attend? Schedule a personal one-on-one appointment.

You can schedule a personal one-on-one appointment at a date and time that's convenient for you. Appointments are available in person or by phone. Please contact your local representative, Tom Verducci, by visiting washoecc.time4ap.com, calling (775) 530-3089 or emailing tom.verducci@voya.com to schedule an appointment.*




**Financial Wellness
Seminar Email Invite**



Experience the financial wellness journey

Financial wellness is achieving a state of well-being where you live within your means, feel confident in your future, and are prepared for the unexpected. By creating good financial habits today, you can build a more secure tomorrow.

Your Washoe County Deferred Compensation Plan account features a detailed and personalized financial wellness experience that starts with an assessment that can help identify areas of opportunity across the six pillars of financial wellness:



Visit washoecc.beready2retire.com to log into your account and click **Financial Wellness** at the top of the page to get started. After completing the assessment, you'll see the results on the Your Financial Wellness Plan page. Click **Take the Next Step** or return to the page at any time for articles and additional information to help you improve your financial health within any of the pillars.


Log in now

Keep your financial momentum going throughout 2026


In addition to the financial wellness assessment, Voya's [2026 Financial Wellness Calendar](#) is a month-by-month resource for staying organized and confident in your financial journey through timely reminders, practical tools, and actionable tips to support your goals. Download your calendar to keep these tips and reminders at your fingertips throughout the year.

Your plan for tomorrow starts today and help is available

The journey to financial wellness begins with you, but you don't have to do it alone. No matter where you are on the journey, Tom Verducci from Voya can help. Visit washoecc.time4ap.com, call 775-530-3089, or email Tom.Verducci@voya.com to schedule an appointment.*



**"Explore the financial
wellness journey" Email**



Take care of your heir


Now is a great time to help make sure your loved ones will be taken care of. Designating and regularly reviewing the beneficiaries for your financial accounts helps make sure that your wishes are followed in the event of your death. Start with your Washoe County Deferred Compensation Plan account, which helps you to more quickly and easily review and update your beneficiary elections online.

- Visit washoecc.beready2retire.com to log into your account.
- Go to your profile in the upper right hand corner, select **Personal Information**, and go to the Beneficiary Information section.
- Review your designated beneficiary(ies). Click **Add/Edit** to name a beneficiary if none is listed or to make changes as needed.

If you need to make beneficiary changes to more than one account, please note that you will have to update each account separately.

What if you previously named a beneficiary by form?

While you may have a paper record of your beneficiary designation, it may not reflect changes due to life events like a birth, adoption, marriage, divorce, or death. Managing your beneficiary designation electronically is a convenient and easier way to help ensure your wishes are followed. If you have any questions about naming a beneficiary or need help, call Voya at 800-564-6001.



**"Take care of your heir"
Beneficiary Management
Email**

Remaining 2026 Participant Communications

Take care of your heir

Beneficiary management campaign emailed to all participants with an account balance

Balance is key when investing

"Diversification" campaign emailed to all participants with an email address on file who are invested in two or less funds, customized by age

Invite for Annual Retirement Planning Presentation

Mailed and emailed to all retired 457 Plan participants

Cybersecurity Awareness Month

"Account registration" campaign mailed to all participants with a balance who have not accessed their account online

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Experience the financial wellness journey

Financial wellness overview and calendar introduction campaign emailed to all participants with an account balance

America Saves Week

Emailed to all county employees

- How much will you need in retirement?
- Retirement saving goals by age

Consider saving more when you earn more

"Save more" campaign emailed to all county employees based on age/career stage

Annual Retirement Planning Presentation
Date TBD

Ready. Set. Restart.

"Restart saving" campaign mailed to active county employees with a balance but saving \$0 / 0%

National Retirement Security Month

Emailed to all county employees

- Picture yourself in retirement
- What can you do now to help achieve your goal?

Invite for Financial Wellness seminar

Foundations of Financial Wellness – February 19

On-site Services

As of December 31, 2025

Q4 2025 -- Participant Activity

Activity	Impact
457 Plan Enrollments	32
401(a) Plan Enrollments	1
One-on-One Counseling Sessions	227
Group Seminar Meetings	6
Group Seminar Meeting Attendance	135



Voya Update



Voya Retire and myVoyage Mobile App Consolidation

Effective with the December release, Voya is launching a new mobile app that unifies the features of Voya Retire and myVoyage into a single, secure, modern, and personalized application. This consolidation streamlines access, improves performance, and advances Voya's strategy to deliver integrated financial guidance.

Highlights

- *One App, One Experience* – The Voya Retire and myVoyage apps are now merged into a single mobile application—simply called Voya.
- *Integrated Account Access* – Users can now manage all their Voya accounts—including retirement, nonqualified deferred compensation, Health Account Solutions (HAS), and retail—through one login.
- *Enhanced Performance* – The app offers faster load times, improved caching, and more content delivered natively.
- *Modern Design & Messaging* – The app incorporates myVoyage's sleek design and personalized messaging. It also provides an improved landing page and account summary experience to help users stay engaged and informed.
- *Spanish-Language Support* – All account management features are fully accessible in Spanish.
- *Embedded myVoyage Features* – myVoyage users benefit from additional features, such as personalized support for workplace benefits and savings options, plus tools to track healthcare expenses and receive preventive care reminders.

Impact on Voya Retire Mobile App Users

- Participants with automatic updates enabled will receive the new Voya mobile app automatically; no action is required. The app icon will also be updated.
- Participants without automatic updates will receive the new app the next time they update.
- City of New York plan participants are an exception; they will receive a customized NYC version of the app in January 2026.

Impact on myVoyage App Users

- Starting in January, participants will receive email and app notifications prompting them to download the new Voya app.
- The myVoyage app will no longer be supported after June 2026.



Pweb/Mobile Document Uploading

Voya's retirement participant website (PWeb) and mobile app now include the option for participants in Qualified and Nonqualified plans to upload documents to Voya for processing. An upload link now appears on the Dashboard and upon Pweb.

Supported Document Categories

When a participant selects the upload link, there are three document categories to choose from:

1. Withdrawals
2. Beneficiary Change
3. Other

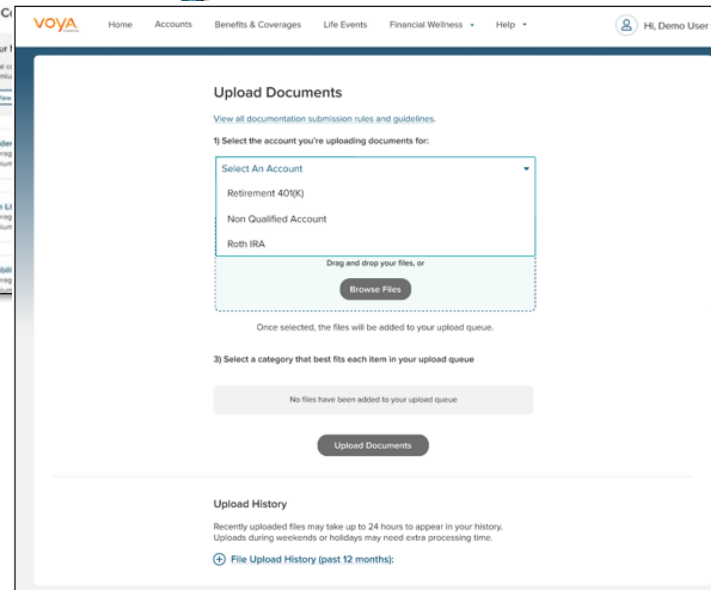
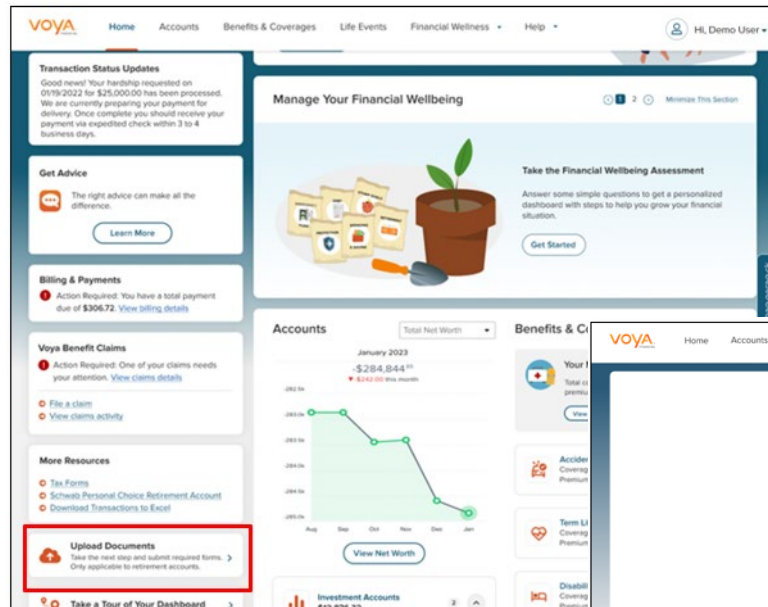
Types of Documents

The type of document that a participant can upload includes, but is not limited to:

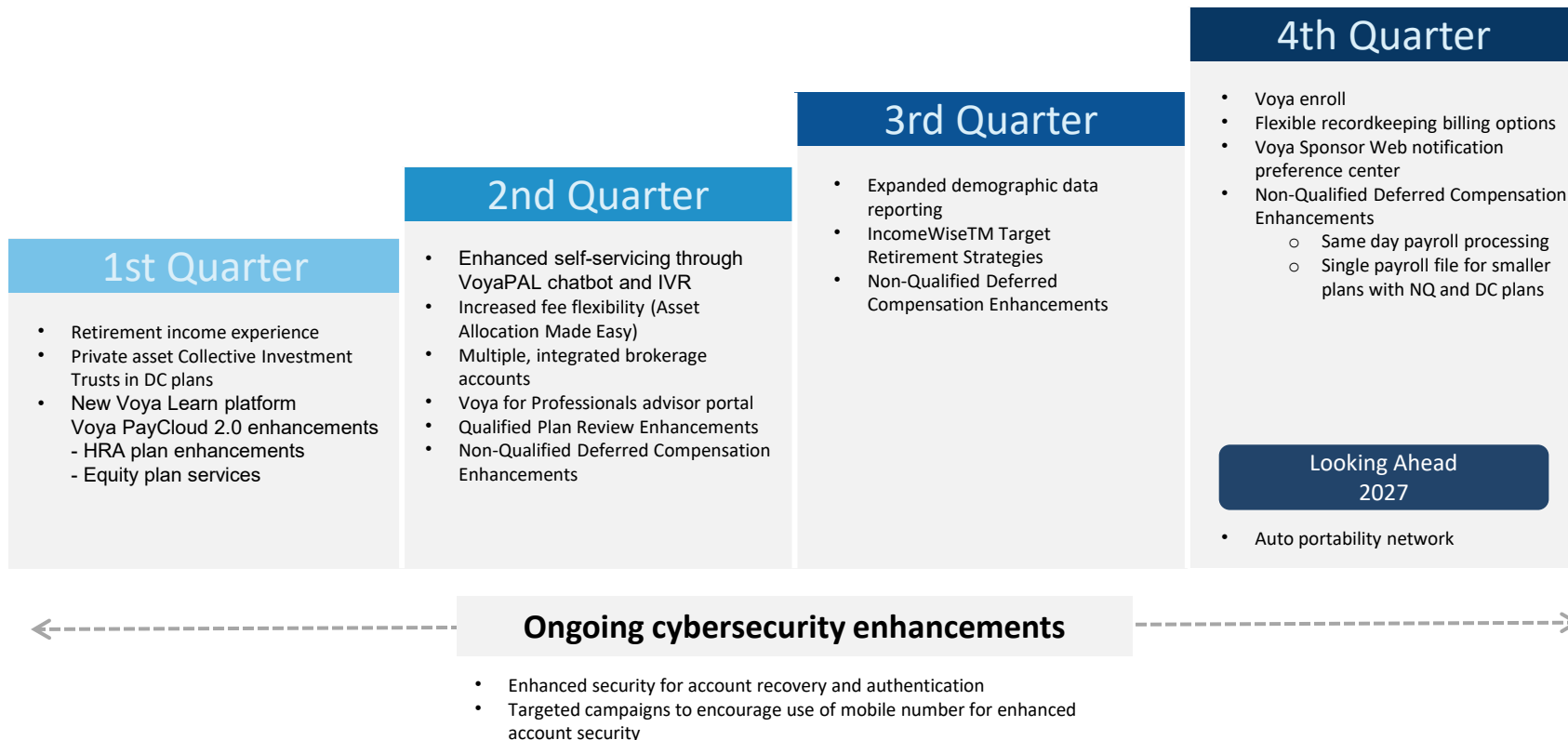
- Completed distribution forms
- Completed hardship forms and supporting documentation
- Completed beneficiary forms
- Death claims
- Rollover contribution applications
- Driver's license or other governmental identification



Pweb/Mobile Document Uploading



Voya 2026 Innovation Pipeline



2026 product roadmap deliverables and timing may evolve as we continuously assess and make refinements based on customer needs. Availability can vary by plan. For details tailored to your plan, please connect with your client service representative. For plan sponsor/financial professional use only. Not for public distribution. Products and services offered through the Voya® family of companies. CN5033087_1226



