A scenic landscape featuring a snow-capped mountain, a forested hillside, and a body of water in the foreground.

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

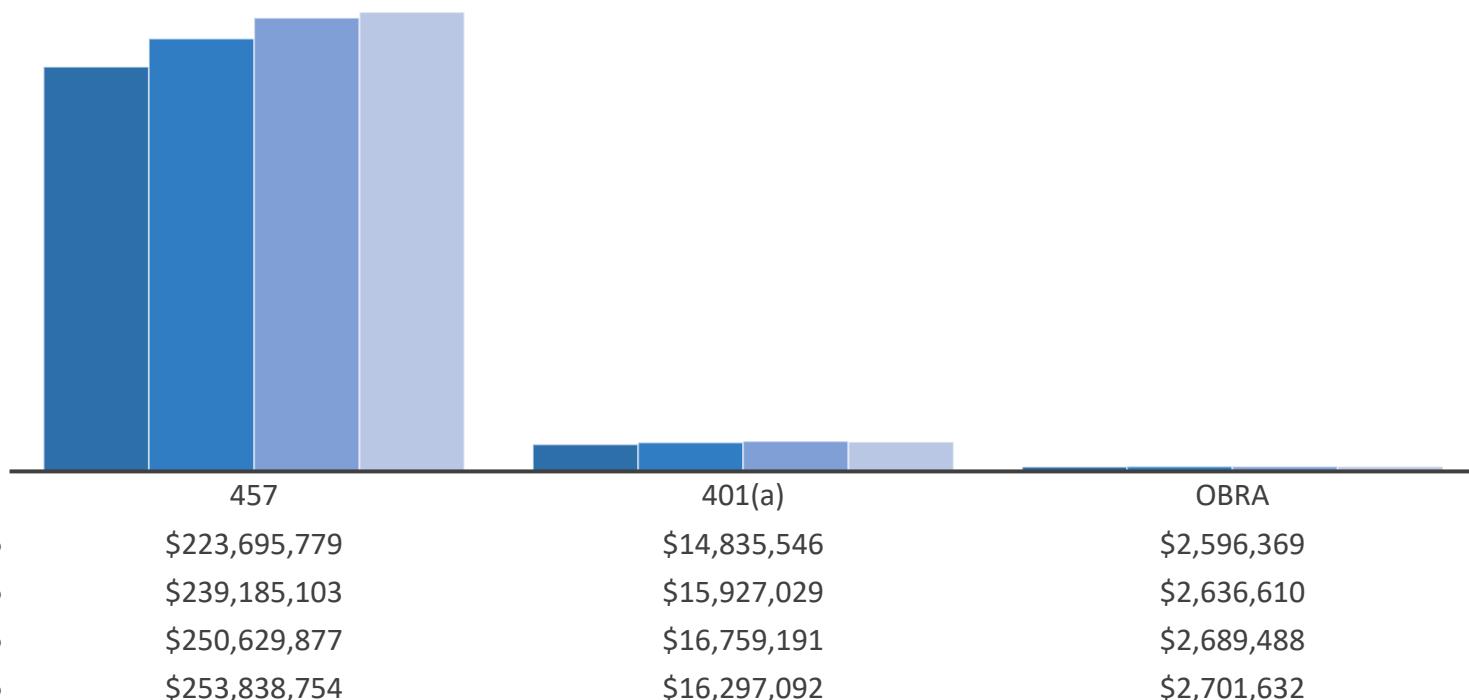
401(a) Plan	
Beginning Period Plan Assets	\$16,759,190.52
Contributions	\$155,767.63
Distributions	-\$931,200.45
Loan Activity	\$71,872.76
Other Activity	-\$29,614.05
Dividends	\$550,506.53
Appreciate/Depreciation	-\$279,430.63
Ending Period Plan Assets	\$16,297,092.31

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



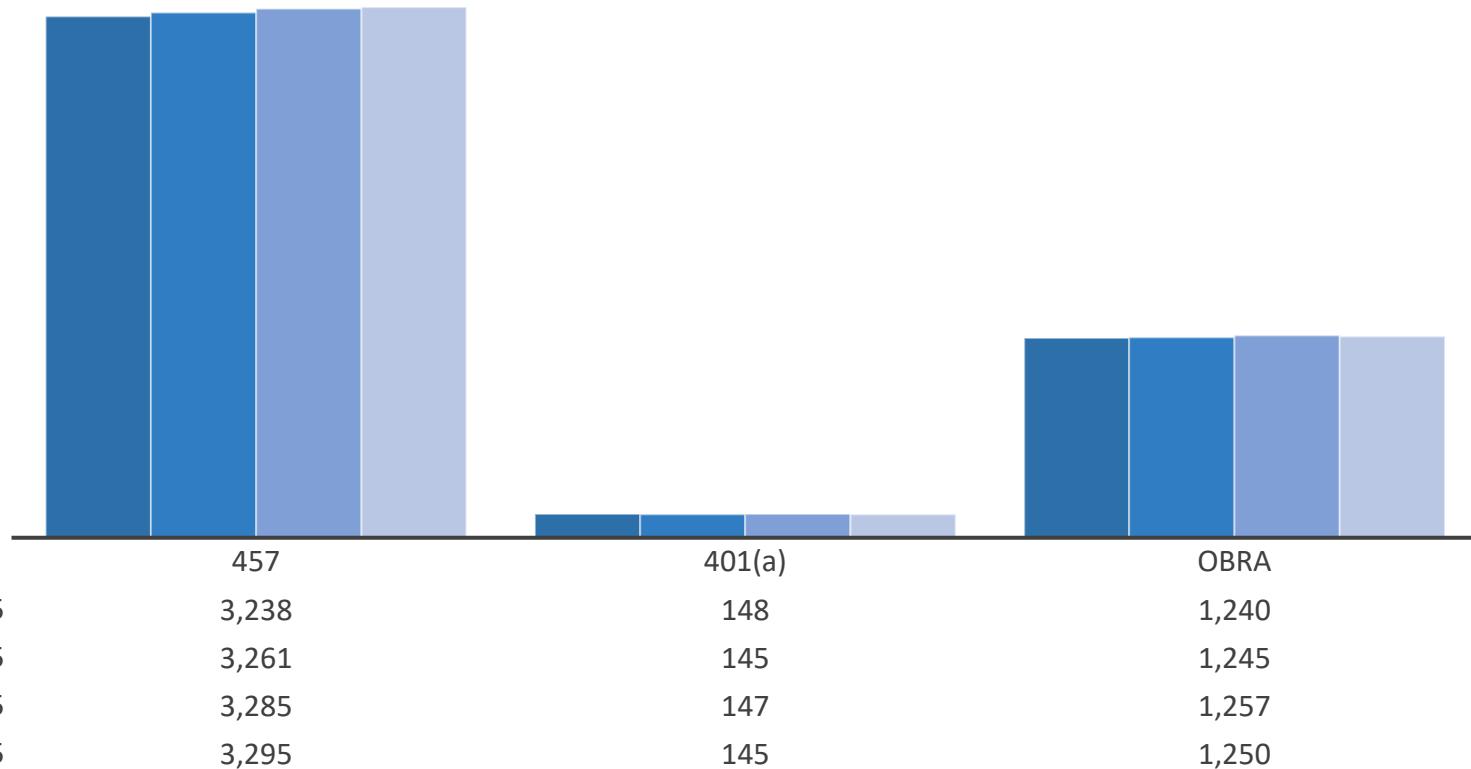
Executive Summary – Asset Growth

As of December 31, 2025



Executive Summary – Plan Participants

As of December 31, 2025



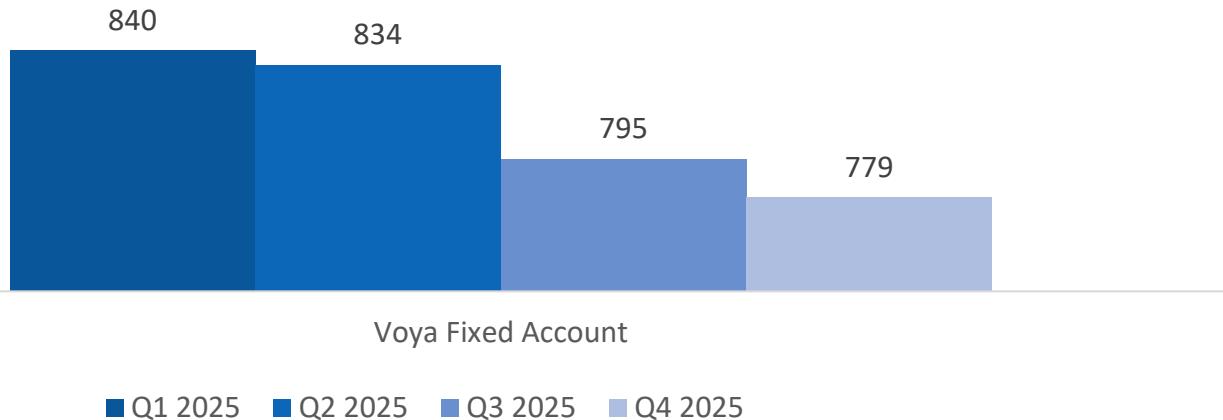
Asset Analysis



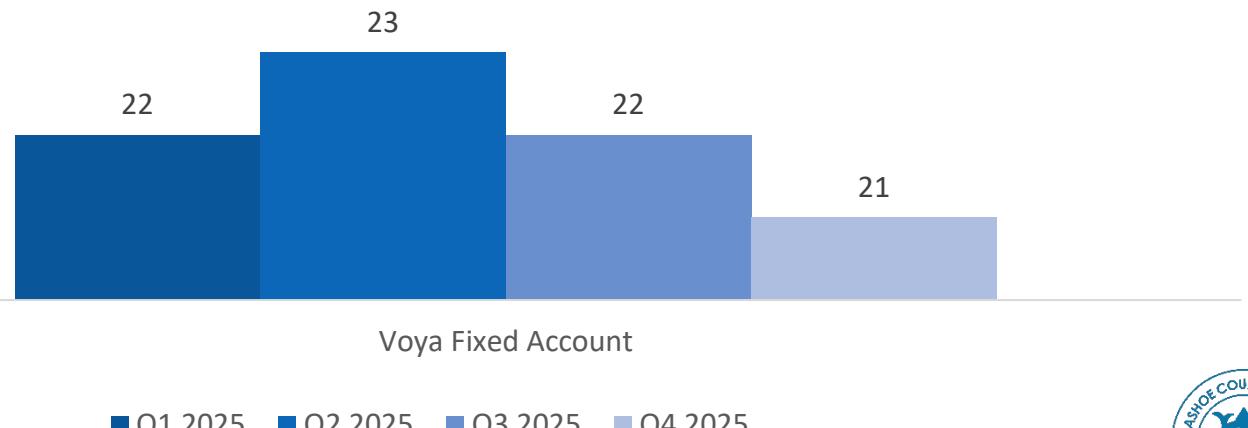
Participants with a Balance in a Single Fund

As of December 31, 2025

457 Plan



401(a) Plan



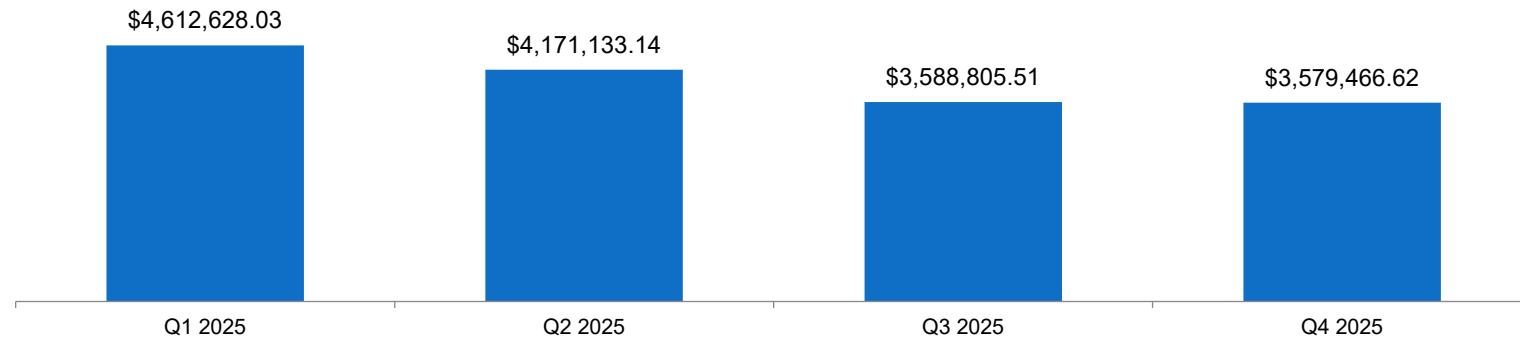
Distribution Analysis



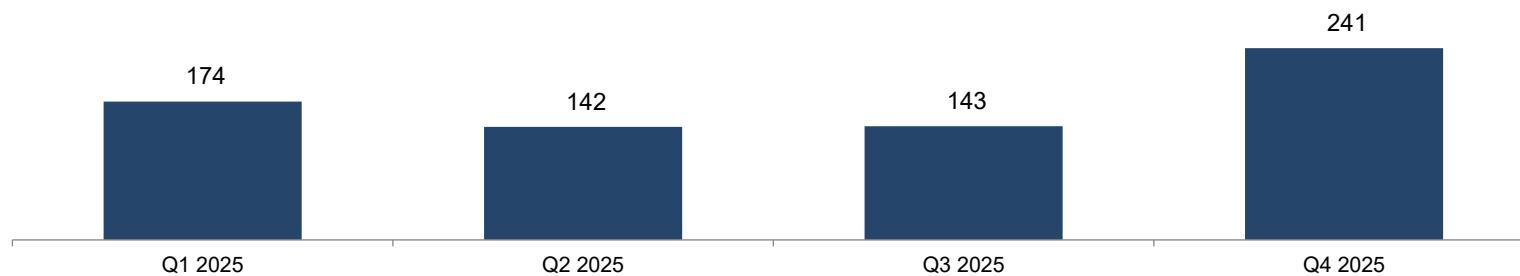
Participant Rollover Distributions

As of December 31, 2025

Total Outgoing Rollover \$ by Quarter

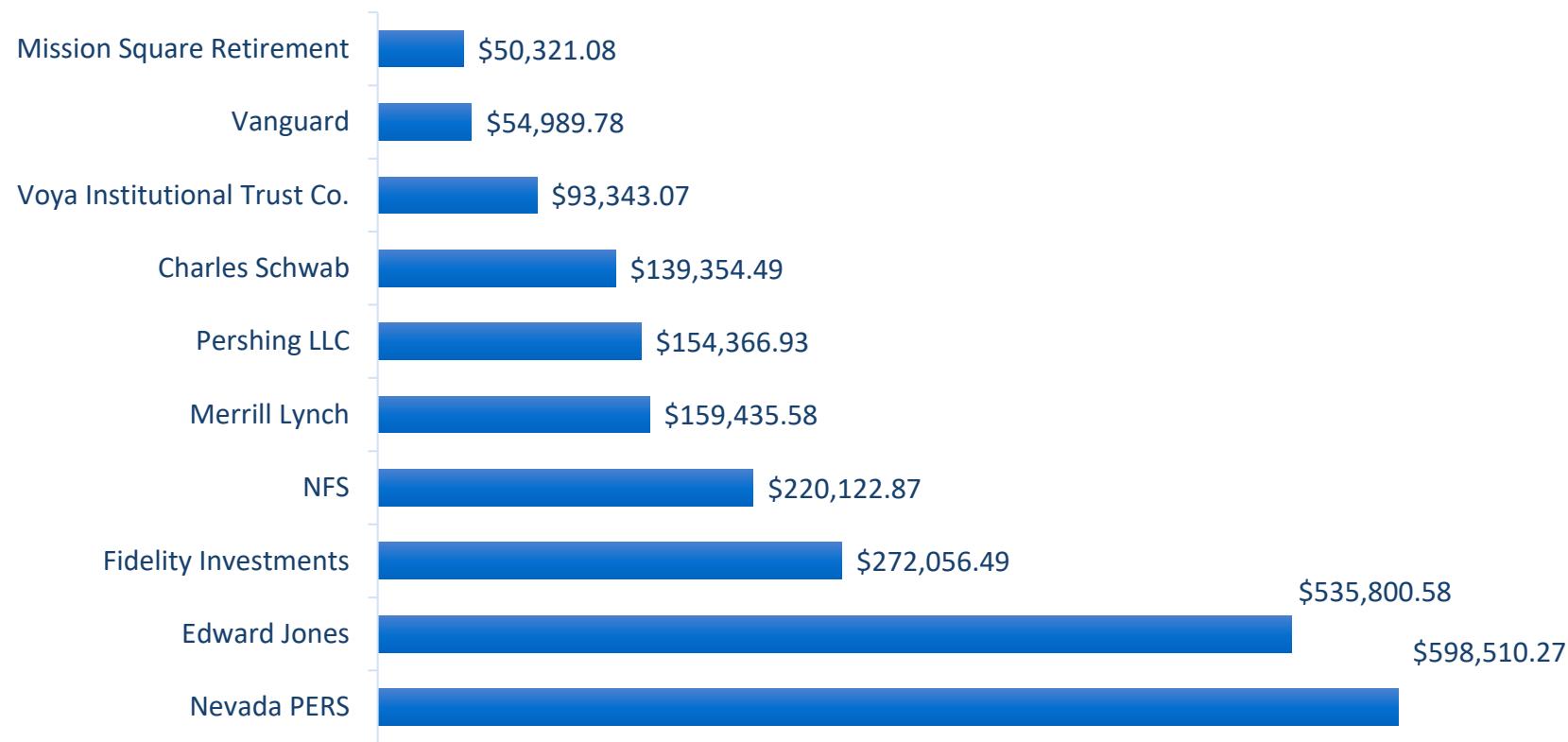


Total Outgoing Rollover # by Quarter



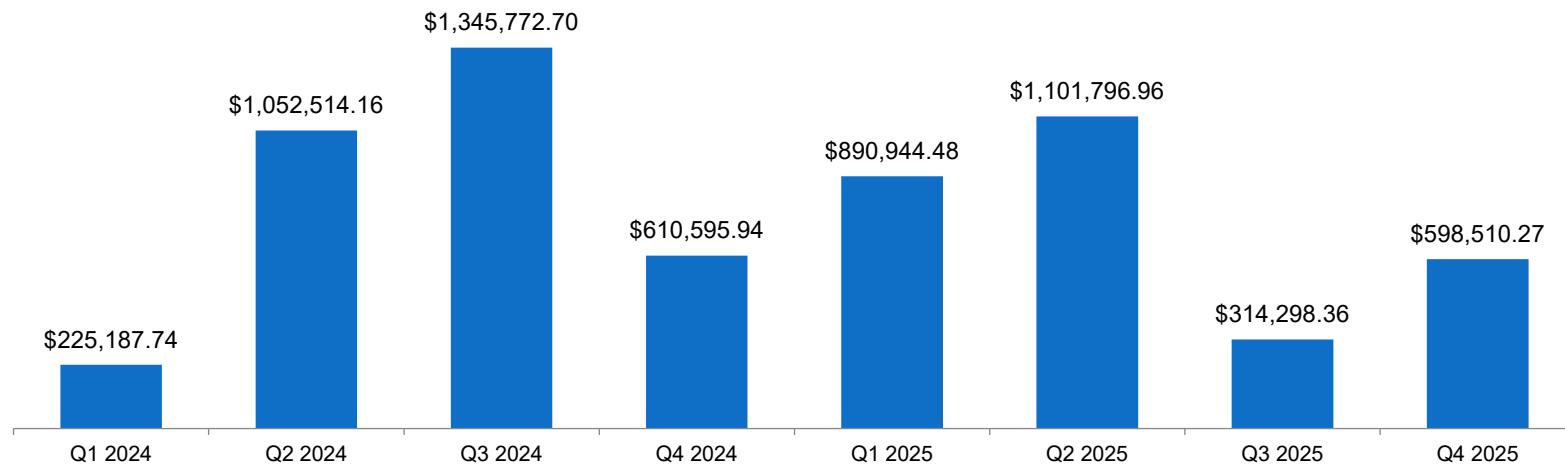
Top Rollover Institutions

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

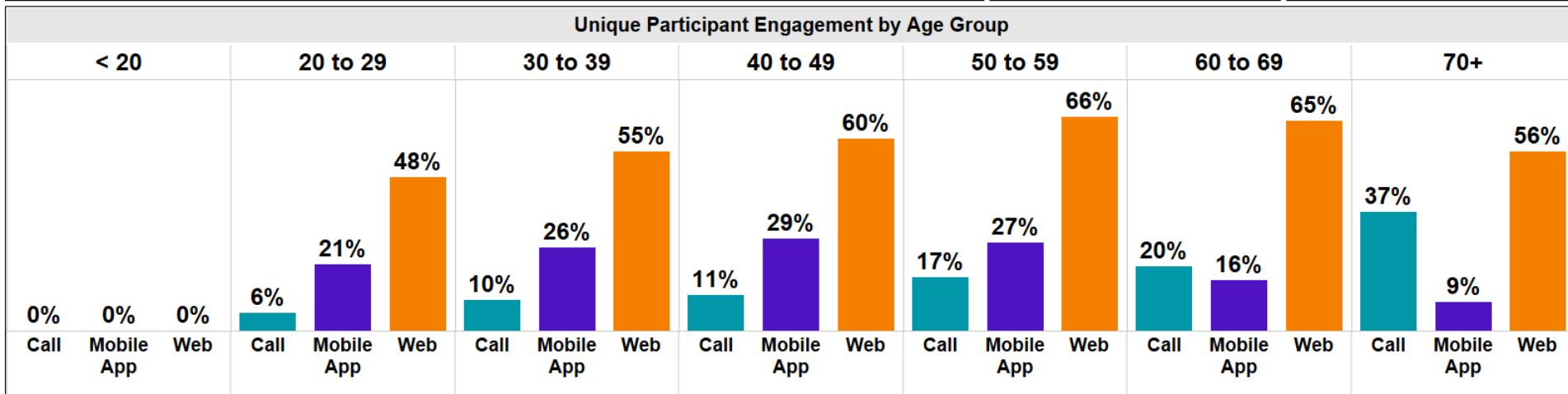
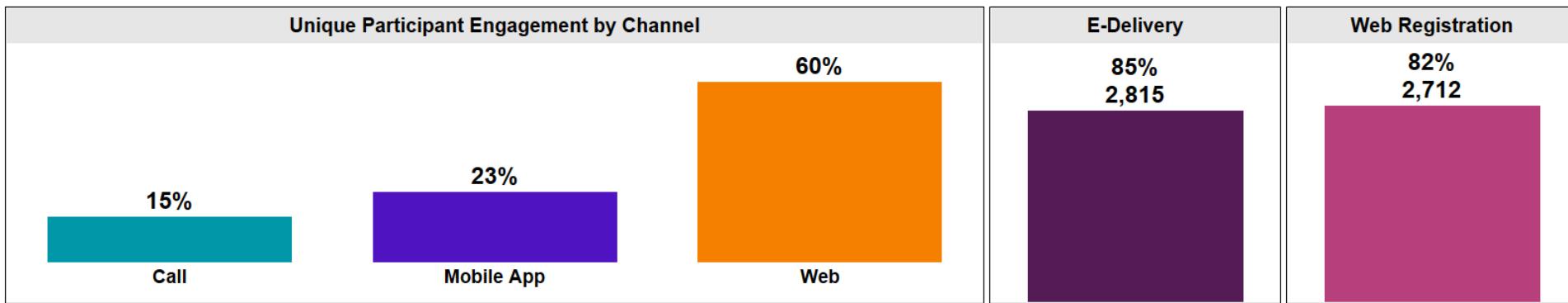


457(b) Plan Participant Engagement

As of December 31, 2025

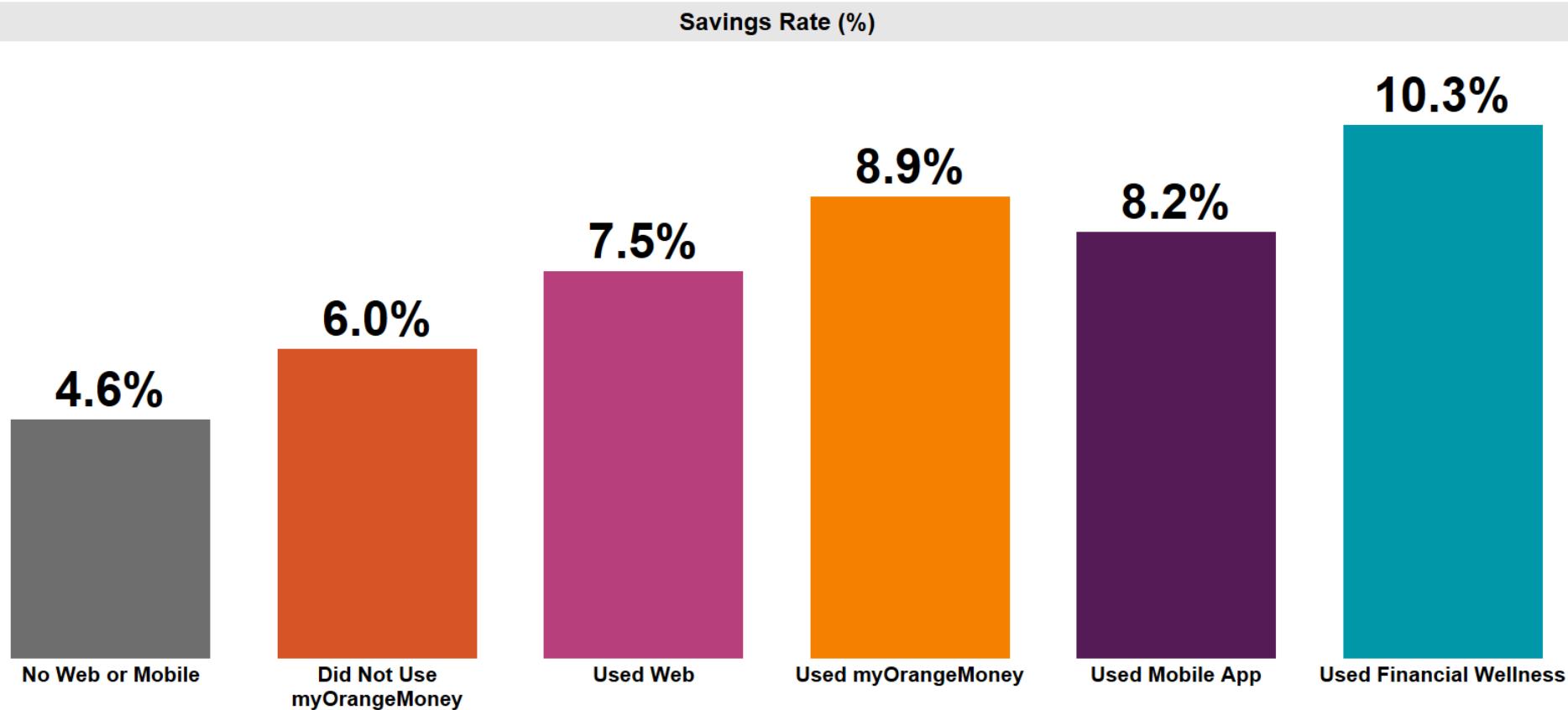
Engagement

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

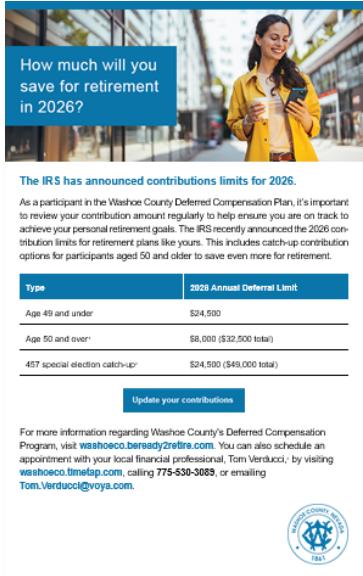


457(b) Plan Savings Rate by Engagement

As of December 31, 2025



Participant Email Results



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



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. Whether you're in your career or 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 washoeo.benefity@zefire.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 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 awhile. 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 manage one of your financials by investing consistently, paying the same fees and tracking your retirement progress in one place. Call (866) 855-2620 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 designation for all of your financial accounts to help ensure your assets are distributed as you intended. The beneficiaries you designate under the Washoe County Deferred Compensation Plan is separate from any designation you may have made elsewhere as a county employee. Visit washoeo.benefity@zefire.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. Note: the death benefit under the Washoe County Deferred Compensation Plan is paid upon your death.

Finally, don't do it alone. An important retirement benefit 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 washoeo.tffmap.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

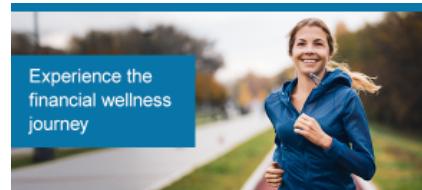
[Register Now](#)

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 washoe.co.timetap.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 washoe.co.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 washoe.co.timetap.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 washoe.co.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.

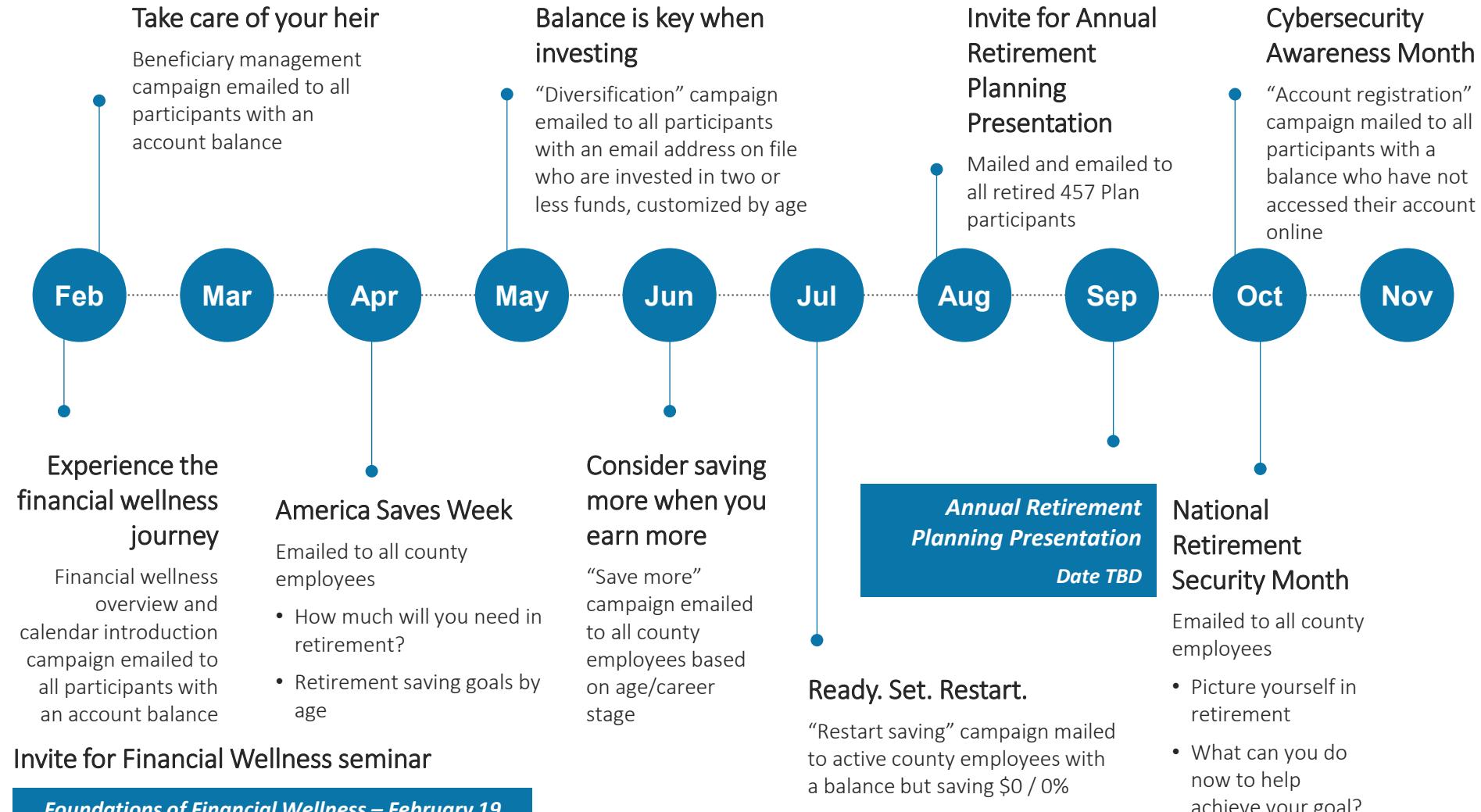
What if you previously named a beneficiary by form?

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



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

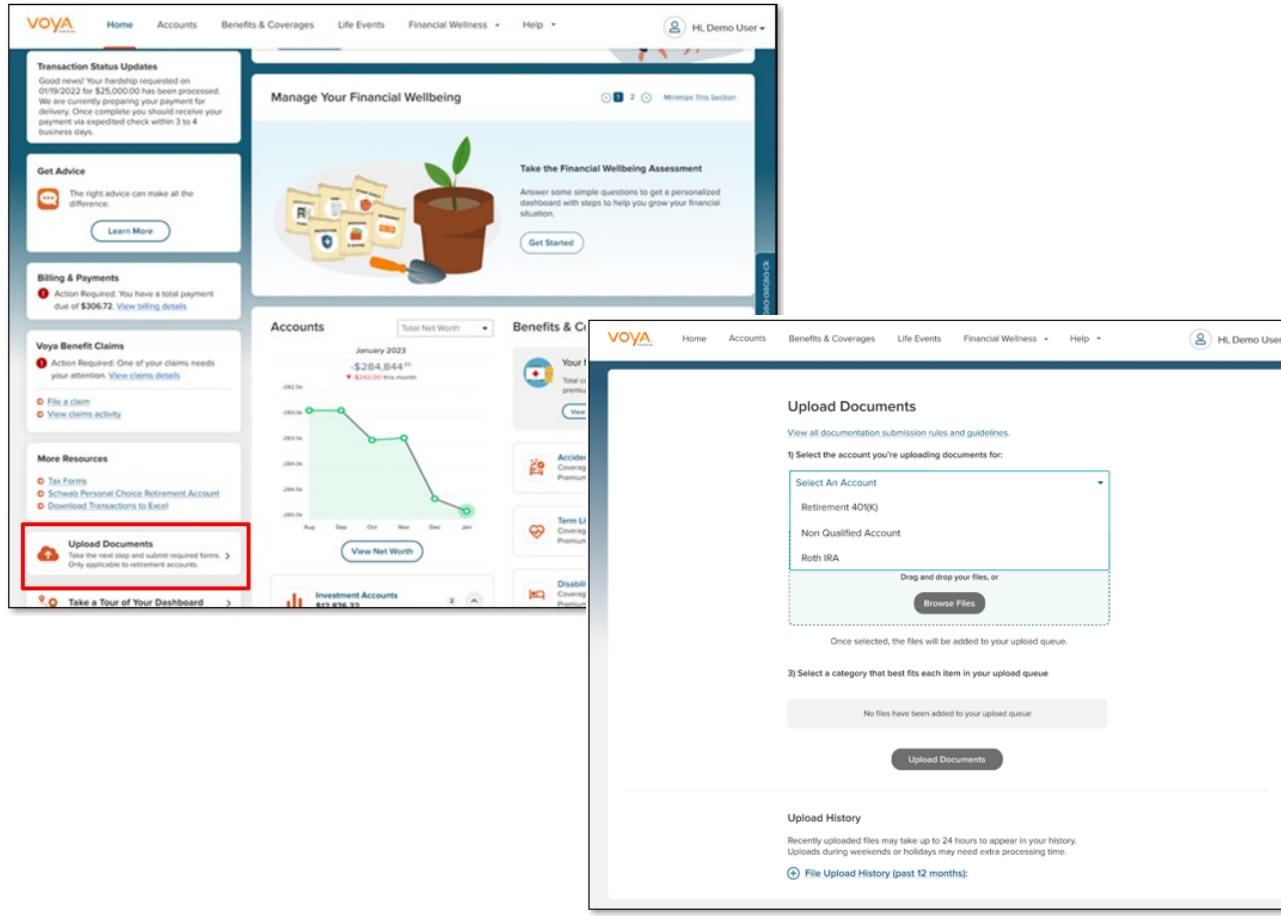
Types of Documents

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



Transaction Status Updates
Good news! Your hardship requested on 09/19/2022 for \$25,000.00 has been processed. We are currently preparing your payment for delivery. Typically you should receive your payment via expected check within 3 to 4 business days.

Get Advice
The right advice can make all the difference. [Learn More](#)

Billing & Payments
Action Required: You have a total payment due of \$30672. [View billing details](#)

Voya Benefit Claims
Action Required: One of your claims needs your attention. [View claims details](#)

More Resources
 Tax Forms
 Schedule Personal Choice Retirement Account
 Download Transactions to Excel

Upload Documents
Take the next step and submit required forms. Only applicable to retirement accounts. [Take a Tour of Your Dashboard](#)

Manage Your Financial Wellbeing

Take the Financial Wellbeing Assessment

Accounts

January 2023
Total Net Worth: \$284,844.00
-\$241.00 this month

Benefits & Coverage

Upload Documents

View all documentation submission rules and guidelines.

1) Select the account you're uploading documents for:

Select An Account
Retirement 401(K)
Non Qualified Account
Roth IRA

Drag and drop your files, or [Browse Files](#)

Once selected, the files will be added to your upload queue.

2) Select a category that best fits each item in your upload queue

No files have been added to your upload queue

[Upload Documents](#)

Upload History

Recently uploaded files may take up to 24 hours to appear in your history. Uploads during weekends or holidays may need extra processing time.

[File Upload History \(past 12 months\)](#)



Voya 2026 Innovation Pipeline

1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
<ul style="list-style-type: none">• Retirement income experience• Private asset Collective Investment Trusts in DC plans• New Voya Learn platform• Voya PayCloud 2.0 enhancements<ul style="list-style-type: none">- HRA plan enhancements- Equity plan services	<ul style="list-style-type: none">• Enhanced self-servicing through VoyaPAL chatbot and IVR• Increased fee flexibility (Asset Allocation Made Easy)• Multiple, integrated brokerage accounts• Voya for Professionals advisor portal• Qualified Plan Review Enhancements• Non-Qualified Deferred Compensation Enhancements	<ul style="list-style-type: none">• Expanded demographic data reporting• IncomeWise™ Target Retirement Strategies• Non-Qualified Deferred Compensation Enhancements	<ul style="list-style-type: none">• Voya enroll• Flexible recordkeeping billing options• Voya Sponsor Web notification preference center• Non-Qualified Deferred Compensation Enhancements<ul style="list-style-type: none">◦ Same day payroll processing◦ Single payroll file for smaller plans with NQ and DC plans <p>Looking Ahead 2027</p> <ul style="list-style-type: none">• Auto portability network

Ongoing cybersecurity enhancements

- Enhanced security for account recovery and authentication
- Targeted campaigns to encourage use of mobile number for enhanced account security

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



