Voya Quarterly Committee Report

As of June 30, 2026

WASHOE COUNTY, NEVADA
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Executive Summary

Executive Summary – Cash Flow Summary

April 1, 2026 to June 30, 2026

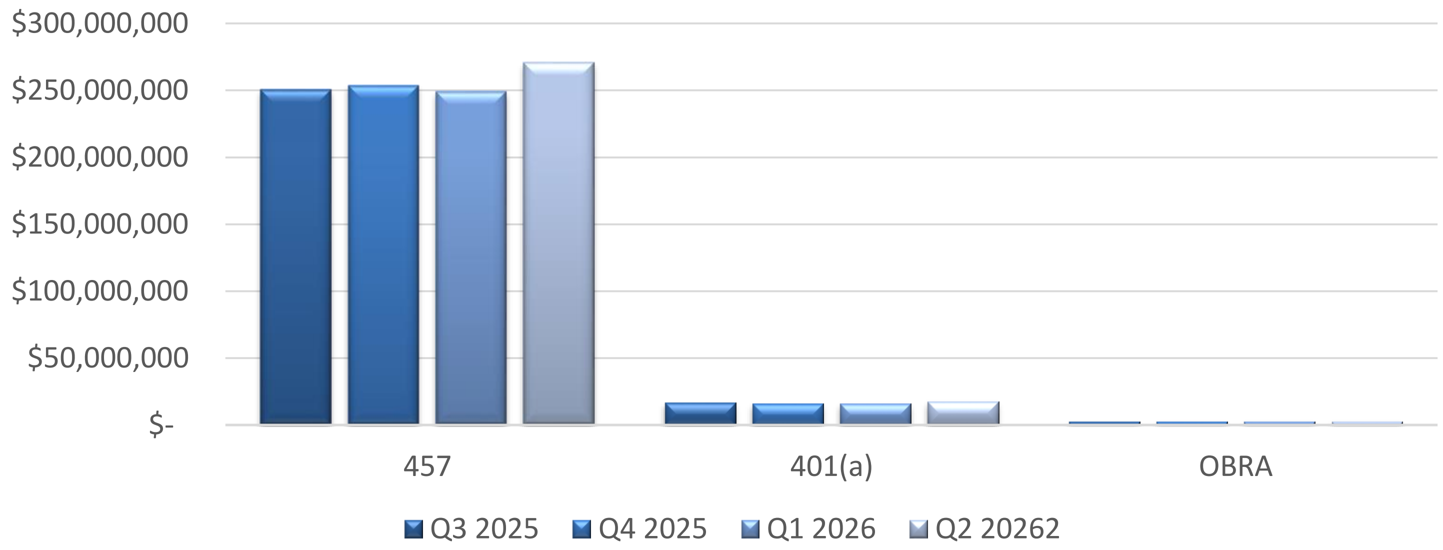
457 Plan	
Beginning Period Plan Assets	$249,241,745.10
Contributions	$3,686,402.91
Distributions	($7,074,217.16)
Loan Activity	($66,789.55)
Other Activity	($268,462.37)
Dividends	$766,938.09
Appreciate/Depreciation	$24,487,056.94
Ending Period Plan Assets	$270,772,673.96

401(a) Plan	
Beginning Period Plan Assets	$16,141,632.10
Contributions	$158,377.47
Distributions	($330,270.94)
Loan Activity	($12,623.22)
Other Activity	($3,751.70)
Dividends	$51,121.46
Appreciate/Depreciation	$1,558,608.86
Ending Period Plan Assets	$17,563,094.03

OBRA Plan	
Beginning Period Plan Assets	$2,652,747.63
Contributions	$53,297.04
Distributions	($51,674.84)
Other Activity	($3,003.64)
Dividends	$1,346.00
Appreciate/Depreciation	$17,989.36
Ending Period Plan Assets	$2,670,699.55

Executive Summary – Asset Growth

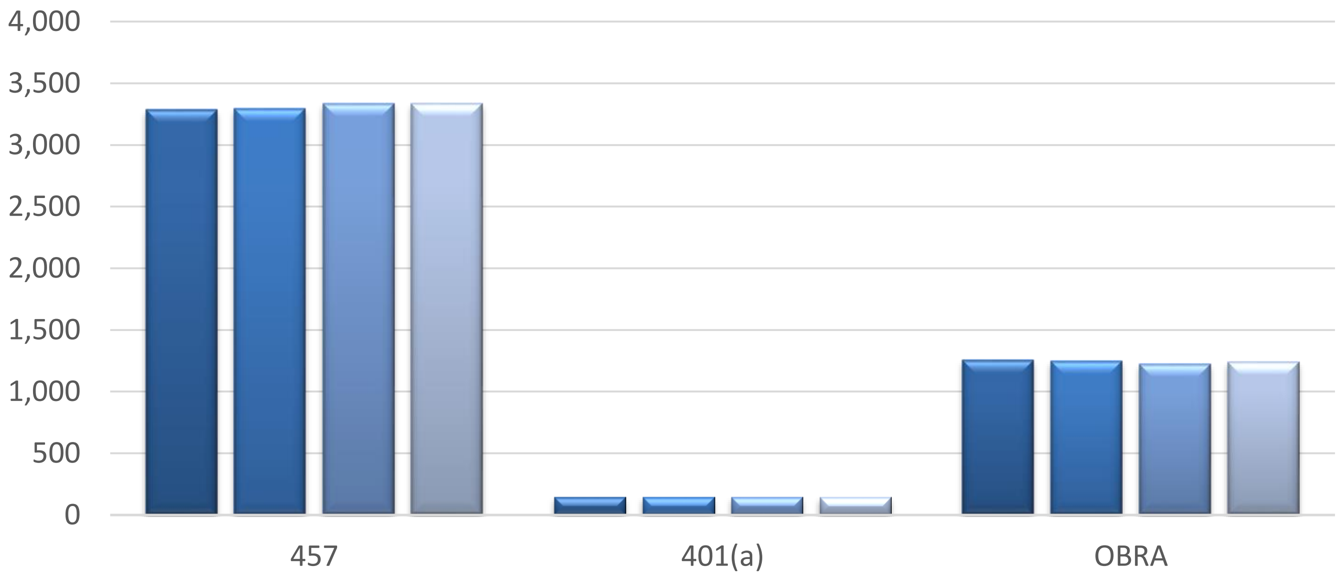
As of June 30, 2026



	457	401(a)	OBRA
Q3 2025	$250,629,877	$16,759,191	$2,689,488
Q4 2025	$253,838,754	$16,297,092	$2,701,632
Q1 2026	$249,241,745	$16,141,903	$2,652,747
Q2 2026	$270,772,673	$17,563,094	$2,670,699

Executive Summary – Plan Participants

As of June 30, 2026

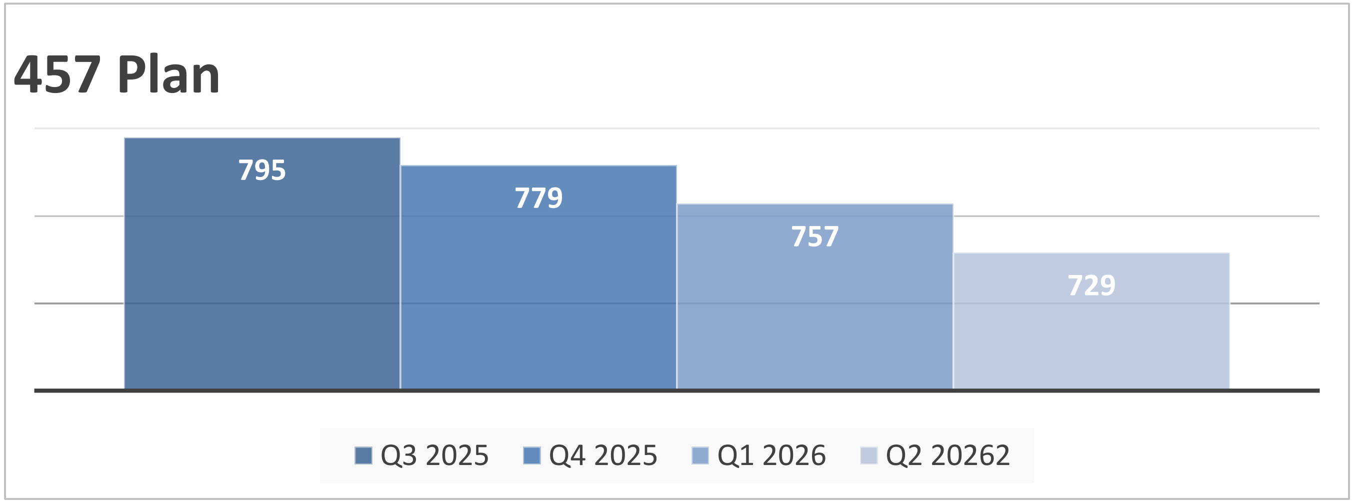


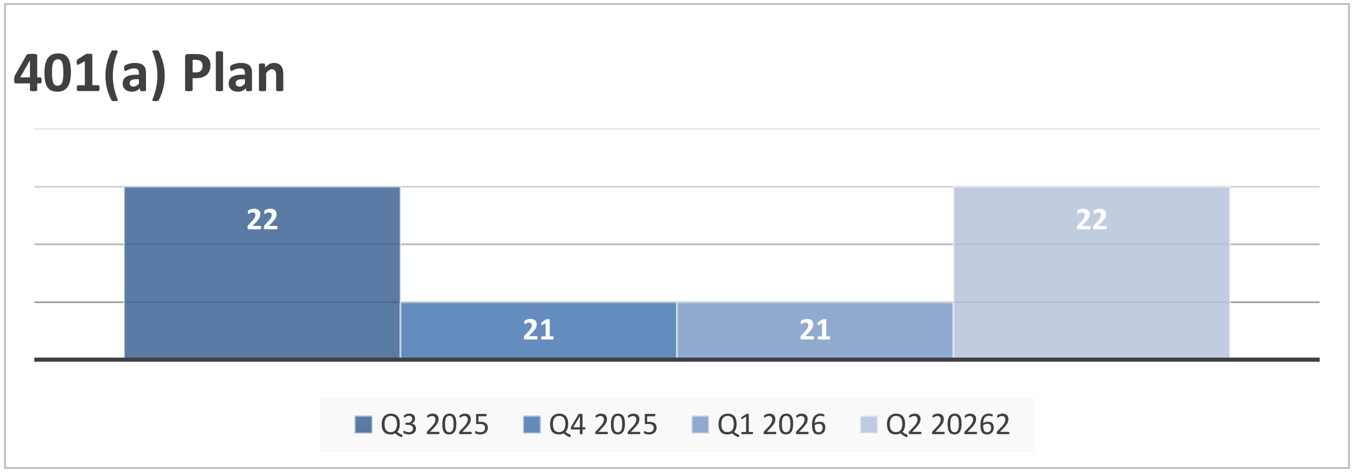
	457	401(a)	OBRA
Q3 2025	3,285	147	1,257
Q4 2025	3,295	145	1,250
Q1 2026	3,337	146	1,224
Q2 2026	3,338	143	1,241

Asset Analysis

Participants with a Balance in Fixed Fund Only

As of June 30, 2026

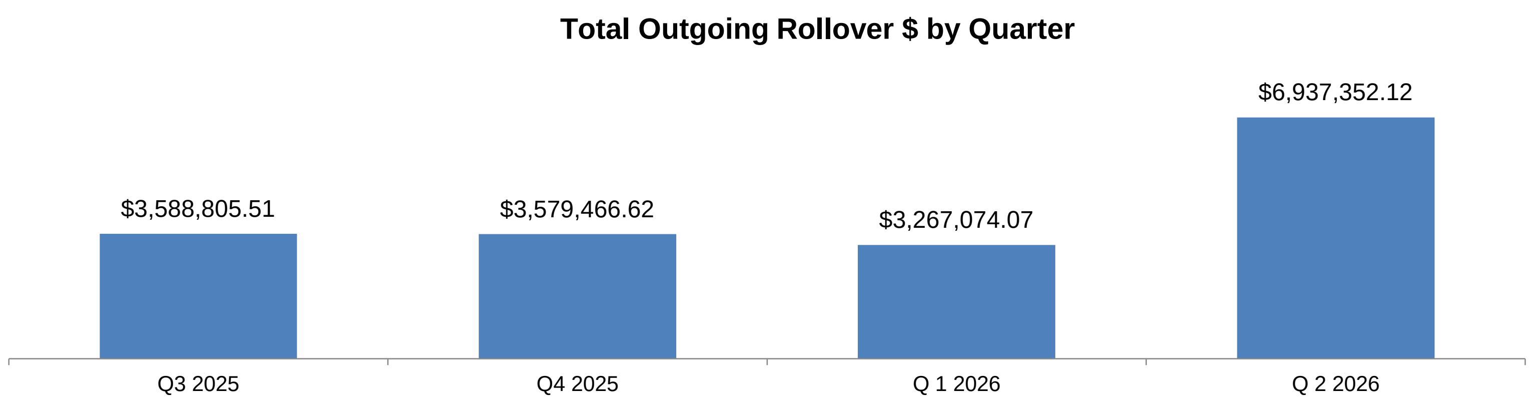


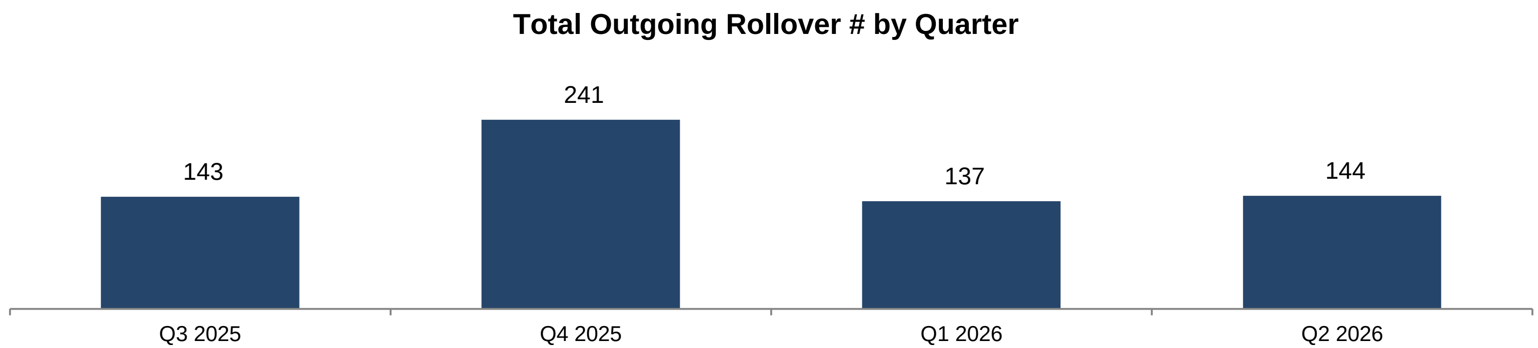


Distribution Analysis

Participant Rollover Distributions

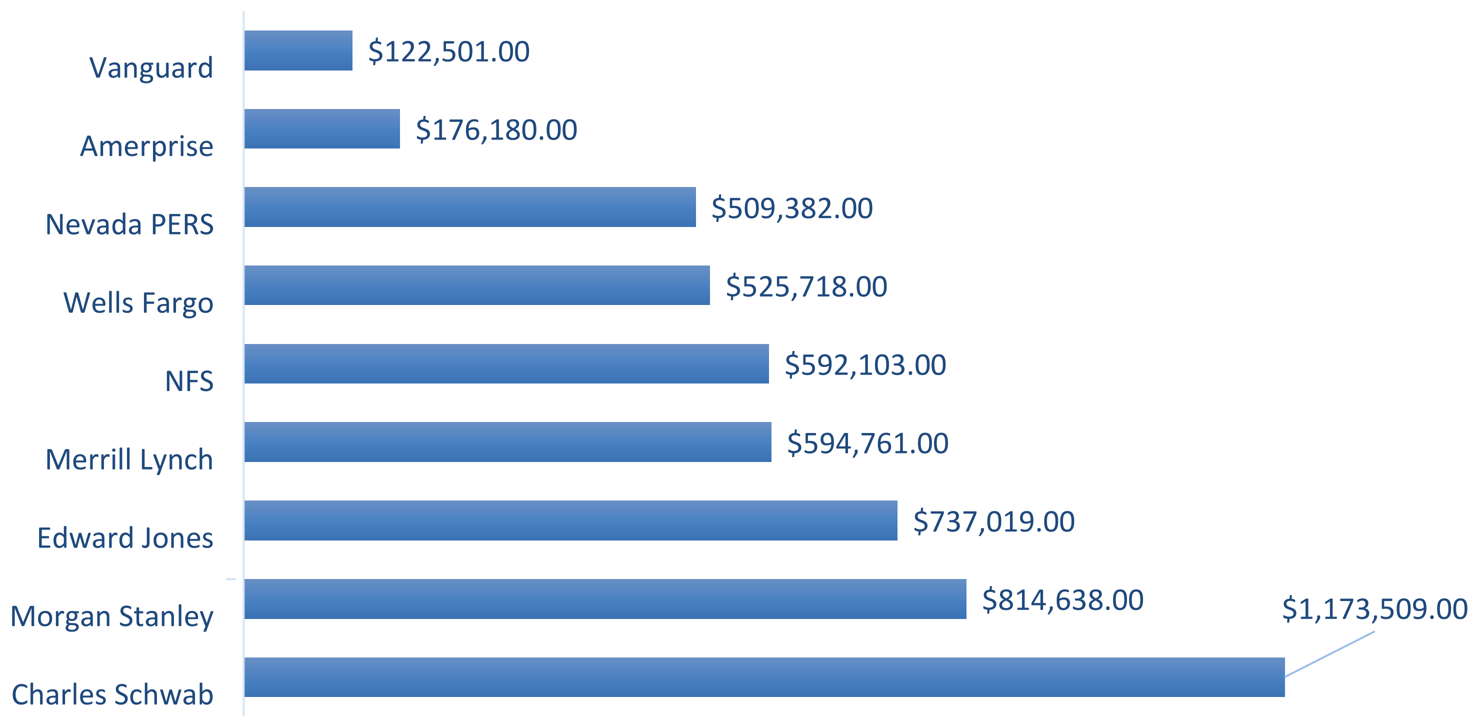
As of June 30, 2026





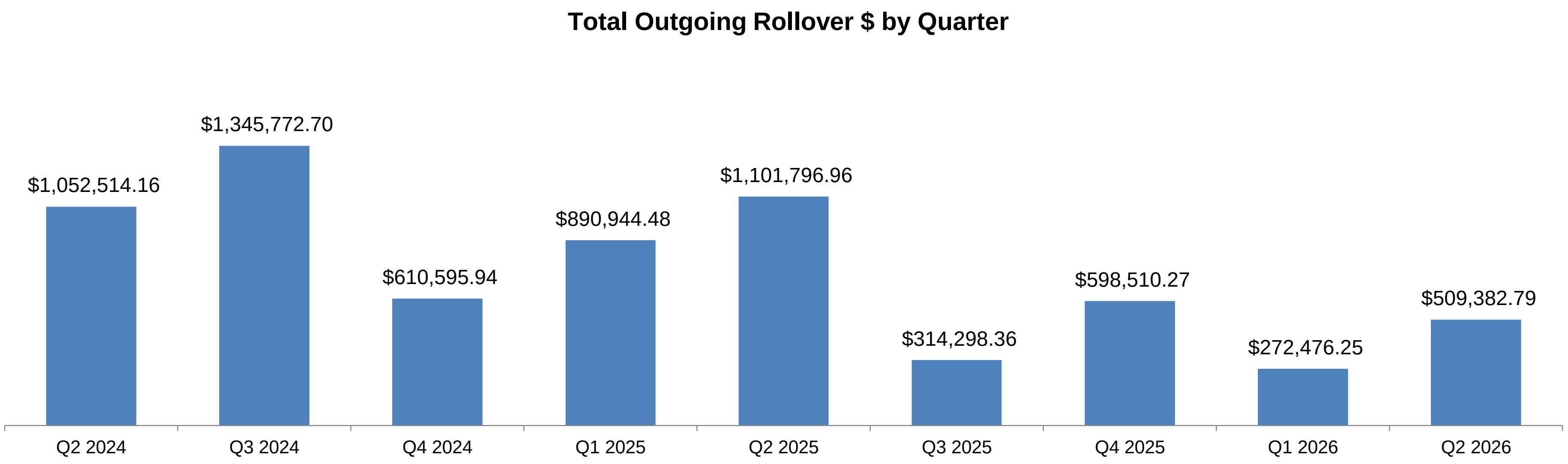
Top Rollover Institutions

As of June 30, 2026



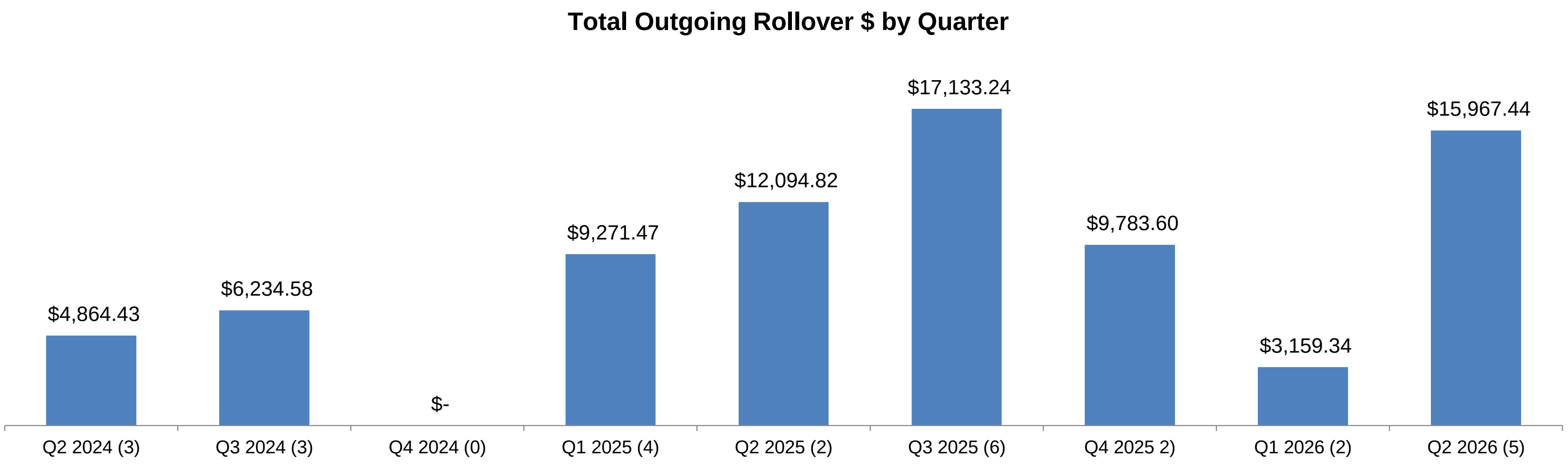
Nevada PERS Quarterly Rollovers

As of June 30, 2026



Quarterly Hardship Withdrawals

As of June 30, 2026



Loan Information

As of June 30, 2026

457 Plan	Q1 2026	Q2 2026
Total Number of Outstanding Loans	301	316
Number of General Loans	284	295
Number of Residential Loans	17	21
Total Outstanding Loan Balance	$2,748,902.37	$2,831,602.22
General Loan Balance	$2,425,008.54	$2,464,602.22
Residential Loan Balance	$323,893.83	$367,343.43
Total New Loans Initiated	31	23

401(a) Plan	Q3 2025	Q4 2025
Total Number of Outstanding Loans	15	14
Total Outstanding Loan Balance	$236,935.23	$217,259.93
Total New Loans Initiated	1	0

Loan Trends Information
As of June 30, 2026

Quarter	Used Loan Tool	did not take loan	took a loan	Percent taking a loan
q2 2026	31	8	23	74%
q1 2026	42	11	31	74%
q4 2025	38	18	20	53%
q3 2025	22	6	16	73%
q2 2025	24	13	11	46%
q1 2025	18	8	10	56%
q4 2024	22	12	10	45%
q3 2024	23	8	15	65%
q2 2024	22	8	14	64%
q1 2024	11	3	8	73%

Participant Services

Participant Access Statistics

As of June 30, 2026

457 Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	1,140	632	70	143
Total Inquiries	5,279	7,938	92	204

401(a) Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	42	36	1	6
Total Inquiries	423	112	1	9

OBRA Plan	Internet	Mobile	VRS	Call Center
Inquiries by Type				
Total Participants (unique)	106	41	12	26
Total Inquiries	437	135	12	31

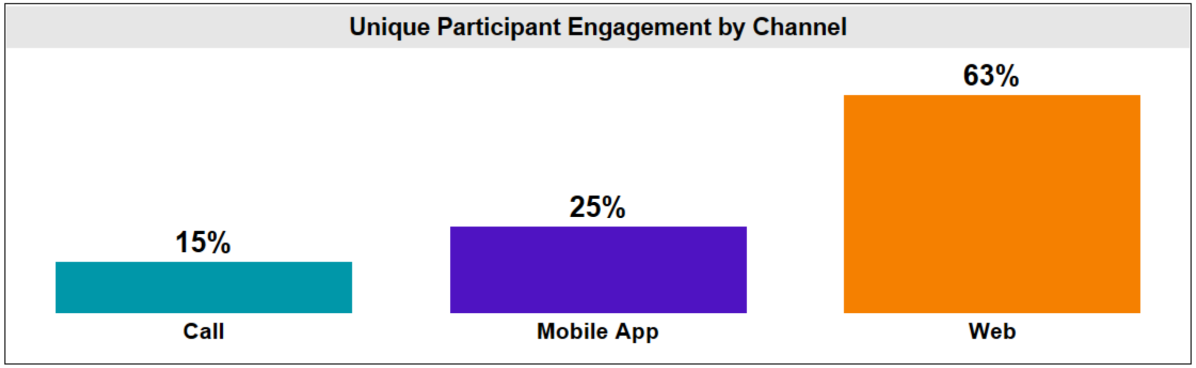
Participant Outreach

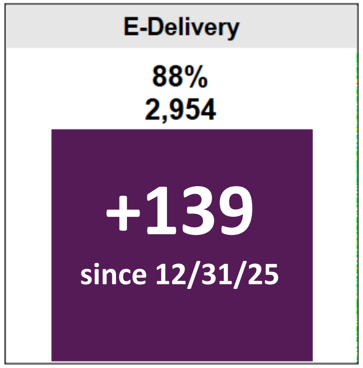
457(b) Plan Participant Engagement

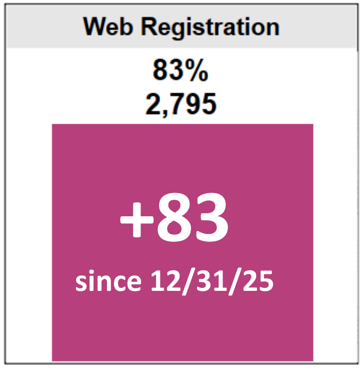
As of June 30, 2026

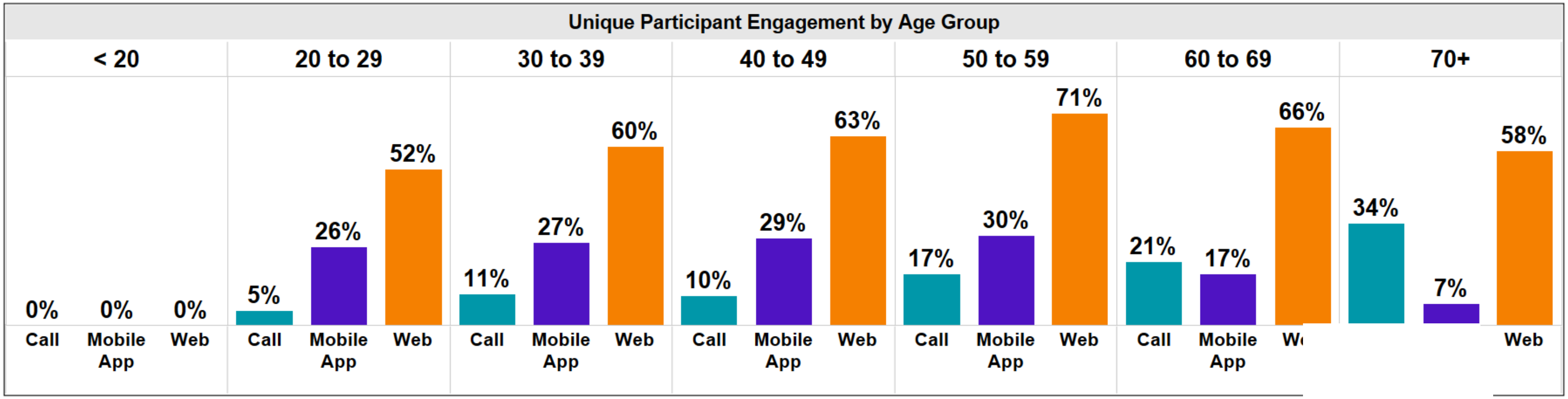
Engagement

71% of plan participants have engaged (used web, mobile, or called) over the past 12 months
63% of plan participants have digitally engaged over the past 12 months



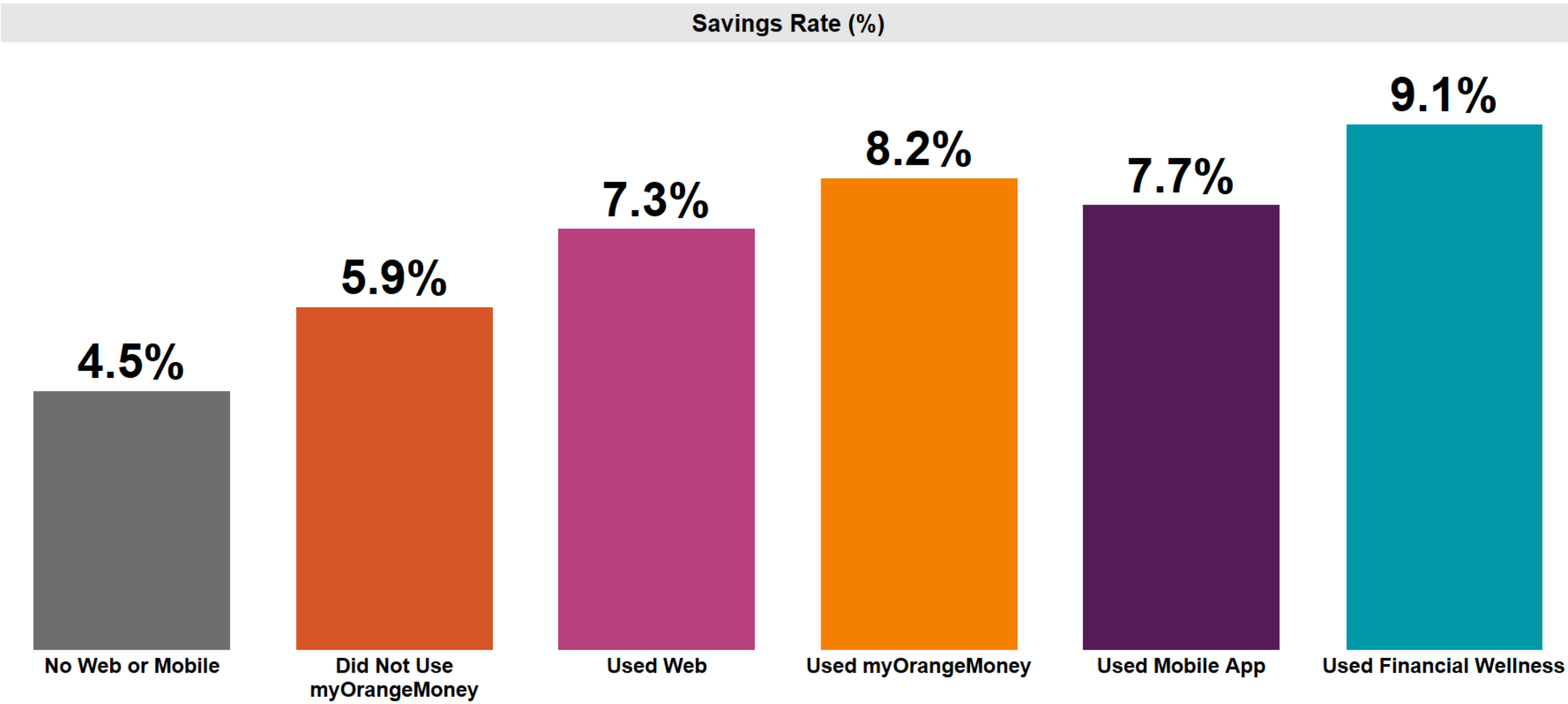






457(b) Plan Savings Rate by Engagement

As of June 30, 2026

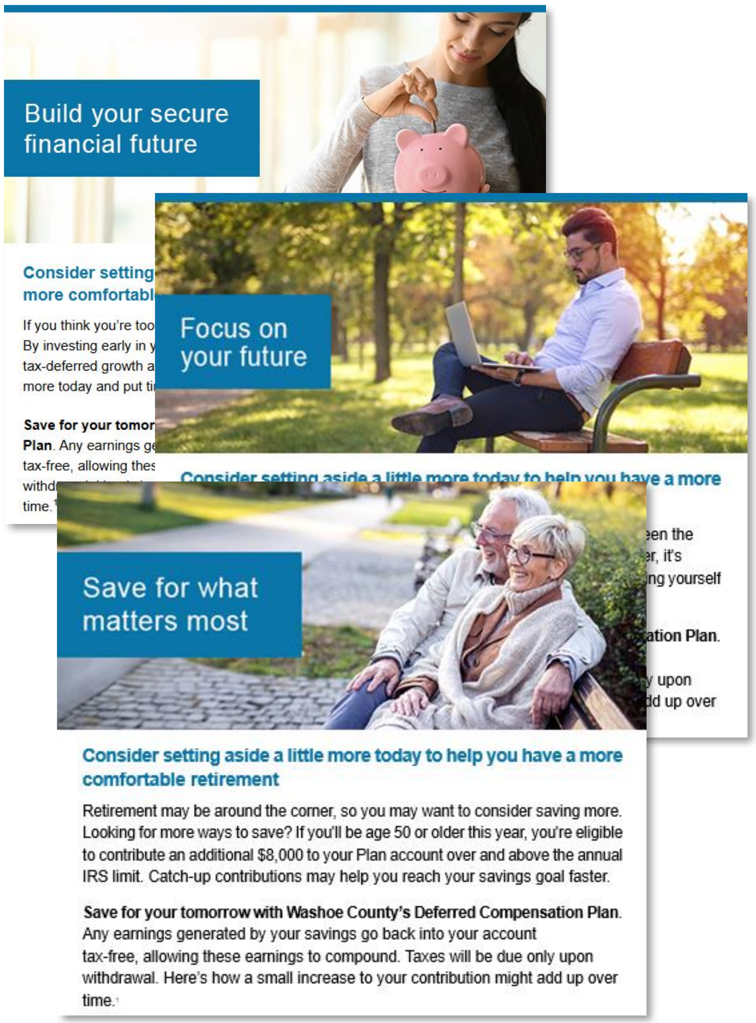


Participant Email Results

Own your financial story during America Saves Week – Sent April 9		
Emails Delivered	2,125	
Unique Emails Opened	803	**37.8%** of delivered
Total Unique Clicked	7	**0.9%** of opened

Join us for a retirement readiness seminar – Sent April 17		
Emails Delivered	2,125	
Unique Emails Opened	709	**33.4%** of delivered
Total Unique Clicked	24	**3.4%** of opened

"Your COLA could have an impact beyond this year"



Early Career – Sent June 23		
Emails Delivered	195	
Unique Emails Opened	46	**23.6%** of delivered
Total Unique Clicked	3	**6.5%** of opened

Mid Career – Sent June 23		
Emails Delivered	1,250	
Unique Emails Opened	484	**38.7%** of delivered
Total Unique Clicked	8	**1.7%** of opened

Late Career – Sent June 23		
Emails Delivered	592	
Unique Emails Opened	275	**46.5%** of delivered
Total Unique Clicked	11	**4.0%** of opened

Remaining 2026 Participant Communications

Aug | Sep | Oct | Nov | Dec

Aug

Invite for Annual Retirement Planning Seminar

Mailed and emailed to all retired and age 50+ 457 Plan participants

Sep

Annual Retirement Planning Seminar

Ready. Set. Restart.

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

Oct

Cybersecurity Awareness Month

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

National Retirement Security Month

Emailed to all county employees

- Have a retirement conversation with yourself

Nov

How much will you save for retirement in 2027?

“Contribution limits” campaign emailed to all active county employees with a balance in the 457 Plan

Dec

On-site Services

As of June 30, 206

Mason to begin tracking - Q4 2025 -- Participant Activity

Activity	Impact
457 Plan Enrollments	28
401(a) Plan Enrollments	1
One-on-One Counseling Sessions	189
Group Seminar Meetings	7
Group Seminar Meeting Attendance	178

Voya Update

Voya 2026 Innovation Pipeline

1st Quarter

- Retirement income experience
- Private asset Collective Investment Trusts in DC plans
- New Voya Learn platform
  Voya PayCloud 2.0 enhancements
  - HRA plan enhancements
  - Equity plan services

2nd Quarter

- 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

3rd Quarter

- Expanded demographic data reporting
- IncomeWiseTM Target Retirement Strategies
- Non-Qualified Deferred Compensation Enhancements

4th Quarter

- Voya enroll
- Flexible recordkeeping billing options
- Voya Sponsor Web notification preference center
- Non-Qualified Deferred Compensation Enhancements
  - Same day payroll processing
  - Single payroll file for smaller plans with NQ and DC plans

Looking Ahead 2027

- 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

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