

Voya Quarterly Committee Report

As of June 30, 2026



Table of Contents

Topic	Page
Executive Summary	3
Asset Analysis	7
Distribution Analysis	9
Participant Services	16
Participant Outreach	18
Voya Update	25



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

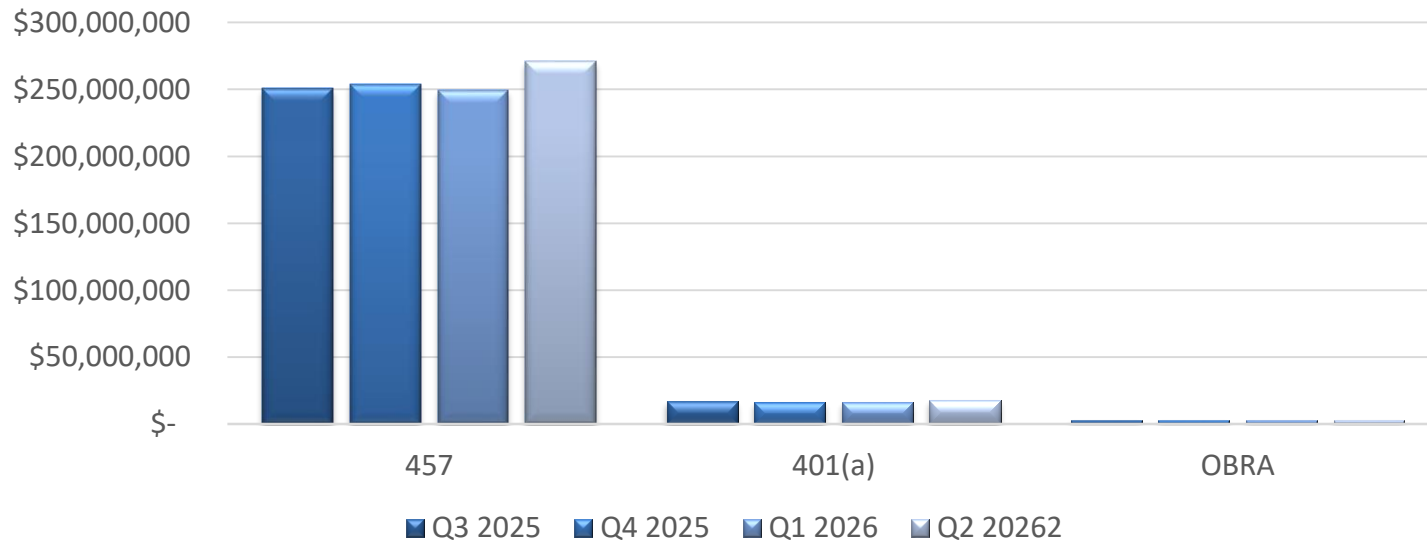
401(a) Plan	
Beginning Period Plan Assets	\$16,141,632.10
Contributions	\$158,377.47
Distributions	(\$330,270.94)
Loan Activity	(\$12,623.22)
Other Activity	(\$3,751.70)
Dividends	\$51,121.46
Appreciate/Depreciation	\$1,558,608.86
Ending Period Plan Assets	\$17,563,094.03

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

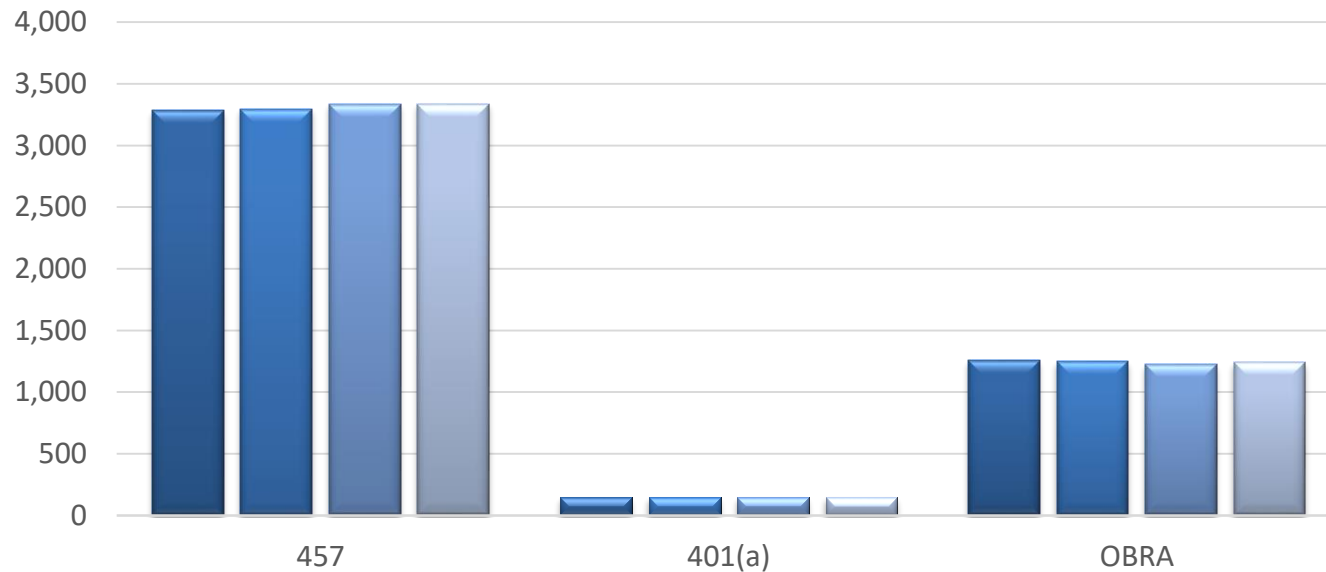


	457	401(a)	OBRA
■ Q3 2025	\$250,629,877	\$16,759,191	\$2,689,488
■ Q4 2025	\$253,838,754	\$16,297,092	\$2,701,632
■ Q1 2026	\$249,241,745	\$16,141,903	\$2,652,747
■ Q2 2026	\$270,772,673	\$17,563,094	\$2,670,699



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



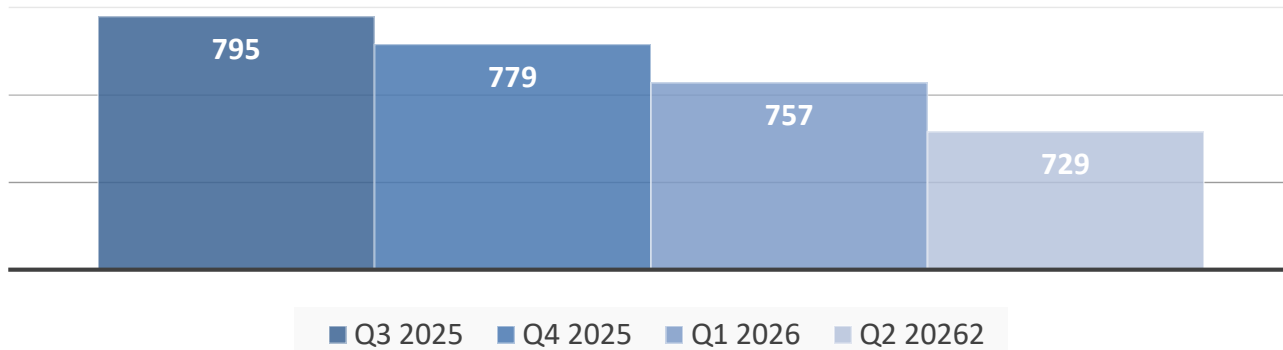
Asset Analysis



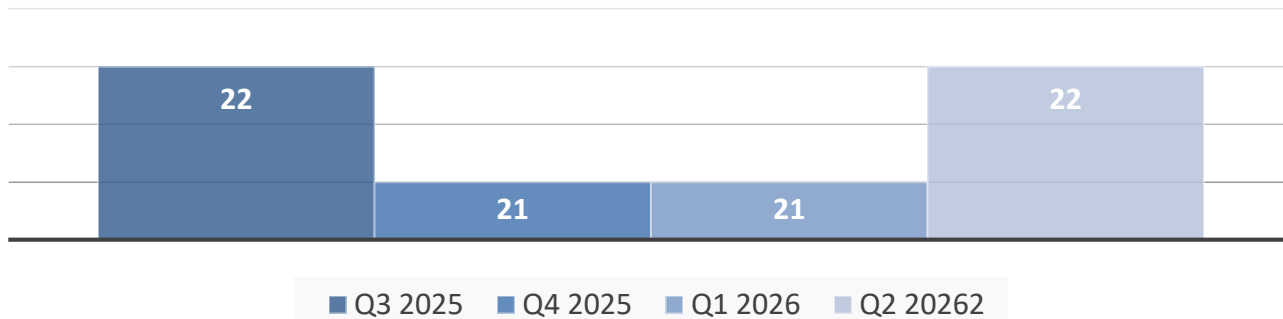
Participants with a Balance in Fixed Fund Only

As of June 30, 2026

457 Plan



401(a) Plan



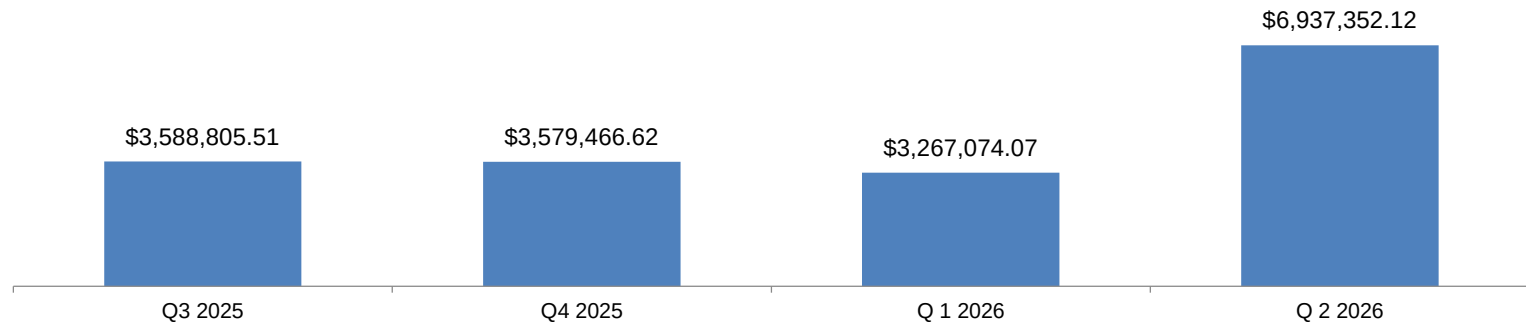
Distribution Analysis



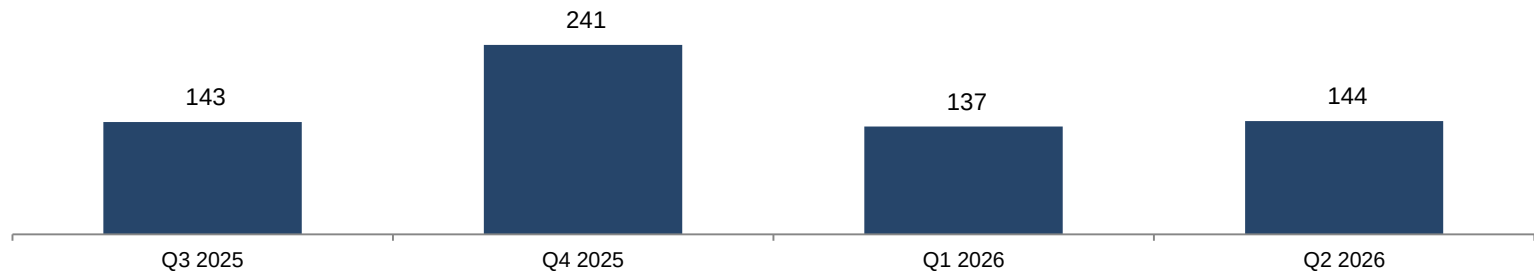
Participant Rollover Distributions

As of June 30, 2026

Total Outgoing Rollover \$ by Quarter

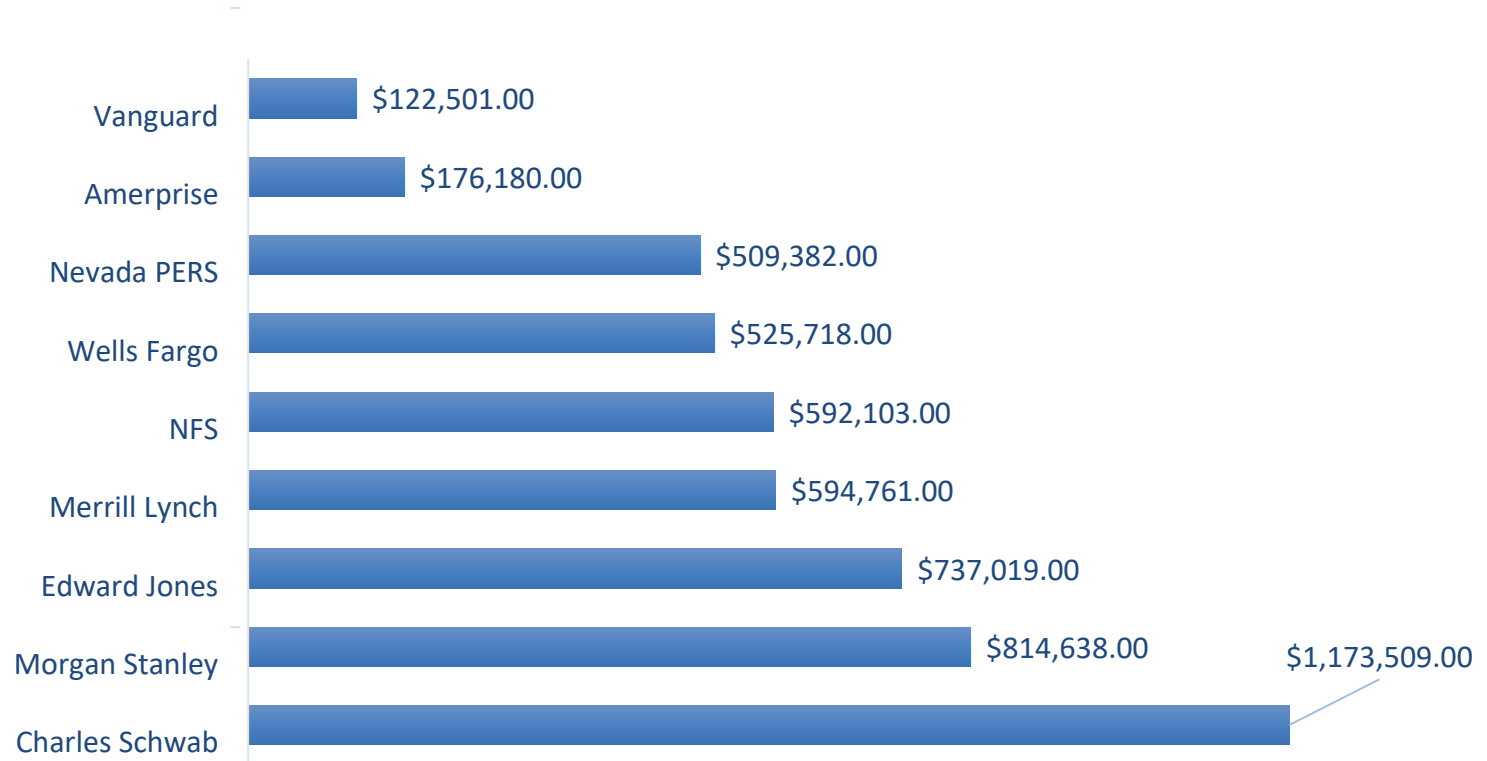


Total Outgoing Rollover # by Quarter



Top Rollover Institutions

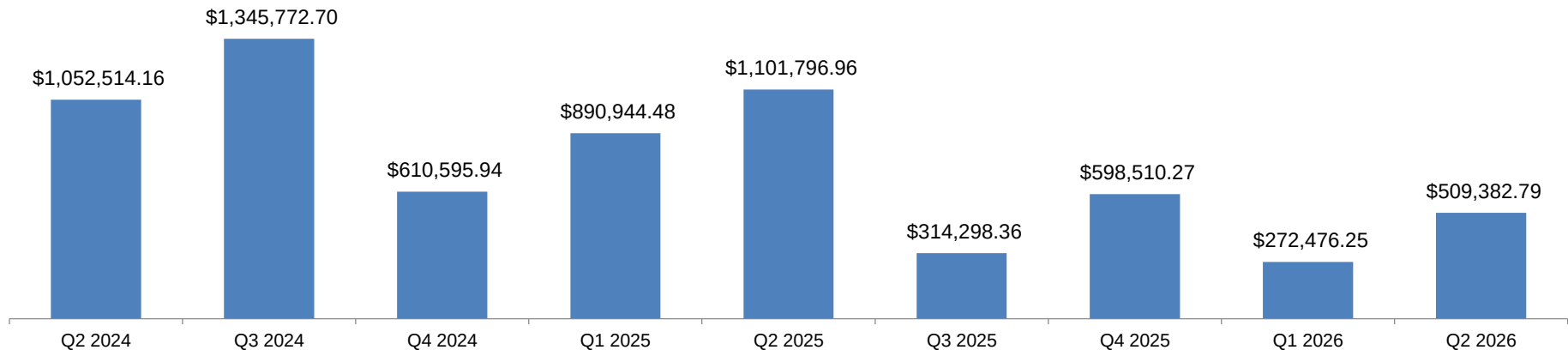
As of June 30, 2026



Nevada PERS Quarterly Rollovers

As of June 30, 2026

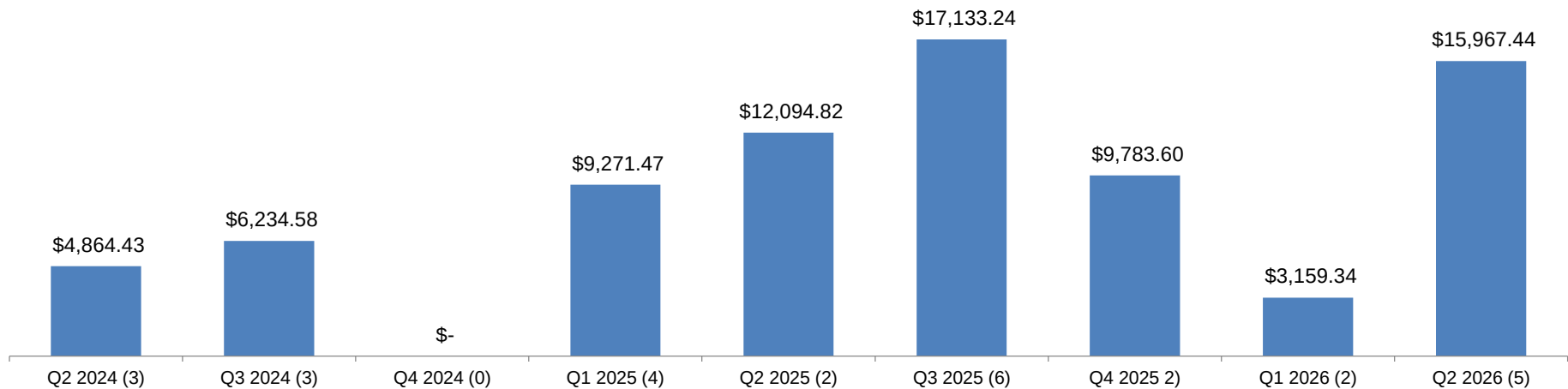
Total Outgoing Rollover \$ by Quarter



Quarterly Hardship Withdrawals

As of June 30, 2026

Total Outgoing Rollover \$ by Quarter



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

<u>Quarter</u>	<u>Used Loan Tool</u>	<u>did not take loan</u>	<u>took a loan</u>	<u>Percent taking a loan</u>
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

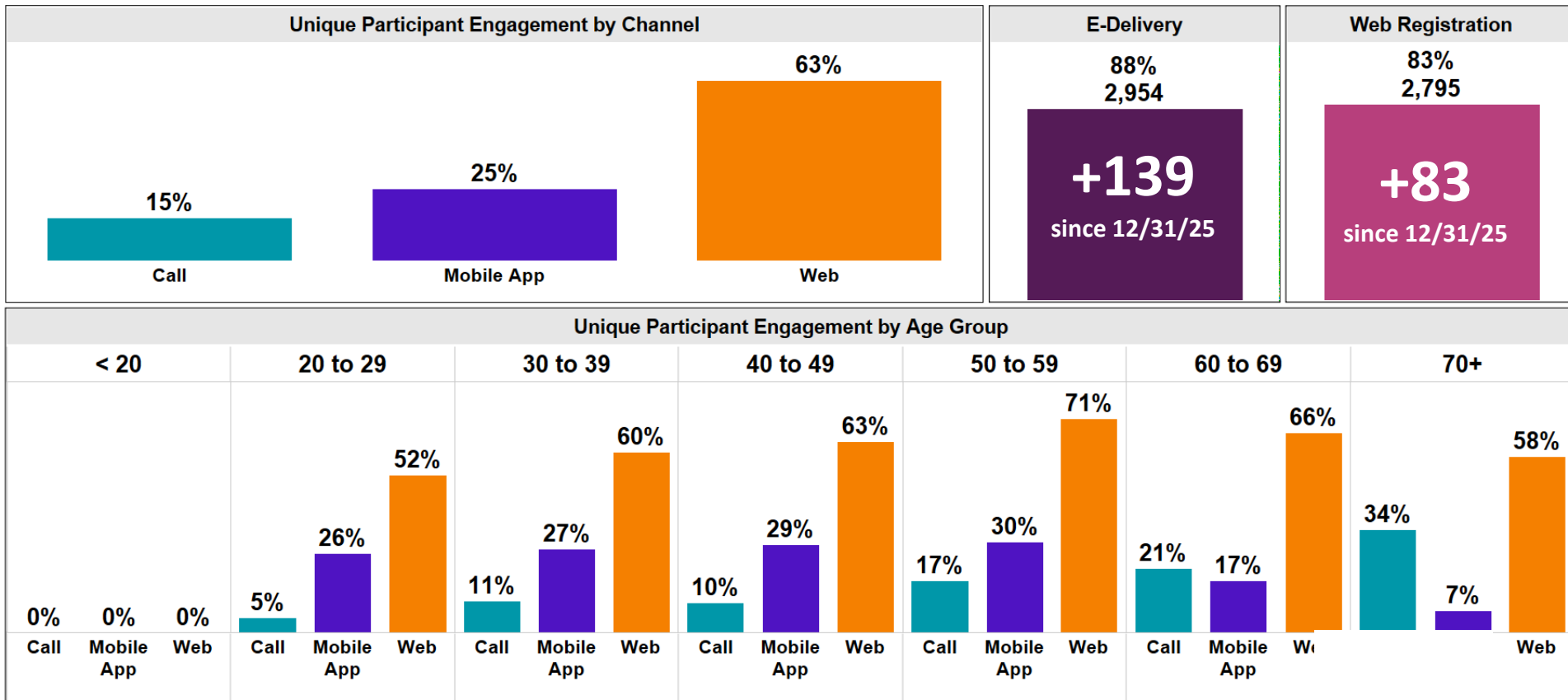


Participant Outreach



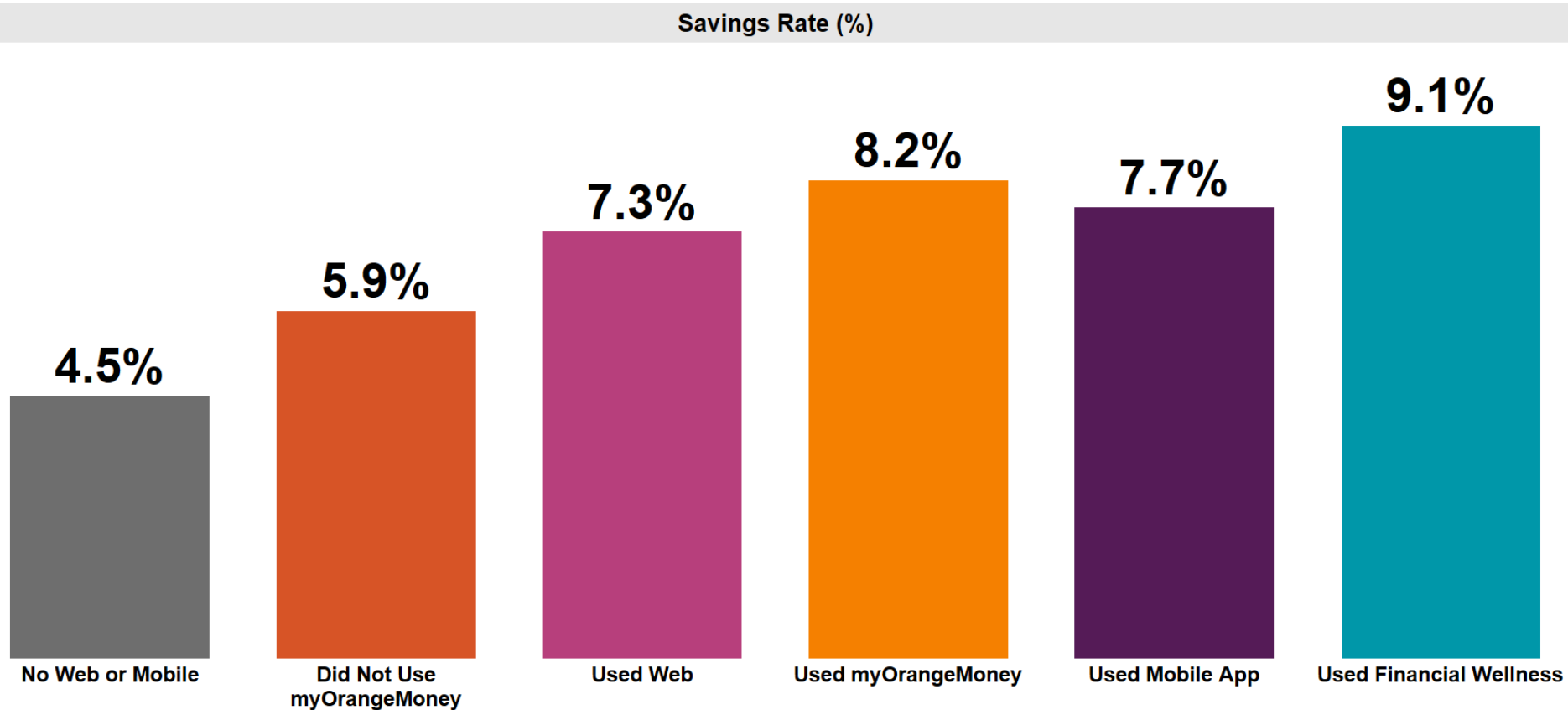
As of June 30, 2026

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

Do you have a clear view of your finances?

America Saves Week, which takes place from April 6 – 10, is an annual celebration and call to action for everyday Americans to commit to saving successfully. This year, focus on owning your financial story and consider the small steps that you can take now that may have a big impact on your future.

Start with a financial check-in. When it comes to retirement, how do you know if you're on track? No matter how many service credits you've earned for PERS, your retirement planning puzzle may not be complete without personal savings to a voluntary account like the Washoe County Deferred Compensation Plan. Here are some suggested benchmarks to help guide and track your progress toward retirement readiness.

- By age 30, set a goal to have at least an amount equal to your annual salary saved.
- By age 40, a goal may be to have at least three times your annual salary saved.
- By age 50, six times your annual salary in savings could be an appropriate goal.
- By age 60, retirement may begin to feel achievable if your savings is eight times your annual salary.
- By age 67, you may be ready for retirement if your savings equals at least 10 times your annual salary.

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



Join us for a Washoe County retirement readiness seminar

Picture yourself in retirement. Are you on track to get there? You may be surprised by how much you need to save to reach your retirement goals.

Join this retirement readiness seminar presented by Tom Verducci, Washoe County's local Voya representative, to learn about saving and preparing for retirement at any stage of your career. You'll gain practical insights and key steps to help you make the most of your remaining working years and build a more secure financial future.

We hope to see you there!

Save the date

Date: May 4, 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 Tom Verducci by visiting washoeco.time@ap.com, calling (775) 530-3089 or emailing tom.verducci@voya.com to schedule an appointment.



“Your COLA could have an impact beyond this year”

Build your secure financial future



Consider setting more comfortable

If you think you're too young to start saving, you're wrong. By investing early in your retirement plan, you can take advantage of tax-deferred growth and compounding interest to build a more comfortable future.

Save for your tomorrow with Washoe County's Deferred Compensation Plan. Any earnings generated by your savings go back into your account tax-free, allowing these earnings to compound. Taxes will be due only upon withdrawal. Here's how a small increase to your contribution might add up over time.

Focus on your future



Consider setting aside a little more today to help you have a more comfortable retirement

Save for what matters most



Consider setting aside a little more today to help you have a more comfortable retirement

Retirement may be around the corner, so you may want to consider saving more. Looking for more ways to save? If you'll be age 50 or older this year, you're eligible to contribute an additional \$8,000 to your Plan account over and above the annual IRS limit. Catch-up contributions may help you reach your savings goal faster.

Save for your tomorrow with Washoe County's Deferred Compensation Plan. Any earnings generated by your savings go back into your account tax-free, allowing these earnings to compound. Taxes will be due only upon withdrawal. Here's how a small increase to your contribution might add up over time.

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

Invite for Annual Retirement Planning Seminar

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

Annual Retirement Planning Seminar

Cybersecurity Awareness Month

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

Aug

Sep

Oct

Nov

Dec

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

- Have a retirement conversation with yourself

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



On-site Services

As of June 30, 206

Mason to begin tracking - Q4 2025 -- Participant Activity

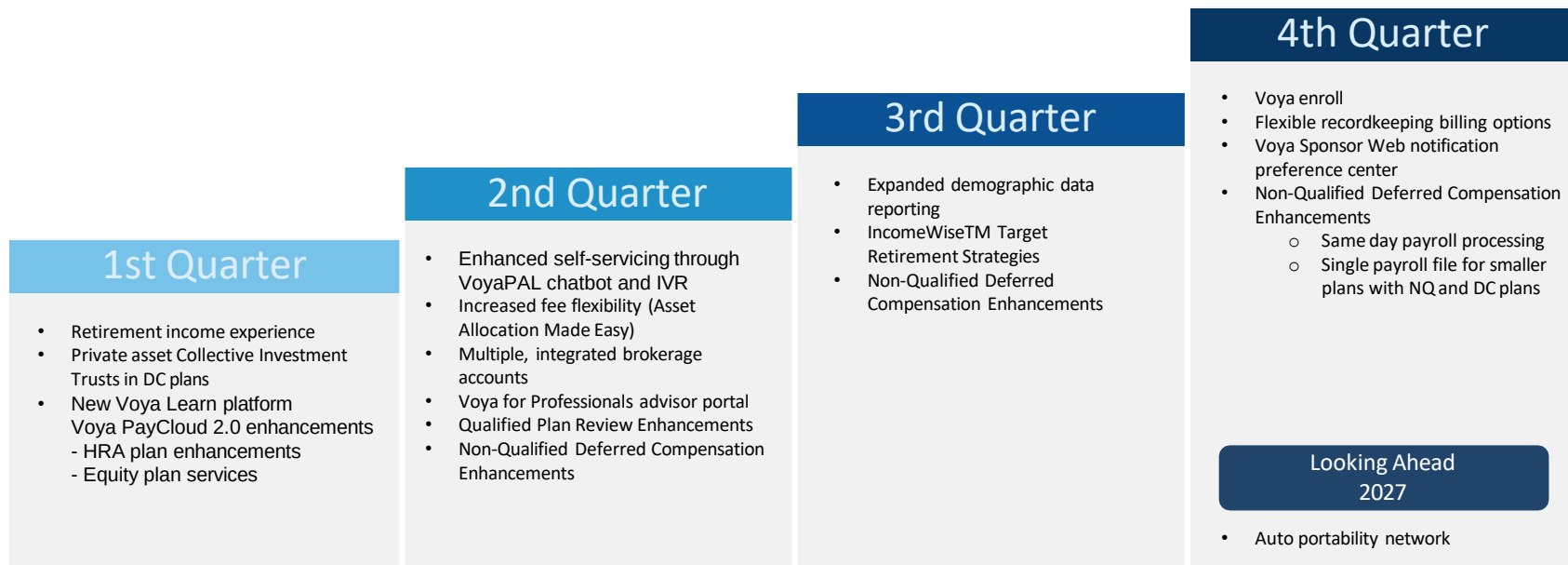
Activity	Impact
457 Plan Enrollments	28
401(a) Plan Enrollments	1
One-on-One Counseling Sessions	189
Group Seminar Meetings	7
Group Seminar Meeting Attendance	178



Voya Update



Voya 2026 Innovation Pipeline



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



