



Washoe County
2021 457(b) Plan Review
1Q22 457(b) Plan Health
Snapshot

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PLAN | INVEST | PROTECT

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Washoe County - 457b

01/01/2021 through 12/31/2021

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PLAN PULSE

Gauge the direction and health of your plan by reviewing how key plan statistics have increased, decreased or stayed the same over time.

01/01/2020 - 12/31/2020 vs. 01/01/2021 - 12/31/2021

	Change since prior period	Impact of change
	 Increase  Decrease  No Change	 Positive impact  Negative impact  No impact
Plan assets		
Participant accounts		
Employee contributions*		
Employer contributions*		
Overall distributions		
Loan requests*		

* If applicable to your plan.

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Plan statistics for: Washoe County - 457b

PLAN STATEMENT

Here's a summary of your plan's current and prior period assets. In addition, total assets are graphed in the chart below for the 5 most recent periods. Please note, in some cases there may be differences between amounts noted here and in other reports or statements you receive. Differences may be due to timing and reporting methods. For this reason, we suggest you do not rely solely on the Plan Review for audit purposes.

Plan summary

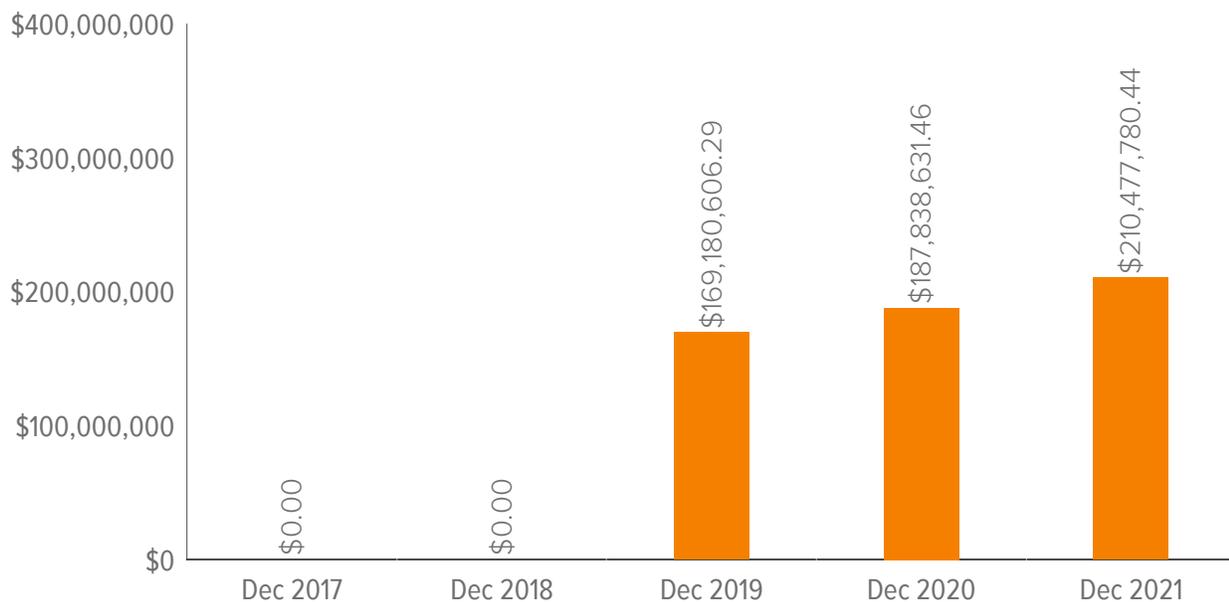
Compare by period

	(01/01/2020 - 12/31/2020)	(01/01/2021 - 12/31/2021)
Beginning of Period Plan Assets	\$169,180,606.29	\$187,838,631.46
Contributions	\$9,977,293.77	\$10,861,429.21
Distributions	-\$8,950,177.43	-\$8,811,749.85
Loan Activity	\$232,367.05	\$106,127.15
Other Activity	-\$1,587,724.68	-\$1,992,375.68
Dividends	\$5,430,546.13	\$10,007,469.14
Appreciation/Depreciation	\$13,555,720.33	\$12,468,249.01
End of Period Plan Assets	\$187,838,631.46	\$210,477,780.44

Appreciation/Depreciation reflects the investment gains/losses during the period reported excluding assets held outside Voya. If applicable, Dividends may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

Total plan assets

Compare by period end



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Plan statistics for: Washoe County - 457b

PARTICIPATION

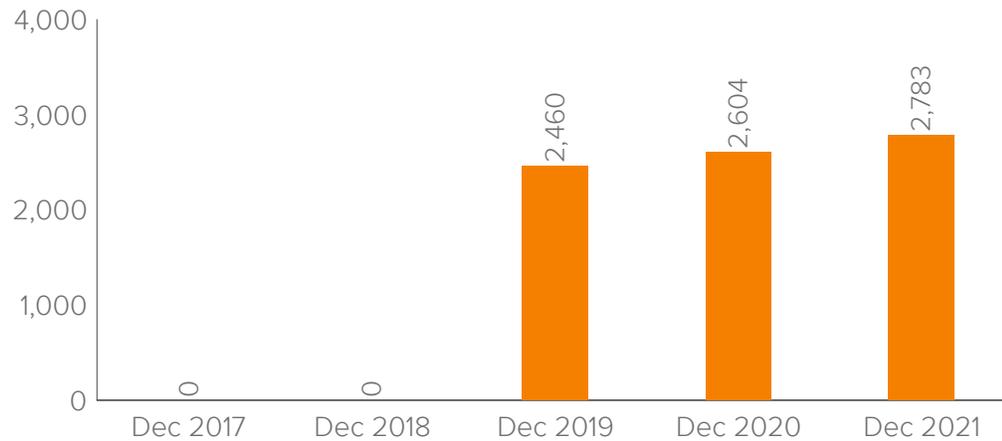
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

01/01/2021 - 12/31/2021

Beginning of Period	2,604
New Accounts	268
Closed Accounts	-89
End of Period	2,783
Terminated Employees with an account balance	1,019
Terminated Employees with an account balance < \$5,000	229

Participant accounts by year



Participant accounts by age group

	Dec 2017		Dec 2018		Dec 2019		Dec 2020		Dec 2021	
<30	0	0.00%	0	0.00%	121	4.92%	173	6.64%	226	8.12%
30 - 39	0	0.00%	0	0.00%	440	17.89%	475	18.24%	539	19.37%
40 - 49	0	0.00%	0	0.00%	604	24.55%	610	23.43%	634	22.78%
50 - 59	0	0.00%	0	0.00%	627	25.49%	648	24.88%	648	23.28%
60+	0	0.00%	0	0.00%	664	26.99%	696	26.73%	734	26.37%
Unknown	0	0.00%	0	0.00%	4	0.16%	2	0.08%	2	0.07%

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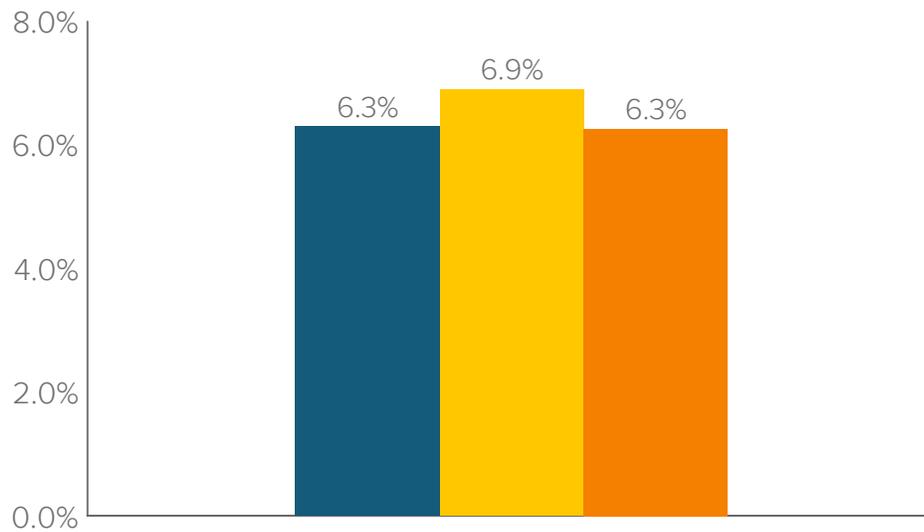
Plan statistics for: Washoe County - 457b

DEFERRAL SUMMARY

To help your plan participants achieve retirement readiness, it's important to track deferral rates and identify opportunities to increase contributions. See how your plan's deferral rates compare with other Voya plans and an industry benchmark.

Average deferral rates

■ Your Plan ■ Industry Benchmark ■ Voya Plans



623

The information in this report is as of 01/26/2022 and includes 623 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	161	4.0%	5.7%	4.3%
30-39	230	5.9%	4.5%	6.2%
40-49	131	6.1%	4.3%	6.5%
50-59	81	7.6%	3.9%	7.9%
60+	18	8.7%	4.7%	9.0%
Unknown	2	76.0%	0.0%	76.0%
All	623	6.0%	4.6%	6.3%

Note - If a participant is deferring both pre and post tax values, both values are added together before averaging.

Important Note - These rates are calculated based on information provided to Voya.

Voya Plans includes all Government plans as of December 2021.

Industry benchmarks sourced by PLANSPONSOR 2020 DC Survey ©Institutional Shareholder Services. All rights reserved..

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Plan statistics for: Washoe County - 457b

CURRENT PARTICIPATION AND ENROLLMENT STATISTICS

Review key plan enrollment statistics at a glance including participation, deferrals, auto enrollment, and more. Use this report to spot trends and understand the overall activity and enrollment health of the plan.

Current participation

	Year End 2017	Year End 2018	Year End 2019	Year End 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021
Participant accounts	0	0	2,460	2,604	2,641	2,654	2,726	2,783

Deferral summary As of 01/26/2022

Average deferral rate for all participants	6.3%
Average deferral rate for HCE participants	%
Average deferral rate for NHCE participants	%
Participants included in deferral rate calculation	623
Participants who changed deferral rate to 0 in the last 3 months	N/A

Contribution summary As of 12/31/2021

Total participants actively deferring in last 4 months	1,654
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Eligibility tracking As of 12/31/2021

Total eligible employees	2,615
Eligible employees not enrolled	817

Plan participation As of

Participation rate	%
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Terminated employees As of 01/26/2022

With an account balance	1,019
With an account balance < \$5,000	229

Enrollment summary

01/01/2021 - 12/31/2021

New enrollments	307
New enrollment average deferral rate (253)	4.1%
New enrollment average deferral amount (21)	\$321
New enrollments without an EE deferral established (33)	
Participants who opted for auto-escalation	23

Auto enrollment

01/01/2021 - 12/31/2021

Average deferral rate of auto-enrollers (192)	3.0%
Average deferral rate of self-enrollers (61)	7.6%
Average deferral amount of self-enrollers (21)	\$321
Opted out	6

Your plan's data is calculated based on information provided to Voya. Participants actively deferring in last 4 months excludes those who've been suspended or currently have an inactive account status.

New enrollments without an employee deferral established includes-but is not limited to-participants who rolled assets into the plan prior to their enrollment or who were enrolled in order to receive an employer discretionary contribution.

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Plan statistics for: Washoe County - 457b

PARTICIPANT BALANCE

Monitoring your participants' account balances and comparing them to benchmark data helps you encourage employees to remain on track with their retirement.

Your average participant account balance compared to benchmark data

↑ Your balance is above the benchmark
 ↓ Your balance is below the benchmark
 ✖ No change

	Dec 2017	Dec 2018	Dec 2019	Dec 2020	Dec 2021
Your Plan	\$0	\$0	\$68,773	\$72,135	\$75,630
Benchmark	\$38,303 ¹	\$35,773 ²	\$40,381 ³	\$46,823 ⁴	\$49,776 ⁵
			↑	↑	↑

¹ Voya Universe of Government Plans as of December 2017

² Voya Universe of Government Plans as of December 2018

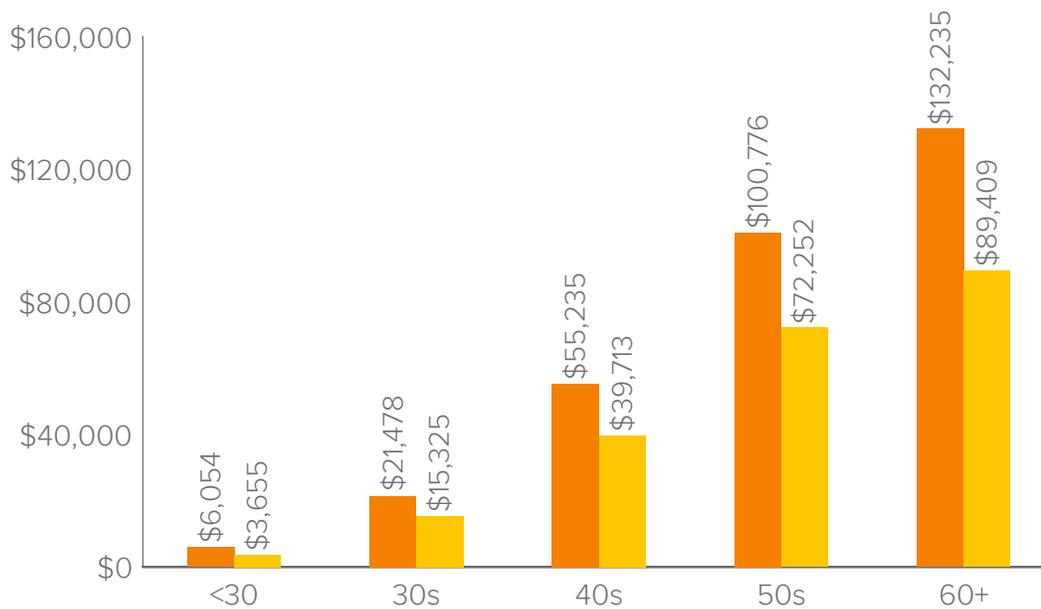
³ Voya Universe of Government Plans as of December 2019

⁴ Voya Universe of Government Plans as of December 2020

⁵ Voya Universe of Government Plans as of September 2021

Your average participant account balance by age group

👤 Your Plan
 👤 Benchmark



Voya Universe of Government Plans as of September 2021

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Plan statistics for: Washoe County - 457b

PARTICIPANT ENGAGEMENT

Offering a variety of services helps create a more engaging experience for participants, which encourages action and drives results. The Participant Engagement report provides an overview of participant activity with central services, such as the toll-free Customer Service Center, Internet, Mobile, and the Voice Response line. Use this report to gain key insight into the actions and engagement levels of plan participants.

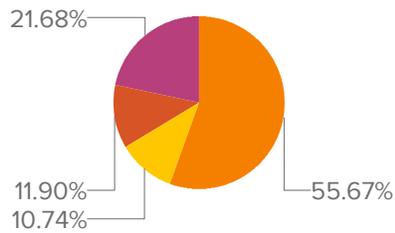
Participant access statistics

01/01/2021 - 12/31/2021

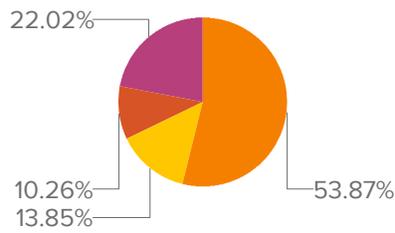
	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	1,492	440	210	515
Total inquiries	34,298	21,274	452	884

Unique participant inquiries by type

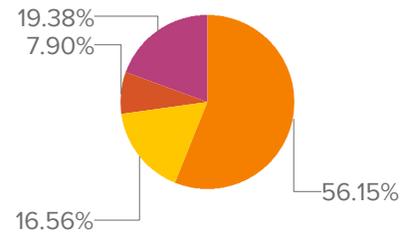
■ Internet ■ Mobile ■ VRU ■ CSA*



01/01/2019 - 12/31/2019



01/01/2020 - 12/31/2020



01/01/2021 - 12/31/2021

	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	7	5	0	0
Contribution rate escalations	5	2	0	0
Deferral updates	657	271	1	67
Fund transfers	120	19	1	11
In-service/partial withdrawals	95	N/A	N/A	118
Investment election changes	208	21	1	34
Investment reallocations	152	20	1	29
Loan requests	68	N/A	N/A	21
Lump sum withdrawals	20	N/A	N/A	64
Rebalance elections	6	0	0	0
Total	1,338	338	4	344

* CSA - Customer Service Associate

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Plan statistics for: Washoe County - 457b

Engagement

myOrangeMoney [®]	313
Personal Financial Dashboard	17
Retirement Readiness Service Center & agreed to take action	64
Total participants (unique)	375

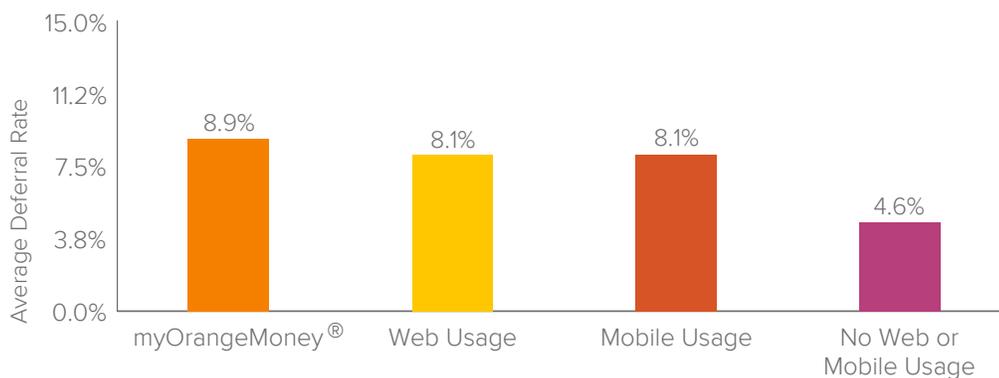
Action taken through engagement

Increased contribution/catchup contribution	141
Completed a roll-in/consolidated assets	7
Change current/future asset allocation	39
Participants taking action (unique)	159

Web engagement impact on deferral rates

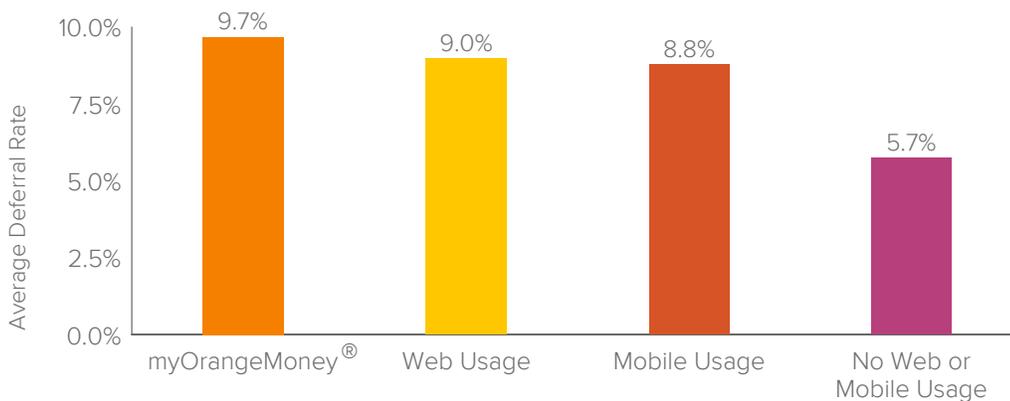
01/01/2021 - 12/31/2021

Your plan



Important Note - Your plan's rates are calculated based on the information provided to Voya.

All Voya plans



Rates derived from Voya Retirement Readiness Data Mart as of December 2021

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Plan statistics for: Washoe County - 457b

TRANSACTION ACTIVITY DETAIL

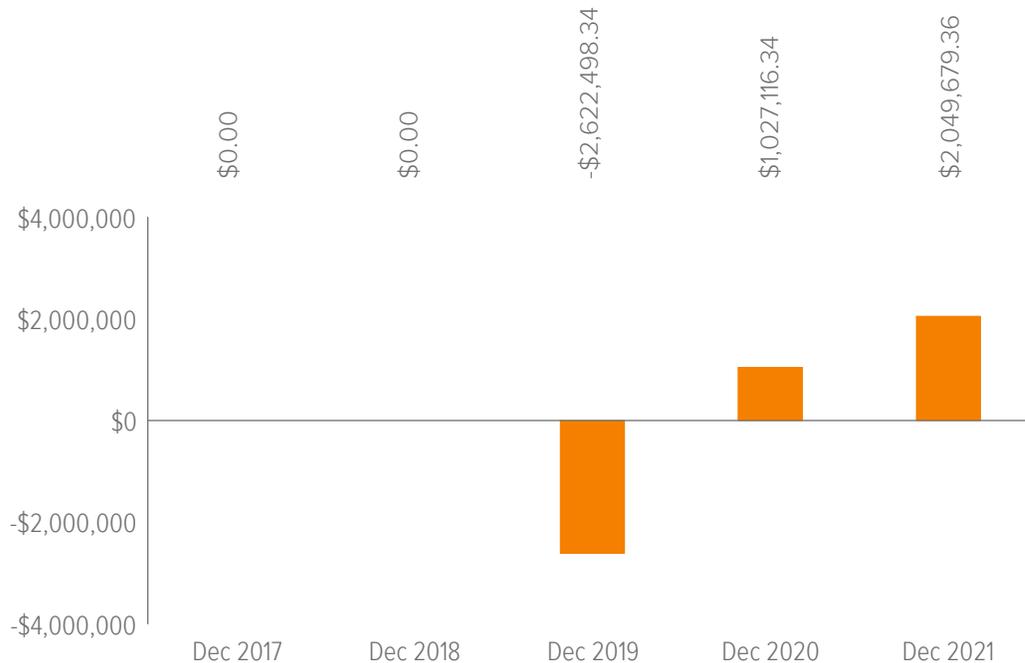
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly indicating a need for further employee education.

Summary activity

	Prior Period 01/01/2020 - 12/31/2020		Current Period 01/01/2021 - 12/31/2021	
	Amount	Participants	Amount	Participants
Contributions	\$9,977,293.77	1,695	\$10,861,429.21	1,826
Distributions	-\$8,950,177.43	277	-\$8,811,749.85	338
Loan Activity	\$232,367.05	289	\$106,127.15	278
Other Activity	\$3,842,821.45	2,686	\$8,015,093.46	2,873

The Summary Activity section does not include daily valuations of investment options; thus it does not reflect market appreciation or depreciation. Net Cash Flow below is determined by subtracting the total Distributions from the total Contributions for the period.

Net cash flow by period end (contributions vs. distributions)



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Plan statistics for: Washoe County - 457b

Activity Highlights

	Prior Period 01/01/2020 - 12/31/2020		Current Period 01/01/2021 - 12/31/2021		Change Over Prior Period	
	Amount	Participants	Amount	Participants	Amount	Participants
Contributions						
Employee PreTax	\$9,134,093.18	1,620	\$9,901,186.84	1,750	8.40%	130
Roth	\$843,200.59	259	\$960,242.37	283	13.88%	24
Total	\$9,977,293.77		\$10,861,429.21		8.86%	
Distributions						
Death Claim	-\$962,991.92	11	-\$386,165.25	6	-59.90%	-5
Hardship Withdrawal	-\$14,637.75	3	-\$34,047.02	4	132.60%	1
Minimum Distribution	-\$215,771.12	47	-\$658,294.45	114	205.09%	67
Periodic Payment	-\$618,249.10	65	-\$552,107.58	60	-10.70%	-5
Withdrawal	-\$7,138,527.54	163	-\$7,181,135.55	172	0.60%	9
Total	-\$8,950,177.43		-\$8,811,749.85		-1.55%	
Loan Activity						
Loan	-\$1,125,578.68	83	-\$1,188,655.46	83	5.60%	0
Loan Repayment	\$1,357,945.73	287	\$1,294,782.61	277	-4.65%	-10
Total	\$232,367.05		\$106,127.15		-54.33%	
Other Activity						
Adjustment	\$0.00	0	\$55,494.23	2,152		
Asset Transfer	-\$1,416,963.70	62	-\$1,905,892.34	85		
Dividends	\$5,430,546.13	1,953	\$10,007,469.14	2,024		
Fee	-\$137,746.34	2,573	-\$171,227.71	2,774		
Inter-Participant Transfers	\$0.00	0	\$0.00	18		
Margin Change	\$0.00	0	\$0.00	1,765		
Miscellaneous	-\$460.13	1	\$0.00	0		
Revenue Credit	-\$32,554.51	1,532	\$29,250.14	1,072		
Total	\$3,842,821.45		\$8,015,093.46			

If applicable, "Asset Transfer" may refer to internal or external transfers of assets as a result of various transactions including, but not limited to, 90-24 transfers, 1035 exchanges, rollover contributions, mergers or product conversions. If applicable, "Fee," aside from "TPA Fee Deduction" and "Maintenance Fee," may refer to asset based administration, service or loan fees. If applicable, "Dividends" may represent dividends earned on assets held in NAV Funds or Self Directed Brokerage Option accounts.

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Plan statistics for: Washoe County - 457b

CONTRIBUTION SUMMARY

Examine contribution levels in a simple year-over-year format. Find out if your employees' contribution levels increased or decreased over the last five years.

Contributions by source and participants

	01/01/2017 - 12/31/2017	01/01/2018 - 12/31/2018	01/01/2019 - 12/31/2019	01/01/2020 - 12/31/2020	01/01/2021 - 12/31/2021
Employee					
Employee PreTax	\$0.00 (0)	\$0.00 (0)	\$5,184,290.09 (1,455)	\$9,134,093.18 (1,620)	\$9,901,186.84 (1,750)
Roth	\$0.00 (0)	\$0.00 (0)	\$476,133.88 (241)	\$843,200.59 (259)	\$960,242.37 (283)
Total	\$0.00	\$0.00	\$5,660,423.97	\$9,977,293.77	\$10,861,429.21
Grand Total	\$0.00	\$0.00	\$5,660,423.97	\$9,977,293.77	\$10,861,429.21

(Numbers) represent number of participants

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Plan statistics for: Washoe County - 457b

DISTRIBUTION SUMMARY

Compare your plan's total distribution dollars over a five year span. See how these dollars change according to type of distribution, in addition to your number of transactions.

Distributions by type and participants

	01/01/2017 - 12/31/2017	01/01/2018 - 12/31/2018	01/01/2019 - 12/31/2019	01/01/2020 - 12/31/2020	01/01/2021 - 12/31/2021
Death Claim	\$0.00 (0)	\$0.00 (0)	-\$351,807.63 (1)	-\$962,991.92 (11)	-\$386,165.25 (6)
Hardship Withdrawal	\$0.00 (0)	\$0.00 (0)	-\$10,333.52 (3)	-\$14,637.75 (3)	-\$34,047.02 (4)
Minimum Distribution	\$0.00 (0)	\$0.00 (0)	-\$473,020.22 (93)	-\$215,771.12 (47)	-\$658,294.45 (114)
Periodic Payment	\$0.00 (0)	\$0.00 (0)	-\$462,962.88 (66)	-\$618,249.10 (65)	-\$552,107.58 (60)
Withdrawal	\$0.00 (0)	\$0.00 (0)	-\$6,984,798.06 (150)	-\$7,138,527.54 (163)	-\$7,181,135.55 (172)
Total	\$0.00	\$0.00	-\$8,282,922.31	-\$8,950,177.43	-\$8,811,749.85

(Numbers) represent number of participants

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Plan statistics for: Washoe County - 457b

LOAN SUMMARY

Review your plan's outstanding loans over a five year period and see details on loan types as well as the number of loans per participants. Use this data to spot trends and monitor loan activity to determine opportunities for participant education.

Outstanding loans by type

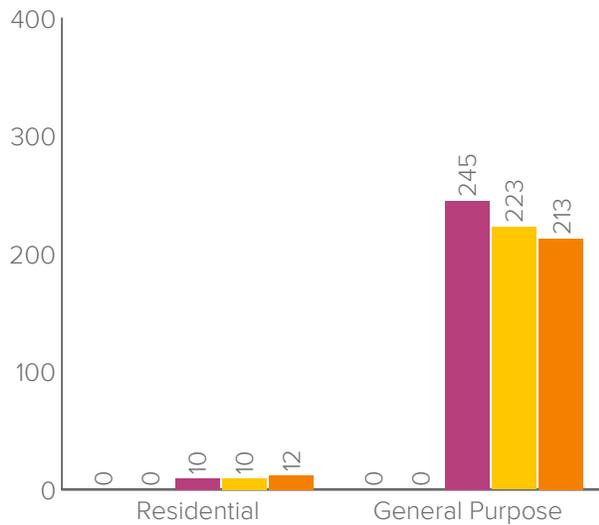
	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021
Residential	\$0.00 (0)	\$0.00 (0)	\$259,316.84 (10)	\$219,850.08 (10)	\$291,201.91 (12)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$2,269,838.95 (245)	\$2,010,084.15 (223)	\$1,833,672.02 (213)
Total	\$0.00	\$0.00	\$2,529,155.79	\$2,229,934.23	\$2,124,873.93

(Numbers) represent number of outstanding loans

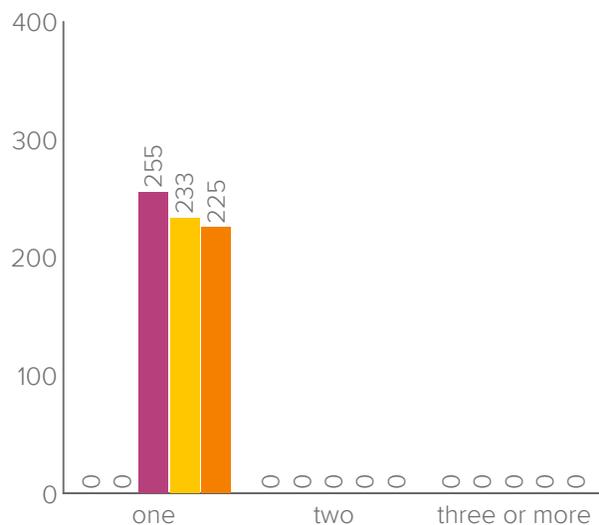
Loan detail

■ 12/31/2017
 ■ 12/31/2018
 ■ 12/31/2019
 ■ 12/31/2020
 ■ 12/31/2021

Number of loans by type



Number of loans by participants



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Plan statistics for: Washoe County - 457b



Plan Investment Review

The Plan Investment Review provides a comprehensive overview of all of the investment options under your plan. It highlights multiple investment analysis tools, employee diversification, and several key facets to help you determine if the plan is on track to achieve the desired performance goals.

DIVERSIFICATION

It's sensible for each participant to hold a well-diversified retirement portfolio. Doing so reduces each investor's exposure to risk while optimizing his/her potential for return. The information that follows provides some insight as to how your participants are diversifying their investments.

Investment diversification

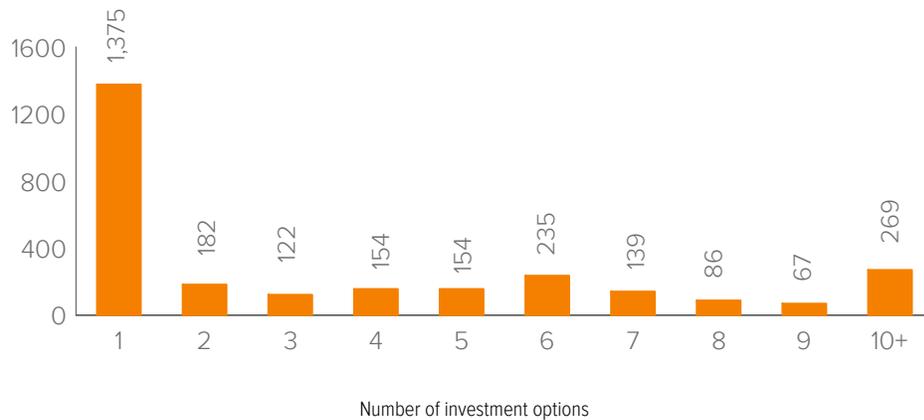
As of 01/26/2022



Voya views a person as diversified if their investment mix is made up of at least one fixed fund, one U.S. fund, and one Non U.S. fund and less than 20% in company stock, as applicable. Alternately they are considered diversified if they are invested in an asset allocation fund.

Diversification of participant assets by number of participants

As of 12/31/2021



Average number of investment options utilized per participant

	Dec 2018	Dec 2019	Dec 2020	Dec 2021
With Asset Allocation Funds	0.0	7.1	3.8	3.7
Without Asset Allocation Funds	0.0	7.1	4.4	4.3



Benchmark*

The average number of investment options utilized per participant without asset allocation funds excludes those participants who are invested solely in an asset allocation fund.

Please remember, using diversification as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

* Voya Universe of Government Plans as of Sept. 2021; includes ppts invested solely in an asset allocation fund

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Plan statistics for: Washoe County - 457b

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
Asset Allocation	Total:	514
American Funds 2010 Target Date Retirement Fund®-Class R-6		2
American Funds 2015 Target Date Retirement Fund®-Class R-6		1
American Funds 2020 Target Date Retirement Fund®-Class R-6		23
American Funds 2025 Target Date Retirement Fund®-Class R-6		20
American Funds 2030 Target Date Retirement Fund®-Class R-6		82
American Funds 2035 Target Date Retirement Fund®-Class R-6		45
American Funds 2040 Target Date Retirement Fund®-Class R-6		121
American Funds 2045 Target Date Retirement Fund®-Class R-6		78
American Funds 2050 Target Date Retirement Fund®-Class R-6		113
American Funds 2055 Target Date Retirement Fund®-Class R-6		20
American Funds 2060 Target Date Retirement Fund®-Class R-6		7
American Funds 2065 Target Date Retirement Fund®-Class R-6		2
Stability of Principal	Total:	789
Voya Fixed Account - 457/401 II		789
Bonds	Total:	4
Hartford Total Return Bond HLS Fund - Class IA		2
PIMCO High Yield Fund - Institutional Class		2
Balanced	Total:	18
American Funds American Balanced Fund® - Class R-6		18
Large Cap Value/Blend	Total:	19
Allspring Disciplined U.S. Core Fund - Institutional Class		4
Vanguard® Institutional Index Fund - Institutional Shares		15
Large Cap Growth	Total:	21
American Funds The Growth Fund of America® - Class R-6		21
Small/Mid/Specialty	Total:	9
AMG GW&K Small Cap Value Fund - Class N		1
Hartford MidCap HLS Fund - Class IA		8
Global / International	Total:	1
American Funds EuroPacific Growth Fund® - Class R-6		1
Grand total of participants utilizing one investment option		1,375

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TOTAL PLAN ASSETS AND CONTRIBUTIONS BY INVESTMENT OPTION

Compare the allocation of existing assets with that of the current period. Do you see a dramatic change where assets are currently being allocated? Does that shift make sense given current market conditions...or your employees? Are the participants well diversified across the asset classes?

Diversification of Participant Assets and Contributions

Investment Option/Fund Name (by Asset Class)	Assets as of 12/31/2021	% of Total Assets	Participants Invested	Contributions 01/01/2021 - 12/31/2021	% of Total Contributions	Participants Contributing
Asset Allocation						
American Funds 2010 Target Date Retirement Fund®-Class R-6	\$71,034.61	0.03%	5	\$1,234.63	0.01%	2
American Funds 2015 Target Date Retirement Fund®-Class R-6	\$6,387.47	0.00%	4	\$5,263.00	0.05%	2
American Funds 2020 Target Date Retirement Fund®-Class R-6	\$1,566,965.14	0.74%	27	\$116,672.79	1.10%	21
American Funds 2025 Target Date Retirement Fund®-Class R-6	\$2,244,707.83	1.07%	31	\$169,350.50	1.60%	23
American Funds 2030 Target Date Retirement Fund®-Class R-6	\$4,952,587.20	2.35%	95	\$549,330.74	5.20%	80
American Funds 2035 Target Date Retirement Fund®-Class R-6	\$1,526,311.20	0.73%	58	\$222,983.58	2.11%	52
American Funds 2040 Target Date Retirement Fund®-Class R-6	\$4,993,589.30	2.37%	132	\$616,872.46	5.84%	116
American Funds 2045 Target Date Retirement Fund®-Class R-6	\$1,238,970.01	0.59%	91	\$288,331.71	2.73%	86
American Funds 2050 Target Date Retirement Fund®-Class R-6	\$2,127,269.28	1.01%	130	\$396,034.02	3.75%	117
American Funds 2055 Target Date Retirement Fund®-Class R-6	\$169,184.85	0.08%	23	\$63,393.20	0.60%	20
American Funds 2060 Target Date Retirement Fund®-Class R-6	\$212,971.01	0.10%	15	\$39,467.52	0.37%	13

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Plan statistics for: Washoe County - 457b

Investment Option/Fund Name (by Asset Class)	Assets as of 12/31/2021	% of Total Assets	Participants Invested	Contributions 01/01/2021 - 12/31/2021	% of Total Contributions	Participants Contributing
American Funds 2065 Target Date Retirement Fund®-Class R-6	\$53,916.55	0.03%	4	\$2,103.90	0.02%	4
Total	\$19,163,894.45	9.10%		\$2,471,038.05	23.39%	
Stability of Principal						
Voya Fixed Account - 457/401 II	\$73,951,179.11	35.13%	1,667	\$3,006,321.10	28.46%	993
Total	\$73,951,179.11	35.13%		\$3,006,321.10	28.46%	
Bonds						
Hartford Total Return Bond HLS Fund - Class IA	\$3,975,953.15	1.89%	364	\$116,390.10	1.10%	196
PIMCO High Yield Fund - Institutional Class	\$2,460,359.11	1.17%	263	\$92,132.68	0.87%	132
PIMCO International Bond Fund (U.S. Dollar-Hedged) - Class I	\$478,434.55	0.23%	139	\$41,656.21	0.39%	109
Total	\$6,914,746.81	3.29%		\$250,178.99	2.37%	
Balanced						
American Funds American Balanced Fund® - Class R-6	\$7,867,796.91	3.74%	473	\$410,760.78	3.89%	323
Total	\$7,867,796.91	3.74%		\$410,760.78	3.89%	
Large Cap Value/Blend						
Allspring Disciplined U.S. Core Fund - Institutional Class	\$14,917,234.34	7.09%	675	\$187,907.62	1.78%	318
American Century Equity Income Fund - R6 Class	\$7,123,039.16	3.38%	575	\$324,288.51	3.07%	377
Vanguard® Institutional Index Fund - Institutional Shares	\$22,883,807.99	10.87%	936	\$1,208,719.05	11.44%	657
Total	\$44,924,081.49	21.34%		\$1,720,915.18	16.29%	
Large Cap Growth						
American Funds The Growth Fund of America® - Class R-6	\$21,545,226.29	10.24%	939	\$762,973.19	7.22%	580
Total	\$21,545,226.29	10.24%		\$762,973.19	7.22%	
Small/Mid/Specialty						
Allspring Small Company Growth Fund - Class R6	\$3,207,479.71	1.52%	431	\$139,895.02	1.32%	279
AMG GW&K Small Cap Value Fund - Class N	\$2,203,763.57	1.05%	406	\$100,996.35	0.96%	209

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Plan statistics for: Washoe County - 457b

Investment Option/Fund Name (by Asset Class)	Assets as of 12/31/2021	% of Total Assets	Participants Invested	Contributions 01/01/2021 - 12/31/2021	% of Total Contributions	Participants Contributing
Hartford MidCap HLS Fund - Class IA	\$11,212,621.52	5.33%	912	\$520,641.02	4.93%	584
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$7,792,895.61	3.70%	788	\$479,117.06	4.54%	536
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$4,686,685.87	2.23%	534	\$307,849.01	2.91%	407
Total	\$29,103,446.28	13.83%		\$1,548,498.46	14.66%	
Global / International						
American Funds EuroPacific Growth Fund® - Class R-6	\$7,007,409.10	3.33%	594	\$393,625.37	3.73%	332
Total	\$7,007,409.10	3.33%		\$393,625.37	3.73%	
Grand Total	\$210,477,780.44			\$10,564,311.12		

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Plan statistics for: Washoe County - 457b

Q1 2022

Retirement Plan Health

Washoe County 457(b)

Published by:

Wealth Solutions Customer Analytics and Insights

WASHOE COUNTY DEFERRED COMP PLAN



Plan overview

	Plan data	Benchmark
Total plan participants	2,835	
Total plan assets	\$200,824,947	
Average balance	\$70,838	\$57,310
Participants in managed accounts	0%	2%
Percent employees with loans	12%	2%
Average outstanding loan	\$9,682	\$1,619



Plan health snapshot

	Plan data	Benchmark
Participation rate	66% 1,726	41%
Income replacement	49% 1,779	50%
Employees on track to save 70%	15% 272	20%
Average savings rate	6% 680	8%



Employee engagement

	Plan data	Benchmark
Overall engagement	61% 1,718	35%
Web engagement	51% 1,459	31%
Mobile app engagement	16% 456	5%
Authenticated call engagement	19% 532	11%
eDelivery	65% 1,837	46%
Web registration	69% 1,948	38%

Benchmark: Government

Data as of 3/31/2022

Published by: Wealth Solutions Customer Analytics and Insights

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WASHOE COUNTY DEFERRED COMP PLAN

	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1
Total plan participants	2,603	2,640	2,653	2,725	2,782	2,835
Total plan assets	\$187,798,097	\$192,752,391	\$201,684,819	\$201,168,142	\$210,434,611	\$200,824,947
Average balance	\$72,147	\$73,012	\$76,021	\$73,823	\$75,641	\$70,838
Participants in managed accounts	0%	0%	0%	0%	0%	0%
Percent employees with loans	13%	13%	13%	12%	12%	12%
Average outstanding loan	\$9,938	\$10,087	\$9,837	\$9,586	\$9,636	\$9,682



Plan overview

Benchmark: Government

Data as of 3/31/2022

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WASHOE COUNTY DEFERRED COMP PLAN



	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1
Overall engagement	60%	59%	60%	59%	59%	61%
Web engagement	52%	51%	52%	50%	51%	51%
Mobile app engagement	13%	14%	15%	15%	15%	16%
Authenticated call engagement	22%	20%	19%	18%	18%	19%
eDelivery	35%	37%	39%	39%	40%	65%
Web registration	65%	66%	67%	67%	68%	69%

Benchmark: Government

Data as of 3/31/2022

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Digital Engagement Summary

1,707 participants logged in to the website

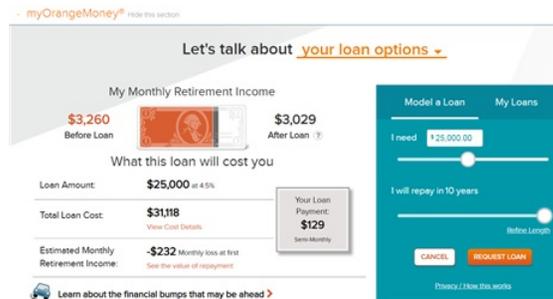
myOrangeMoney



43% engaged

26% took action

Loan Calculator



35 used loan guidance

26% did not take a loan

Personalized Video



Data from 4/1/2021 to 3/31/2022

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For plan sponsor use only. Data above is based on participant activity for the time period specified in above title.
Products and services offered through the Voya(R) family of companies. CN1091853_0222

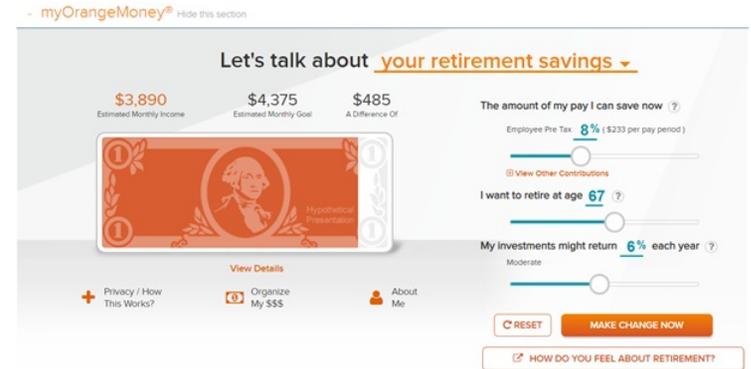
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Digital Engagement

myOrangeMoney Engagement

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	1,707	
Viewed myOrangeMoney	997	58%
Engaged and interacted with myOrangeMoney	428	43%
Took action after using myOrangeMoney	110	26%



26% of participants took action after using myOrangeMoney

40 participants changed their deferral rate

70 participants changed their deferral amount

12 participants changed a fund allocation

1 participant rolled money into a plan

Data from 4/1/2021 to 3/31/2022

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Products and services offered through the Voya(R) family of companies. CN1091853_0222

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Definitions

Name	Definition
Plans included in data	Active plans in retirement plan sponsored business. Excludes deconverted plans. RPS, IRA, HRA, NQ in Pen-Cal, and ReliaStar SEP/IRA policies are not included.
Total plan participants	All accounts with a balance greater than \$0 according to Metrics that Matter.
Total plan assets	All assets in the plan, minus any outstanding loans according to Metrics that Matter.
Average balance	The average of account balances greater than \$0 according to Metrics that Matter.
Participants in managed accounts	The percentage of participants who are in managed accounts according to EWR ADVICE_ACCOUNT.
Percent employees with loans	The percentage of participants who have a loan balance according to Plan Health on Sponsor Web.
Average outstanding loan	The average loan balance according to Plan Health on Sponsor Web.
Participation rate	The percentage of eligible participants that are actively contributing to the plan.
Income replacement	The amount needed to replace current salary on file or standard of living in retirement. Includes participants with balance greater than \$0, active status, and salary greater than \$10,000. On-track is generally defined as 70% or greater.
Employees on track to save 70%	The percentage of participants who have at least 70% income replacement or greater.
Average savings rate	The sum of pre-tax, post-tax, and Roth deferral rates on file according to Plan Health on Sponsor Web. Includes rates greater than 0%. Only applicable to plans that have Contribution Rate Change (CRC) on.
Overall engagement	The percent of participants who engaged (used web, mobile app, or called) over the past 12 months.
Web engagement	The percent of participants who logged in to the participant website over the past 12 months.
Mobile app engagement	The percent of participants who logged in to the mobile app over the past 12 months.
Authenticated call engagement	The percent of participants who called over the past 12 months. Call data includes CSA and VRU calls. Call data is reflective of participants who enter their SSN into phone system to authenticate.
eDelivery	Percentage of participants with a balance that opted-into eDelivery of confirmations and/or plan communications.
Web Registration	The percent of participants who web registered under the client since September 2016.

Notes:

1. Published by: Wealth Solutions Customer Analytics and Insights
2. Plan must have assets greater than \$0 to be included in report.
3. Participants must have a balance greater than \$0 to be included in report.
4. For plans with myOrangeMoney, participants recommended to update the 'About Me' section.