

Plan	Plan Name
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664390 WASHOE COUNTY OBRA DEFERRED COMP

Plan Name Entered: Washoe County


















2022-10-01 To 2022-12-31

Plan Review Run On - 01/30/2023

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.

10/01/2021 - 12/31/2021 vs. 10/01/2022 - 12/31/2022

	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

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

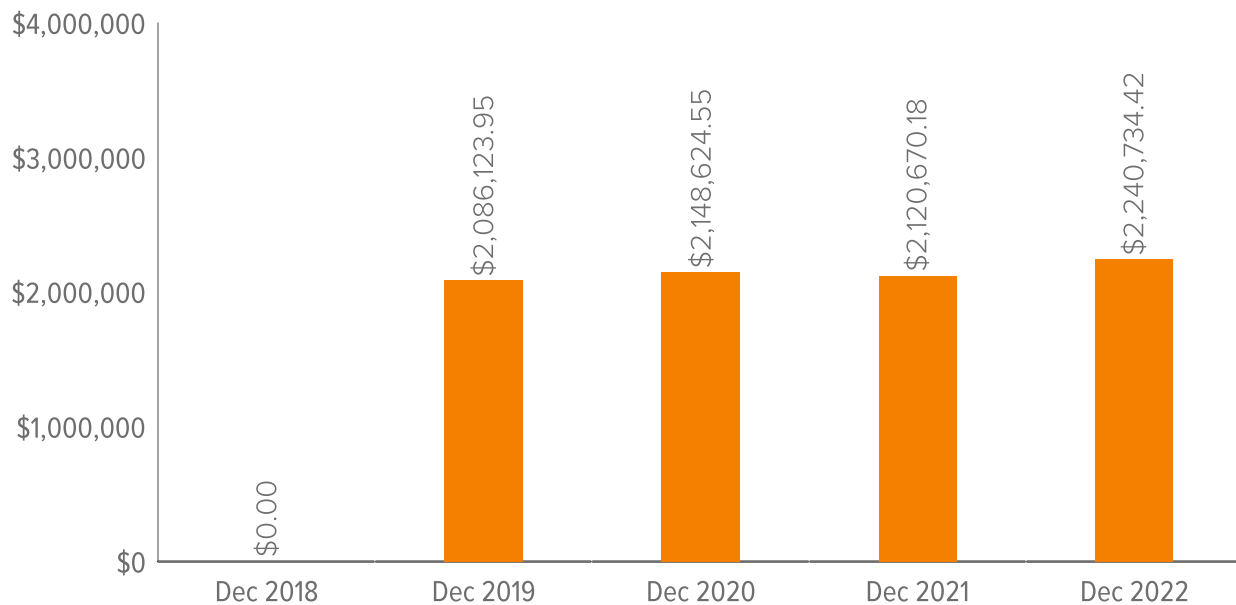
Compare by period

	(10/01/2021 - 12/31/2021)	(10/01/2022 - 12/31/2022)
Beginning of Period Plan Assets	\$2,061,895.05	\$2,188,196.09
Contributions	\$67,043.20	\$78,773.65
Distributions	-\$20,518.59	-\$37,001.56
Other Activity	\$247.88	-\$417.82
Appreciation/Depreciation	\$12,002.64	\$11,184.06
End of Period Plan Assets	\$2,120,670.18	\$2,240,734.42

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

PARTICIPATION

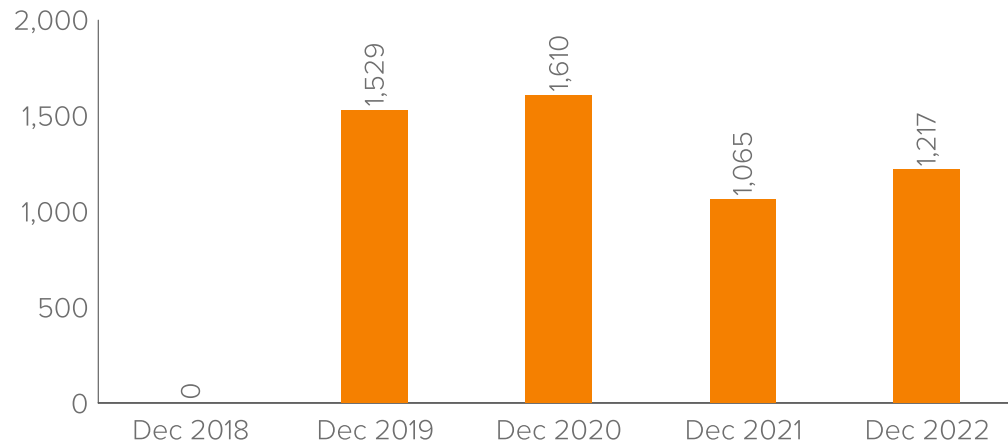
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

10/01/2022 - 12/31/2022

Beginning of Period	1,166
New Accounts	66
Closed Accounts	-15
End of Period	1,217
Terminated Employees with an account balance	290
Terminated Employees with an account balance < \$5,000	252

Participant accounts by year



Participant accounts by age group

	Dec 2018		Dec 2019		Dec 2020		Dec 2021		Dec 2022	
<30	0	0.00%	474	31.00%	460	28.57%	337	31.64%	396	32.54%
30 - 39	0	0.00%	458	29.95%	492	30.56%	307	28.83%	319	26.21%
40 - 49	0	0.00%	215	14.06%	232	14.41%	146	13.71%	162	13.31%
50 - 59	0	0.00%	178	11.64%	192	11.93%	133	12.49%	146	12.00%
60+	0	0.00%	203	13.28%	232	14.41%	139	13.05%	191	15.69%
Unknown	0	0.00%	1	0.07%	2	0.12%	3	0.28%	3	0.25%

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Plan statistics for: Washoe County

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.

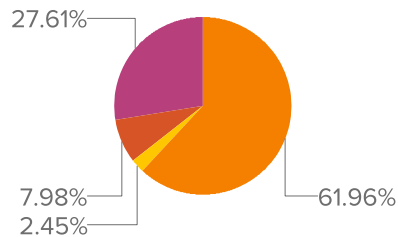
Participant access statistics

10/01/2022 - 12/31/2022

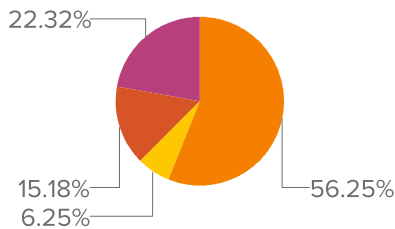
	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	73	11	0	0
Total inquiries	1,391	30	0	0

Unique participant inquiries by type

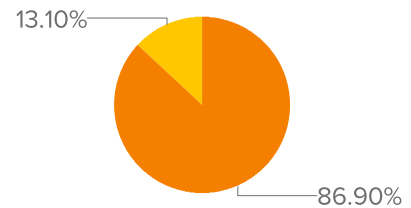
■ Internet
 ■ Mobile
 ■ VRU
 ■ CSA*



10/01/2020 - 12/31/2020



10/01/2021 - 12/31/2021



10/01/2022 - 12/31/2022

	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	0	0	0	0
Contribution rate escalations	0	0	0	0
Deferral updates	0	0	0	0
Fund transfers	0	0	0	0
In-service/partial withdrawals	2	N/A	N/A	1
Investment election changes	0	0	0	0
Investment reallocations	0	0	0	0
Loan requests	0	N/A	N/A	0
Lump sum withdrawals	9	N/A	N/A	5
Rebalance elections	0	0	0	0
Total	11	0	0	6

* CSA - Customer Service Associate

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Plan statistics for: Washoe County

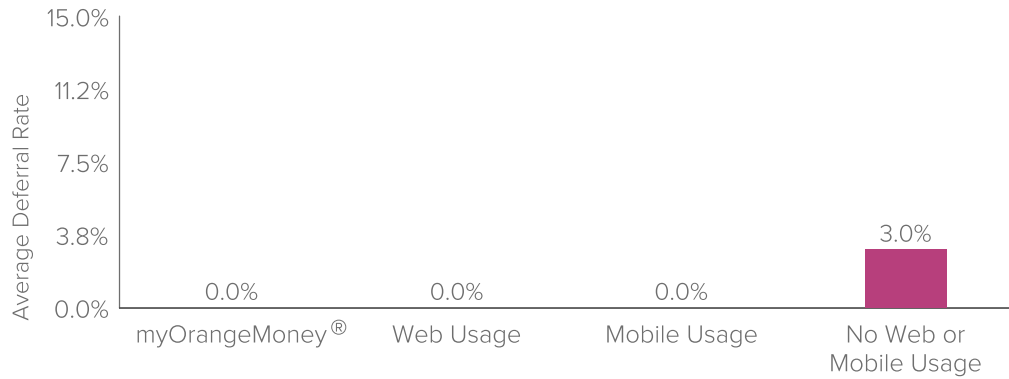
Engagement

myOrangeMoney [®]	3
Personal Financial Dashboard	2
Total participants (unique)	4

Web engagement impact on deferral rates

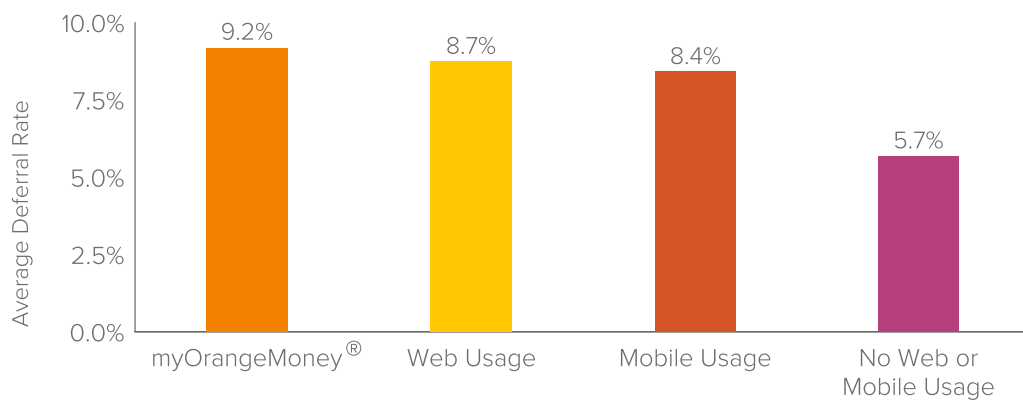
10/01/2022 - 12/31/2022

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 November 2022

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Plan statistics for: Washoe County

TRANSACTION ACTIVITY DETAIL

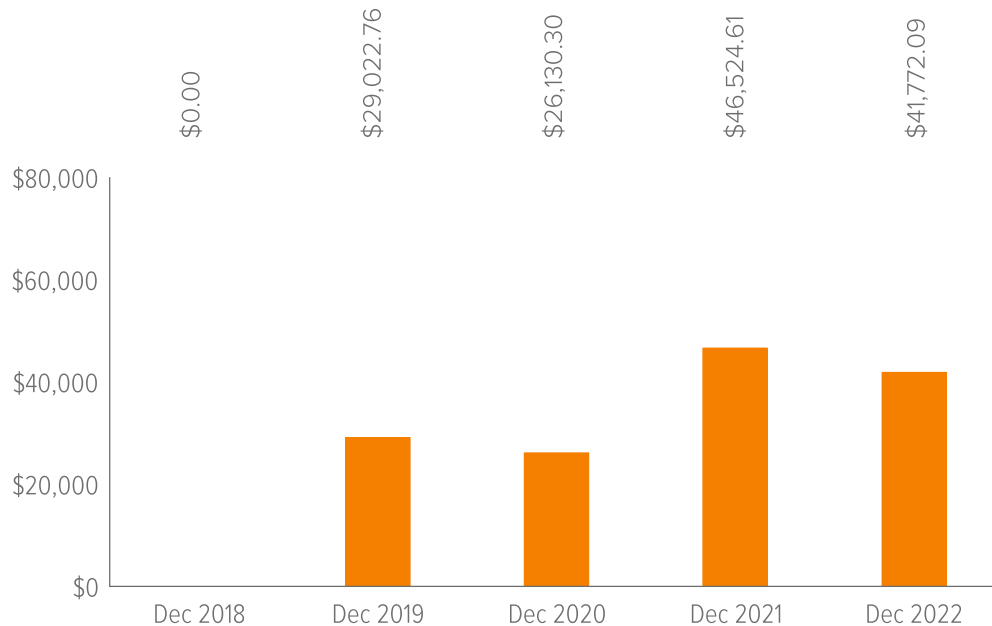
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

Summary activity

	Prior Period 10/01/2021 - 12/31/2021		Current Period 10/01/2022 - 12/31/2022	
	Amount	Participants	Amount	Participants
Contributions	\$67,043.20	229	\$78,773.65	279
Distributions	-\$20,518.59	21	-\$37,001.56	27
Other Activity	\$247.88	1,069	-\$417.82	1,231

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

Activity Highlights

	Prior Period 10/01/2021 - 12/31/2021		Current Period 10/01/2022 - 12/31/2022		Change Over Prior Period	
	Amount	Participants	Amount	Participants	Amount	Participants
Contributions						
414H Pickup	\$67,043.20	229	\$78,773.65	279	17.50%	50
Total	\$67,043.20		\$78,773.65		17.50%	
Distributions						
Death Claim	-\$19.25	1	\$0.00	0	-100.00%	-1
Minimum Distribution	-\$709.20	5	\$0.00	0	-100.00%	-5
Periodic Payment	\$0.00	0	-\$1,356.15	1	0.00%	1
Withdrawal	-\$19,790.14	15	-\$35,645.41	26	80.12%	11
Total	-\$20,518.59		-\$37,001.56		80.33%	
Other Activity						
Adjustment	\$556.73	203	\$0.00	0		
Asset Transfer	\$0.00	0	-\$200.58	1		
Fee	-\$308.85	975	-\$217.24	1,119		
Margin Change	\$0.00	0	\$0.00	1,231		
Total	\$247.88		-\$417.82			

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

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

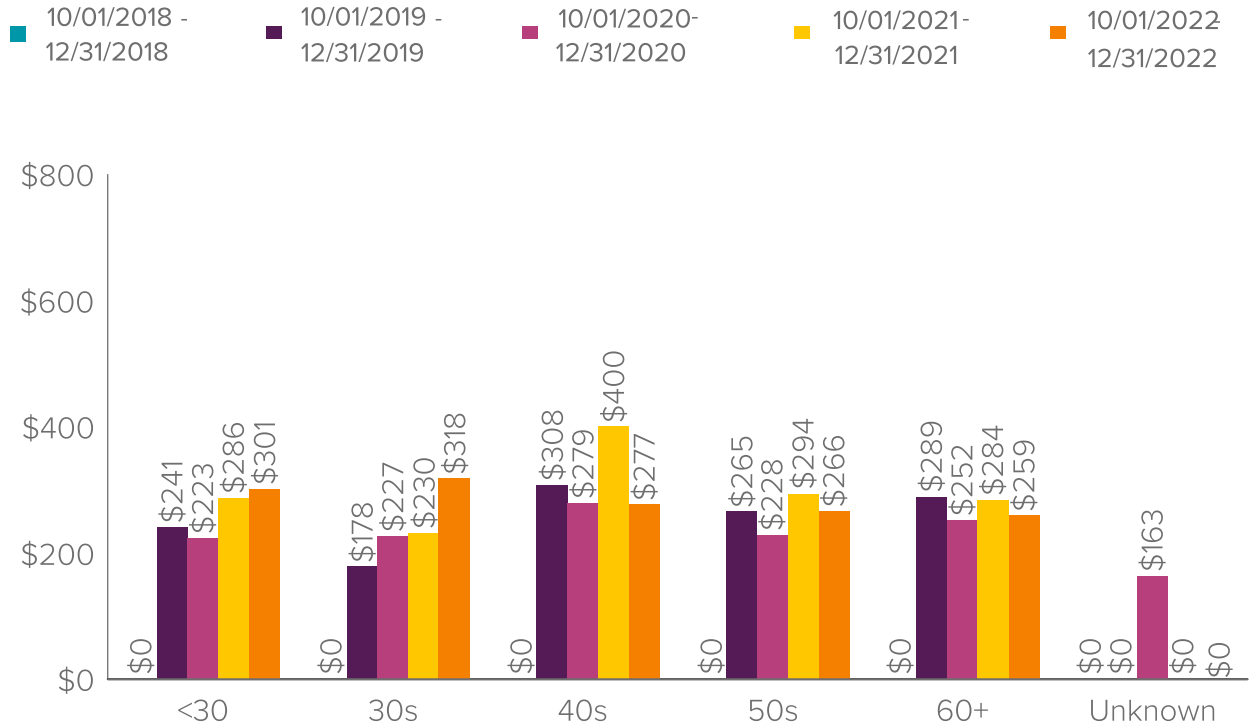
	10/01/2018 - 12/31/2018	10/01/2019 - 12/31/2019	10/01/2020 - 12/31/2020	10/01/2021 - 12/31/2021	10/01/2022 - 12/31/2022
Employee					
414H Pickup	\$0.00 (0)	\$57,154.87 (227)	\$67,710.99 (284)	\$67,043.20 (229)	\$78,773.65 (279)
Total	\$0.00	\$57,154.87	\$67,710.99	\$67,043.20	\$78,773.65
Grand Total	\$0.00	\$57,154.87	\$67,710.99	\$67,043.20	\$78,773.65

(Numbers) represent number of participants

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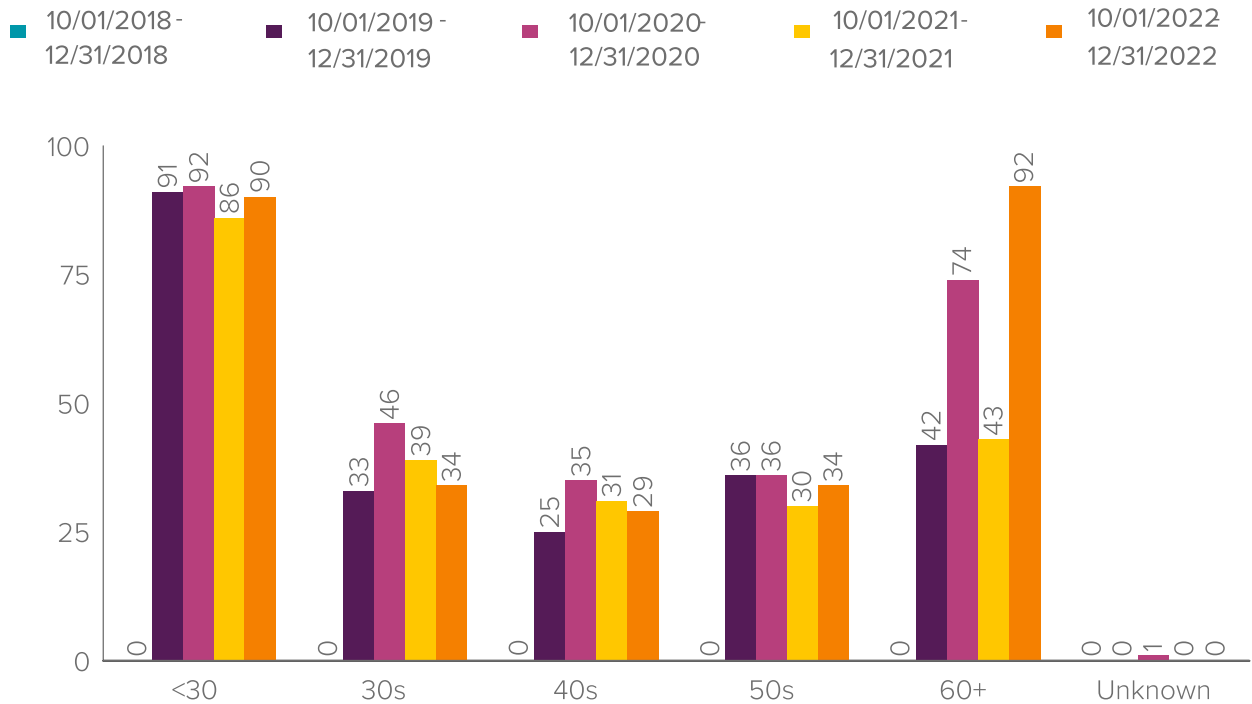
Plan statistics for: Washoe County

Average participant contributions by age group



Average participant contributions include employee sources only

Contributing participant counts by age group



Contributing participant counts include employee sources only

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Plan statistics for: Washoe County

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 2018	Year End 2019	Year End 2020	Year End 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	
Participant accounts	0	1,529	1,610	1,065	1,088	1,125	1,166	1,217	
Deferral summary				Eligibility tracking					
As of				As of 12/31/2022					
Average deferral rate for all participants			%	Total eligible employees					1,957
Average deferral rate for HCE participants			%	Eligible employees not enrolled					1
Average deferral rate for NHCE participants			%	Plan participation					
Participants included in deferral rate calculation				As of					
Participants who changed deferral rate to 0 in the last 3 months			N/A	Participation rate					%
Contribution summary				Terminated employees					
As of 12/31/2022				As of 01/30/2023					
Total participants actively deferring in last 4 months			309	With an account balance					290
				With an account balance < \$5,000					252

Enrollment summary

10/01/2022 - 12/31/2022

New enrollments	230
Participants who opted for auto-escalation	0

Auto enrollment

10/01/2022 - 12/31/2022

Average deferral rate of auto-enrollers (0)	0.0%
Average deferral rate of self-enrollers (0)	0.0%
Average deferral amount of self-enrollers (0)	\$0
Opted out	0

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.

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Plan statistics for: Washoe County

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 2018	Dec 2019	Dec 2020	Dec 2021	Dec 2022
Your Plan	\$0	\$1,364	\$1,334	\$1,991	\$1,841
Benchmark	\$35,773 ¹	\$40,381 ²	\$46,823 ³	\$52,286 ⁴	\$41,829 ⁵
		↓	↓	↓	↓

¹ Voya Universe of Government Plans as of December 2018

² Voya Universe of Government Plans as of December 2019

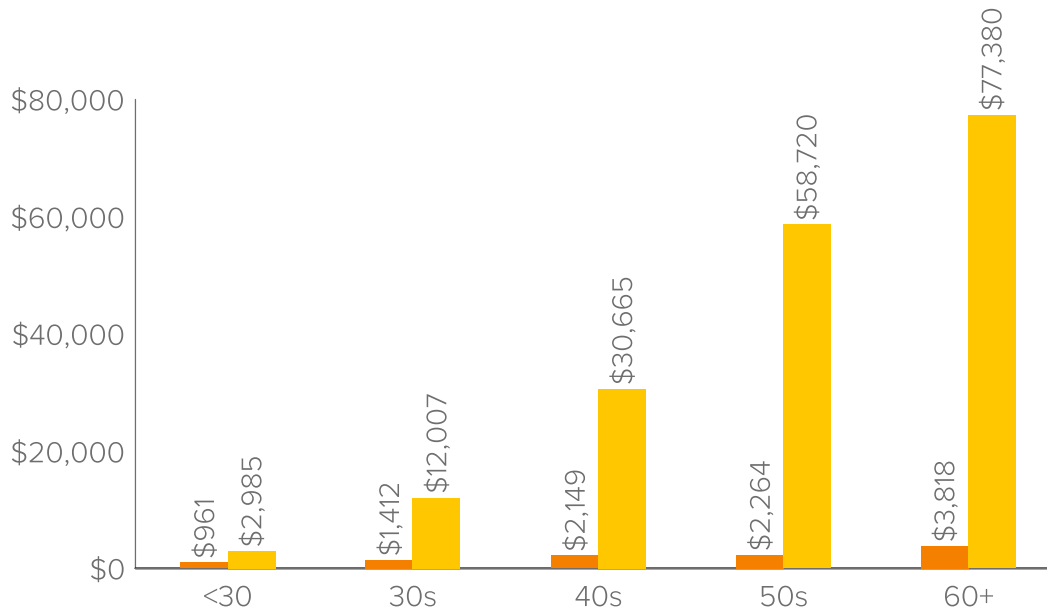
³ Voya Universe of Government Plans as of December 2020

⁴ Voya Universe of Government Plans as of December 2021

⁵ Voya Universe of Government Plans as of September 2022

Your average participant account balance by age group

● Your Plan
 ● Benchmark



Voya Universe of Government Plans as of September 2022

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Plan statistics for: Washoe County

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

	10/01/2018 - 12/31/2018	10/01/2019 - 12/31/2019	10/01/2020 - 12/31/2020	10/01/2021 - 12/31/2021	10/01/2022 - 12/31/2022
Death Claim	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$19.25 (1)	\$0.00 (0)
Minimum Distribution	\$0.00 (0)	-\$1,783.32 (38)	\$0.00 (0)	-\$709.20 (5)	\$0.00 (0)
Periodic Payment	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	-\$1,356.15 (1)
Withdrawal	\$0.00 (0)	-\$26,348.79 (21)	-\$41,580.69 (21)	-\$19,790.14 (15)	-\$35,645.41 (26)
Total	\$0.00	-\$28,132.11	-\$41,580.69	-\$20,518.59	-\$37,001.56

(Numbers) represent number of participants

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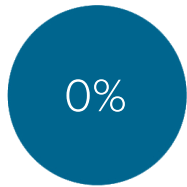
Plan statistics for: Washoe County

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

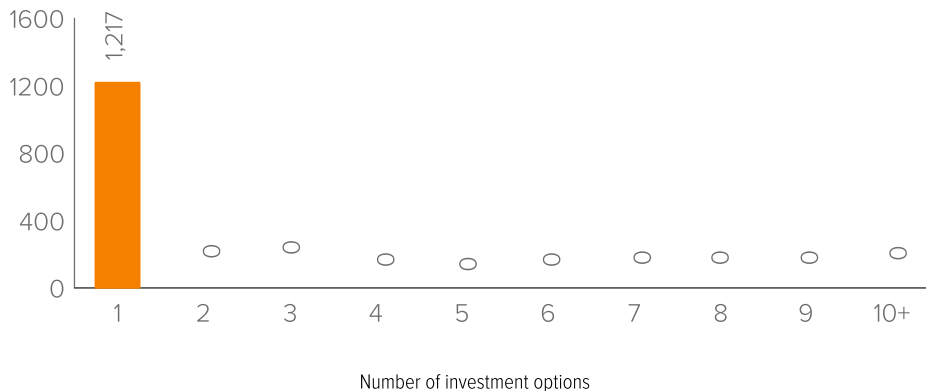
As of 01/30/2023



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 12/31/2022



Average number of investment options utilized per participant

	Dec 2019	Dec 2020	Dec 2021	Dec 2022
With Asset Allocation Funds	1.0	1.0	1.0	1.0
Without Asset Allocation Funds	1.0	1.0	1.0	1.0



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. 2022; includes ppts invested solely in an asset allocation fund

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Plan statistics for: Washoe County

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
Asset Allocation	Total:	0
		0
Stability of Principal	Total:	1,217
Voya Fixed Account - 457/401 II		1,217
Bonds	Total:	0
Balanced	Total:	0
Large Cap Value/Blend	Total:	0
Large Cap Growth	Total:	0
Small/Mid/Specialty	Total:	0
Global / International	Total:	0
Grand total of participants utilizing one investment option		1,217

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Plan statistics for: Washoe County

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 12/31/2022	% of Total Assets	Participants Invested	Contributions 10/01/2022 - 12/31/2022	% of Total Contributions	Participants Contributing
Asset Allocation						
Total	\$0.00	0.00%		\$0.00	0.00%	
Stability of Principal						
Voya Fixed Account - 457/401 II	\$2,240,734.42	100.00%	1,218	\$78,773.65	100.00%	279
Total	\$2,240,734.42	100.00%		\$78,773.65	100.00%	
Bonds						
Total	\$0.00	0.00%		\$0.00	0.00%	
Balanced						
Total	\$0.00	0.00%		\$0.00	0.00%	
Large Cap Value/Blend						
Total	\$0.00	0.00%		\$0.00	0.00%	
Large Cap Growth						
Total	\$0.00	0.00%		\$0.00	0.00%	
Small/Mid/Specialty						
Total	\$0.00	0.00%		\$0.00	0.00%	
Global / International						
Total	\$0.00	0.00%		\$0.00	0.00%	
Grand Total	\$2,240,734.42			\$78,773.65		

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Plan statistics for: Washoe County