

Evaluating your investments

Beyond the basics



Hi. I'm... Tom Verducci

Plan Service Representative

Registered representative of Voya Financial Advisors, Inc. (member SIPC) CN1497342_0222.

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Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested. A group fixed annuity is an insurance contract amount invested. A group fixed annuity is an insurance contract designed for investing for retirement purposes. The guarantee of the fixed account is based on the claims-paying ability of the issuing insurance company. Although it is possible to have guaranteed income for life with a fixed annuity, there is no assurance that this income will keep up with inflation. Money taken from the plan will be taxed as ordinary income in the year the money is distributed. An annuity does not provide any additional tax benefit, as tax deferral is provided by the Plan. Annuities may be subject to additional fees and expenses, to which other tax-deferred funding vehicles may not be subject. However, an annuity does offer other features and benefits, such as lifetime income payments and death benefits, which may be valuable to you. You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting your Representative. Please read the prospectuses carefully before investing.



We're Voya Financial®











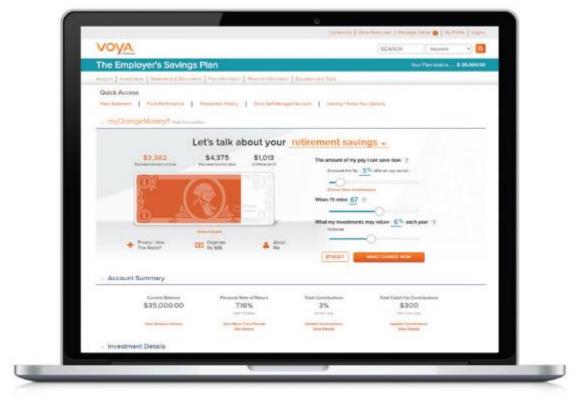








Try the myOrangeMoney® experience





Make it less taxing





Get help

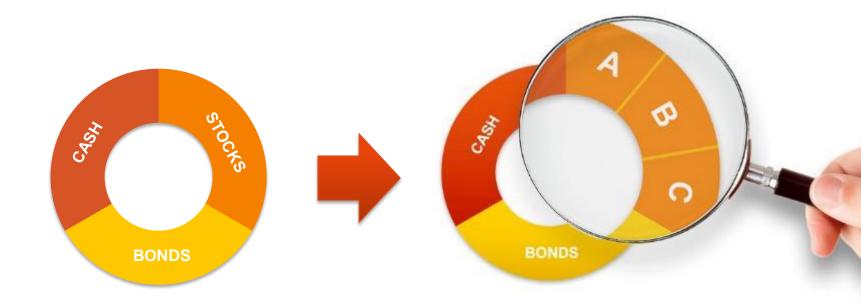






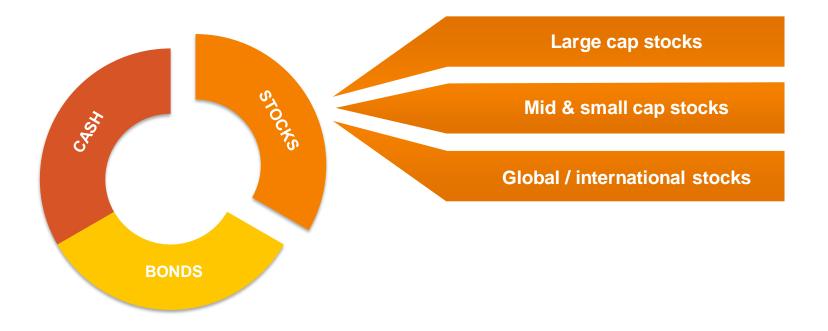


From basic asset classes ... to sub asset classes





Categories of stocks





Determining a stock category

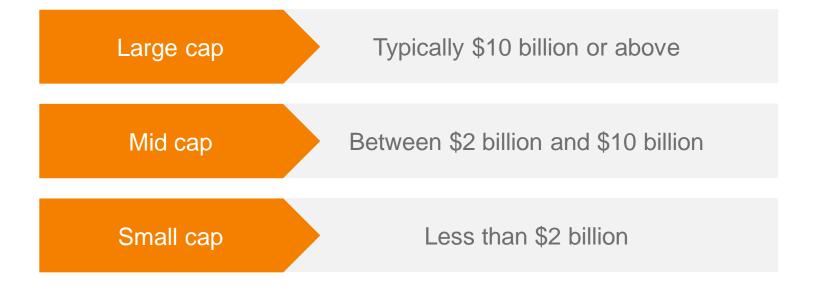


How	Туре	
By size of company	Small, mid or large capitalization	
By investment style	Value or growth	
By geographic emphasis	Domestic or international	











Stocks: growth vs. value

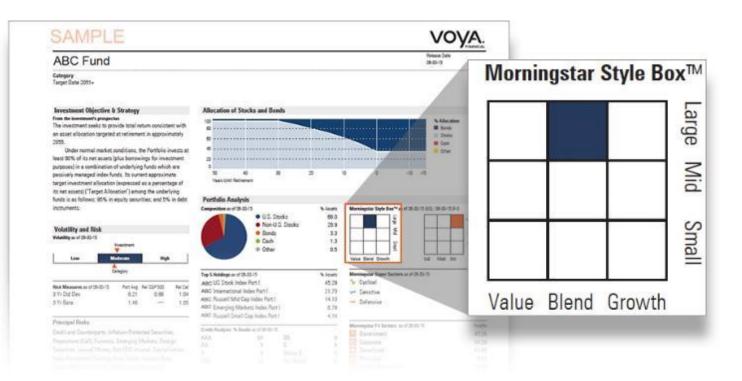


Growth	Value
Companies whose earnings and profits are growing	Companies who are undervalued or overlooked
Share price is higher than current earnings	Buy it "on sale"
Pay a premium for potential	Poised for growth



Stocks: market cap & style





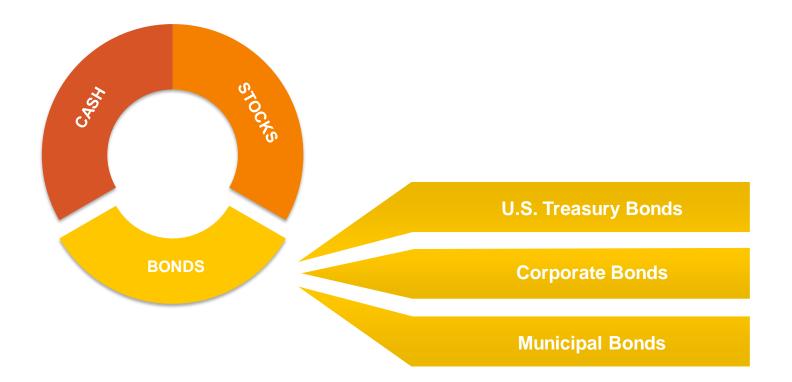


Stocks: Geographic emphasis

How	Туре
By whether they include the U.S.	Global (includes U.S.) International (outside U.S.)
By where they invest	Regional (Far East) Country (Japan)
By segment of the market	International small cap



Slicing up the **bond piece**







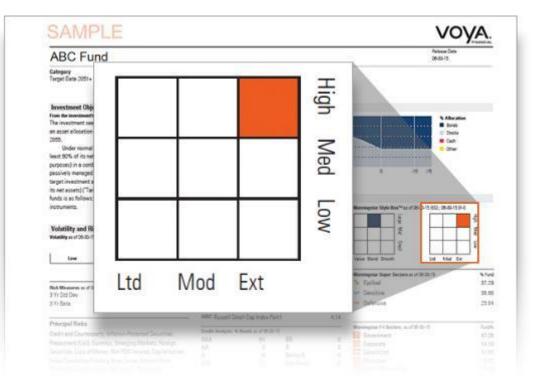


How	Туре
By credit risk	High, moderate and low quality
By maturity	Short, intermediate and long-term bonds
By type of issuers	Government Corporate



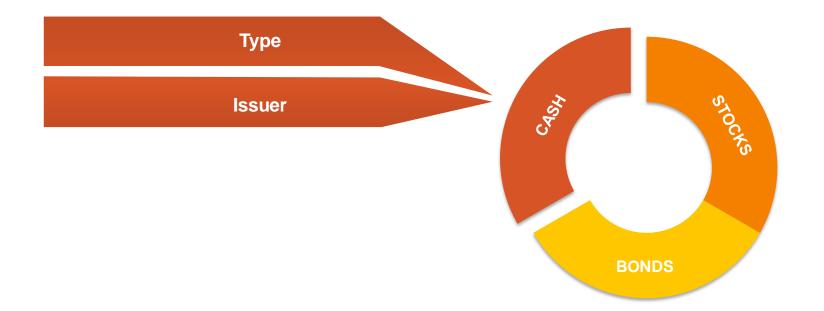
Bonds: quality & maturity







Slicing up the cash piece





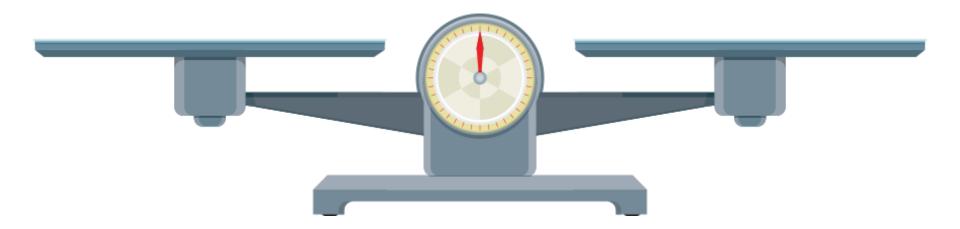




How	Туре
By type of short-term investment	Money market fund U.S. Government fund Stable value fund
By issuer	Bank issued CDs Mutual funds Managed accounts



Weigh all risks for each asset class





Weigh all risks for each asset class





Weigh all risks for each asset class





Weigh all risks for each asset class













Relative Risk / Return Continuum

Each asset class has its own investment return/risk characteristics





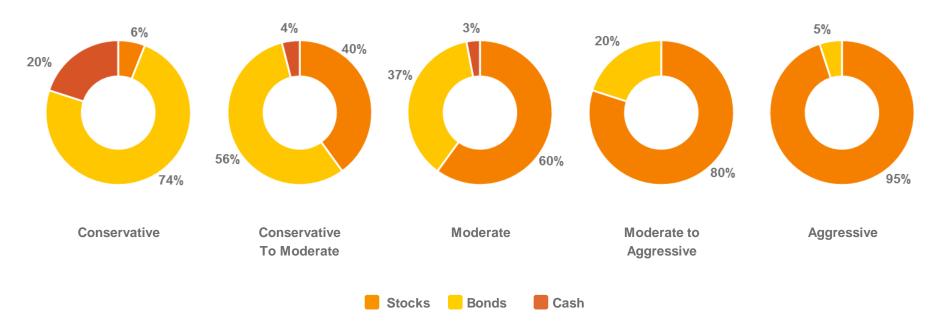
What is your **asset allocation?**

Use our Determine the Type of Investor You May Be tool at go.voya.com/quiz





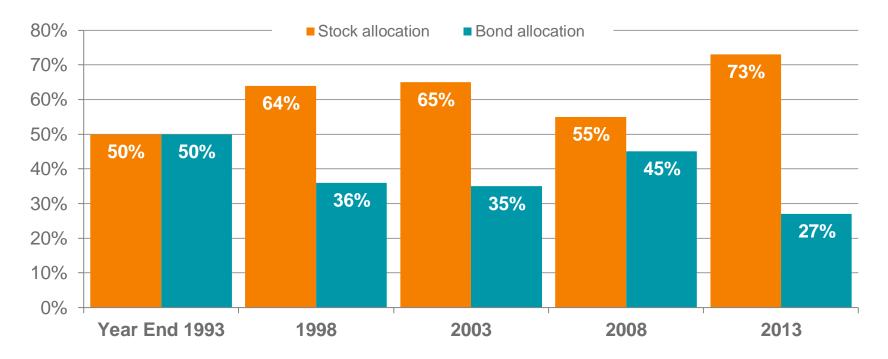
What **mix** is right for you?



These portfolios are hypothetical and for illustrative purposes only.



Remember to rebalance



Past performance is no guarantee of future results. Stocks: 50% large and 50% small stocks. Bonds: intermediate-term government bonds. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © 2014 Morningstar. All Rights Reserved.



Remember to **rebalance**

Diversification does not eliminate the risk of experiencing investment losses. Government bonds are guaranteed by the full faith and credit of the United States government as to the timely payment of principal and interest, while stocks are not guaranteed and have been more volatile than bonds.

About the data

Small stocks are represented by the Ibbotson[®] Small Company Stock Index. Large stocks are represented by the Standard & Poor's 500[®] index, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general. Intermediate-term government bonds are represented by the five-year U.S. government bond. An investment cannot be made directly in an index. The data assumes reinvestment of income and does not account for taxes or transaction costs.



Market timers: Beware

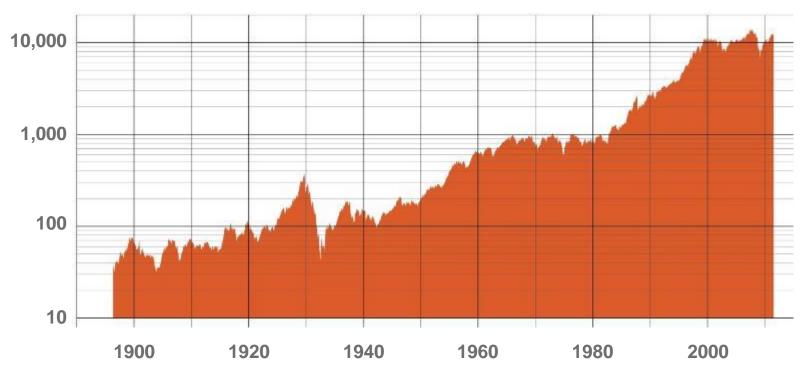


Maintain a steady course and stick with your asset allocation strategy



Think long term

Dow Jones Industrial Average 1896-2009



Source: Raymond James Research, Dow Jones Industrial Average for the period 1896 - 2009. For hypothetical purposes only. Past performance is no indication of future results.







There is a time to be **active** ...

... and a time to be **passive**



Review the fund fact sheet

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ABC Fund		Antanian Antan
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Look at expenses

		Fund A	Fund B	
	Amount Invested	\$10,000	\$10,000	
	Rate of Return	8%	8%	
	Expense Ratio	.50	1.30	
	Amount after 10 Years	\$20,610	\$19,127	
	etical purposes only and does not any particular mutual fund.	+ \$1	,483	
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Dollar cost averaging

	Share price	Investment	shares purchased
January	\$10	\$100	10
February	\$7	\$100	14.3
March	\$6	\$100	16.7
April	\$8	\$100	12.5
May	\$9	\$100	11.1
TOTAL	\$8 average	\$500	64.6

Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels.



Make it less taxing





Make it less taxing

Pay taxes **now** or **later**

Roth 457	Traditional 457
Now: Pay income taxes on contributions as you make them.	Now: Pay no income taxes on contributions during your working years.
Later: Withdraw savings tax-free during retirement, once qualifying conditions are met.	Later: Pay taxes when you withdraw during retirement.
Distributions are tax-free, as long as you've satisfied the five-year holding period; and are age 59½ or older, disabled or deceased.	Taxes are generally due upon withdrawal of tax-deferred assets and early withdrawal penalties may apply to withdrawals taken prior to age 59½ .



Get help





What resources are available for me to monitor my



Voya Retirement Readiness Service Center: 800-584-6001

- VRU: available 24/7
- Customer Service Associates 5:00 a.m. 6:00 p.m. (PT)

Participant Plan website: washoeco.beready2retire.com

Visit to schedule at meeting



Hard copy quarterly statements unless you go "paperless"

20200325-1112150-3400186



Make the most of the Plan

- Enroll in the Plan today!
- Set a goal
- Evaluate your **risk and reward** tolerance
- Consider maximizing you contribution
- Review your **investment options** carefully
- Create a diversified portfolio*
- Review your **portfolio** regularly

*Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.



Log on or make the call today



www.voyaretirementplans.com

800-584-6001

For more information about the products and services available from the Voya[®] family of companies, contact your local Voya[®] representative.



Questions?

Call me - your plan representative!

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- Plan Service Representative
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- tom.Verducci@voya.com



Or, visit www.VoyaRetirementPlans.com

