NAGDCA Leadership Award Nomination

Nevada Public Employees' Deferred Compensation Program

National Retirement Security Month (NRSM)

Nevada Deferred Compensation

ONE-PAGE SUMMARY

Plan Profile

The Nevada Public Employees' Deferred Compensation Program ("NDC", the "Plan," the "Program") is a voluntary retirement savings plan that is designed to increase the personal savings of State employees for retirement and help to supplement their NVPERS pension and retirement savings. The Plan was adopted pursuant to Nevada Revised Statute ("NRS") 287.250 - 287.370, and Internal Revenue Service ("IRS") Code Section 457(b). All current State of Nevada and Nevada System of Higher Education ("NSHE") employees are eligible to participate in the Plan. Public employees of other qualified political subdivisions that have executed an inter-local contract to participate in the Plan are also eligible. Contributions to the Plan may be made as before-tax contributions, Roth after-tax contributions, or a combination of both. As of December 31, 2025, the NDC Program had more than 17,600 participants and $1.32 billion in assets under administration through the Plan's contracted recordkeeper, Voya.

Background

The NDC Program, as part of the State of Nevada Department of Administration, is committed to help create opportunities for Nevadans to lead safe, healthy, prosperous, and productive lives. The Program also recognizes the importance of improving the financial wellness and retirement readiness of its participants and their families. As part of its annual strategic communication plan that is developed in partnership among the NDC Committee, NDC Administration, and its contracted recordkeeper and investment consultant, the Program's annual *Nevada Saves Month* event offers a comprehensive series of informative resources to help participants and eligible non-participating employees on their journey to and through retirement.

Goals

Through Nevada Saves Month, the NDC Program connects with all State employees to help raise awareness of retirement planning and financial wellness concepts. Emails, articles, webinars, and outreach encourage enrollment for those not participating in the Plan, greater engagement for those who have recently enrolled or are actively contributing to their NDC account, and retirement planning guidance and education for those who are within 10 years of retirement or enjoying their golden years.

Commentary

"The NDC Program has celebrated National Retirement Security Month for years as a long-standing NAGDCA member. That celebration has evolved over time to become Nevada Saves Month, which provides education and information to State employees and NDC participants in several ways. In alignment with the Governor's financial wellness initiatives, our Nevada Saves Month activities have helped thousands of employees and their families on the journey to and through retirement."

Rob Boehmer, Executive Officer

WRITTEN JUSTIFICATION

Detailed Description of the Project

Nevada Saves Month planning began in the 1st quarter of 2025. Key contributors included representatives from NDC's administrative staff, NDC Committee, Voya, and Fiduciary Consulting Group. Through the NDC's annual strategic planning meeting and based on 2024 participant survey feedback, the group incorporated elements of enrollment, participation, holistic financial planning, retirement planning, cybersecurity awareness, and investing into the NDC's annual Nevada Saves Month campaign during National Retirement Security Month.

With Nevada Saves Month's focus on providing education and information to all State employees, resources were developed to speak to both those who have and have not enrolled in the NDC Program. Doing so helped make the messaging more inclusive while providing calls-to-action that could help employees improve their overall retirement readiness. As a result of the strategic planning process, the NDC's "STEPS" theme for Nevada Saves Month was developed and executed throughout October 2025.

Every great journey starts with a single step

The "STEPS" theme was delivered in five weekly emails to help employees learn about one small step they can consider taking on the journey to retirement and achieving their future financial goals. The emails included language for both participating and non-participating employees, with links to public resources that helped them:

S – *Start saving and then save more as you earn more.*

Enrolling in or increasing your contributions to the NDC Program can help complement the income you will receive from your pension and Social Security, reduce your retirement income gap and give you the confidence that comes with having a plan to achieve your financial goals.

T – *Transfer accounts from former employers to the NDC Program.*

NDC participants can roll retirement accounts from former employers into their NDC account to help simplify your retirement planning. By consolidating former employer retirement accounts to the NDC Program, you can pay the same fees for your invested dollars and track your retirement progress in one place.

E – *Engage with your account regularly.*

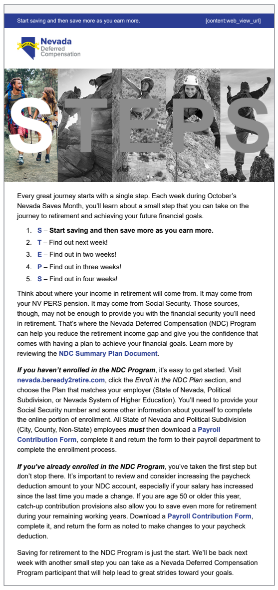
Cybersecurity is important because you are the first line of defense when it comes to safeguarding your financial accounts and personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activities. If you have never logged into your NDC account, you're missing the opportunity to track your progress toward your financial and retirement goals. For every State employee, registering and regularly accessing any financial accounts online is an important way to help stay cybersafe.

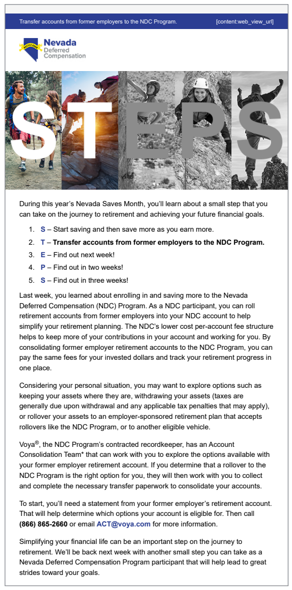
P – *Put your future into focus with myOrangeMoney.*

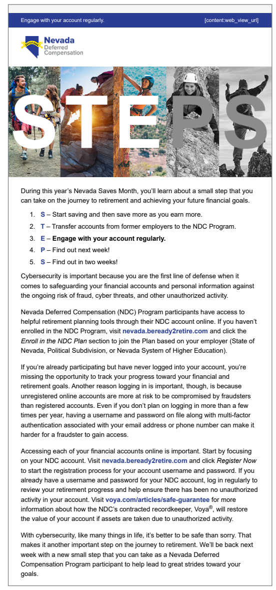
Do you know how your NDC account and other income sources (if applicable) like Social Security and your NVPERS pension will translate to monthly income in retirement? myOrangeMoney in your NDC account online can help you set your retirement saving goal and estimate your progress toward creating sustained income throughout retirement. If you have not enrolled, a simplified version of myOrangeMoney is publicly available through Voya.

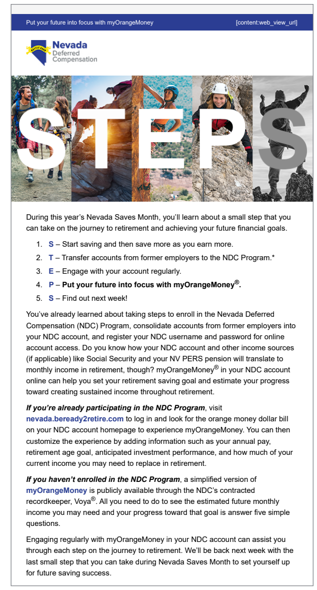
S – *Schedule an appointment to get help along the way.*

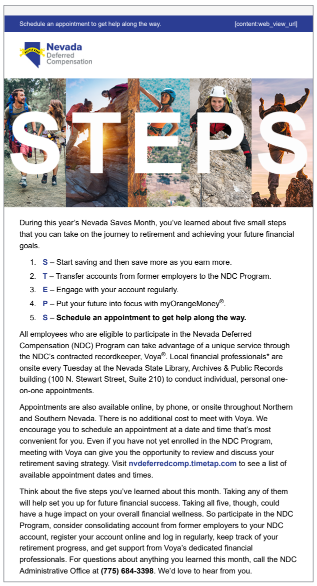
All employees who are eligible to participate in the NDC Program can take advantage of a unique service through Voya. Appointments are available at no additional cost online, by phone, or in person throughout Northern and Southern Nevada.







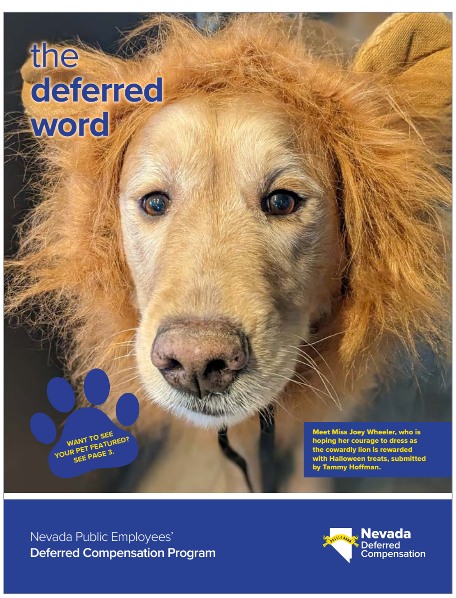


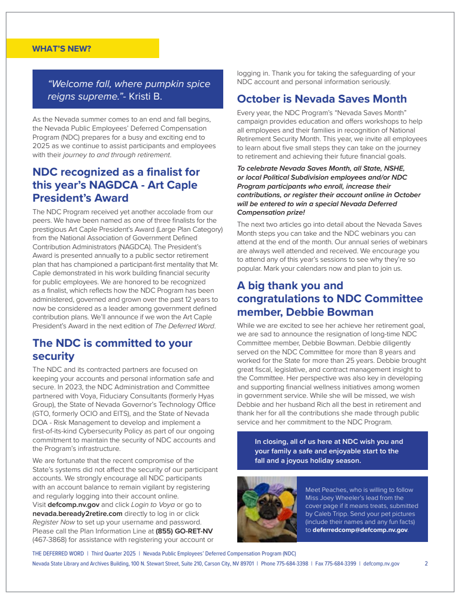


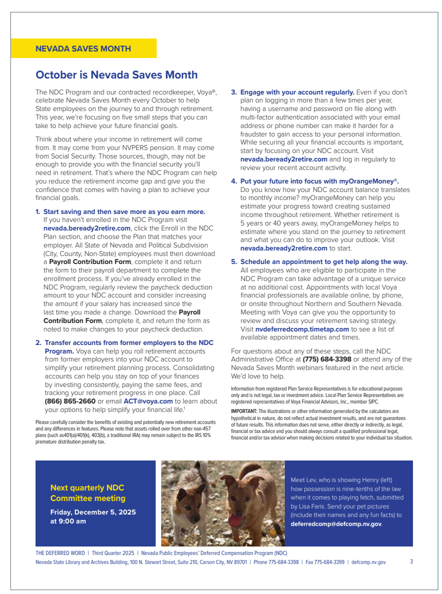
The Deferred Word

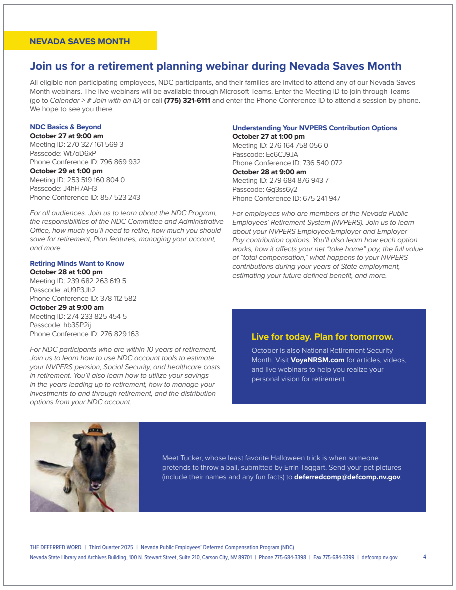
The Program's quarterly *The Deferred Word* newsletter is an informative resource to help participants and eligible non-participating employees on their journey to and through retirement. Through *The Deferred Word*, the NDC Program connects with all State employees by targeting messages to different audiences.

The October 2025 edition of *The Deferred Word* aligned with the Nevada Saves Month "STEPS" theme by providing the five steps from the weekly emails in a consolidated article, promoting the NDC's series of Nevada Saves Month webinars that were scheduled for later in the month, adding insight and information about cybersecurity, and giving retirees six steps to create an estate plan to make sure their wishes were respected and their loved ones were taken care of. Including Nevada Saves Month content in *The Deferred Word* encouraged NDC participants who were retired or no longer working for the State to utilize the same resources that current State employees had access to. You can view a digital version of the October edition of The Deferred Word at **https://eblast.nv.gov/DefComp/2025-3rdQtr/Q325/index.html**.









NEVADA SAVES MONTH

Join us for a retirement planning webinar during Nevada Saves Month

All eligible non-participating employees, NDC participants, and their families are invited to attend any of our Nevada Saves Month webinars. The live webinars will be available through Microsoft Teams. Enter the Meeting ID to join through Teams (go to *Calendar > # Join with an ID*) or call **(775) 321-6111** and enter the Phone Conference ID to attend a session by phone. We hope to see you there.

NDC Basics & Beyond
October 27 at 9:00 am
Meeting ID: 270 327 161 569 3
Passcode: Wt7oD6xP
Phone Conference ID: 796 869 932
October 29 at 1:00 pm
Meeting ID: 253 519 160 804 0
Passcode: J4hH7AH3
Phone Conference ID: 857 523 243

For all audiences. Join us to learn about the NDC Program, the responsibilities of the NDC Committee and Administrative Office, how much you'll need to retire, how much you should save for retirement, Plan features, managing your account, and more.

Retiring Minds Want to Know
October 28 at 1:00 pm
Meeting ID: 239 682 263 619 5
Passcode: aU9P3Jh2
Phone Conference ID: 378 112 582
October 29 at 9:00 am
Meeting ID: 274 233 825 454 5
Passcode: hb3SP2ij
Phone Conference ID: 276 829 163

For NDC participants who are within 10 years of retirement. Join us to learn how to use NDC account tools to estimate your NVPERS pension, Social Security, and healthcare costs in retirement. You'll also learn how to utilize your savings in the years leading up to retirement, how to manage your investments to and through retirement, and the distribution options from your NDC account.

Understanding Your NVPERS Contribution Options
October 27 at 1:00 pm
Meeting ID: 276 164 758 056 0
Passcode: Ec6CJ9JA
Phone Conference ID: 736 540 072
October 28 at 9:00 am
Meeting ID: 279 684 876 943 7
Passcode: Gg3ss6y2
Phone Conference ID: 675 241 947

For employees who are members of the Nevada Public Employees' Retirement System (NVPERS). Join us to learn about your NVPERS Employee/Employer and Employer Pay contribution options. You'll also learn how each option works, how it affects your net "take home" pay, the full value of "total compensation," what happens to your NVPERS contributions during your years of State employment, estimating your future defined benefit, and more.

Live for today. Plan for tomorrow.
October is also National Retirement Security Month. Visit **VoyaNRSM.com** for articles, videos, and live webinars to help you realize your personal vision for retirement.

Meet Tucker, whose least favorite Halloween trick is when someone pretends to throw a ball, submitted by Errin Taggart. Send your pet pictures (include their names and any fun facts) to **deferredcomp@defcomp.nv.gov**.

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ACTIVELY PARTICIPATING

Feel secure with Voya's S.A.F.E.® Guarantee

The NDC Program and Voya recognize the importance of safeguarding your financial accounts and your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity.

The Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee was established to restore the value of your NDC account, subject to satisfying a few key steps, if any assets are taken due to unauthorized activity and through no fault of your own. We believe that keeping your account secure is a mutual responsibility. That means you play an important role in this process, and the coverage Voya provides under the S.A.F.E Guarantee may also consider the degree to which you take the following recommended action:

1. **Register your NDC account online.** If you have not created a username and password, visit **nevada.beready2retire.com** and click *Register Now* to complete the first-time user registration process. Provide a trusted email address or mobile phone number to receive one-time passcodes for login recovery purposes.
2. **Review your NDC account information on a regular basis and keep your contact information current.** Once you've registered, log in regularly and review recent activity to ensure there have not been unexpected address, phone number, or email changes to your account.
3. **Enroll in Voya Voiceprint, Voya's voice biometrics program.** During your next call into the NDC Plan Information Line, enrolling in Voya Voiceprint will allow your voice to be used to authenticate your identity for purposes of accessing your NDC account.
4. **Promptly report any suspected identity theft or unauthorized activity.** Call the NDC Plan Information Line at **(855) GO-RET-NV** (467-3868) immediately to notify Voya of any discrepancies or incorrect information on your account, as well as any transactions that you did not request. This includes notice of bank account changes, withdrawal requests, password changes or profile changes, and other changes not initiated by you.
5. **Practice safe computing habits.** Do not to share your username, password or one-time passcode information with anyone else. Periodically change your unique NDC password for online access and remember that reusing passwords anywhere is not a good idea. Also, do not open suspicious attachments or click on questionable links.

These are just some of the ways to help protect your accounts and identity. For more tips and insights, visit **voya.com/articles/protecting-your-accounts**. To learn more about Voya's S.A.F.E. Guarantee, visit **voya.com/articles/safe-guarantee**.

The Voya S.A.F.E. Guarantee does not create or alter any rights or responsibilities of any person except as expressly set forth herein. The Voya S.A.F.E. Guarantee is governed by the laws of the State of New York (without regard to conflict of laws principles) and may be modified or discontinued at any time.

Register your NDC account online
As the old saying goes, it's better to be safe than sorry. Any account that you have not registered online or logged into regularly is at some level of risk. It's easy, though, to help protect your account and information by registering your NDC account online. Visit **nevada.beready2retire.com**, click *Register Now*, and provide some identification information to immediately receive a code that you can use to create an account username and password. Don't put this important step off any longer. Register your account today!

Meet Luna, who just got her hair done and is now off to treat herself with a spiced pumpkin puppuccino, submitted by Jamine Servin. Send your pet pictures (include their names and any fun facts) to **deferredcomp@defcomp.nv.gov**.

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ENJOYING RETIREMENT

Six steps to create an estate plan

Estate planning isn't just for the wealthy. It's for anyone who wants to make sure their wishes are respected and their loved ones are taken care of. If you own anything or have people who depend on you, estate planning is a smart move for you and your loved ones.

Estate planning is crucial because it allows you to avoid probate court, name a guardian for minor children, settle debts and taxes, and protect your legacy. Here are some things to consider:

1. **Get professional guidance if you need it.** Whether you have a complex financial situation or not, finding the right financial professional, estate attorney, and tax professional can help you get started.
2. **Get organized and take inventory.** Organize key documents like bank statements, insurance policies and retirement accounts in a secure folder. List all assets and debts, and share the folder's location and passwords with a trusted person.
3. **Where there is a will, there is a way.** Without a will, a court may decide who gets your assets. To avoid this, you'll need a will that clearly names who should receive specific items. Life changes like a marriage, divorce, birth, death, or adoption are all good reasons to update your will and beneficiary designations.
4. **Choose wisely when making key decisions with your estate plan.** Estate planning isn't just about dividing assets. It's also about making important choices such as naming beneficiaries, executors, guardians, and powers of attorney.
5. **Leave a digital footprint for your accounts.** That means including your executor in your plans to manage or delete your social media accounts, apps, and any online subscriptions. Document your online accounts, account numbers, URLs and passwords and keep them updated and stored securely for future use.
6. **Keep your estate plan current.** Life changes, and your plan should too. Stay on track by meeting annually with your financial professional and attorneys. Connect with your executor when updates to your estate plan are made and inform family members as needed too. If you move where your documents are stored, let those trusted people know where they can be found.

Estate planning is about making things easier for the people you love. It's never too late to start. Visit **voya.com/blog/six-steps-to-create-estate-plan** for more information about how these six steps can help give your family clarity during a difficult time.

Finding the right financial professional for you
The right financial professional for you can help you feel more confident in your ability to reach your short-, medium- and long-term financial goals. But how do you find the right one for you? Visit **voya.com/blog/finding-right-financial-professional-you** for some criteria to consider when searching for a financial professional.

Meet Mauricio, who speaks of the pompatus of love, submitted by Rikki Castro. Send your pet pictures (include their names and any fun facts) to **deferredcomp@defcomp.nv.gov**.

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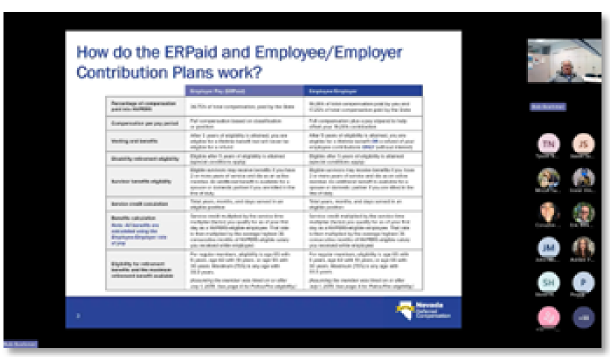
Nevada Saves Month webinars

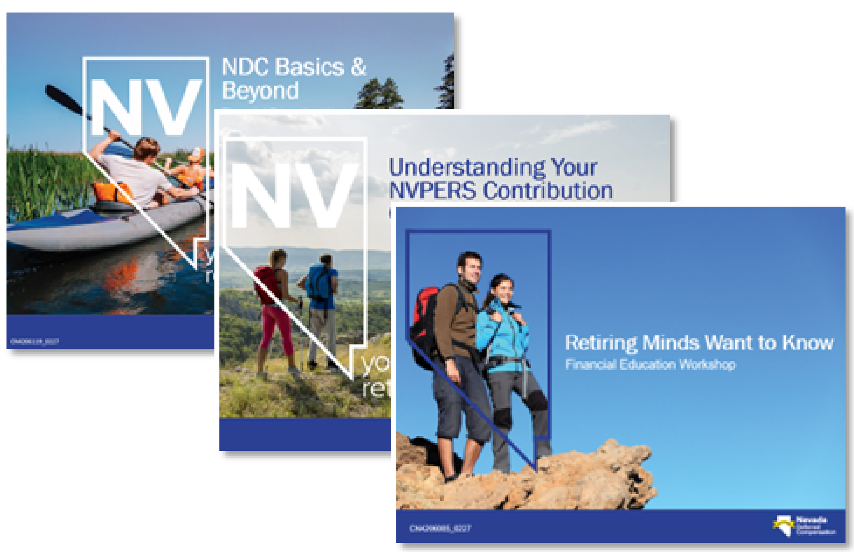
All eligible non-participating employees, NDC participants, and their families were invited to attend Nevada Saves Month webinars. Webinars were presented by Rob Boehmer, NDC's Executive Officer, and offered at different times in October to help attendees join the webinar that works best for their unique situation. The webinars for Nevada Saves Month 2025 were:

NDC Basics & Beyond: For all audiences. Join us to learn about the NDC Program, the responsibilities of the NDC Committee and Administrative Office, how much you'll need to retire, how much you should save for retirement, Plan features, managing your account, and more.

Retiring Minds Want to Know: For NDC participants who are within 10 years of retirement. Join us to learn how to use NDC account tools to estimate your NVPERS pension, Social Security, and healthcare costs in retirement. You'll also learn how to utilize your savings in the years leading up to retirement, how to manage your investments to and through retirement, and the distribution options from your NDC account.

Understanding Your NVPERS Contribution Options: For employees who are members of the Nevada Public Employees' Retirement System (NVPERS). Join us to learn about your NVPERS Employee/Employer and Employer Pay contribution options. You'll also learn how each option works, how it affects your net "take home" pay, the full value of "total compensation," what happens to your NVPERS contributions during your years of State employment, estimating your future defined benefit, and more.





RESULTS

While the five weekly Nevada Saves Month emails are unable to be measured because of how they must be cascaded from department contacts to employees, the October *The Deferred Word* showed exceptional results to the existing NDC participant base.

- **8,622** emails delivered, **5,522** emails opened (64.0%), **603** unique participants clicked-through (10.9%)

As part of the NDC's best-in-class strategic communication plan, the awareness created and interest generated by 2025's Nevada Saves Month materials helped drive enrollment, engagement, and participation among those who are participating and can enroll in the NDC Program. For example:

- **295** new participant accounts were added in the 4th quarter of 2025.
- **149** participant accounts were registered for online access in October, bringing the number of registered participant accounts to over **71%** of the participant population.
- Total participant website logins increased by **3,928** from September to October 2025. Unique participant website logins increased by **1,068** during the same period.
- Unique participant logins to the Voya mobile app reached an all-time high for the Plan in October 2025, with **1,579** logging into their account while on the go.

The series of Nevada Saves Month webinars were also very well received, with a total of **790** employees, participants, and family members joining one of the six live sessions. Feedback to their effectiveness and usefulness was reflected in the annual NDC survey to State employees that was conducted in November 2025:

- *Mr. Boehmer's webinars are FANTASTIC.*
- *Mr. Boehmer communicates proactively and in a comprehensive fashion, immensely helpful and reassuring given the sensitive nature of considering one's retirement future. Kudos to him.*
- *Continue having Mr. Boehmer conduct the training sessions. He is very knowledgeable and has fantastic insights into the NDC program. He has been invaluable in assisting me with preparing for retirement comfortably!*
- *You guys are doing a GREAT JOB!!! I love Rob's end of year webinars.*
- *Keep the webinars going. Even though I attend every year, I always learn something new.*
- *Thank you for the workshops and providing information regarding retirement and Deferred Comp and other related retirement plans.*
- *The webinars held in October 2025 were very informative.*
- *Loved the recent webinars held by Rob. Wished those were done long ago.*
- *Great information sessions put on by Rob and Micah! Their enthusiasm and expertise has been much appreciated over the years.*

Feasibility of use

A government retirement plan of any size could work with their partners to develop a customized communication plan to celebrate National Retirement Security Month or align with another important time period during the plan year. The NDC Committee and Administration believe it is our responsibility to continue providing education and resources to the people we serve so that they can achieve their retirement goals. We have evolved our campaign over time as well, relying less on paper outreach and in-person seminars and more on email and webinars to help meet employees where they are. State employees continue to seek out education from their employers and benefits providers, which has helped to establish the NDC Program as a trusted resource in helping Nevada's public servants achieve a secure financial future.