



Plan Review

Regional University System of Oklahoma 403(b) Retirement Plan VFZ431



04/01/2020 through 03/31/2021

For sponsor use only.
Not for distribution to plan participants

PLAN | INVEST | PROTECT



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Plan Sponsor web site

www.voyaretirementplans.com/sponsor

Use the Plan Sponsor web site to help better manage your retirement plan. The site provides access to an education library, fiduciary information, and legislative/industry updates. In addition, it includes the ability to:

- View plan and participant-level account balances
- View plan level transaction history
- View year-to-date contribution amounts
- Review and manage plan investment options

* Entities listed above may or may not be affiliated with Voya.

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Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

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Voya Update

At Voya, we are making strides toward being America's Retirement Company® by helping individuals become financially independent – one person, one family, one institution at a time. Within the Voya Update section, we explain why a growing number of people are choosing Voya to meet their financial and retirement planning needs.

Voya Financial Fact Sheet



Q4 2020

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings — to get ready to retire better. With a clear mission to make a secure financial future possible — one person, one family, one institution at a time — Voya's vision is to be America's Retirement Company®.



6,000
employees

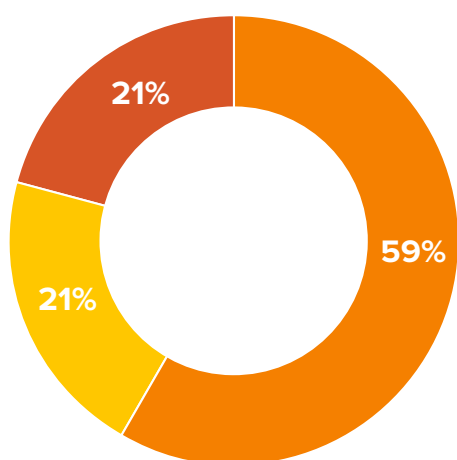


14.8 million
customers

\$7.6 billion
2020 revenues

\$700 billion
total AUM and AUA*

\$7.3 billion
market cap*
*as of Dec. 31, 2020



Percentage of normalized adjusted operating earnings before income taxes by segment — year ended Dec. 31, 2020**

- Retirement
- Employee Benefits
- Investment Management

**Excludes Corporate. Excludes deferred acquisition costs and value of business acquired and other intangibles unlocking; prepayment fees and alternative investment income above or below the company's long-term expectations; and stranded costs associated with the divestment of the Individual Life business and other closed blocks. Does not equal 100% due to rounding.

Our Businesses:

Retirement is a top-five*** provider of retirement products and services in the U.S. serving more than 50,000 institutional clients and approximately 5.7 million individual retirement plan investors. Voya also has approximately 1,500 financial professionals serving retail and workplace clients. Voya's Retirement business is focused on guiding Americans to greater retirement readiness and financial wellness through employer-sponsored savings plans and holistic retirement and income guidance.

Employee Benefits is a leading provider of stop-loss and supplemental health insurance in

the U.S. Voya provides a comprehensive and highly flexible portfolio of life, disability, voluntary insurance products, and health savings and spending accounts to businesses covering over 6.6 million individuals through the workplace.

Investment Management is a leading, active asset management firm serving both affiliated and external institutions as well as individual investors. Drawing on over 40 years of history in investment management, the firm has the experience and resources to provide clients with investment solutions with an emphasis on equities, fixed income, and multi-asset strategies and solutions.

***Pensions & Investments Magazine, Defined Contribution Record Keepers Directory, April 20, 2020.

Awards and Recognition:



Voya Cares®



The Voya Cares program is an extension of our mission to help all Americans plan, invest and protect their financial future. Specifically, the program impacts the lives of people with disabilities and special needs, as well as their caregivers, by helping them think differently — and holistically — about their financial future.

At the intersection of our culture and business expertise, Voya Cares is designed to help serve the one in four Americans who are impacted by a disability,¹ which is a vast and largely underserved community. Learn more by visiting VoyaCares.com.

Voya also received a score of 100% on the 2020 Disability Equality Index®, designating the company as one of 247 companies named as a “Best Places to Work for Disability Inclusion” for the third consecutive year.



Our Four Pillars of Corporate Responsibility



Empowering Our People

50% Gender parity among independent Board Members

116,000 Employee Training Hours

52% Employees Acted/Planned to Act to Improve Financial Wellness²

50% Gender parity among Voya's workforce



Serving Our Clients

94% Customer Satisfaction for Retirement Business³

40 ESG Engagements with Portfolio Companies

100% Employees Trained on Cybersecurity

28% Increased Savings for myOrangeMoney Users^{4,5}



Investing in Communities

175,000 Student Nonprofit Beneficiaries

37,000+ Employee Volunteer Hours

\$5.6M Employee Donations with Foundation Matching Gifts

3,250+ Unique Nonprofit Organizations Served⁶



Protecting the Environment⁷

54% Energy Reduction

88% Paper Use Reduction

120% Electricity Offset

13.7M Disposable Cups Diverted from Landfill⁸

1. "Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults — U.S., 2016"

2. Based on April 2018 survey data of employees who participated in Voya's [Financial Wellness Experience](#)

3. Based on May-June 2019 survey data

4. Based on data from 4/1/19 through 3/31/20

5. Voya Plan Participant myOrangeMoney users save 30% more than non-users

6. Nonprofit beneficiaries of volunteerism hours and donations

7. Performance as compared to 2007 baseline

8. Since 2008, due to our *Bring Your Own Mug* program





















Client Health Review

Capture the pulse of your plan with the Client Health Review. This section provides an overview of plan performance through an intuitive analysis of key elements, including participation, deferrals, participant engagement, and more.

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.

04/01/2019 - 03/31/2020 vs. 04/01/2020- 03/31/2021

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: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

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

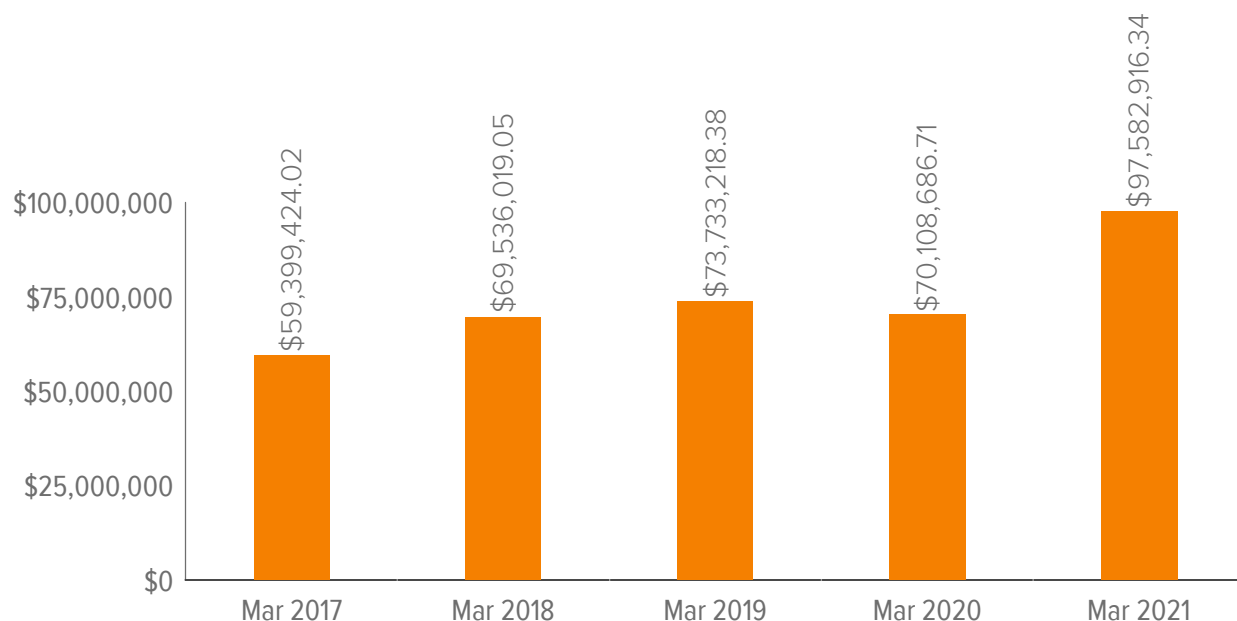
Compare by period

	(04/01/2019 - 03/31/2020)	(04/01/2020 - 03/31/2021)
Beginning of Period Plan Assets	\$73,733,218.38	\$70,108,686.71
Contributions	\$5,794,153.34	\$6,390,350.17
Distributions	-\$5,754,390.47	-\$5,941,174.77
Loan Activity	\$42,307.75	\$187,463.29
Other Activity	\$784,802.76	\$610,375.63
Dividends	\$2,031,364.42	\$2,775,904.05
Appreciation/Depreciation	-\$6,522,769.47	\$23,451,311.26
End of Period Plan Assets	\$70,108,686.71	\$97,582,916.34

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: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

PARTICIPATION

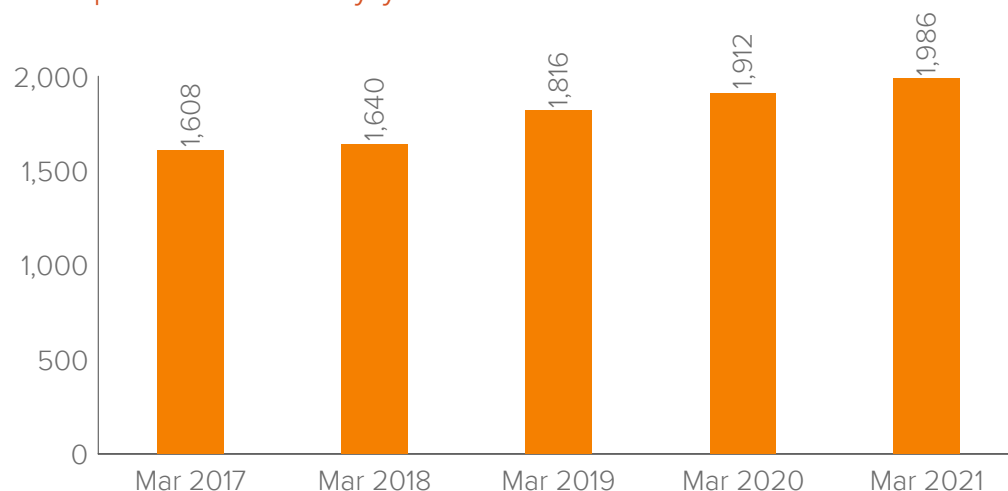
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

04/01/2020 - 03/31/2021

Beginning of Period	1,912
New Accounts	152
Closed Accounts	-78
End of Period	1,986
Terminated Employees with an account balance	459
Terminated Employees with an account balance < \$5,000	178

Participant accounts by year



Participant accounts by age group

	Mar 2017		Mar 2018		Mar 2019		Mar 2020		Mar 2021	
<30	59	3.67%	51	3.11%	86	4.74%	103	5.39%	121	6.09%
30 - 39	266	16.54%	283	17.26%	341	18.78%	381	19.93%	385	19.39%
40 - 49	319	19.84%	334	20.37%	369	20.32%	382	19.98%	397	19.99%
50 - 59	489	30.41%	468	28.54%	487	26.82%	496	25.94%	509	25.63%
60+	474	29.48%	503	30.67%	532	29.30%	549	28.71%	572	28.80%
Unknown	1	0.06%	1	0.06%	1	0.06%	1	0.05%	2	0.10%

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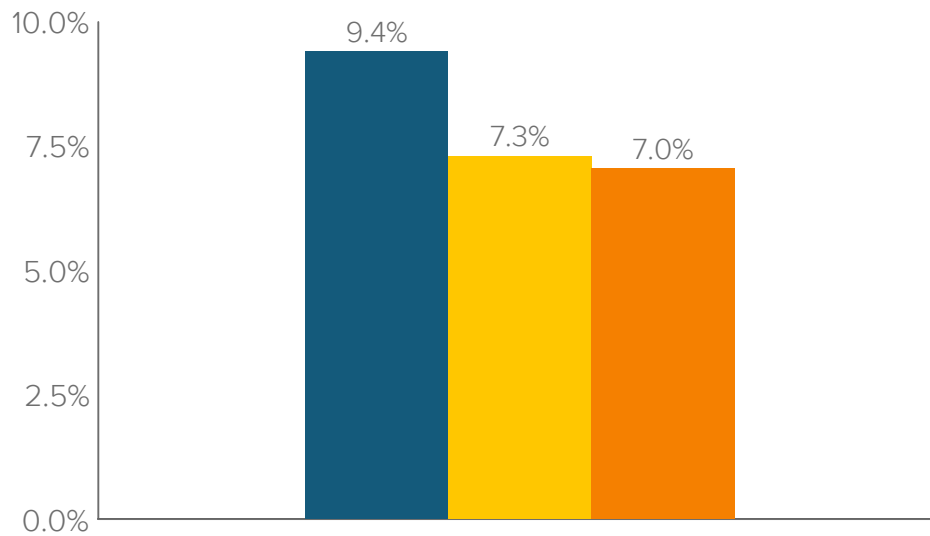
Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

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



574

The information in this report is as of 04/19/2021 and includes 574 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	33	6.8%	5.7%	6.3%
30-39	106	7.4%	6.9%	7.8%
40-49	139	7.3%	9.4%	8.5%
50-59	156	8.4%	6.6%	8.6%
60+	137	13.2%	12.0%	13.4%
Unknown	3	0.0%	5.3%	5.3%
All	574	9.4%	7.4%	9.4%

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 Education plans as of February 2021.

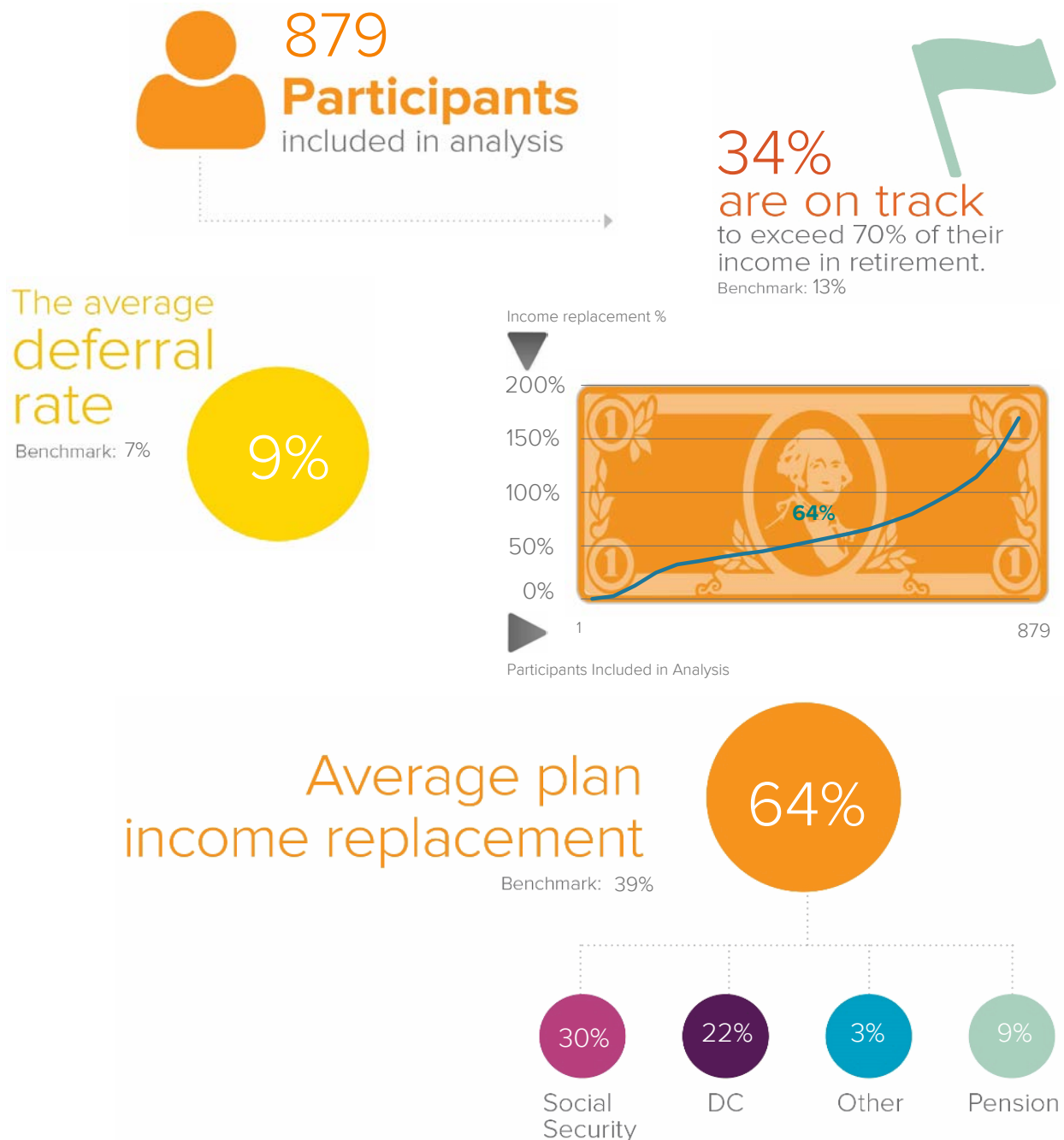
Industry benchmarks sourced by PLANSPONSOR 2019 DC Survey ©Institutional Shareholder Services. All rights reserved..

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

PLAN HEALTH INSIGHTS

As of 02/28/2021



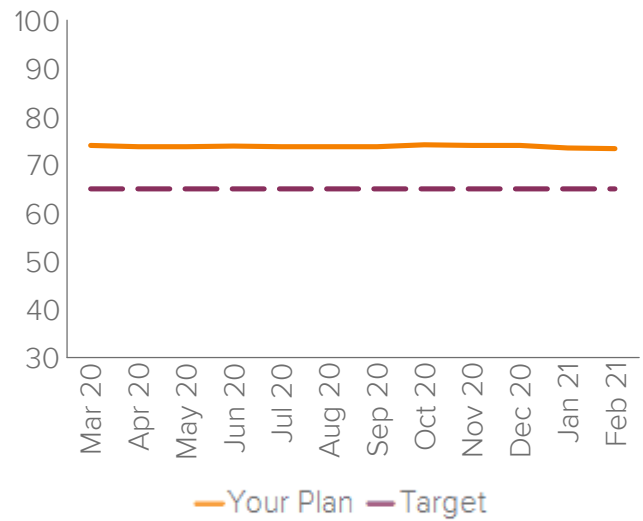
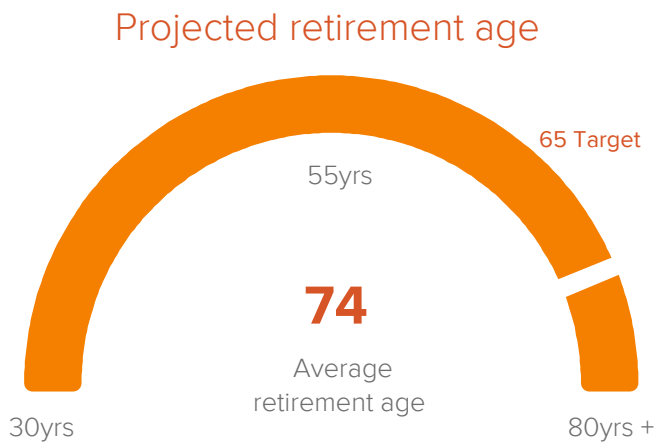
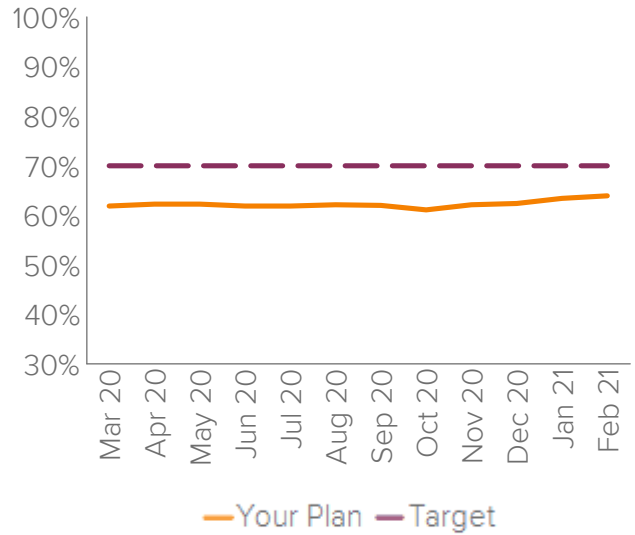
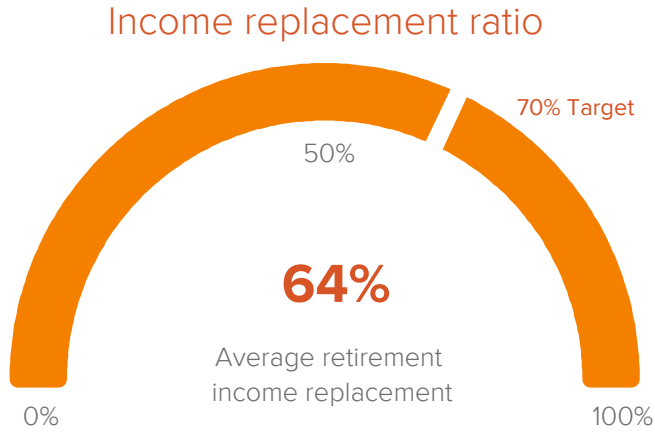
Benchmark data derived from Voya book of business statistics
Source of Data: Voya Retirement Readiness Data Mart

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Plan statistics for: 403B PLAN OF RUSO

PLAN HEALTH TRENDING

As of 02/28/2021

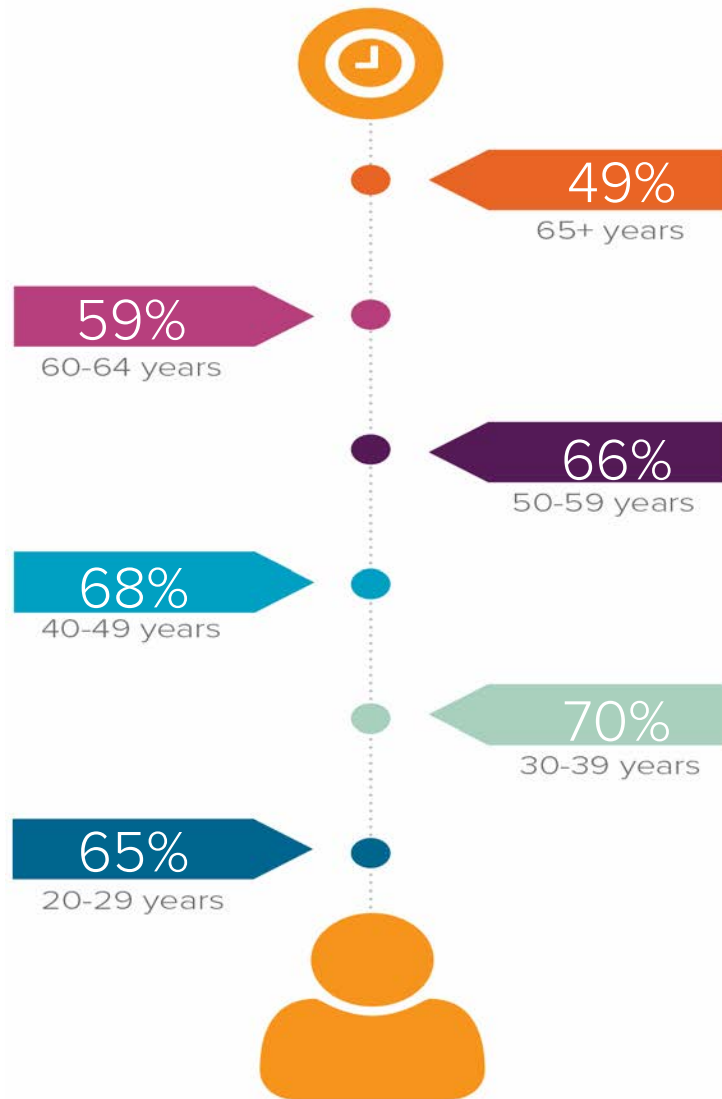


Source of Data: Voya Retirement Readiness Data Mart

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Plan statistics for: 403B PLAN OF RUSO

Income replacement ratio by age



Source of Data: Voya Retirement Readiness Data Mart
CN0428-33960-0519D

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Plan statistics for: 403B PLAN OF RUSO

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.

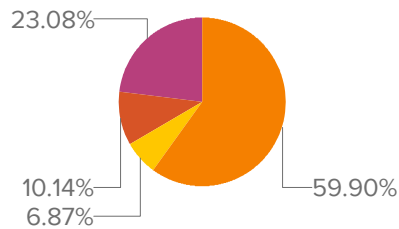
Participant access statistics

04/01/2020 - 03/31/2021

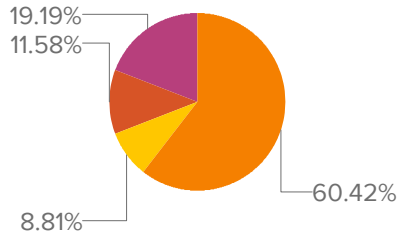
	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	863	147	125	264
Total inquiries	33,716	5,071	274	461

Unique participant inquiries by type

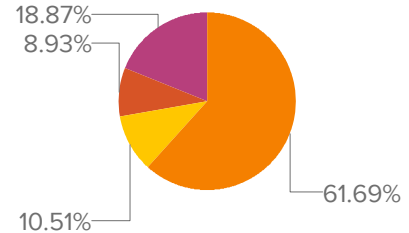
Internet Mobile VRU CSA*



04/01/2018 - 03/31/2019



04/01/2019 - 03/31/2020



04/01/2020 - 03/31/2021

	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	12	0	0	0
Contribution rate escalations	2	0	0	0
Deferral updates	202	33	1	12
Fund transfers	130	0	0	2
In-service/partial withdrawals	34	N/A	N/A	0
Investment election changes	142	7	0	5
Investment reallocations	102	5	0	6
Loan requests	4	N/A	N/A	0
Lump sum withdrawals	66	N/A	N/A	0
Rebalance elections	4	0	0	0
Total	698	45	1	25

* CSA - Customer Service Associate

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

Engagement

myOrangeMoney®	214
Personal Financial Dashboard	13
Retirement Readiness Service Center & agreed to take action	10
Accessed Online Advice	10
Total participants (unique)	231

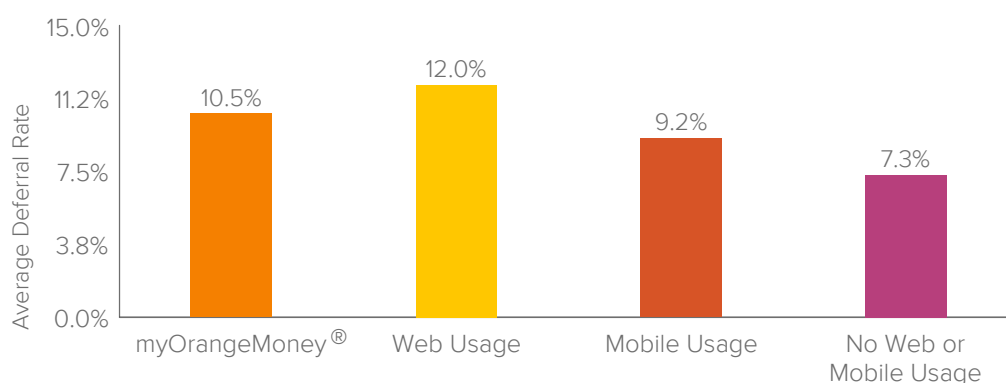
Action taken through engagement

Increased contribution/catchup contribution	40
Enrolled in managed accounts	1
Completed a roll-in/consolidated assets	6
Change current/future asset allocation	16
Participants taking action (unique)	55

Web engagement impact on deferral rates

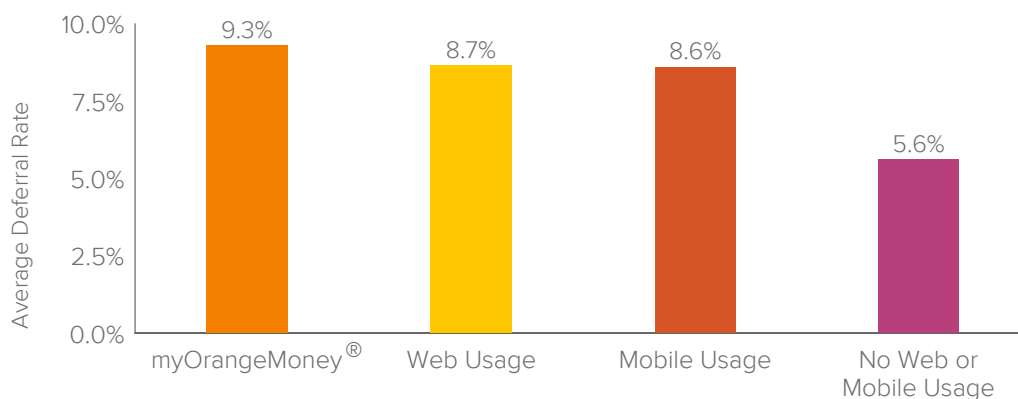
04/01/2020 - 03/31/2021

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 February 2021

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431



Plan Activity

The Plan Activity is designed to lighten your burden and provide you with several easy-to-read analysis tools. These tools will empower you to actively analyze plan performance and objectively make recommendations for optimizations.

TRANSACTION ACTIVITY DETAIL

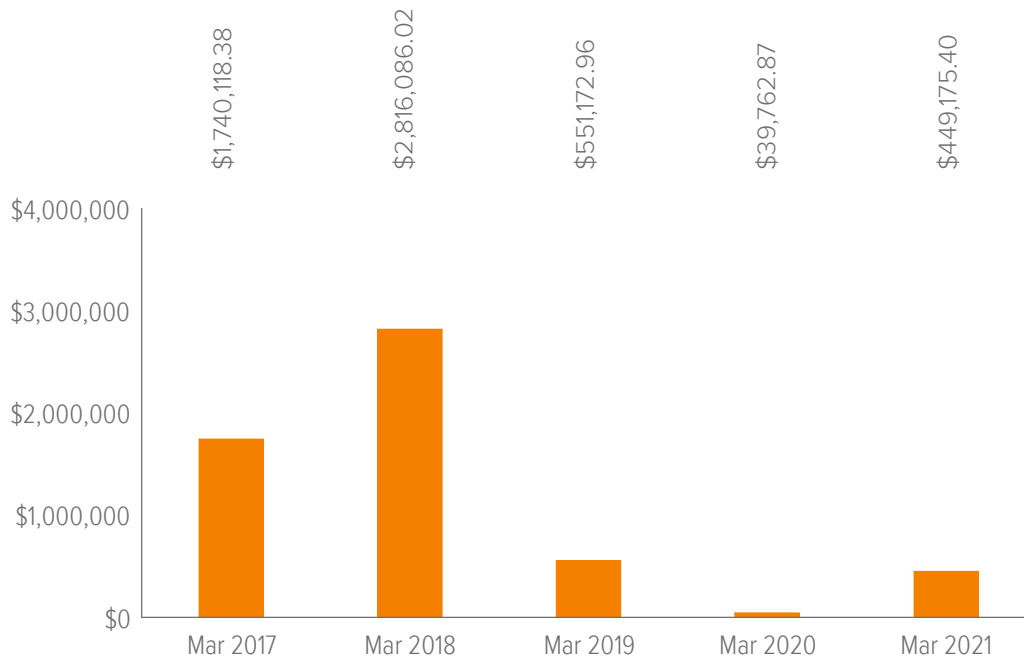
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

Summary activity

	Prior Period 04/01/2019 - 03/31/2020		Current Period 04/01/2020 - 03/31/2021	
	Amount	Participants	Amount	Participants
Contributions	\$5,794,153.34	1,319	\$6,390,350.17	1,334
Distributions	-\$5,754,390.47	167	-\$5,941,174.77	155
Loan Activity	\$42,307.75	65	\$187,463.29	60
Other Activity	\$2,816,167.18	1,946	\$3,386,279.68	2,020

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: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

Activity Highlights

	Prior Period 04/01/2019 - 03/31/2020		Current Period 04/01/2020 - 03/31/2021		Change Over Prior Period	
Contributions	Amount	Participants	Amount	Participants	Amount	Participants
Non-Elective Contribution	\$0.00	0	\$50,000.00	2	0.00%	2
Pre-Tax Deferrals	\$4,969,506.73	1,067	\$5,330,140.61	1,058	7.26%	-9
Roth	\$824,646.61	336	\$1,010,209.56	362	22.50%	26
Total	\$5,794,153.34		\$6,390,350.17		10.29%	
Distributions	Amount	Participants	Amount	Participants	Amount	Participants
Death Claim	-\$83,997.55	3	-\$207,182.48	3	146.65%	0
Excess Contribution	\$0.00	0	-\$4,164.28	3	0.00%	3
Hardship Withdrawal	-\$40,179.28	5	-\$86,758.95	8	115.93%	3
Minimum Distribution	-\$94,208.80	39	-\$58,089.93	32	-38.34%	-7
Periodic Payment	-\$81,088.30	10	-\$69,437.77	10	-14.37%	0
Withdrawal	-\$5,454,916.54	112	-\$5,515,541.36	101	1.11%	-11
Total	-\$5,754,390.47		-\$5,941,174.77		3.25%	
Loan Activity	Amount	Participants	Amount	Participants	Amount	Participants
Loan	-\$237,400.37	20	-\$71,198.60	6	-70.01%	-14
Loan Repayment	\$279,708.12	65	\$258,661.89	60	-7.52%	-5
Total	\$42,307.75		\$187,463.29		343.09%	
Other Activity	Amount	Participants	Amount	Participants		
Adjustment	\$619.13	1	\$0.00	0		
Asset Transfer	\$909,813.84	123	\$747,181.57	106		
Dividends	\$2,031,364.42	1,824	\$2,775,904.05	1,924		
Fee	-\$125,630.21	1,925	-\$136,805.94	2,006		
Inter-Participant Transfers	\$0.00	0	\$0.00	8		
Total	\$2,816,167.18		\$3,386,279.68			

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: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

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

	04/01/2016 - 03/31/2017	04/01/2017 - 03/31/2018	04/01/2018 - 03/31/2019	04/01/2019 - 03/31/2020	04/01/2020 - 03/31/2021
Employee					
Pre-Tax Deferrals	\$4,774,123.13 (1,025)	\$5,074,338.48 (991)	\$5,037,392.72 (1,070)	\$4,969,506.73 (1,067)	\$5,330,140.61 (1,058)
Roth	\$375,832.43 (155)	\$454,960.18 (160)	\$589,552.71 (290)	\$824,646.61 (336)	\$1,010,209.56 (362)
Total	\$5,149,955.56	\$5,529,298.66	\$5,626,945.43	\$5,794,153.34	\$6,340,350.17
Employer					
Non-Elective Contribution	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$50,000.00 (2)
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000.00
Grand Total	\$5,149,955.56	\$5,529,298.66	\$5,626,945.43	\$5,794,153.34	\$6,390,350.17

(Numbers) represent number of participants

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

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

	04/01/2016 - 03/31/2017	04/01/2017 - 03/31/2018	04/01/2018 - 03/31/2019	04/01/2019 - 03/31/2020	04/01/2020 - 03/31/2021
Death Claim	-\$9,959.43 (2)	-\$20,646.19 (2)	-\$59,996.83 (2)	-\$83,997.55 (3)	-\$207,182.48 (3)
Excess Contribution	\$0.00 (0)	\$0.00 (0)	-\$5,356.12 (2)	\$0.00 (0)	-\$4,164.28 (3)
Hardship Withdrawal	-\$9,677.68 (5)	-\$19,105.09 (2)	-\$14,518.00 (4)	-\$40,179.28 (5)	-\$86,758.95 (8)
Minimum Distribution	-\$35,886.16 (13)	-\$27,363.06 (13)	-\$52,706.25 (24)	-\$94,208.80 (39)	-\$58,089.93 (32)
Periodic Payment	-\$63,270.00 (7)	-\$62,040.00 (6)	-\$54,540.00 (7)	-\$81,088.30 (10)	-\$69,437.77 (10)
Withdrawal	-\$3,291,043.91 (93)	-\$2,584,058.30 (91)	-\$4,888,655.27 (109)	-\$5,454,916.54 (112)	-\$5,515,541.36 (101)
Total	-\$3,409,837.18	-\$2,713,212.64	-\$5,075,772.47	-\$5,754,390.47	-\$5,941,174.77

(Numbers) represent number of participants

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

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

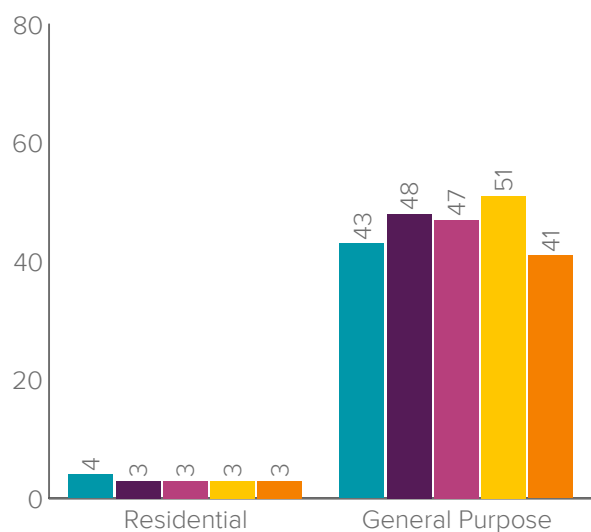
	03/31/2017	03/31/2018	03/31/2019	03/31/2020	03/31/2021
Residential	\$85,961.09 (4)	\$63,044.19 (3)	\$57,669.08 (3)	\$52,035.68 (3)	\$45,958.94 (3)
General Purpose	\$283,763.14 (43)	\$272,682.65 (48)	\$387,710.82 (47)	\$380,370.99 (51)	\$213,870.17 (41)
Total	\$369,724.23	\$335,726.84	\$445,379.90	\$432,406.67	\$259,829.11

(Numbers) represent number of outstanding loans

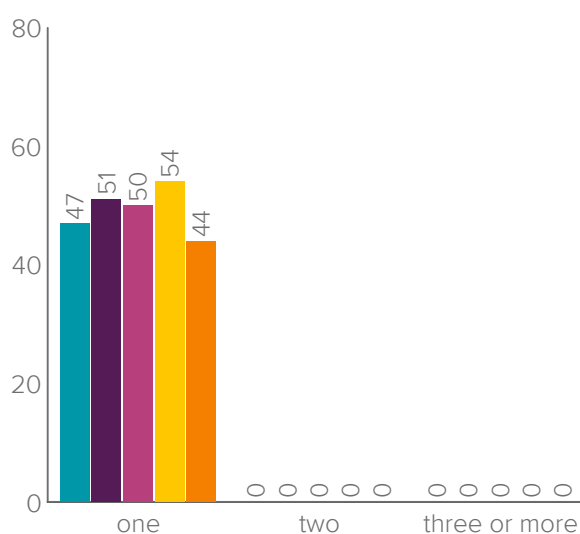
Loan detail

■ 03/31/2017 ■ 03/31/2018 ■ 03/31/2019 ■ 03/31/2020 ■ 03/31/2021

Number of loans by type



Number of loans by participants



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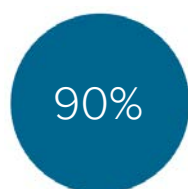
Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

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

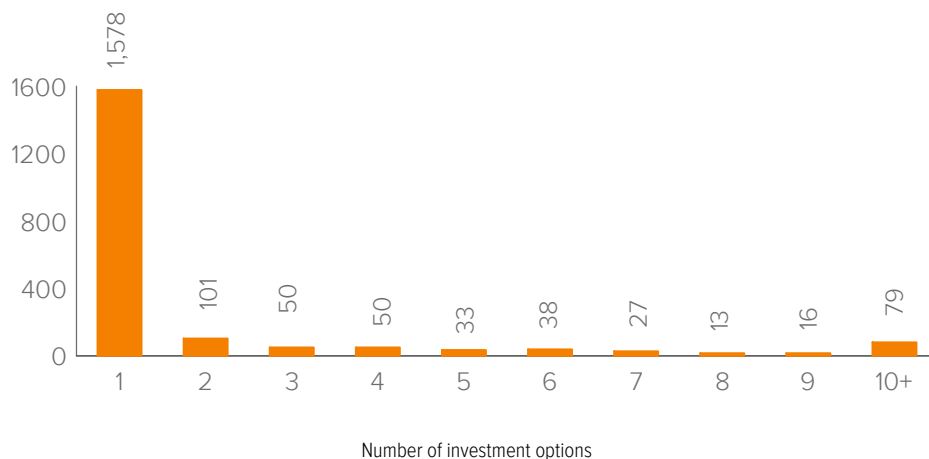
As of 04/19/2021



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 03/31/2021



Average number of investment options utilized per participant

	Mar 2018	Mar 2019	Mar 2020	Mar 2021
With Asset Allocation Funds	1.8	2.0	2.0	2.0
Without Asset Allocation Funds	4.6	5.1	5.2	5.4



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 Education Plans as of Dec 2020; includes ppts invested solely in an asset allocation fund

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested
Asset Allocation	Total: 1,525
Vanguard® Target Retirement 2020 Fund - Investor Shares	128
Vanguard® Target Retirement 2025 Fund - Investor Shares	207
Vanguard® Target Retirement 2030 Fund - Investor Shares	182
Vanguard® Target Retirement 2035 Fund - Investor Shares	172
Vanguard® Target Retirement 2040 Fund - Investor Shares	149
Vanguard® Target Retirement 2045 Fund - Investor Shares	174
Vanguard® Target Retirement 2050 Fund - Investor Shares	161
Vanguard® Target Retirement 2055 Fund - Investor Shares	124
Vanguard® Target Retirement 2060 Fund - Investor Shares	73
Vanguard® Target Retirement Income Fund - Investor Shares	155
Stability of Principal	Total: 31
Voya Fixed Plus Account III	31
Bonds	Total: 2
Loomis Sayles Inflation Protected Securities Fund - Instl CI	2
Balanced	Total: 0
Large Cap Value	Total: 16
MFS® Value Fund - Class R6	1
Vanguard® Total Stock Market Index Fund - Admiral[] Shares	15
Large Cap Growth	Total: 1
American Funds AMCAP Fund® - Class R-6	1
Small/Mid/Specialty	Total: 3
Ivy Mid Cap Growth Fund - Class N	2
Vanguard® Small-Cap Index Fund - Admiral[] Shares	1
Global / International	Total: 0
Grand total of participants utilizing one investment option	1,578

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

MANAGED ACCOUNTS

By reviewing participant activity in Managed Accounts you may gain new insights and identify trends that can influence plan optimization.

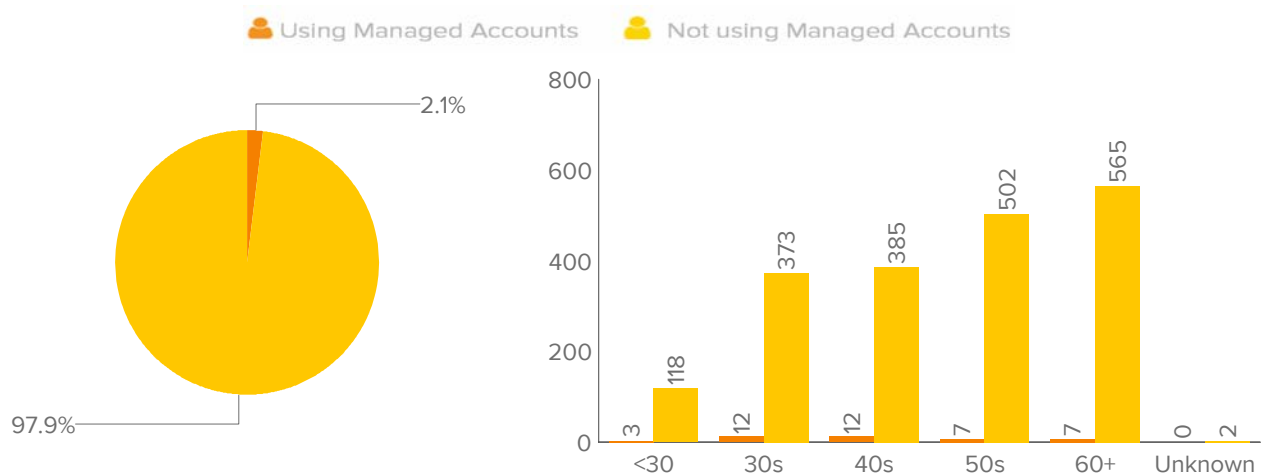
Managed Accounts overview

04/01/2020 - 03/31/2021

	Amount
Account activity	
Beginning of Period participants using Managed Accounts	36
Beginning of Period participant assets	\$761,988.48
Participants that added service	6
Participants that canceled service	1
End of Period participants using Managed Accounts	41
End of Period participant assets	\$1,203,115.48
Percentage of overall plan assets	1.23%
Service adoption	
At plan enrollment	5
Post plan enrollment	0

Participant utilization

As of 03/31/2021



Account activity does not include participants who have adopted the service, but did not have assets managed during the reported time period. Service adoption at plan enrollment includes participants who selected the service when enrolling into the plan and those defaulted into the service, while post plan enrollment includes existing plan participants that have adopted the service.

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431



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.

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 03/31/2021	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 03/31/2021	% of Total Contributions	Participants Contributing
Asset Allocation						
Vanguard® Target Retirement 2020 Fund - Investor Shares	\$8,514,812.97	8.73%	156	\$390,570.55	6.11%	84
Vanguard® Target Retirement 2025 Fund - Investor Shares	\$15,534,112.74	15.92%	253	\$833,879.82	13.05%	164
Vanguard® Target Retirement 2030 Fund - Investor Shares	\$11,868,891.55	12.16%	221	\$830,158.87	12.99%	167
Vanguard® Target Retirement 2035 Fund - Investor Shares	\$8,604,421.47	8.82%	216	\$584,256.08	9.14%	148
Vanguard® Target Retirement 2040 Fund - Investor Shares	\$4,825,796.85	4.95%	175	\$383,245.11	6.00%	124
Vanguard® Target Retirement 2045 Fund - Investor Shares	\$3,662,427.73	3.75%	195	\$413,949.25	6.48%	145
Vanguard® Target Retirement 2050 Fund - Investor Shares	\$3,537,043.82	3.62%	185	\$313,692.09	4.91%	126
Vanguard® Target Retirement 2055 Fund - Investor Shares	\$1,109,572.28	1.14%	141	\$227,951.32	3.57%	105
Vanguard® Target Retirement 2060 Fund - Investor Shares	\$358,805.70	0.37%	89	\$90,645.58	1.42%	73
Vanguard® Target Retirement Income Fund - Investor Shares	\$8,329,485.95	8.54%	174	\$200,943.57	3.14%	45
Total	\$66,345,371.06	67.99%		\$4,269,292.24	66.81%	

Stability of Principal

Voya Fixed Plus Account III	\$4,723,039.95	4.84%	210	\$276,051.70	4.32%	136
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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2021	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 03/31/2021	% of Total Contributions	Participants Contributing
Total	\$4,723,039.95	4.84%		\$276,051.70	4.32%	
Bonds						
Dodge & Cox Income Fund	\$1,672,200.76	1.71%	144	\$112,640.35	1.76%	106
Loomis Sayles Inflation Protected Securities Fund - Instl CI	\$857,647.72	0.88%	116	\$49,520.17	0.77%	86
Pioneer Strategic Income Fund - Class K Shares	\$397,597.07	0.41%	34	\$26,760.30	0.42%	52
Total	\$2,927,445.55	3.00%		\$188,920.82	2.96%	
Balanced						
Total	\$0.00	0.00%		\$0.00	0.00%	
Large Cap Value						
MFS® Value Fund - Class R6	\$1,649,316.32	1.69%	133	\$102,271.80	1.60%	93
TIAA-CREF Social Choice Equity Fund - Institutional Class	\$1,168,910.54	1.20%	105	\$44,727.71	0.70%	79
Vanguard® Total Stock Market Index Fund - Admiral[] Shares	\$6,886,502.91	7.06%	223	\$499,055.94	7.81%	182
Total	\$9,704,729.77	9.95%		\$646,055.45	10.11%	
Large Cap Growth						
American Funds AMCAP Fund® - Class R-6	\$2,552,559.50	2.62%	159	\$234,435.43	3.67%	128
Total	\$2,552,559.50	2.62%		\$234,435.43	3.67%	
Small/Mid/Specialty						
DFA U.S. Targeted Value Portfolio - Institutional Class	\$541,127.85	0.55%	86	\$26,184.80	0.41%	58
Ivy Mid Cap Growth Fund - Class N	\$991,639.04	1.02%	91	\$42,751.90	0.67%	68
TIAA-CREF Mid-Cap Growth Fund - Institutional Class	\$0.00	0.00%	0	\$23,709.18	0.37%	29
Vanguard® Explorer[] Fund - Admiral[] Shares	\$944,529.92	0.97%	69	\$62,984.88	0.99%	86
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$2,108,540.21	2.16%	124	\$140,728.12	2.20%	100
Vanguard® Mid-Cap Value Index Fund - Admiral[] Shares	\$988,290.99	1.01%	114	\$63,792.55	1.00%	82

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2021	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 03/31/2021	% of Total Contributions	Participants Contributing
Vanguard® Real Estate Index Fund - Admiral[] Shares	\$764,475.78	0.78%	136	\$55,311.99	0.87%	107
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$2,544,759.05	2.61%	170	\$133,821.71	2.09%	132
Total	\$8,883,362.84	9.10%		\$549,285.13	8.60%	
Global / International						
Dodge & Cox International Stock Fund	\$1,224,404.31	1.25%	141	\$118,292.05	1.85%	125
Invesco Oppenheimer International Growth Fund - Class Y	\$0.00	0.00%	0	\$46,926.63	0.73%	109
MFS® Institutional International Equity Fund	\$1,222,001.85	1.25%	164	\$61,090.72	0.96%	118
Total	\$2,446,406.16	2.51%		\$226,309.40	3.54%	
Other						
TD AMERITRADE Self Directed Brokerage Account	\$1.51	0.00%	1	\$0.00	0.00%	0
Total	\$1.51	0.00%		\$0.00	0.00%	
Grand Total	\$97,582,916.34			\$6,390,350.17		

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Plan statistics for: Regional University System of Oklahoma 403(b) Retirement Plan VFZ431



Communication & Education

Optimize your plan and strategic marketing initiatives with insightful information in the Communication & Education Section. Within this section, you can view marketing literature along with several other educational and communications topics.

Simplify your financial life

Learn about your options to help simplify your retirement planning.



We
get it.

If you're like many people, you've had more than one job and saved in more than one workplace retirement plan. Your money may still be with former employers or you may have an individual retirement account – or both. Managing multiple retirement accounts can be a real challenge – it eats up time, makes it harder to gauge your progress and may even be costing you more in fees than you realize.

Consolidating your retirement savings into a single account is one of your options that could help simplify your financial life. Voya's® here to educate you on all your options. Our team of professionals is here to support you and help you on achieving a simpler financial life today and a successful retirement tomorrow.

Learn about your options today to help simplify.

Consolidating



Is consolidating right for you?

- ✓ Stay on top of your finances
- ✓ Organize statements and paperwork
- ✓ Track how your investments are performing
- ✓ Keep your savings and investing strategy aligned with your long-term goals



The Voya Account Consolidation Team can help:

- Explain your options
- Guide you through the consolidation process
- Assist with collecting and completing the paperwork



Give us a call today **1-866-865-2660.**



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Keeping your accounts secure

Voya recognizes the importance of safeguarding your financial accounts and your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity. This is essential to building a successful relationship and maintaining your trust. Remember that you are your own first line of defense when it comes to protecting your accounts and identity.

Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee

We believe that keeping your account secure is a mutual responsibility, therefore the coverage Voya provides under the S.A.F.E Guarantee depends on you taking recommended action. If any assets are taken from your workplace retirement plan account due to unauthorized activity and through no fault of your own, we will restore the value of your account subject to satisfying the following key steps.

1. Register your account online.
2. Review your account information on a regular basis and keep your contact information current.
3. Promptly report any suspected identity theft or unauthorized activity.
4. Contact us if you receive any communication or alert that you did not initiate.
5. Practice safe computing habits.

Additional tips on keeping your account safe and secure



General Password/PIN Security

- Use a unique password/PIN for each site where you maintain an account and regularly update your passwords/PINs. Never use your date of birth or Social Security number as your password/PIN.
 - Don't allow social networking sites to memorize your passwords/PINs.
 - Don't share your password/PIN or answers to security questions with anyone.
- In general, your account numbers, PINs, passwords and personal information are the keys to your accounts.
- The strongest passwords are comprised of a chain of unrelated common words.



Beware of fraudulent emails or phishing

- Be suspicious of emails asking for your confidential information and never provide credentials.
- Look out for red flags such as urgent requests, unknown email addresses or discrepancies between actual and displayed hyperlinks.
- Be aware that fraudulent emails can appear to come from a business that you are working with. Always review sender name, email addresses and urls to ensure they are from legitimate sources.
- Voya will never ask you for your personal information by email.



Monitor your accounts frequently

- Monitor your financial accounts frequently, and be sure to look for unusual transactions. Voya's online account access and mobile app make monitoring your account easy.
- Sign up for electronic delivery of important documents to get quicker notification of account activity.
- Immediately open your statements and confirms to verify all activity. If you notice anything suspicious, call your financial institution immediately.



Take care of your computer and mobile devices

- Update your computer by installing the latest software and patches to prevent hackers or viruses from exploiting any known weaknesses.
- Install and update anti-virus software to protect your computer and to prevent hackers from installing malware or viruses on your computer.
- Check your operating system to see if firewalls are included. If not, be sure to install a firewall to regulate the flow of information between computers.
- Use only programs from a known, trusted source.
- Backup your important files on a regular basis and store the backups in a secure place.



How Voya is keeping your accounts safe

Voya takes numerous measures to safeguard the confidentiality, integrity, and availability of our systems, including authentication, monitoring, auditing, and encryption. Our work never stops when it comes to your security and we are constantly evolving our strategies to address and adapt to anticipated threats. We believe our proprietary data security programs and our proactive focus on “people, technology and process” give us an advantage in combating constant threats.

If you suspect fraud on your account, contact us **anytime** using the S.A.F.E. Customer Submission Form located at www.voya.com/content/safe-contact-page and we will respond appropriately to determine the best course of action, which may include locking your accounts instantly, blocking money transfers, and further protecting your account from unauthorized activity.



What to do if you are a victim of a data breach

1. Consider changing any PIN or password used to access your financial accounts, especially if the PIN or password contains any part of your Social Security number or date of birth.
2. Sign up for account alerts or electronic delivery of notices from your financial institutions if available.
3. Order copies of your credit reports from the three national credit-reporting agencies. Then, look for accuracy or indications of fraud, such as unauthorized applications, unfamiliar credit accounts, credit inquiries, defaults and delinquencies that you did not cause.

What to do if your identity has been stolen

- Visit the federal government’s website identitytheft.gov for detailed instructions on how to report and recover from identity theft. This site provides streamlined checklists and sample letters to guide identity theft victims through the recovery process.
- Contact Voya and your other financial institutions and credit card issuer(s) to inform them that your identity has been stolen.

Take action on securing your accounts today.

Remember that you are your own first line of defense when it comes to protecting your accounts and identity. Keep your accounts and personal information safe and secure. Visit go.voya.com/datasecurity



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Updated Investment Information:

To check if there is more recent plan and product performance, as well as fund fact sheet, information for your plan, visit Voya's Sponsor Web site at www.voyaretirementplans.com/sponsor and click on the menu selections below for the following:

Plan and Product Performance Reports

> Investment Information > Fund Performance

Investment Option Descriptions

> Investment Information > Investment Option Descriptions



You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options; or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/prospectus summaries/information booklets contain this and other information, which can be obtained by contacting your local representative. Please read the information carefully before investing.

For ERISA plan sponsors: Voya Retirement Insurance and Annuity Company, and/or Voya Institutional Plan Services, as administrative service providers, do not provide services to your plan which would be defined as investment advice under the Employee Retirement Income Security Act of 1974 ("ERISA") or the Internal Revenue Code ("IRC"). Accordingly, the service provider does not serve as an investment advice fiduciary to your plan as defined by ERISA or the IRC.

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Plan Review

Regional University System of Oklahoma 457(b) Retirement Plan VFZ439



04/01/2020 through 03/31/2021

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Plan Sponsor web site

www.voyaretirementplans.com/sponsor

Use the Plan Sponsor web site to help better manage your retirement plan. The site provides access to an education library, fiduciary information, and legislative/industry updates. In addition, it includes the ability to:

- View plan and participant-level account balances
- View plan level transaction history
- View year-to-date contribution amounts
- Review and manage plan investment options

* Entities listed above may or may not be affiliated with Voya.

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Client Health Review

Capture the pulse of your plan with the Client Health Review. This section provides an overview of plan performance through an intuitive analysis of key elements, including participation, deferrals, participant engagement, and more.

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.

04/01/2019 - 03/31/2020 vs. 04/01/2020 - 03/31/2021

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: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

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

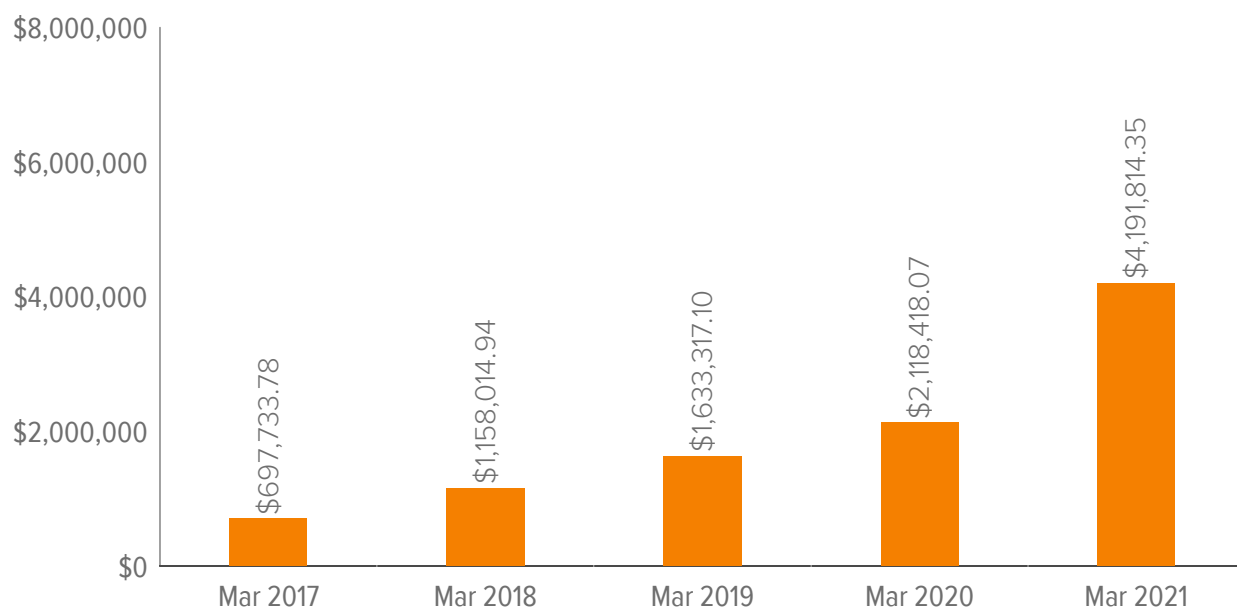
Compare by period

	(04/01/2019 - 03/31/2020)	(04/01/2020 - 03/31/2021)
Beginning of Period Plan Assets	\$1,633,317.10	\$2,118,418.07
Contributions	\$829,385.25	\$945,788.22
Distributions	-\$57,847.73	-\$35,168.99
Loan Activity	-\$32,314.49	\$3,481.68
Other Activity	-\$1,467.52	-\$4,650.36
Dividends	\$63,151.93	\$97,347.89
Appreciation/Depreciation	-\$315,806.47	\$1,066,597.84
End of Period Plan Assets	\$2,118,418.07	\$4,191,814.35

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: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

PARTICIPATION

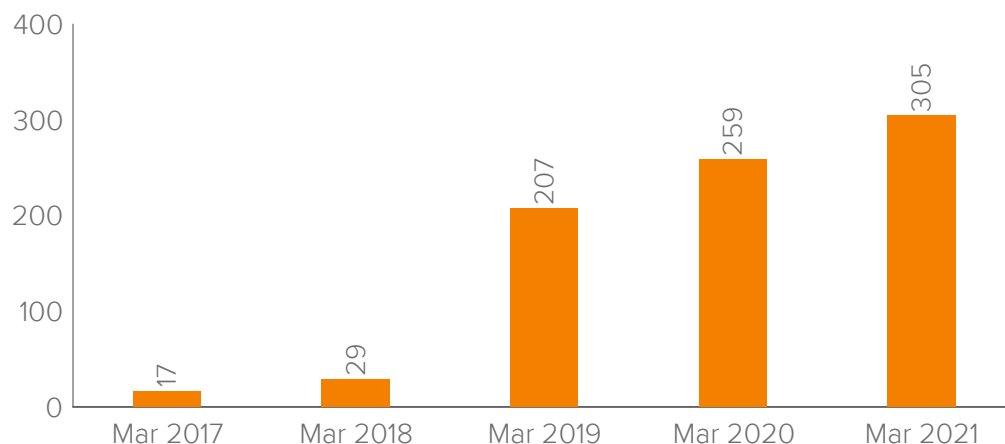
Participation is a key indicator of the success of your plan. Check out your progress. We can help you devise a plan to boost participation among employees as well as increase the deferral rates of existing participants.

Participant account reconciliation

04/01/2020 - 03/31/2021

Beginning of Period	259
New Accounts	52
Closed Accounts	-6
End of Period	305
Terminated Employees with an account balance	28
Terminated Employees with an account balance < \$5,000	25

Participant accounts by year



Participant accounts by age group

	Mar 2017		Mar 2018		Mar 2019		Mar 2020		Mar 2021	
<30	0	0.00%	1	3.45%	22	10.63%	33	12.74%	38	12.46%
30 - 39	3	17.65%	4	13.79%	55	26.57%	69	26.64%	81	26.56%
40 - 49	2	11.76%	5	17.24%	44	21.26%	48	18.53%	61	20.00%
50 - 59	8	47.06%	8	27.59%	50	24.15%	60	23.17%	63	20.66%
60+	4	23.53%	11	37.93%	36	17.39%	49	18.92%	62	20.33%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

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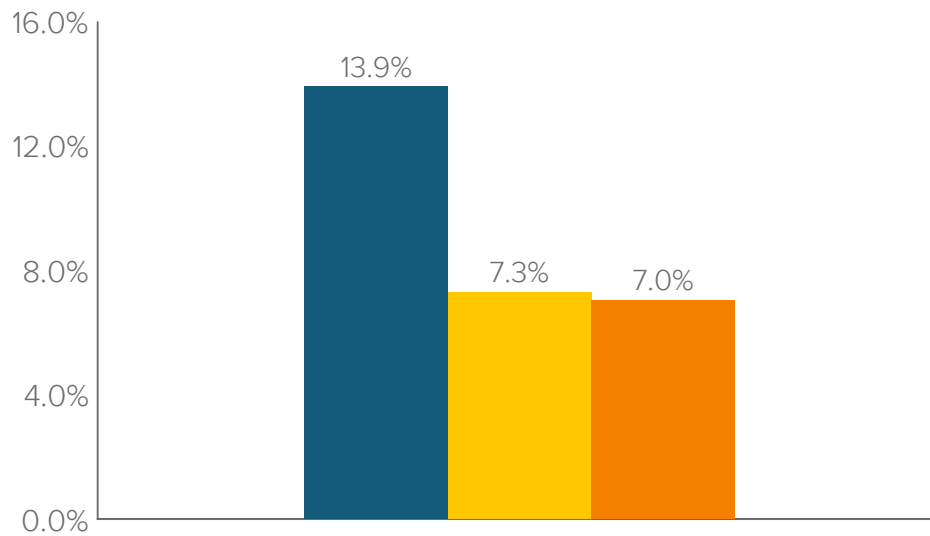
Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

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



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The information in this report is as of 04/19/2021 and includes 24 participants.

Average deferral rates by age group

	# of participants	Deferral % pre-tax	Deferral % post-tax	Total deferral %
<30	0	0.0%	0.0%	0.0%
30-39	6	7.3%	9.0%	8.2%
40-49	7	6.2%	5.3%	6.7%
50-59	6	9.8%	5.0%	10.7%
60+	5	37.3%	25.0%	34.8%
Unknown	0	0.0%	0.0%	0.0%
All	24	14.5%	9.1%	13.9%

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 Education plans as of February 2021.

Industry benchmarks sourced by PLANSPONSOR 2019 DC Survey ©Institutional Shareholder Services. All rights reserved..

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

PARTICIPANT ENGAGEMENT

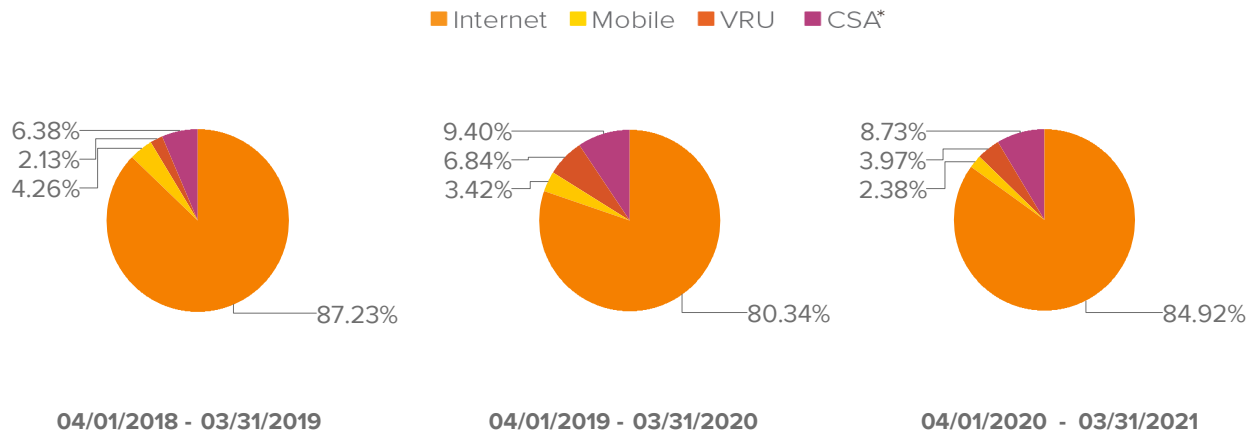
Offering a variety of services helps create a more engaging experience for participants, which encourages action and drives results. The Participant Engagement report provides an overview of participant activity with central services, such as the toll-free Customer Service Center, Internet, Mobile, and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

Participant access statistics

04/01/2020 - 03/31/2021

	Internet	Mobile	VRU	CSA*
Inquiries by type				
Total participants (unique)	107	3	5	11
Total inquiries	9,096	5	6	16

Unique participant inquiries by type



	Internet	Mobile	VRU	CSA*
Actions by type				
Catch up contribution elections	3	0	0	0
Contribution rate escalations	0	0	0	0
Deferral updates	26	0	0	2
Fund transfers	37	0	0	0
In-service/partial withdrawals	0	N/A	N/A	0
Investment election changes	33	2	0	0
Investment reallocations	20	2	0	0
Loan requests	0	N/A	N/A	0
Lump sum withdrawals	4	N/A	N/A	0
Rebalance elections	1	0	0	0
Total	124	4	0	2

* CSA - Customer Service Associate

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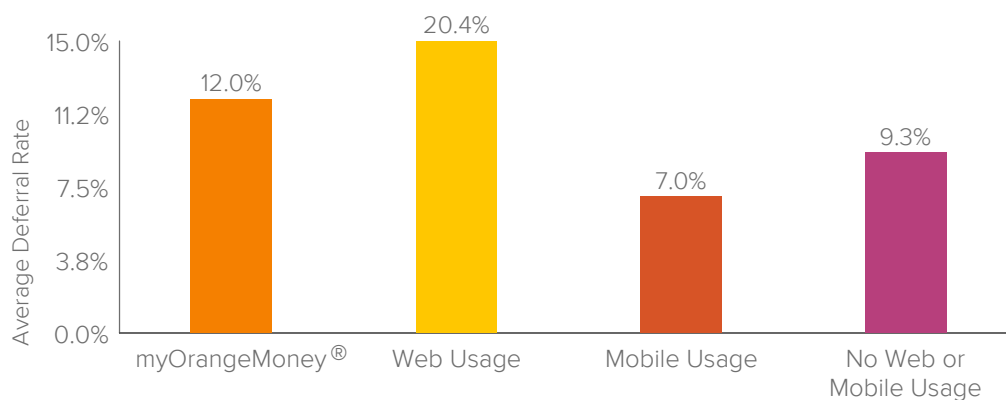
Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

Engagement

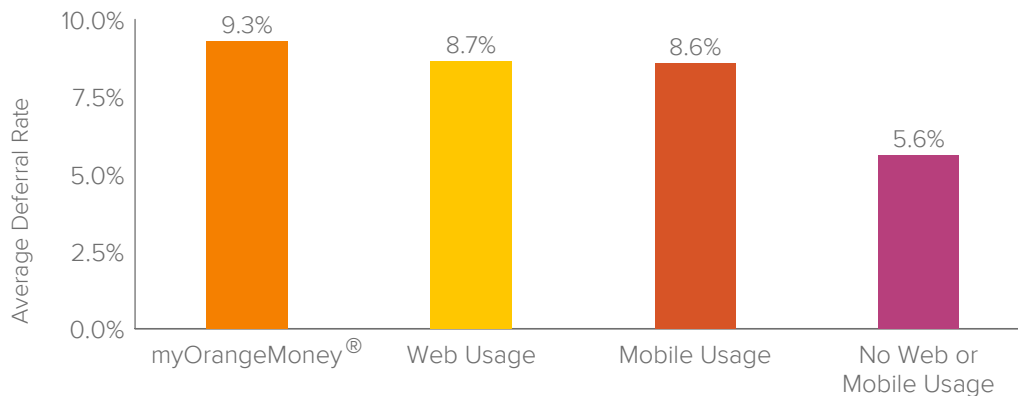
myOrangeMoney [®]	26
Personal Financial Dashboard	5
Retirement Readiness Service Center & agreed to take action	4
Total participants (unique)	28

Action taken through engagement

Increased contribution/catchup contribution	2
Change current/future asset allocation	3
Participants taking action (unique)	4

Web engagement impact on deferral rates**04/01/2020 - 03/31/2021****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 February 2021

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439



Plan Activity

The Plan Activity is designed to lighten your burden and provide you with several easy-to-read analysis tools. These tools will empower you to actively analyze plan performance and objectively make recommendations for optimizations.

TRANSACTION ACTIVITY DETAIL

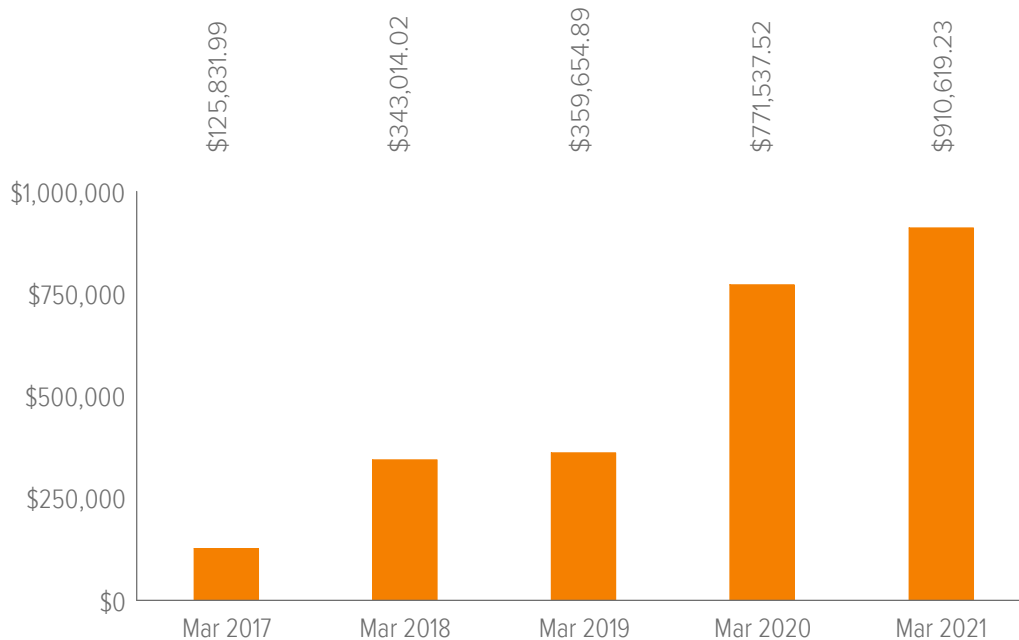
Below is a summary of your plan's transaction activity and net cash flow, along with highlights of the more notable transactions for the current period and prior periods. Monitor this data over time to ensure contribution levels are satisfactory and that distributions haven't risen unexpectedly, possibly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

Summary activity

	Prior Period 04/01/2019 - 03/31/2020		Current Period 04/01/2020 - 03/31/2021	
	Amount	Participants	Amount	Participants
Contributions	\$829,385.25	257	\$945,788.22	263
Distributions	-\$57,847.73	4	-\$35,168.99	8
Loan Activity	-\$32,314.49	2	\$3,481.68	1
Other Activity	\$61,684.41	265	\$92,697.53	306

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: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

Activity Highlights

	Prior Period 04/01/2019 - 03/31/2020		Current Period 04/01/2020 - 03/31/2021		Change Over Prior Period	
Contributions	Amount	Participants	Amount	Participants	Amount	Participants
Pre-Tax Elective Deferrals	\$601,370.33	172	\$693,833.80	174	15.38%	2
Roth	\$228,014.92	98	\$251,954.42	105	10.50%	7
Total	\$829,385.25		\$945,788.22		14.03%	
Distributions	Amount	Participants	Amount	Participants	Amount	Participants
Withdrawal	-\$57,847.73	4	-\$35,168.99	8	-39.20%	4
Total	-\$57,847.73		-\$35,168.99		-39.20%	
Loan Activity	Amount	Participants	Amount	Participants	Amount	Participants
Loan	-\$34,206.09	2	\$0.00	0	-100.00%	-2
Loan Repayment	\$1,891.60	2	\$3,481.68	1	84.06%	-1
Total	-\$32,314.49		\$3,481.68		-110.77%	
Other Activity	Amount	Participants	Amount	Participants		
Asset Transfer	\$1,788.35	3	\$0.00	0		
Dividends	\$63,151.93	231	\$97,347.89	277		
Fee	-\$3,255.87	263	-\$4,650.36	305		
Total	\$61,684.41		\$92,697.53			

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: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

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

	04/01/2016 - 03/31/2017	04/01/2017 - 03/31/2018	04/01/2018 - 03/31/2019	04/01/2019 - 03/31/2020	04/01/2020 - 03/31/2021
Employee					
Pre-Tax Elective	\$49,329.21	\$223,654.59	\$321,907.49	\$601,370.33	\$693,833.80
Deferrals	(9)	(21)	(132)	(172)	(174)
Roth	\$76,502.78 (7)	\$122,574.18 (8)	\$169,661.90 (80)	\$228,014.92 (98)	\$251,954.42 (105)
Total	\$125,831.99	\$346,228.77	\$491,569.39	\$829,385.25	\$945,788.22
Grand Total	\$125,831.99	\$346,228.77	\$491,569.39	\$829,385.25	\$945,788.22

(Numbers) represent number of participants

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

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

	04/01/2016 - 03/31/2017	04/01/2017 - 03/31/2018	04/01/2018 - 03/31/2019	04/01/2019 - 03/31/2020	04/01/2020 - 03/31/2021
Withdrawal	\$0.00 (0)	-\$3,214.75 (1)	-\$131,914.50 (3)	-\$57,847.73 (4)	-\$35,168.99 (8)
Total	\$0.00	-\$3,214.75	-\$131,914.50	-\$57,847.73	-\$35,168.99

(Numbers) represent number of participants

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

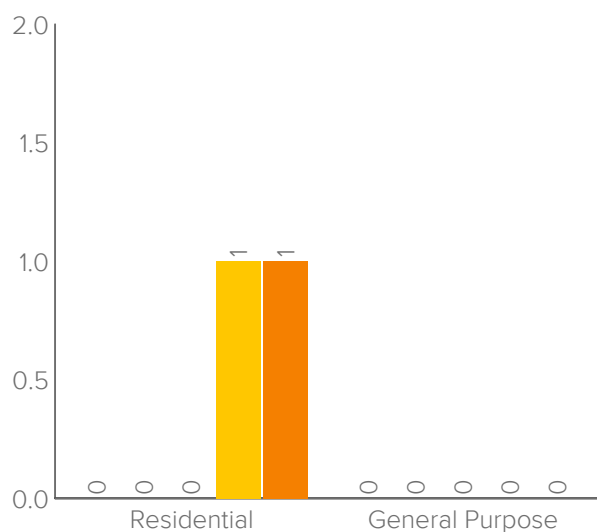
	03/31/2017	03/31/2018	03/31/2019	03/31/2020	03/31/2021
Residential	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$31,185.35 (1)	\$29,923.22 (1)
General Purpose	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
Total	\$0.00	\$0.00	\$0.00	\$31,185.35	\$29,923.22

(Numbers) represent number of outstanding loans

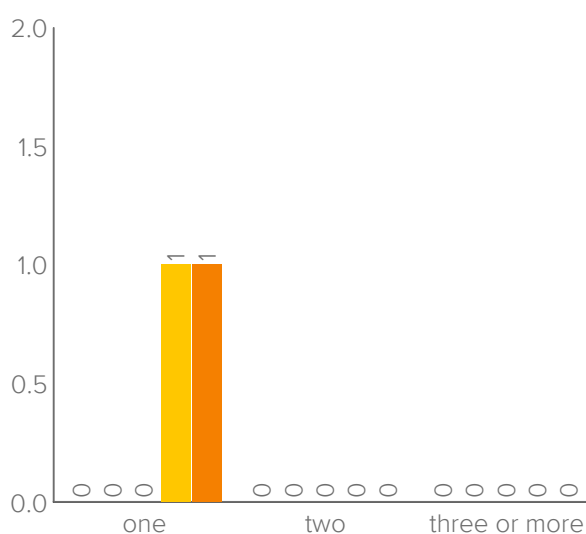
Loan detail

■ 03/31/2017 ■ 03/31/2018 ■ 03/31/2019 ■ 03/31/2020 ■ 03/31/2021

Number of loans by type



Number of loans by participants



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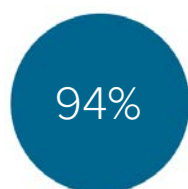
Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

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 04/19/2021



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 03/31/2021



Average number of investment options utilized per participant

	Mar 2018	Mar 2019	Mar 2020	Mar 2021
With Asset Allocation Funds	3.6	1.7	1.7	1.8
Without Asset Allocation Funds	5.7	6.0	5.3	6.1

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.



Benchmark*

* Voya Universe of Education Plans as of Dec 2020; includes ppts invested solely in an asset allocation fund

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

Diversification detail of participants utilizing one investment option

Investment Option/Fund Name (by Asset Class)	Participants Invested	
Asset Allocation	Total:	259
Vanguard® Target Retirement 2020 Fund - Investor Shares		22
Vanguard® Target Retirement 2025 Fund - Investor Shares		27
Vanguard® Target Retirement 2030 Fund - Investor Shares		25
Vanguard® Target Retirement 2035 Fund - Investor Shares		22
Vanguard® Target Retirement 2040 Fund - Investor Shares		31
Vanguard® Target Retirement 2045 Fund - Investor Shares		39
Vanguard® Target Retirement 2050 Fund - Investor Shares		31
Vanguard® Target Retirement 2055 Fund - Investor Shares		35
Vanguard® Target Retirement 2060 Fund - Investor Shares		18
Vanguard® Target Retirement Income Fund - Investor Shares		9
Stability of Principal	Total:	1
Voya Fixed Plus Account III		1
Bonds	Total:	0
Balanced	Total:	0
Large Cap Value	Total:	3
Vanguard® Total Stock Market Index Fund - Admiral [®] Shares		3
Large Cap Growth	Total:	1
American Funds AMCAP Fund® - Class R-6		1
Small/Mid/Specialty	Total:	0
Global / International	Total:	0
Grand total of participants utilizing one investment option		264

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

MANAGED ACCOUNTS

By reviewing participant activity in Managed Accounts you may gain new insights and identify trends that can influence plan optimization.

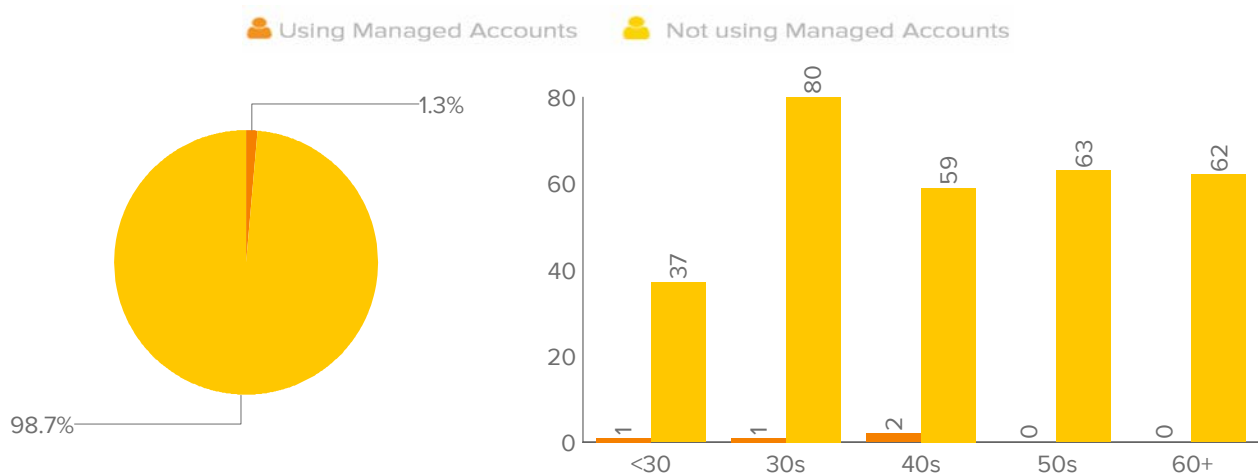
Managed Accounts overview

04/01/2020 - 03/31/2021

	Amount
Account activity	
Beginning of Period participants using Managed Accounts	4
Beginning of Period participant assets	\$2,955.82
Participants that added service	0
Participants that canceled service	0
End of Period participants using Managed Accounts	4
End of Period participant assets	\$16,425.05
Percentage of overall plan assets	0.39%
Service adoption	
At plan enrollment	0
Post plan enrollment	0

Participant utilization

As of 03/31/2021



Account activity does not include participants who have adopted the service, but did not have assets managed during the reported time period. Service adoption at plan enrollment includes participants who selected the service when enrolling into the plan and those defaulted into the service, while post plan enrollment includes existing plan participants that have adopted the service.

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439



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.

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 03/31/2021	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 03/31/2021	% of Total Contributions	Participants Contributing
Asset Allocation						
Vanguard® Target Retirement 2020 Fund - Investor Shares	\$217,974.76	5.20%	25	\$100,588.53	10.64%	25
Vanguard® Target Retirement 2025 Fund - Investor Shares	\$182,633.50	4.36%	31	\$64,384.98	6.81%	28
Vanguard® Target Retirement 2030 Fund - Investor Shares	\$326,977.69	7.80%	28	\$104,574.76	11.06%	24
Vanguard® Target Retirement 2035 Fund - Investor Shares	\$265,283.88	6.33%	27	\$74,506.63	7.88%	24
Vanguard® Target Retirement 2040 Fund - Investor Shares	\$146,215.24	3.49%	35	\$71,613.55	7.57%	31
Vanguard® Target Retirement 2045 Fund - Investor Shares	\$323,670.22	7.72%	42	\$86,583.76	9.15%	39
Vanguard® Target Retirement 2050 Fund - Investor Shares	\$303,765.35	7.25%	38	\$88,046.55	9.31%	31
Vanguard® Target Retirement 2055 Fund - Investor Shares	\$45,092.60	1.08%	39	\$21,706.20	2.30%	31
Vanguard® Target Retirement 2060 Fund - Investor Shares	\$16,511.84	0.39%	22	\$7,084.32	0.75%	19
Vanguard® Target Retirement Income Fund - Investor Shares	\$30,896.23	0.74%	12	\$11,626.78	1.23%	9
Total	\$1,859,021.31	44.35%		\$630,716.06	66.69%	

Stability of Principal

Voya Fixed Plus Account III	\$323,080.88	7.71%	13	\$47,194.51	4.99%	7
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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2021	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 03/31/2021	% of Total Contributions	Participants Contributing
Total	\$323,080.88	7.71%		\$47,194.51	4.99%	
Bonds						
Dodge & Cox Income Fund	\$38,639.63	0.92%	8	\$9,234.09	0.98%	4
Loomis Sayles Inflation Protected Securities Fund - Instl CI	\$13,564.00	0.32%	7	\$3,405.37	0.36%	5
Pioneer Strategic Income Fund - Class K Shares	\$11,813.19	0.28%	8	\$20,122.10	2.13%	7
Total	\$64,016.82	1.53%		\$32,761.56	3.46%	
Balanced						
Total	\$0.00	0.00%		\$0.00	0.00%	
Large Cap Value						
MFS® Value Fund - Class R6	\$20,756.78	0.50%	13	\$3,683.46	0.39%	8
TIAA-CREF Social Choice Equity Fund - Institutional Class	\$31,382.02	0.75%	11	\$12,027.17	1.27%	8
Vanguard® Total Stock Market Index Fund - Admiral[] Shares	\$555,673.45	13.26%	33	\$86,596.86	9.16%	24
Total	\$607,812.25	14.50%		\$102,307.49	10.82%	
Large Cap Growth						
American Funds AMCAP Fund® - Class R-6	\$218,156.24	5.20%	20	\$32,407.02	3.43%	16
Total	\$218,156.24	5.20%		\$32,407.02	3.43%	
Small/Mid/Specialty						
DFA U.S. Targeted Value Portfolio - Institutional Class	\$158,974.43	3.79%	9	\$1,106.18	0.12%	4
Ivy Mid Cap Growth Fund - Class N	\$162,737.85	3.88%	11	\$7,887.05	0.83%	8
TIAA-CREF Mid-Cap Growth Fund - Institutional Class	\$0.00	0.00%	0	\$7,344.10	0.78%	4
Vanguard® Explorer[] Fund - Admiral[] Shares	\$179,775.27	4.29%	11	\$12,194.88	1.29%	10
Vanguard® Mid-Cap Index Fund - Admiral[] Shares	\$199,814.24	4.77%	19	\$16,037.82	1.70%	12
Vanguard® Mid-Cap Value Index Fund - Admiral[] Shares	\$17,803.20	0.42%	9	\$2,983.14	0.32%	5

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

Investment Option/Fund Name (by Asset Class)	Assets as of 03/31/2021	% of Total Assets	Participants Invested	Contributions 04/01/2020 - 03/31/2021	% of Total Contributions	Participants Contributing
Vanguard® Real Estate Index Fund - Admiral[] Shares	\$72,330.07	1.73%	16	\$12,047.79	1.27%	12
Vanguard® Small-Cap Index Fund - Admiral[] Shares	\$210,739.90	5.03%	20	\$16,188.90	1.71%	12
Total	\$1,002,174.96	23.91%		\$75,789.86	8.01%	
Global / International						
Dodge & Cox International Stock Fund	\$63,714.50	1.52%	17	\$14,335.77	1.52%	9
Invesco Oppenheimer International Growth Fund - Class Y	\$0.00	0.00%	0	\$3,121.32	0.33%	8
MFS® Institutional International Equity Fund	\$53,837.39	1.28%	16	\$7,154.63	0.76%	10
Total	\$117,551.89	2.80%		\$24,611.72	2.60%	
Grand Total	\$4,191,814.35			\$945,788.22		

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Plan statistics for: Regional University System of Oklahoma 457(b) Retirement Plan VFZ439

Keeping your accounts secure



Voya recognizes the importance of safeguarding your financial accounts and your personal information against the ongoing risk of fraud, cyber threats, and other unauthorized activity. This is essential to building a successful relationship and maintaining your trust. Remember that you are your own first line of defense when it comes to protecting your accounts and identity.

Voya S.A.F.E.® (Secure Accounts for Everyone) Guarantee

We believe that keeping your account secure is a mutual responsibility, therefore the coverage Voya provides under the S.A.F.E Guarantee depends on you taking recommended action. If any assets are taken from your workplace retirement plan account due to unauthorized activity and through no fault of your own, we will restore the value of your account subject to satisfying the following key steps.

1. Register your account online.
2. Review your account information on a regular basis and keep your contact information current.
3. Promptly report any suspected identity theft or unauthorized activity.
4. Contact us if you receive any communication or alert that you did not initiate.
5. Practice safe computing habits.

Additional tips on keeping your account safe and secure



General Password/PIN Security

- Use a unique password/PIN for each site where you maintain an account and regularly update your passwords/PINs. Never use your date of birth or Social Security number as your password/PIN.
 - Don't allow social networking sites to memorize your passwords/PINs.
 - Don't share your password/PIN or answers to security questions with anyone.
- In general, your account numbers, PINs, passwords and personal information are the keys to your accounts.
- The strongest passwords are comprised of a chain of unrelated common words.



Beware of fraudulent emails or phishing

- Be suspicious of emails asking for your confidential information and never provide credentials.
- Look out for red flags such as urgent requests, unknown email addresses or discrepancies between actual and displayed hyperlinks.
- Be aware that fraudulent emails can appear to come from a business that you are working with. Always review sender name, email addresses and urls to ensure they are from legitimate sources.
- Voya will never ask you for your personal information by email.



Monitor your accounts frequently

- Monitor your financial accounts frequently, and be sure to look for unusual transactions. Voya's online account access and mobile app make monitoring your account easy.
- Sign up for electronic delivery of important documents to get quicker notification of account activity.
- Immediately open your statements and confirms to verify all activity. If you notice anything suspicious, call your financial institution immediately.



Take care of your computer and mobile devices

- Update your computer by installing the latest software and patches to prevent hackers or viruses from exploiting any known weaknesses.
- Install and update anti-virus software to protect your computer and to prevent hackers from installing malware or viruses on your computer.
- Check your operating system to see if firewalls are included. If not, be sure to install a firewall to regulate the flow of information between computers.
- Use only programs from a known, trusted source.
- Backup your important files on a regular basis and store the backups in a secure place.



How Voya is keeping your accounts safe

Voya takes numerous measures to safeguard the confidentiality, integrity, and availability of our systems, including authentication, monitoring, auditing, and encryption. Our work never stops when it comes to your security and we are constantly evolving our strategies to address and adapt to anticipated threats. We believe our proprietary data security programs and our proactive focus on “people, technology and process” give us an advantage in combating constant threats.

If you suspect fraud on your account, contact us **anytime** using the S.A.F.E. Customer Submission Form located at www.voya.com/content/safe-contact-page and we will respond appropriately to determine the best course of action, which may include locking your accounts instantly, blocking money transfers, and further protecting your account from unauthorized activity.



What to do if you are a victim of a data breach

1. Consider changing any PIN or password used to access your financial accounts, especially if the PIN or password contains any part of your Social Security number or date of birth.
2. Sign up for account alerts or electronic delivery of notices from your financial institutions if available.
3. Order copies of your credit reports from the three national credit-reporting agencies. Then, look for accuracy or indications of fraud, such as unauthorized applications, unfamiliar credit accounts, credit inquiries, defaults and delinquencies that you did not cause.

What to do if your identity has been stolen

- Visit the federal government’s website identitytheft.gov for detailed instructions on how to report and recover from identity theft. This site provides streamlined checklists and sample letters to guide identity theft victims through the recovery process.
- Contact Voya and your other financial institutions and credit card issuer(s) to inform them that your identity has been stolen.

Take action on securing your accounts today.

Remember that you are your own first line of defense when it comes to protecting your accounts and identity. Keep your accounts and personal information safe and secure. Visit go.voya.com/datasecurity



Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Any insurance products, annuities and funding agreements that you may have purchased are sold as securities and are issued by Voya Retirement Insurance and Annuity Company (“VRIAC”). Fixed annuities are issued by VRIAC. VRIAC is solely responsible for meeting its obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services, LLC (“VIPS”). Neither VRIAC nor VIPS engage in the sale or solicitation of securities. If custodial or trust agreements are part of this arrangement, they may be provided by Voya Institutional Trust Company. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners, LLC (member SIPC) or other broker-dealers with which it has a selling agreement.** All products or services may not be available in all states

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