


PERA *SmartSave*

Deferred Compensation Plan 

Public Employees Retirement Association of New Mexico

3Q 2021

Plan Service Review

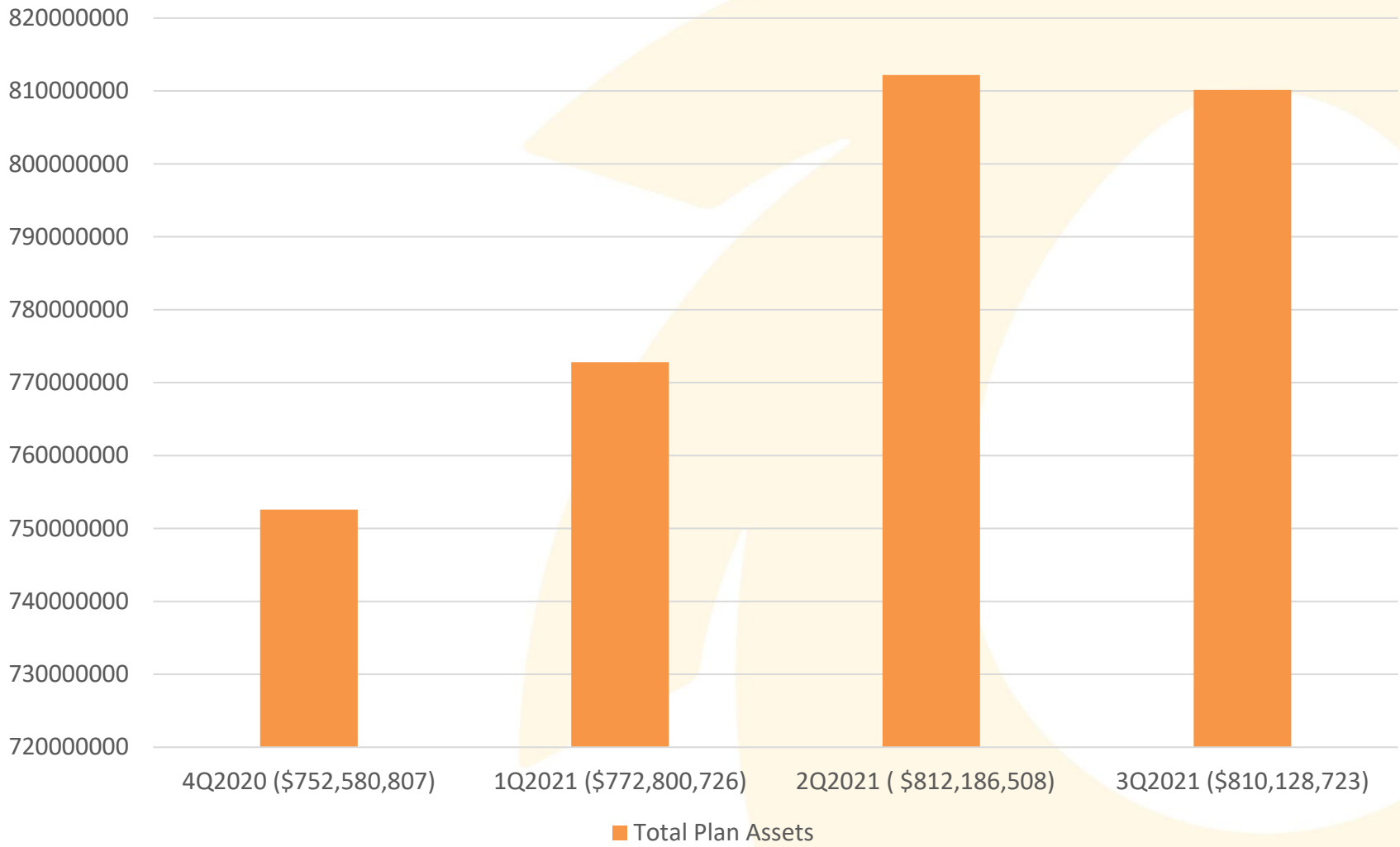


Participant Analysis



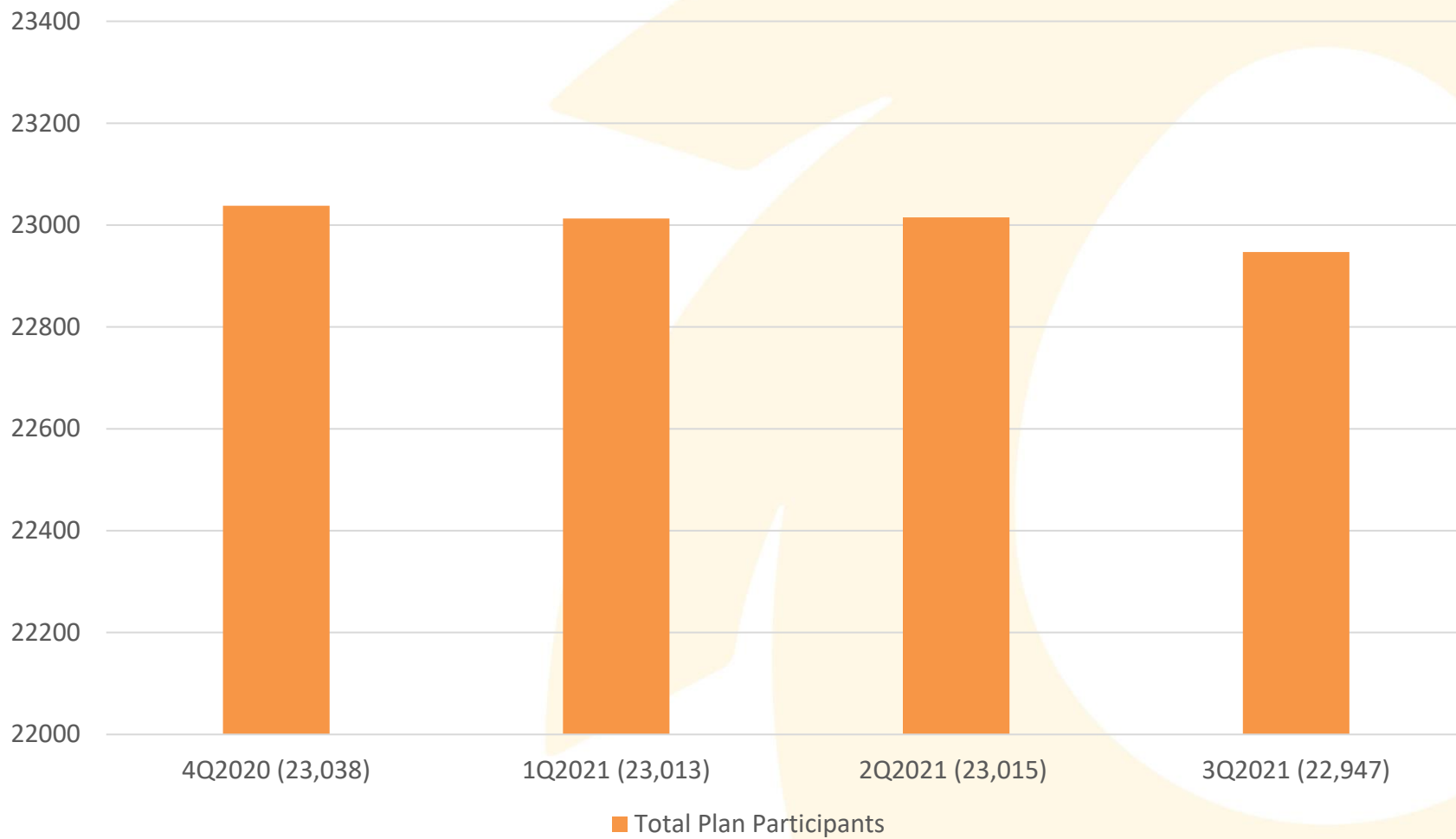
Participation Balance Summary

October 1, 2020 – September 30, 2021 (excludes Deemed Loans)



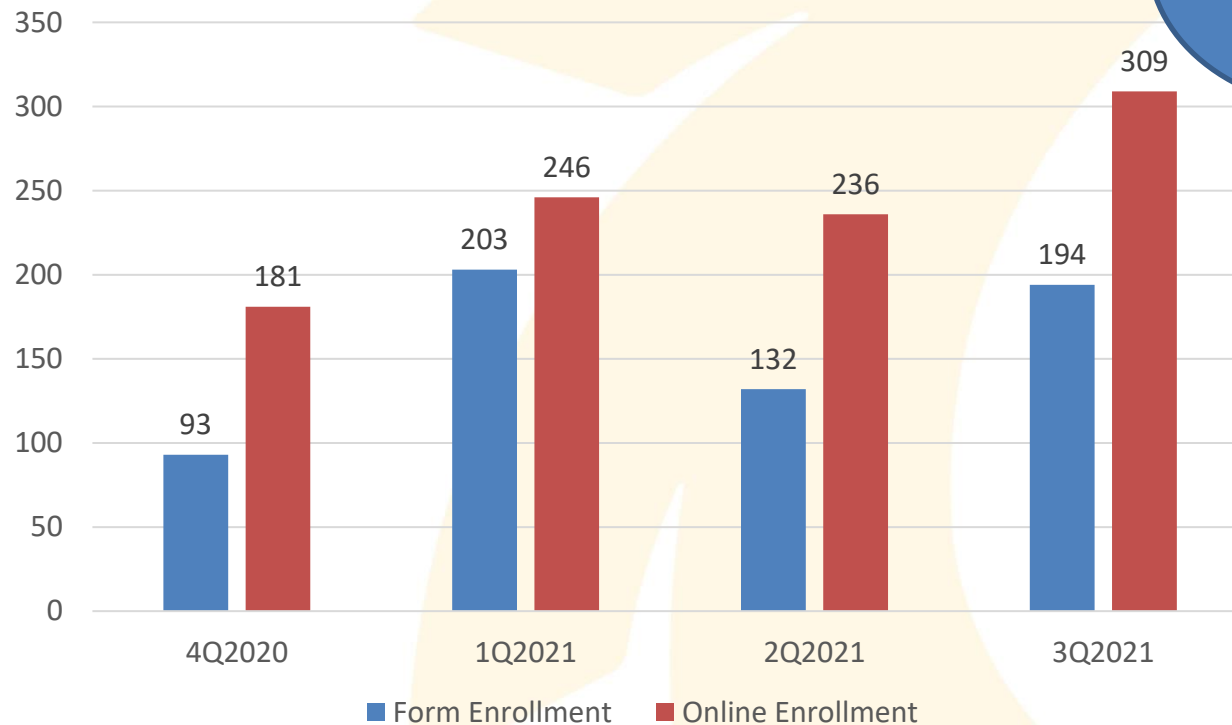
Participation Rate Summary

October 1, 2020 – September 30, 2021



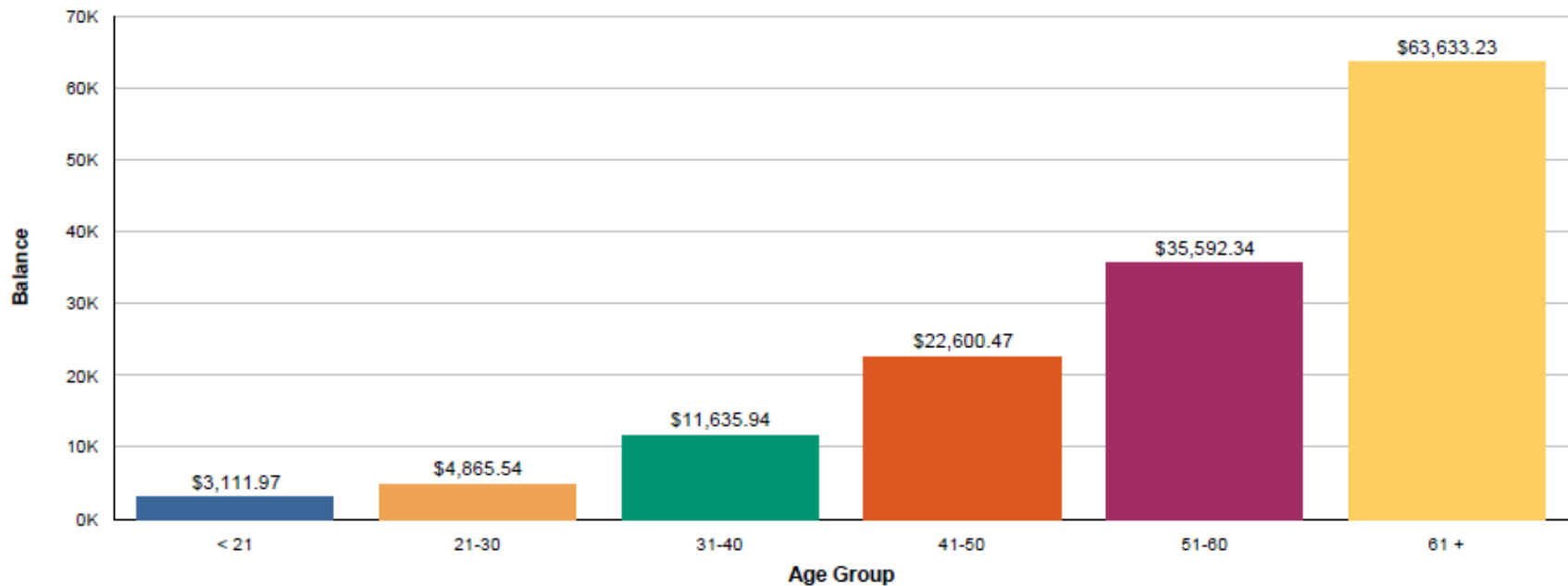
Enrollment Summary

October 1, 2020 – September 30, 2021

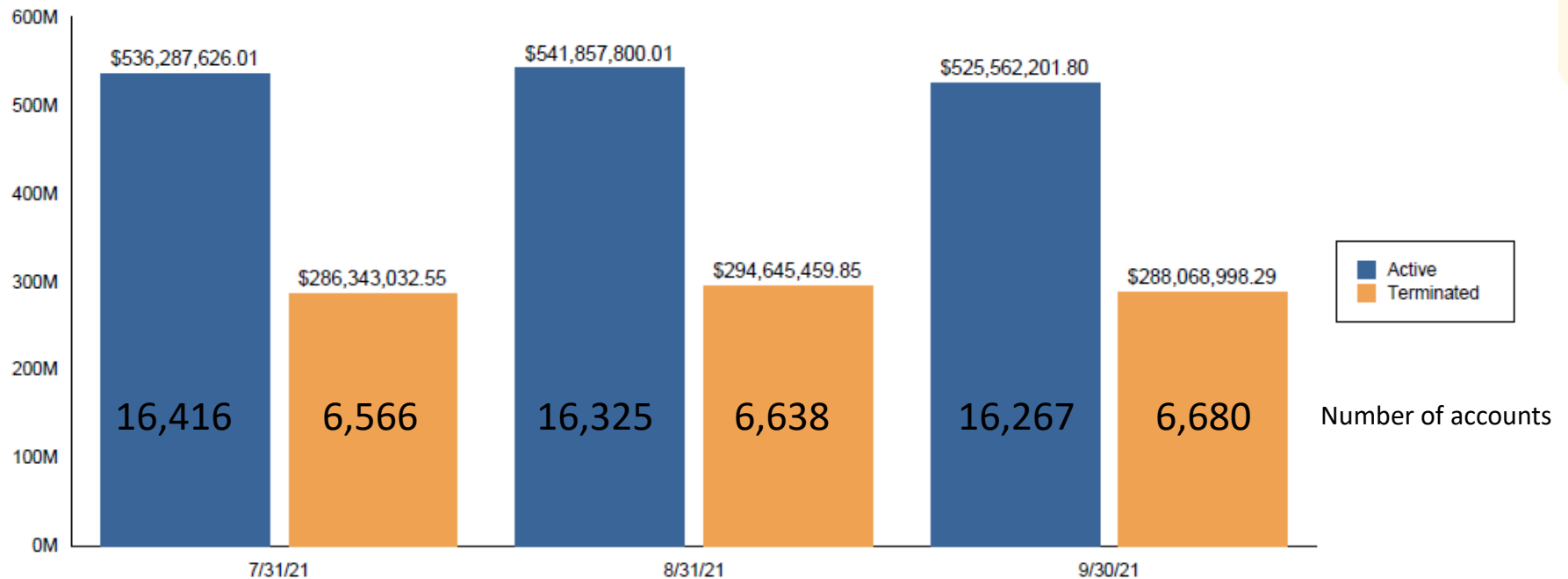


Increase of
37% from
last quarter

Average Balances by Age As of September 30, 2021

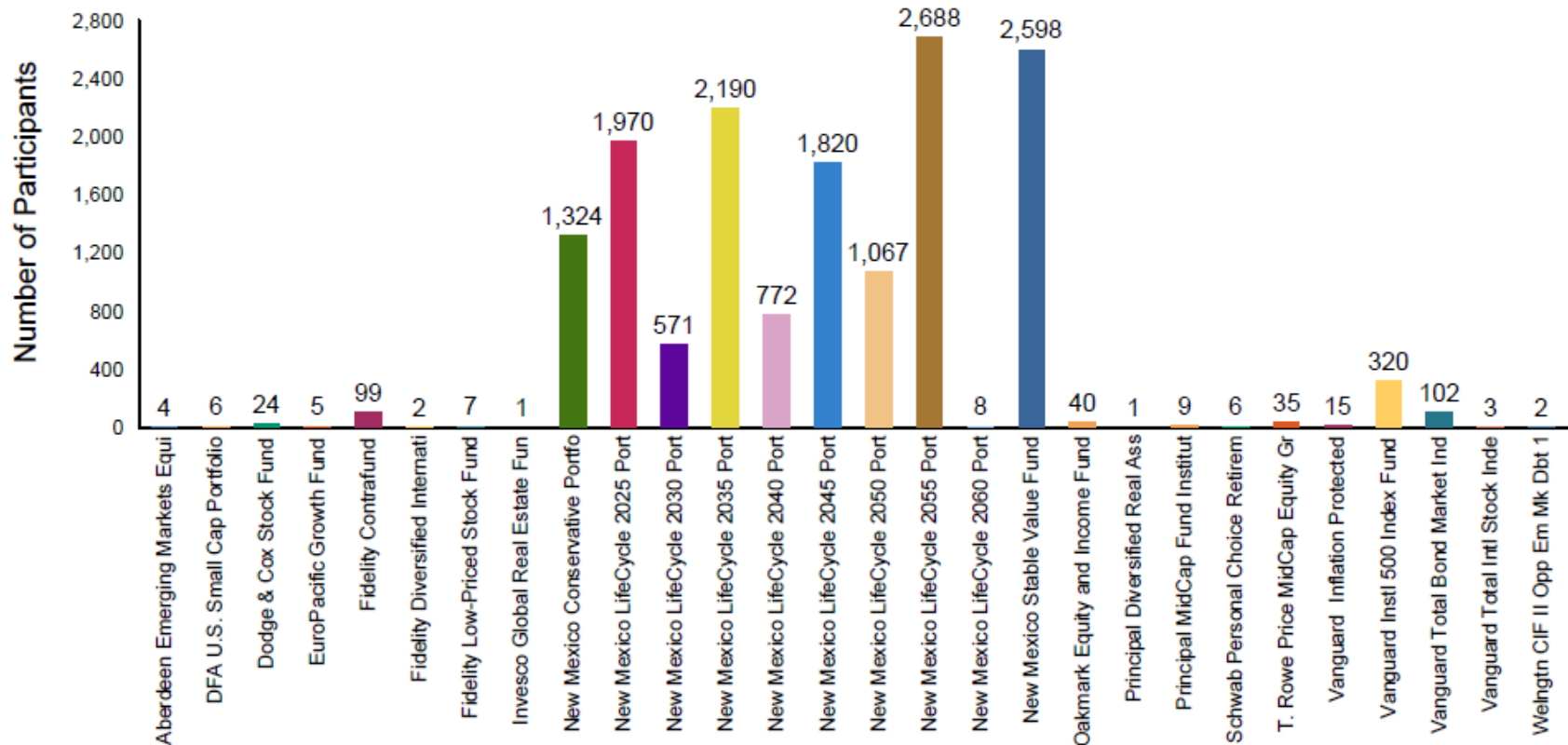


Balances by Status As of September 30, 2021 (Deemed Loan Included)



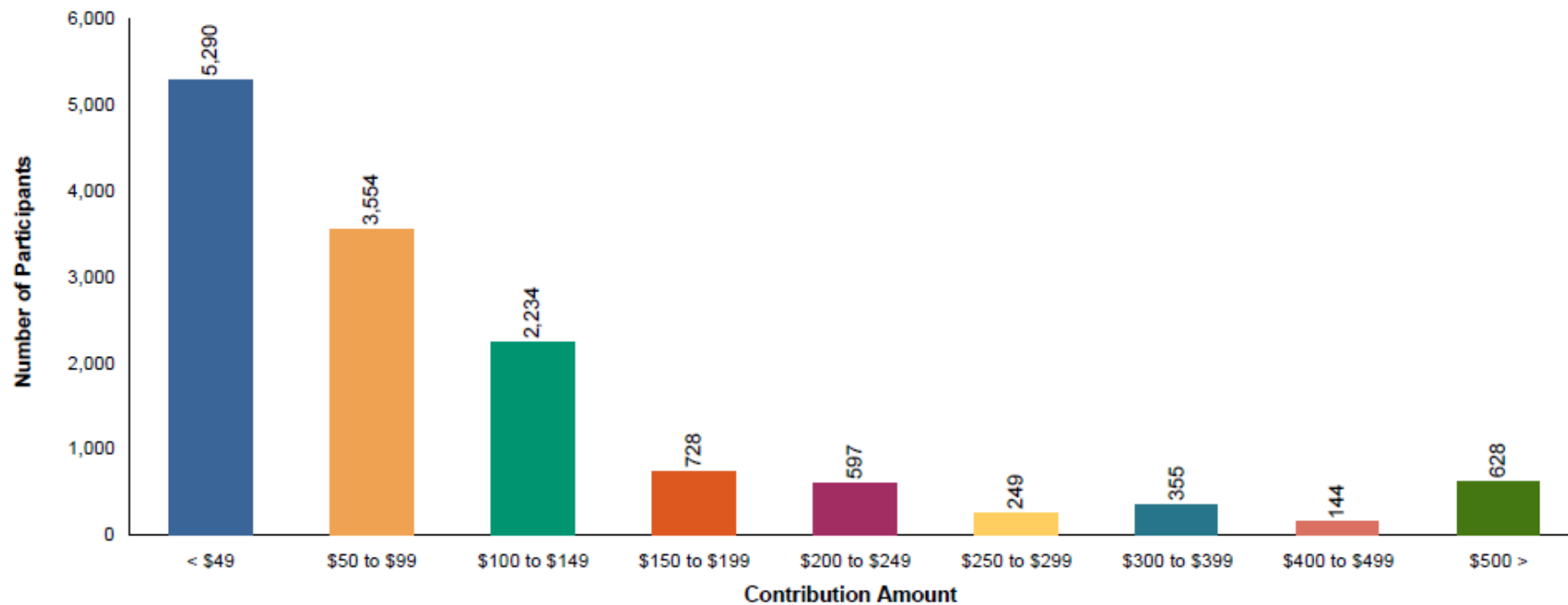
Participants with a Balance in a Single Investment

As of September 30, 2021



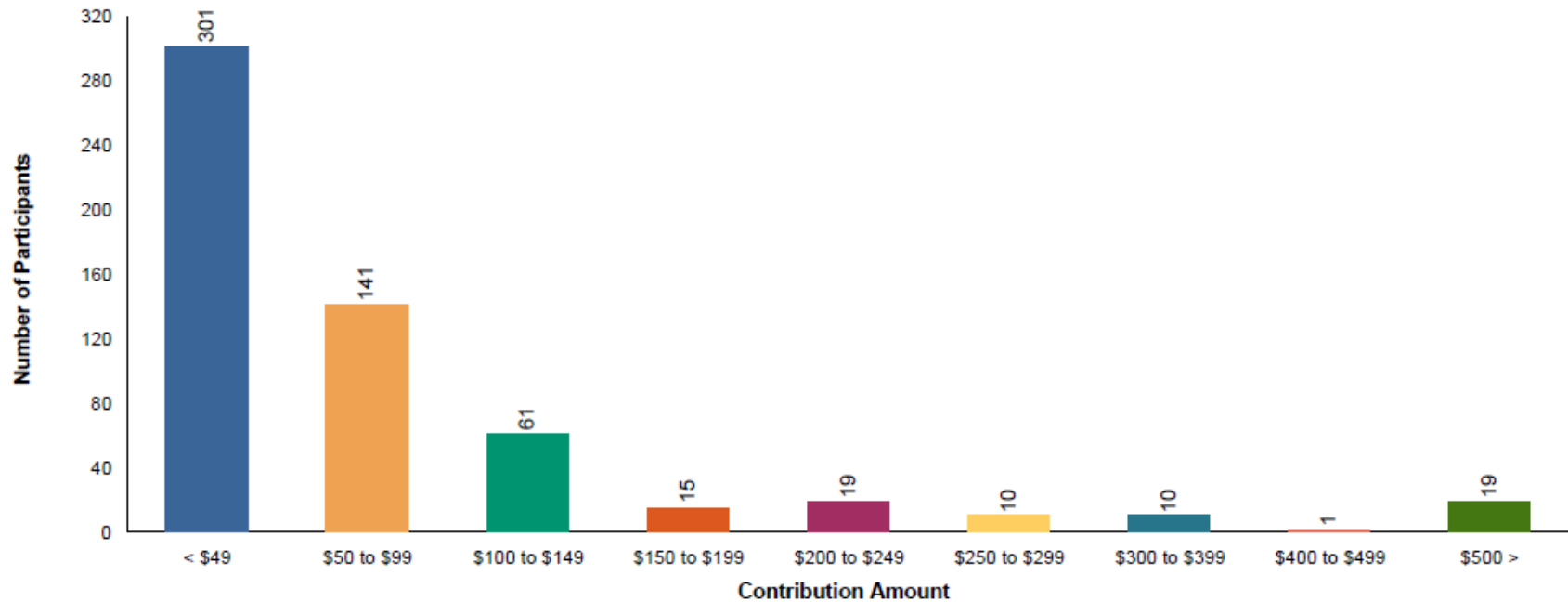
Before Tax Contribution Summary

As of September 30, 2021



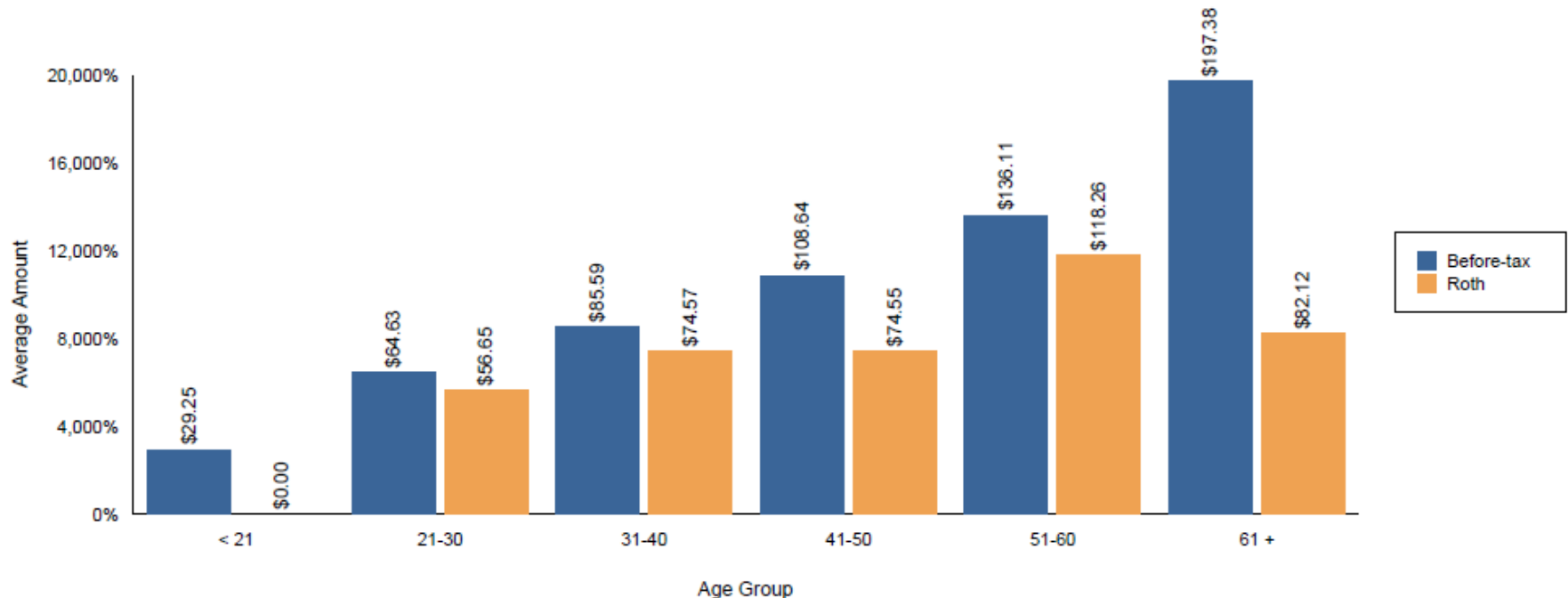
Roth Contribution Summary

As of September 30, 2021



Average Contribution Amount

As of September 30, 2021



Age Group	Before-tax Average \$	Roth Average \$
< 21	\$29.25	\$0.00
21-30	\$64.63	\$56.65
31-40	\$85.59	\$74.57
41-50	\$108.64	\$74.55
51-60	\$136.11	\$118.26
61 +	\$197.38	\$82.12
Overall	\$112.74	\$82.15

Balance by Investment As of September 30, 2021

Investment	Investment Category	Number of Participants	Average Participant	Percentage of Plan Assets	Investment Balance
Vanguard Instl 500 Index Fund	Large Cap Growth	4,545	\$29,107.44	16.33%	\$ 132,293,332.82
Vanguard Inflation Protected	Bonds	1,062	\$10,059.78	1.32%	\$ 10,683,486.53
EuroPacific Growth Fund	Global/International	1,037	\$10,929.57	1.40%	\$ 11,333,966.49
Invesco Global Real Estate Fun	Small/Mid/Specialty	317	\$5,392.60	0.21%	\$ 1,709,453.65
Principal MidCap Fund Institut	Small/Mid/Specialty	1,204	\$14,274.82	2.12%	\$ 17,186,879.23
Dodge & Cox Stock Fund	Large Cap Value	2,139	\$17,068.39	4.51%	\$ 36,509,278.41
Principal Diversified Real Ass	Small/Mid/Specialty	109	\$4,618.59	0.06%	\$ 503,426.68
T. Rowe Price MidCap Equity Gr	Small/Mid/Specialty	2,448	\$15,240.90	4.61%	\$ 37,309,715.85
Oakmark Equity and Income Fund	Balanced	1,441	\$14,515.59	2.58%	\$ 20,916,967.87
Vanguard Total Bond Market Ind	Bonds	2,733	\$14,105.89	4.76%	\$ 38,551,395.42
Aberdeen Emerging Markets Equi	Global/International	414	\$7,013.99	0.36%	\$ 2,903,793.82
DFA U.S. Small Cap Portfolio	Small/Mid/Specialty	2,320	\$6,633.66	1.90%	\$ 15,390,102.37
Vanguard Total Intl Stock Inde	Global/International	1,894	\$11,015.73	2.58%	\$ 20,863,786.98
New Mexico Conservative Portfo	Asset Allocation	1,953	\$24,129.31	5.82%	\$ 47,124,540.04
New Mexico LifeCycle 2025 Port	Asset Allocation	2,640	\$21,479.15	7.00%	\$ 56,704,944.90
New Mexico LifeCycle 2030 Port	Asset Allocation	754	\$14,579.74	1.36%	\$ 10,993,120.81
New Mexico LifeCycle 2035 Port	Asset Allocation	2,732	\$15,694.49	5.29%	\$ 42,877,341.70
New Mexico LifeCycle 2040 Port	Asset Allocation	928	\$9,332.03	1.07%	\$ 8,660,128.29
New Mexico LifeCycle 2045 Port	Asset Allocation	2,226	\$11,692.40	3.21%	\$ 26,027,286.52
New Mexico LifeCycle 2050 Port	Asset Allocation	1,209	\$5,955.90	0.89%	\$ 7,200,686.51
New Mexico LifeCycle 2055 Port	Asset Allocation	3,035	\$5,424.54	2.03%	\$ 16,463,469.82
New Mexico LifeCycle 2060 Port	Asset Allocation	33	\$7,678.48	1.54%	\$ 253,389.99
New Mexico Stable Value Fund	Stability of Principal	5,496	\$24,095.19	16.35%	\$ 132,427,149.77
Fidelity Low-Priced Stock Fund	Small/Mid/Specialty	972	\$10,599.13	1.27%	\$ 10,302,359.19
Fidelity Contrafund	Lap Cap Growth	2,354	\$30,095.03	8.74%	\$ 70,843,710.72
Fidelity Diversified Internati	Global/International	1,206	\$10,532.76	1.57%	\$ 12,702,507.33
Schwab Personal Choice Retirem	Self Directed Brokerage	69	\$121,618.58	1.04%	\$ 8,391,682.06
LOAN FUND	Loan Fund	1,970	\$5,538.25	1.35%	\$ 10,910,344.03
Weingtn CIF II Opp Em Mk Dbt 1	Bonds	328	\$6,373.40	0.26%	\$ 2,090,475.51

Total Investment Balance:

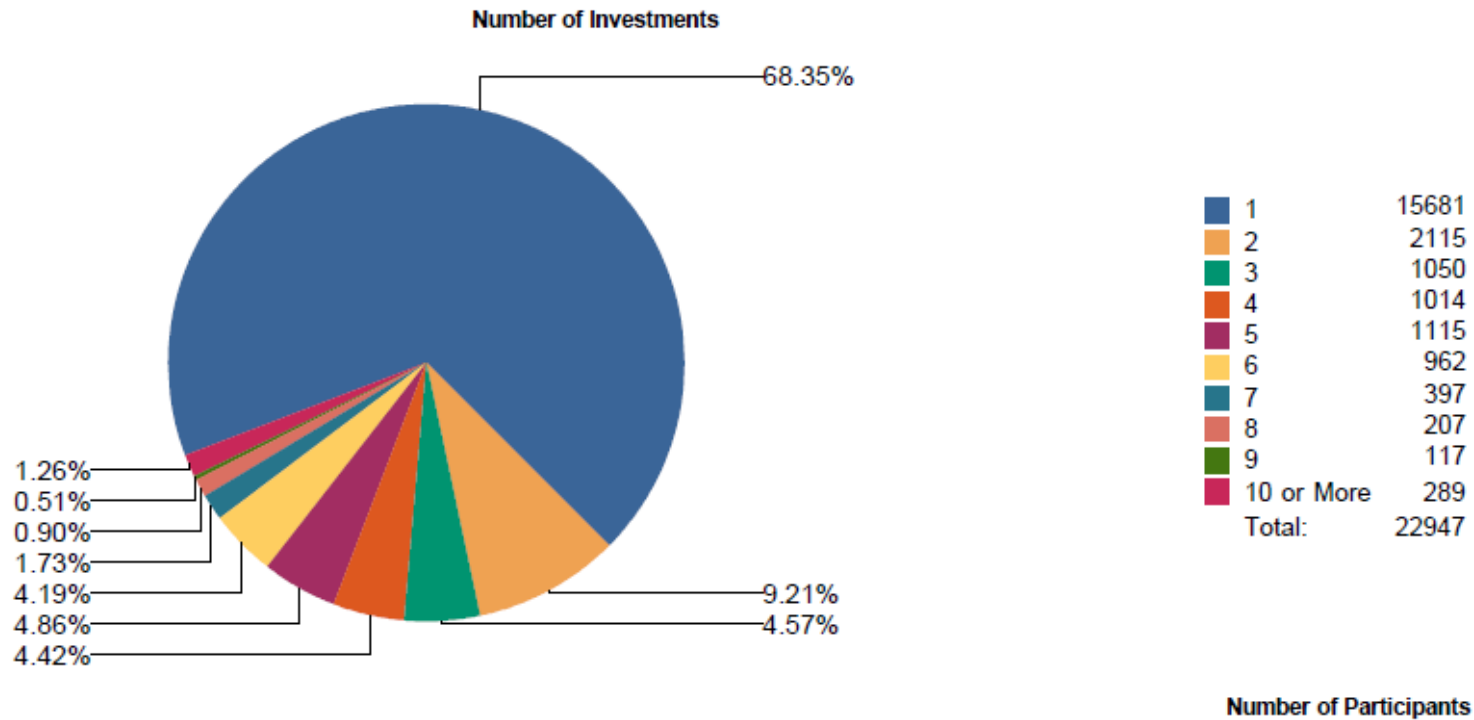
\$ 810,128,723.31

Total Deemed
Loan Fund:

\$ 3,502,476.78

Participants with Balance by Number of Investments

As of September 30, 2021



Digital Engagement

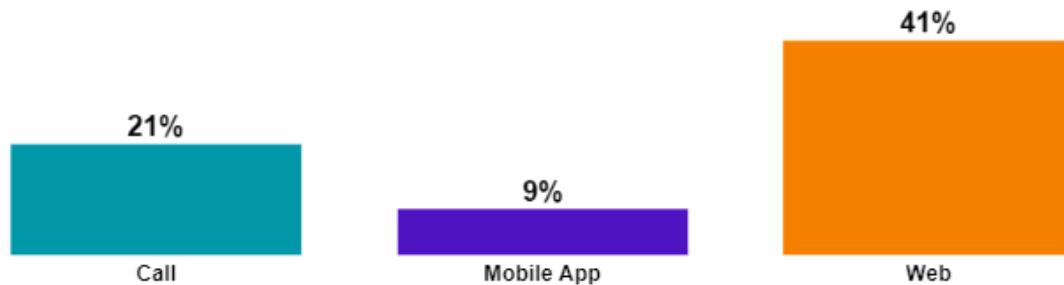


Participant Engagement

50% of Plan participants have engaged (calls, mobile, web)

41% of Plan participants have digitally engaged

Unique Participant Engagement by Channel



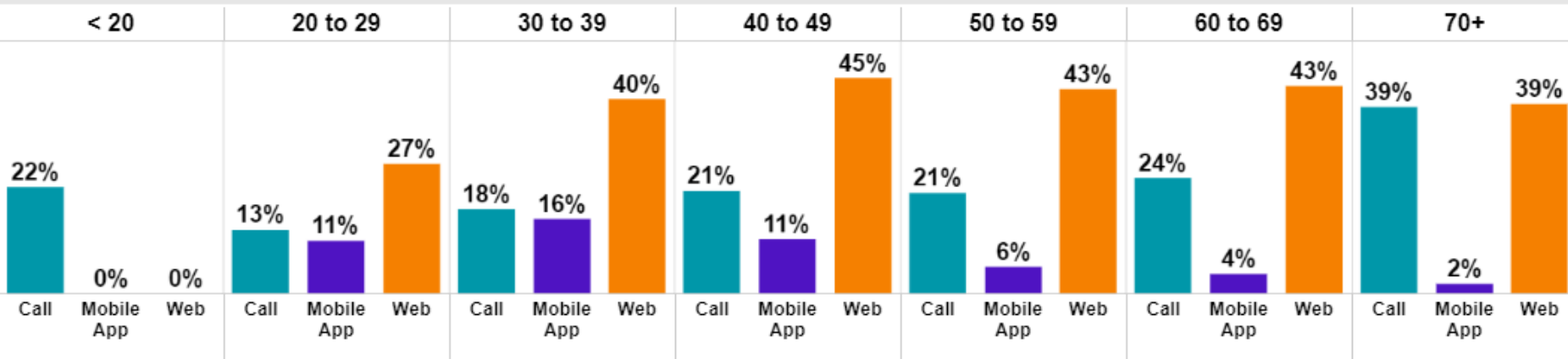
E-Delivery

77%
17,806

Web Registration

52%
11,905

Unique Participant Engagement by Age Group



Data as of: 9/30/2021

Digital Engagement myOrangeMoney

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	11,044	
Viewed myOrangeMoney	10,460	95%
Engaged and interacted with myOrangeMoney	4,397	42%
Took action after using myOrangeMoney	423	10%



10% of participants took action after using myOrangeMoney

344 participants are saving an average of \$53 more per pay period (from \$99 to \$152)

87 participants changed a fund allocation

44 participants enrolled in a managed account

13 participants rolled money into a plan

Data as of: 10/1/2020 to 9/30/2021

Digital Engagement

Personalized Video Engagement

Unique Participant Activity	Participants	
Viewed Personalized Video	317	
Clicked on the call to action	108	34%
Took action after viewing Personalized Video	21	7%

7% of participants took action after viewing a personalized video

9 participants are saving an average of \$37 more per pay period (from \$46 to \$83)

4 participants changed a fund allocation

7 participants enrolled in a managed account

1 participants rolled money into a plan

Your Retirement Journey



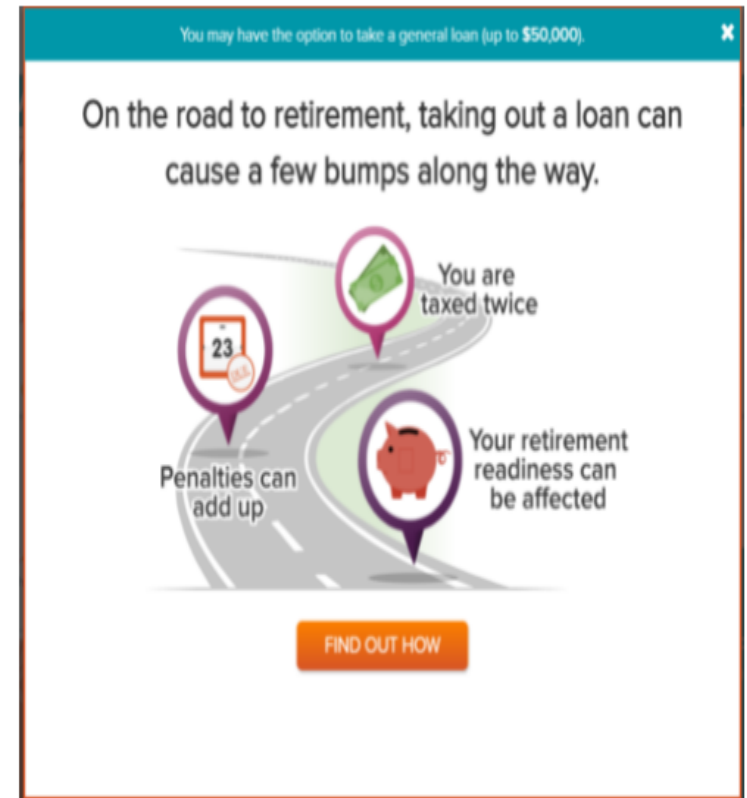
Data as of: 10/1/2020 to 9/30/2021

Digital Engagement myOrangeMoney Loans

749 participants used loan guidance

204 (27%) participants used loan guidance and did not take a loan


545 (73%) participants used loan guidance and went on to take a loan



Data as of: 10/1/2020 to 9/30/2021

Digital Engagement

Financial Wellness

	 Engagement		
	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	1,865	--	--
Completed assessment and viewed results	804	43%	46%
Viewed dashboard after completing assessment	662	82%	84%

Data as of: 9/30/2021

Digital Engagement Financial Wellness



How do your employees feel about their current financial situation?

Your employees



Voya book of business



1
not confident

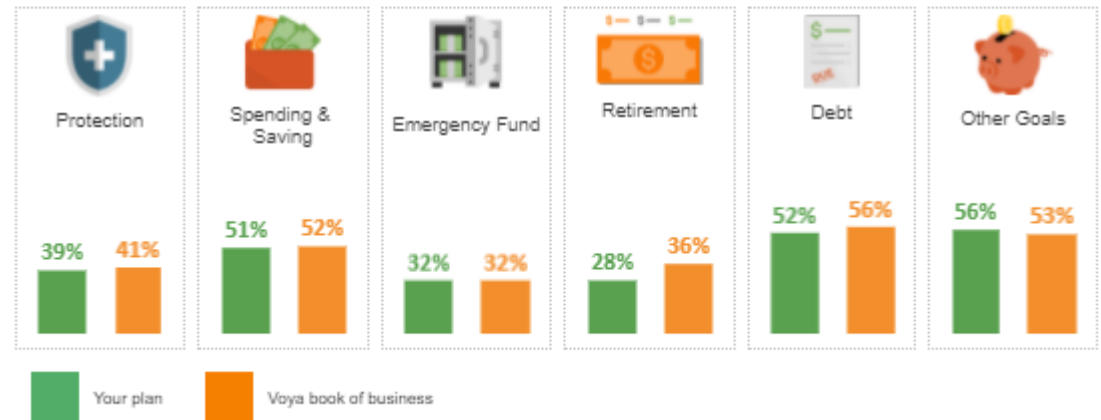
10
very confident

60% have a financial confidence of 7 or more
(Voya book of business: 54%)



Percent of employees on track by pillar

43% of your employees' pillar scores are green
(Voya book of business: 45%)



Data as of: 9/30/2021

Personalized Messaging



Personalized Messaging Save More Results

249 (9%) participants targeted took action after opening a Save More email

1 participants are saving an average of 1.0% more per pay period (from 0.0% to 1.0%)

249 participants are saving an average of \$41 more per pay period (from \$116 to \$157)

Unique participant activity

Participants

Unique participants delivered



4,843

Unique participants opened



2,664

55%

Unique participants clicked



604

23%

Participants took action after opening



249

9%




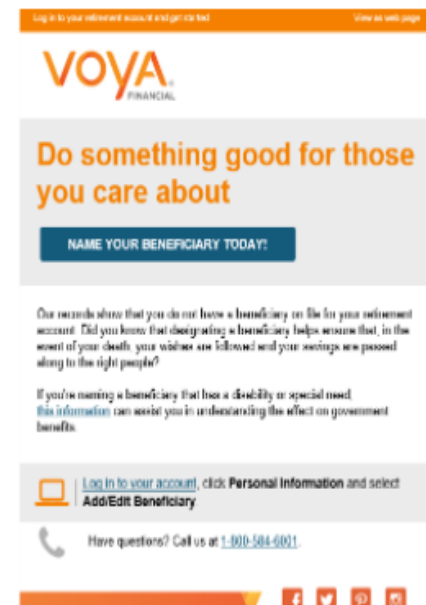
Data as of: 9/30/2021

Personalized Messaging

Beneficiary Results

92 (21%) participants named a beneficiary after opening a Beneficiary email

Unique participant activity		Participants	
Unique participants delivered		822	
Unique participants opened		435	53%
Unique participants clicked		186	43%
Participants took action after opening		92	21%







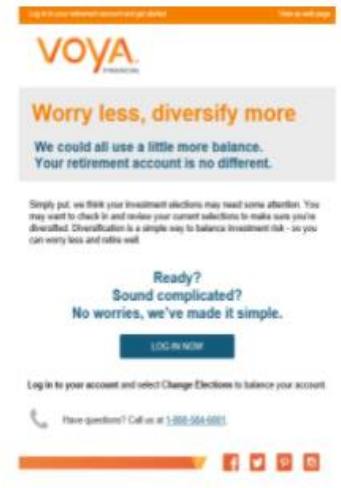
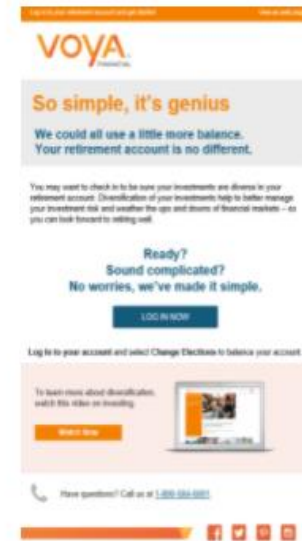
Data as of: 9/30/2021

Personalized Messaging

Diversification Results

11 (1%) participants targeted diversified their account after opening a Diversification email

Unique participant activity		Participants	
Unique participants delivered		1,634	
Unique participants opened		900	55%
Unique participants clicked		188	21%
Participants took action after opening		11	1%







Data as of: 9/30/2021

Personalized Messaging

Restart Savings Results

23 (8%) participants targeted resumed contributions after opening a Restart Savings email

23 participants are saving an average of \$62 more per pay period (from \$0 to \$62)

Unique participant activity		Participants	
Unique participants delivered		722	
Unique participants opened		291	40%
Unique participants clicked		42	14%
Participants took action after opening		23	8%




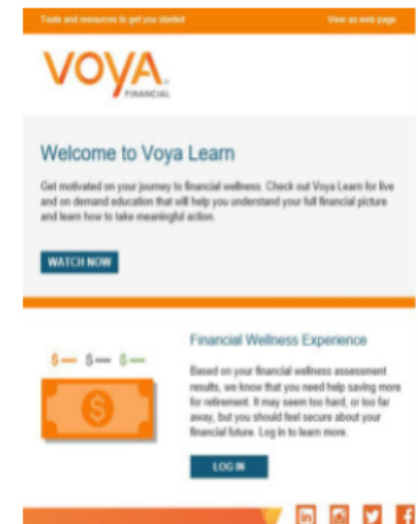
Data as of: 9/30/2021

Personalized Messaging

Financial Wellness Results

90 (2%) participants targeted completed the Financial Wellness Assessment after opening a Quarterly Education email

Unique participant activity		Participants	
Unique participants delivered		10,079	
Unique participants opened		4,330	43%
Unique participants clicked		774	18%
Participants took action after opening		90	2%

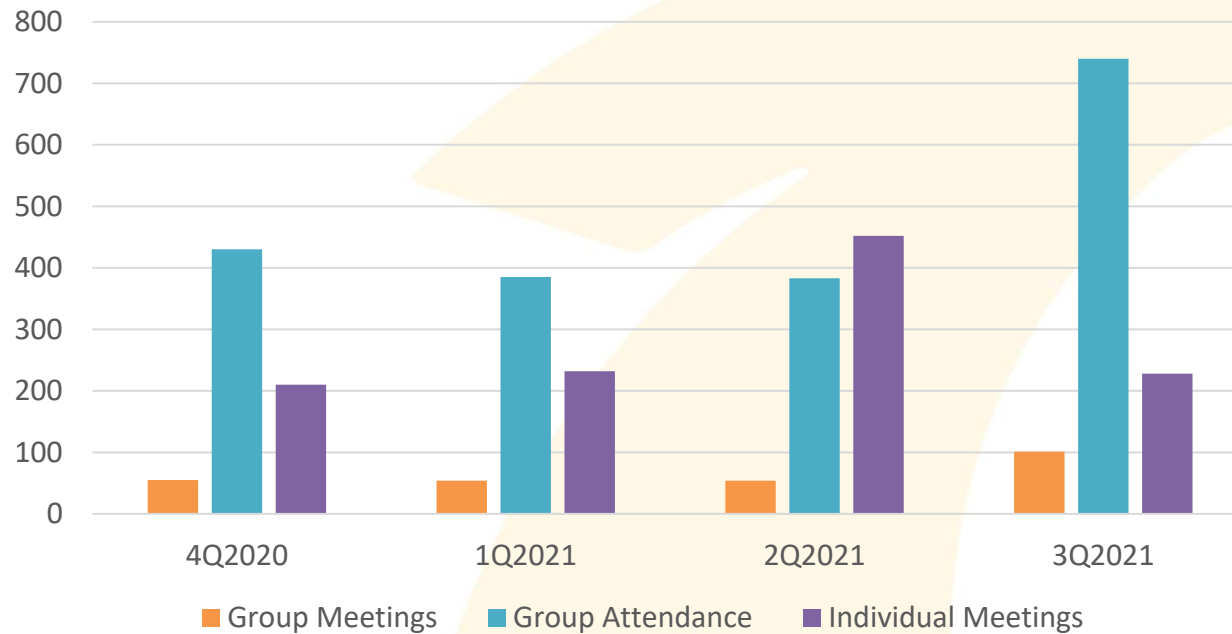


Data as of: 9/30/2021

Outreach Update



Outreach Meeting Activity



	4Q2020	1Q2021	2Q2021	3Q2021
Group Meetings	55	54	54	101
Group Attendees	430	385	383	740
Individual Meetings	210	232	452	228

Outreach Meeting Activity

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
07/01/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	18	18
07/01/2021	Bernalillo County	Administration	Albuquerque	Miller	14	2
07/01/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	3	3
07/01/2021	State of NM Courts	Magistrate	Las Cruces	Miller	0	1
07/01/2021	State of NM Human Services Dept	Administration	Santa Fe	Miller	0	1
07/01/2021	State of NM Dept of Transportation	Administration	Albuquerque	Miller	0	1
07/01/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	2
07/01/2021	State of NM DOH	Public Health	Las Cruces	Miller	0	1
07/01/2021	City of Hobbs	Administration	Hobbs	Miller	0	1
07/02/2021	NM Courts District Attorney	5th District	Hobbs	Miller	0	1
07/02/2021	Dona Ana County	Human Services	Las Cruces	Miller	0	1
07/03/2021	State of NM	PERA	Albuquerque	Miller	0	1
07/06/2021	City of Las Cruces	Administration	Las Cruces	Miller	8	8
07/06/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	0	1
07/07/2021	NM Courts District Court	11th District	Aztec	Miller	13	2
07/07/2021	City of Las Cruces	Parks Dept	Las Cruces	Miller	0	1
07/07/2021	Office of the State Engineer	Administration	Las Cruces	Miller	0	1
07/07/2021	NM Courts District Attorney	5th District	Hobbs	Miller	0	1
07/07/2021	NM Courts District Attorney	5th District	Roswell	Miller	0	1
07/07/2021	City of Deming	HR	Deming	Miller	0	1
07/07/2021	Chaves County	HR	Roswell	Miller	0	1
07/07/2021	NM Courts District Court	6th District	Silver City	Miller	0	1
07/07/2021	NM Courts District Attorney	7th District	Socorro	Miller	0	1
07/07/2021	NM Courts District Court	11th District	Aztec	Miller	0	1
07/07/2021	Mesilla Valley Dispatch	Administration	Las Cruces	Miller	0	1
07/07/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
07/08/2021	Town of Silver City	Administration	Silver City	Miller	0	1
07/08/2021	State of NM	PERA	Albuquerque	Miller	0	1
07/08/2021	State of NM Corrections	HR	Santa Fe	Miller	0	1
07/08/2021	Dona Ana County	HR	Las Cruces	Miller	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
07/08/2021	Town of Silver City	Administration	Silver City	Miller	0	1
07/08/2021	State of NM	PERA	Albuquerque	Miller	0	1
07/08/2021	State of NM Corrections	HR	Santa Fe	Miller	0	1
07/08/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
07/08/2021	State of NM District Attorney	5th District	Hobbs	Miller	0	1
07/09/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
07/09/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
07/10/2021	Dept of Public Safety	State Police	Lordsburg	Miller	0	1
07/12/2021	Santa Fe County	HR	Santa Fe	Miller	8	2
07/12/2021	City of Jal	HR	Jal	Miller	0	1
07/12/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	0	1
07/12/2021	State of NM Courts	6th District	Deming	Miller	0	1
07/13/2021	Dept of Public Health	NEO	Santa Fe	Miller	18	3
07/13/2021	Dona Ana County	Administration	Las Cruces	Miller	8	8
07/13/2021	State of NM Courts	6th District	Deming	Miller	0	1
07/13/2021	Dept of Public Safety	State Police	Roswell	Miller	0	1
07/13/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
07/13/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	0	1
07/13/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
07/13/2021	Dept of Health	HR	Las Cruces	Miller	0	1
07/13/2021	Office of the State Engineer	Administration	Las Cruces	Miller	0	1
07/13/2021	Dept of Public Safety	State Police	Albuquerque	Miller	0	1
07/13/2021	Dona Ana County	Administration	Las Cruces	Miller	0	1
07/13/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
07/14/2021	Bernalillo County Water Auth	Administration	Las Cruces	Miller	11	3
07/14/2021	Dona Ana County	Administration	Las Cruces	Miller	0	1
07/14/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
07/14/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
07/14/2021	City of Hobbs	HR	Hobbs	Miller	0	1
07/15/2021	Bernalillo County	Administration	Albuquerque	Miller	22	4

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
07/15/2021	City of Alamogordo	Library	Alamogordo	Miller	0	1
07/15/2021	Dept of Health-Ft Bayard	Administration	Silver City	Miller	0	1
07/15/2021	Dept of Transportation	Administration	Las Cruces	Miller	0	1
07/16/2021	City of Las Cruces	Utilities	Las Cruces	Miller	0	1
07/16/2021	City of Alamogordo	Administration	Alamogordo	Miller	0	1
07/16/2021	City of Alamogordo	Senior Center	Alamogordo	Miller	0	1
07/19/2021	City of Las Cruces	Fire Dept-Station 1	Las Cruces	Miller	8	5
07/19/2021	City of Las Cruces	Fire Station 3	Las Cruces	Miller	6	6
07/19/2021	City of Las Cruces	Fire Station 2	Las Cruces	Miller	5	5
07/19/2021	City of Las Cruces	Fire Station 6	Las Cruces	Miller	4	4
07/19/2021	City of Las Cruces	Fire Station 4	Las Cruces	Miller	4	4
07/19/2021	City of Las Cruces	Fire Station 5	Las Cruces	Miller	3	3
07/19/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
07/20/2021	City of Las Cruces	Fire Station 3	Las Cruces	Miller	9	2
07/20/2021	City of Las Cruces	Fire Station 1	Las Cruces	Miller	8	3
07/20/2021	Tax & Revenue Dept	NEO	Santa Fe	Miller	8	1
07/20/2021	City of Las Cruces	Fire Station 2	Las Cruces	Miller	5	5
07/20/2021	City of Las Cruces	Fire Station 6	Las Cruces	Miller	4	4
07/20/2021	City of Las Cruces	Fire Station 4	Las Cruces	Miller	4	4
07/20/2021	City of Las Cruces	Fire Station 5	Las Cruces	Miller	3	3
07/20/2021	State of NM Courts	Administration	Las Cruces	Miller	0	1
07/20/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
07/20/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	0	1
07/20/2021	NM Courts	6th District	Socorro	Miller	0	1
07/20/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
07/21/2021	City of Hobbs	HR	Hobbs	Miller	0	1
07/22/2021	Public Regulation Comm	Administration	Santa Fe	Miller	0	1
07/22/2021	Dept of Public Safety	State Police	Santa Fe	Miller	0	1
07/23/2021	Bernalillo County	Retirement Seminar	Albuquerque	Lium	8	0
07/23/2021	City of Las Cruces	Hr	Las Cruces	Miller	0	1
07/23/2021	Village of Ruidoso Downs	HR	Ruidoso	Miller	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
07/23/2021	City of Albuquerque		Albuquerque	Lium	0	2
07/26/2021	Santa Fe County	Administration	Santa Fe	Miller	8	1
07/26/2021	City of Alamogordo	Administration	Alamogordo	Miller	0	1
07/26/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
07/26/2021	Chaves County	HR	Roswell	Miller	0	1
07/27/2021	NM Courts	12th District	Alamogordo	Miller	0	1
07/27/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
07/27/2021	Dona Ana County	Administration	Las Cruces	Miller	0	1
07/28/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
07/28/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
07/29/2021	State of NM Transportation	DOT	Las Cruces	Miller	0	1
07/29/2021	Bernalillo County	Fire Station 40, B Shift	Tijeras	Lium	15	4
07/29/2021	PERA	Retirement Seminar	Albuquerque	Lium	10	0
07/29/2021	Department of Game and Fish		Albuquerque	Lium	8	6
07/30/2021	Santa Fe County	New Employee Orientation	Santa Fe	Lium	6	0
07/30/2021	Bernalillo County	Fire Station 46, B Shift	Sandia Park	Lium	6	2
07/30/2021	City of Albuquerque		Albuquerque	Lium	3	0
07/30/2021	Bernalillo County	Fire Station 43, B Shift	Tijeras	Lium	2	0
07/30/2021	State of NM	Game & Fish	Roswell	Miller	0	1
07/30/2021	City of Albuquerque		Albuquerque	Lium	0	1
08/02/2021	State of NM Transportation	DOT	Williamsburg	Miller	0	1
08/02/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
08/02/2021	City of Alamogordo	Senior Center	Alamogordo	Miller	0	1
08/03/2021	City of Alamogordo	HR	Alamogordo	Miller	0	1
08/03/2021	City of Socorro	HR	Socorro	Miller	0	1
08/03/2021	Children Youth and Families Department, 11:00	Youth Diagnostic and Development Center	Albuquerque	Lium	9	3
08/03/2021	Bernalillo County	Fire Station 30, A Shift	Albuquerque	Lium	7	3
08/03/2021	Bernalillo County	Fire Station 33, A Shift	Albuquerque	Lium	7	3
08/03/2021	Bernalillo County	Fire Station 38, B Shift	Albuquerque	Lium	7	1
08/06/2021	Bernalillo County	Fire Station 40, C Shift	Tijeras	Lium	6	1
08/06/2021	Bernalillo County	Fire Station 35, A Shift	Albuquerque	Lium	6	2

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
08/06/2021	Children Youth and Families Department, 1:00	Youth Diagnostic and Development Center	Albuquerque	Lium	6	5
08/06/2021	Bernalillo County	Fire Station 41, C Shift	Albuquerque	Lium	5	2
08/06/2021	Bernalillo County	Fire Station 34, B Shift	Albuquerque	Lium	5	1
08/06/2021	Children Youth and Families Department, 12:00	Youth Diagnostic and Development Center	Albuquerque	Lium	5	2
08/06/2021	Bernalillo County	Fire Station 46, C Shift	Sandia Park	Lium	4	0
08/06/2021	Bernalillo County	Sheriff	Tijeras	Lium	4	1
08/06/2021	Bernalillo County	Fire Station 33, B Shift	Albuquerque	Lium	4	1
08/06/2021	Bernalillo County	Fire Station 43, C Shift	Tijeras	Lium	3	1
08/06/2021	Bernalillo County	Fire Station 43, C Shift	Albuquerque	Lium	3	0
08/06/2021	Bernalillo County	Fire Station 34, A Shift	Albuquerque	Lium	3	0
08/06/2021	Bernalillo County	Fire Station 32, A Shift	Albuquerque	Lium	2	0
08/06/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
08/06/2021	Bernalillo County	Fire Station 33, A Shift	Albuquerque	Lium	0	1
08/10/2021	Dept of Health	NEO	Santa Fe	Miller	21	5
08/10/2021	City of Farmington	HR	Farmington	Miller	9	2
08/10/2021	Grant County	Roads	Silver City	Miller	0	1
08/10/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
08/11/2021	Otero County	HR	Alamogordo	Miller	0	1
08/11/2021	Town of Silver City	HR	Silver City	Miller	0	1
08/11/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
08/12/2021	South Central Solid Waste	Administration	Silver City	Miller	0	1
08/12/2021	City of Alamogordo	Library	Alamogordo	Miller	0	1
08/12/2021	City of Albuquerque		Albuquerque	Lium	8	1
08/12/2021	Bernalillo County	Fire Station 46, A Shift	Albuquerque	Lium	8	2
08/12/2021	City of Santa Fe	New Employee Orientation	Santa Fe	Lium	6	0
08/12/2021	Bernalillo County	Fire Station 40, A Shift	Albuquerque	Lium	6	1
08/12/2021	Bernalillo County	Fire Station 43, A Shift	Albuquerque	Lium	6	3
08/12/2021	Bernalillo County	Fire Station 38, A Shift	Albuquerque	Lium	5	2
08/13/2021	Santa Fe County	New Employee Orientation	Santa Fe	Lium	4	0
08/13/2021	City of Albuquerque	Albuquerque Fire Rescue Station 17	Albuquerque	Lium	3	0
08/13/2021	Department of Game and Fish		Albuquerque	Lium	3	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
08/13/2021	City of Albuquerque	Albuquerque Fire Rescue Station 21	Albuquerque	Lium	3	2
08/13/2021	South Central Solid Waste	Administration	Las Cruces	Miller	0	1
08/13/2021	NM Courts	5th District	Carlsbad	Miller	0	1
08/13/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
08/13/2021	Bernalillo County	Fire Station 41, A Shift	Albuquerque	Lium	0	1
08/13/2021	Bernalillo County	Fire Station 41, B Shift	Albuquerque	Lium	0	1
08/16/2021	Dept of Health	Public Health	Hatch	Miller	0	1
08/16/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
08/18/2021	Chaves County	Administration	Roswell	Miller	0	1
08/20/2021	City of Albuquerque	Retirement Seminar	Albuquerque	Lium	44	3
08/20/2021	Children Youth and Families Department, 11:00	Camino Nuevo Youth Center	Albuquerque	Lium	5	2
08/20/2021	Bernalillo County	Fire Station 32, C Shift	Albuquerque	Lium	4	1
08/20/2021	Children Youth and Families Department, 1:00	Camino Nuevo Youth Center	Albuquerque	Lium	3	1
08/20/2021	Bernalillo County	Fire Station 33, C Shift	Albuquerque	Lium	3	0
08/20/2021	Bernalillo County	Fire Station 31, C Shift	Albuquerque	Lium	2	0
08/20/2021	State of NM Courts	5th District	Roswell	Miller	0	1
08/20/2021	Santa Fe Community College		Albuquerque	Lium	0	1
08/23/2021	Santa Fe County	NEO	Santa Fe	Miller	12	1
08/23/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
08/23/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
08/23/2021	City of Alamogordo	Administration	Alamogordo	Miller	0	1
08/24/2021	NM Courts	3rd District	Las Cruces	Miller	0	1
08/24/2021	NM Courts	5th District	Hobbs	Miller	0	1
08/24/2021	Eddy County	HR	Carlsbad	Miller	0	1
08/24/2021	Dept of Health	Public Health	Las Cruces	Miller	0	1
08/25/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
08/25/2021	City of Eunice	HR	Eunice	Miller	0	1
08/26/2021	City of Jal	HR	Jal	Miller	0	1
08/26/2021	Otero County	HR	Alamogordo	Miller	0	1
08/26/2021	City of Alamogordo	HR	Alamogordo	Miller	0	1
08/27/2021	NM Corrections	Prob & Parole	Alamogordo	Miller	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
08/27/2021	Dept of Health Ft Bayard	Health	Silver City	Miller	0	1
08/27/2021	City of Gallup	Police	Albuquerque	Lium	14	5
08/27/2021	City of Gallup	Electric Department	Albuquerque	Lium	11	5
08/27/2021	City of Gallup	City Hall	Albuquerque	Lium	10	6
08/27/2021	City of Gallup	Fire Station 1	Albuquerque	Lium	10	7
08/28/2021	Santa Fe County	New Employee Orientation	Albuquerque	Lium	8	0
08/28/2021	Bernalillo County	Fire Station 38, C Shift	Albuquerque	Lium	3	0
08/28/2021	Bernalillo County	Administration	Albuquerque	Lium	3	1
08/28/2021	City of Gallup	Human Resources	Albuquerque	Lium	2	1
08/28/2021	Bernalillo County	Fire Station 34, C Shift	Albuquerque	Lium	2	0
08/28/2021	Bernalillo County	Human Resources	Albuquerque	Lium	2	0
08/28/2021	NM Corrections	SNMCF	Las Cruces	Miller	0	1
08/30/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
08/31/2021	Eddy County	Administration	Carlsbad	Miller	0	1
09/01/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	0	1
09/01/2021	NM Courts	12th District	Las Cruces	Miller	0	1
09/02/2021	Dona Ana County	Administration	Las Cruces	Miller	0	1
09/02/2021	Taxation and Revenue Department	New Employee Orientation	Albuquerque	Lium	11	0
09/02/2021	Bernalillo County	Fire Station 36, A Shift	Albuquerque	Lium	6	1
09/04/2021	City of Albuquerque	Albuquerque Fire Rescue Station 22	Albuquerque	Lium	4	1
09/04/2021	Bernalillo County	Fire Station 31, A Shift	Albuquerque	Lium	4	1
09/04/2021	Bernalillo County	Fire Station 36, C Shift	Albuquerque	Lium	3	1
09/04/2021	City of Albuquerque	Police	Albuquerque	Lium	2	1
09/04/2021	Bernalillo County	Fire Station 30, C Shift	Albuquerque	Lium	2	1
09/04/2021	Bernalillo County	Fire Station 35, C Shift	Albuquerque	Lium	2	1
09/04/2021	City of Albuquerque	Albuquerque Fire Rescue Station 18	Albuquerque	Lium	2	1
09/04/2021	Bernalillo County	Fire Station 31, B Shift	Albuquerque	Lium	0	1
09/07/2021	City of Las Cruces	Police Dept	Las Cruces	Miller	0	1
09/07/2021	Children Youth & Families	PSD	Las Cruces	Miller	0	1
09/07/2021	NM Corrections	Prob & Parole	Carlsbad	Miller	0	1
09/08/2021	NM Courts	Magistrate	Las Cruces	Miller	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
09/09/2021	NM Dept of Transportation	Administration	Capitan	Miller	0	1
09/09/2021	Dept of Health	Public Health	Las Cruces	Miller	0	1
09/09/2021	Lea County	HR	Lovington	Miller	0	1
09/09/2021	Children Youth & Families	Juvenile Prob & Par	Las Cruces	Miller	0	1
09/09/2021	City of Alamogordo	Administration	Alamogordo	Miller	0	1
09/10/2021	Children Youth & Families	PSD	Las Cruces	Miller	7	1
09/10/2021	Children Youth & Families	PSD	Las Cruces	Miller	0	1
09/10/2021	Children Youth & Families	PSD	Las Cruces	Miller	0	1
09/10/2021	Children Youth & Families	psd	Las Cruces	Miller	0	1
09/10/2021	San Juan County	Retirement Seminar	Aztec	Lium	35	0
09/11/2021	Santa Fe County	New Employee Orientation	Santa Fe	Lium	7	0
09/11/2021	City of Santa Fe	New Employee Orientation	Santa Fe	Lium	4	1
09/11/2021	City of Albuquerque		Albuquerque	Lium	2	0
09/13/2021	Dona Ana County	Sheriff	Las Cruces	Miller	0	1
09/13/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
09/13/2021	Human Services Dept	HSD	Las Cruces	Miller	0	1
09/13/2021	Chaves County	Detention	Roswell	Miller	0	1
09/14/2021	Children Youth & Families	PSD	Las Cruces	Miller	0	1
09/14/2021	Dona Ana County	Sheriff	Las Cruces	Miller	0	1
09/14/2021	Children Youth & Families	PSD	Las Cruces	Miller	0	1
09/15/2021	Dona Ana County	HR	Las Cruces	Miller	0	1
09/17/2021	Otero County	HR	Alamogordo	Miller	0	1
09/18/2021	Department of Health	New Employee Orientation	Santa Fe	Lium	12	0
09/18/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	8	0
09/20/2021	Children Youth & Families	Administration	Silver City	Miller	0	1
09/20/2021	Children Youth & Families	Administration	Las Cruces	Miller	0	1
09/21/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
09/21/2021	NM Courts	6th District	Deming	Miller	0	1
09/22/2021	Human Services Dept	PSD	Las Cruces	Miller	23	5
09/22/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
09/24/2021	Children Youth & Families	JPO	Las Cruces	Miller	0	1

Outreach Meeting Activity cont.

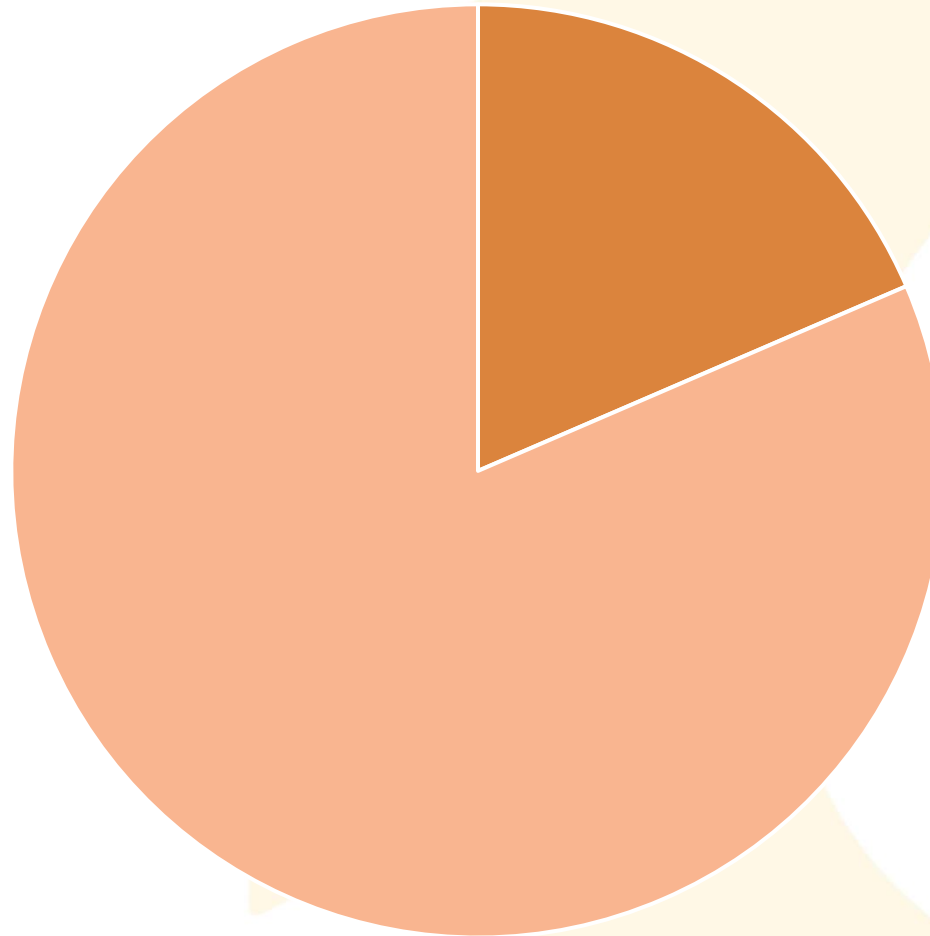
Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
09/24/2021	Taxation and Revenue Department	New Employee Orientation	Albuquerque	Lium	17	0
09/24/2021	PERA	Retirement Seminar	Albuquerque	Lium	7	0
09/24/2021	City of Santa Fe	New Employee Orientation	Santa Fe	Lium	6	2
09/25/2021	Santa Fe County	New Employee Orientation	Santa Fe	Lium	4	0
09/25/2021	City of Albuquerque		Albuquerque	Lium	4	2
09/25/2021	City of Albuquerque		Albuquerque	Lium	2	0
09/25/2021	City of Albuquerque		Albuquerque	Lium	0	2
09/27/2021	NM Courts	12th District	Alamogordo	Miller	0	1
09/27/2021	Elephant Butte Irrigation	HR	Las Cruces	Miller	0	1
09/27/2021	NM Courts	12th District	Alamogordo	Miller	0	1
09/27/2021	Children Youth & Families	JPO	Las Cruces	Miller	0	1
09/29/2021	Town of Mesilla	Utilities	Mesilla	Miller	0	1
09/29/2021	NM Dept of Transportation	Administration	Williamsburg	Miller	0	1
09/30/2021	Dept of Public Safety	State Police	Las Cruces	Miller	0	1

Participant Services



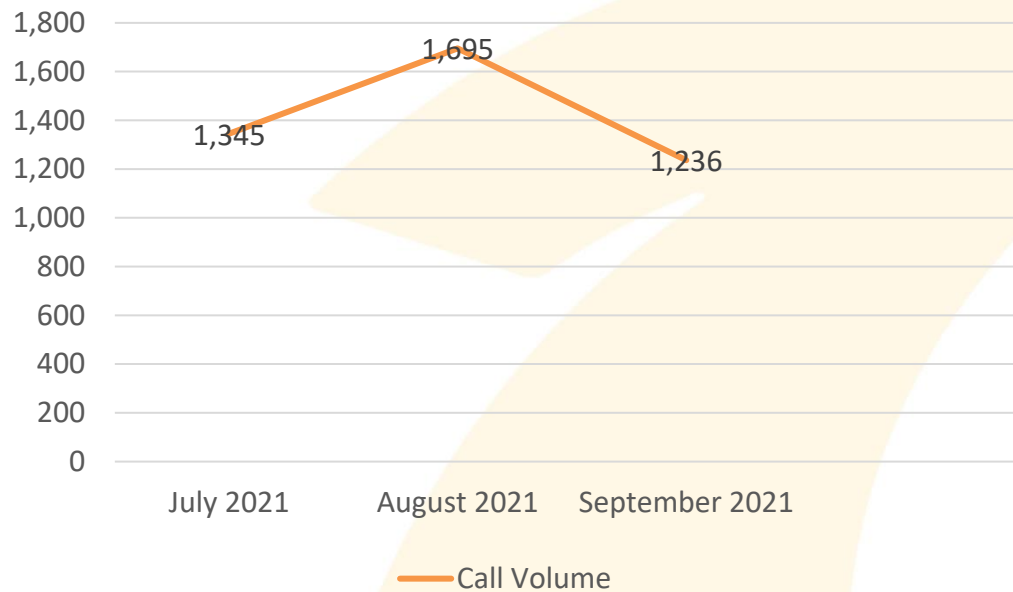
Participant Contact Summary

July 1, 2021- September 30, 2021



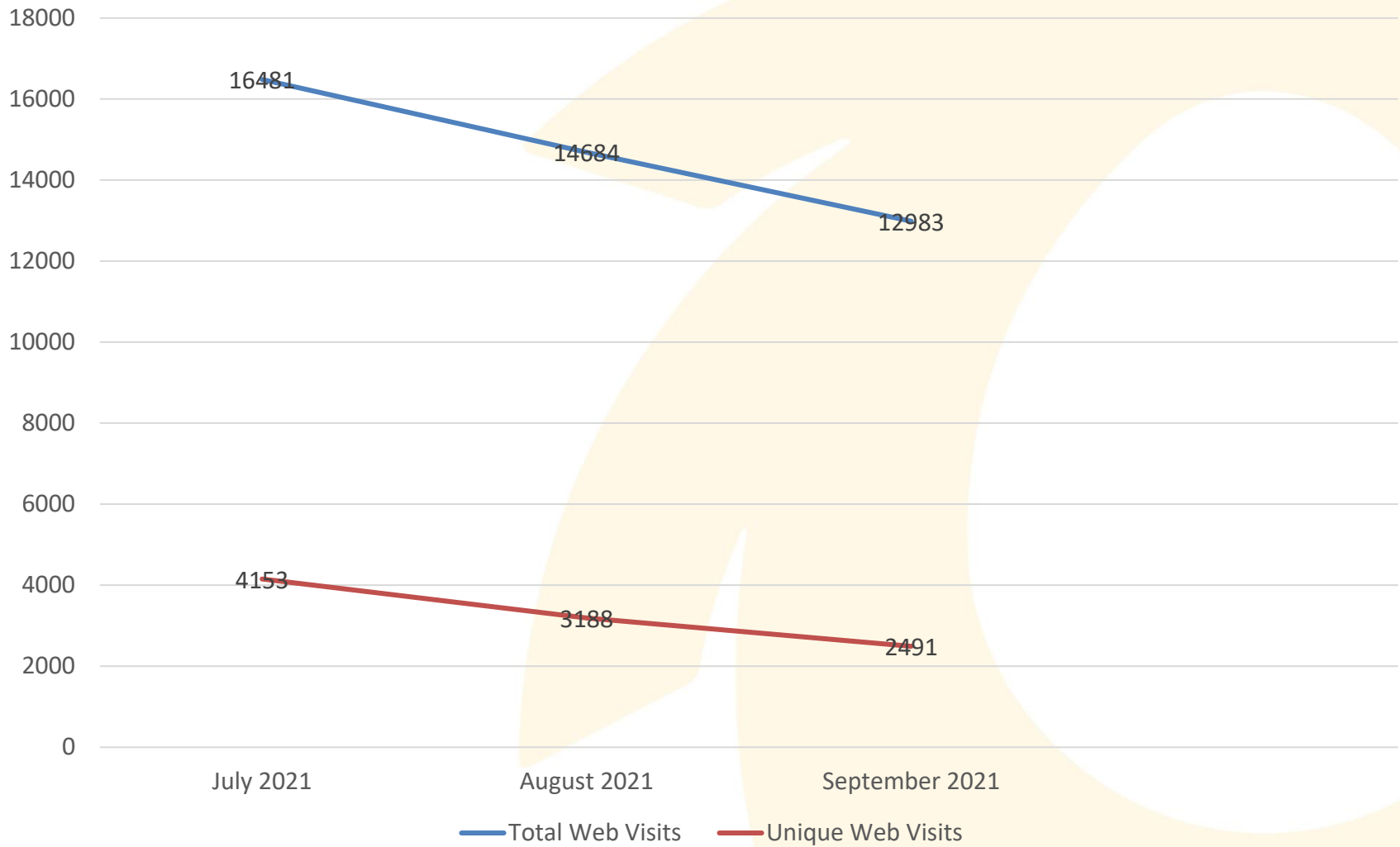
■ Call Center (12,270) ■ Participant Web (53,980)

Call Center Activity July 1, 2021- September 30, 2021



	Call Volume	Average Speed of Answer (Seconds)	Average Call Length (Minutes)	Number of Abandoned Calls	Percentage of Abandoned Calls
July 2021	1,345	6	6:60	6	0.00%
August 2021	1,695	20	6:62	18	0.01%
September 2021	1,236	3	6:63	0	0.00%

Participant Web Activity July 1, 2021- September 30, 2021



Paperless Transactions by Channel

July 1, 2021- September 30, 2021



Paperless Transactions Volume

July 1, 2021- September 30, 2021

Paperless Transaction Description	Transaction Volume
Address Change	176
Banking Information	264
Beneficiary Election	221
Bonus Contribution	0
Catch-up Contribution	0
Contribution Rate Change	1,130
Contribution Rate Escalator	4
Dividend Election	0
Document/Package Request	86
Fund to Fund Transfer	255
In-service Withdrawal	219
Investment Election Change	196
Investment Reallocation	182
Rebalance Election	4
Loan Repayment ACH Election	191
New Loans Issued	187
Online Loan Payoff via ACH	107
Termination Distribution	221

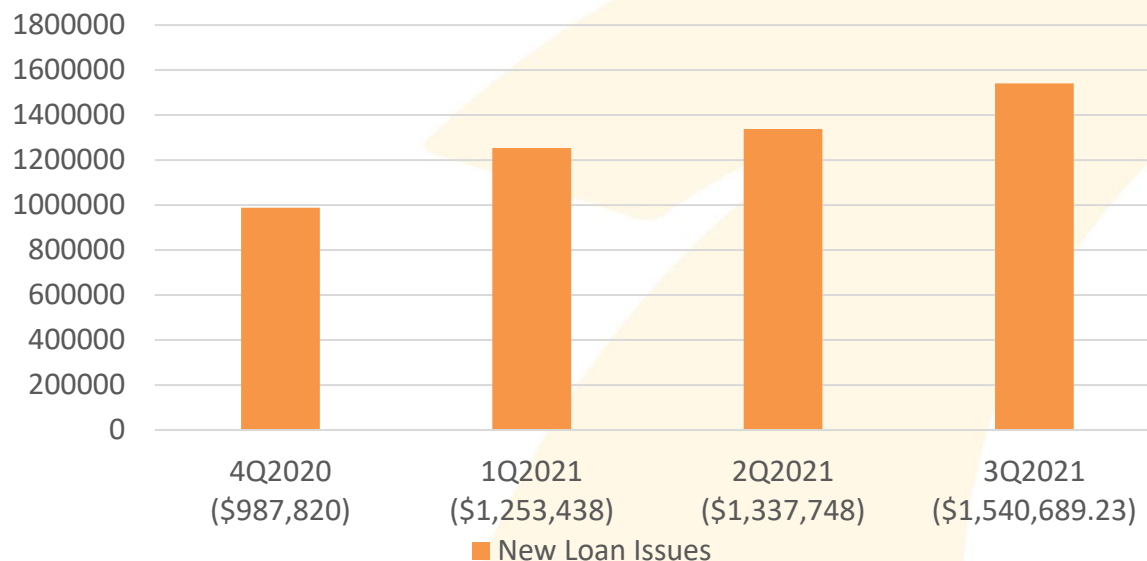
Enrollments for the Period: 136

Transaction Processed Summary

July 1, 2021- September 30, 2021

Transactions	Transaction Volume
Contributions	90,335
Rebalance Transfers	51
Loan Repayment	5,715
Loans Re-amortized	2
Dividend Pass-Throughs	0
Dividend Reinvestments	13,896
Fee Deductions	25,473
Installment Distributions via Check	96
Installment Distributions via ACH	867
Forced Deminimus Distributions	0
Required Minimum Distributions	21
Forced Default Rollover Distributions	0
Total:	136,456

Loan Summary As of September 30, 2021



New Loans Issued 3Q2021	\$1,540,689.23
Total Outstanding Loans as of September 30, 2021	1,885
Total Outstanding Loan Balance as of September 30, 2021	\$10,910,344.03
Total Outstanding Deemed Loan Balance as of September 30, 2021	\$3,612,449.61

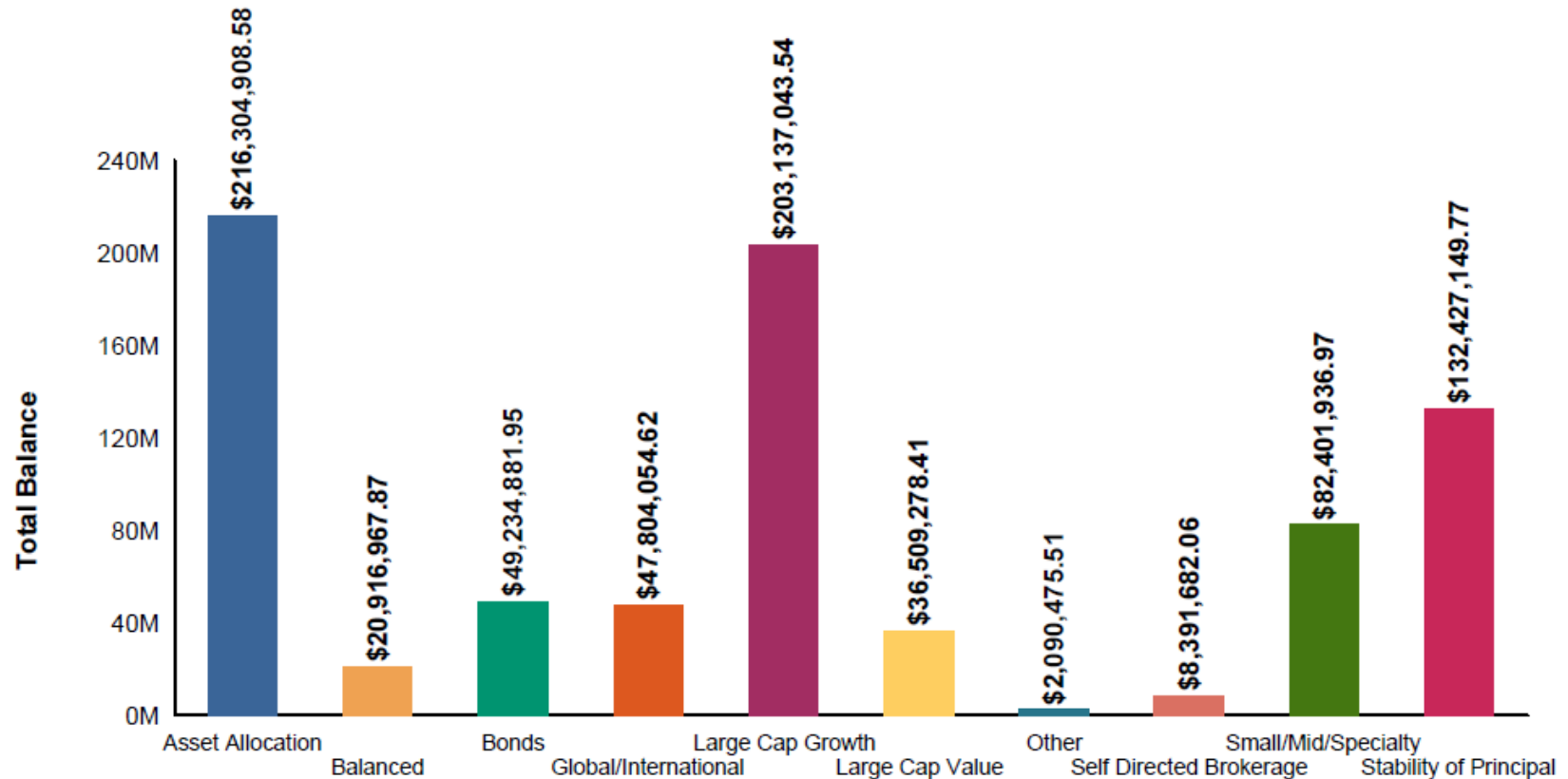
Voya Retirement Advisors, LLC Summary

	July 2021	August 2021	September 2021
Total participants eligible for advice	22,658	22,644	22,617
Advisor Service Activity			
# Participants with a balance that have used the VRA Services	2,277	2,395	2,285
% Participants with a balance that have used the VRA Services	10.05%	10.58%	10.10%
VRA Advisor Calls	579	579	457
Online Advice Adopters	641	660	661
Professional Management Members	1,057	1,156	1,167
Monthly VRA Investment Advisor Activity			
Calls	34	93	35
Received a Retirement Plan	21	60	38
Processed a Transaction	5	8	14
Monthly Online Activity			
New Adopters	22	28	8
Received Forecast	18	19	8
Received Advice Online	18	19	8
Professional Management Activity			
Net Activity	42	99	11
Total Members	1,057	1,156	1,167
Total Members Assets	\$51,849,607	\$59,364,728	\$58,460,367
Average Member Balance	\$49,054	\$51,354	\$50,095

Asset Analysis



Asset Class Summary As of September 30, 2021



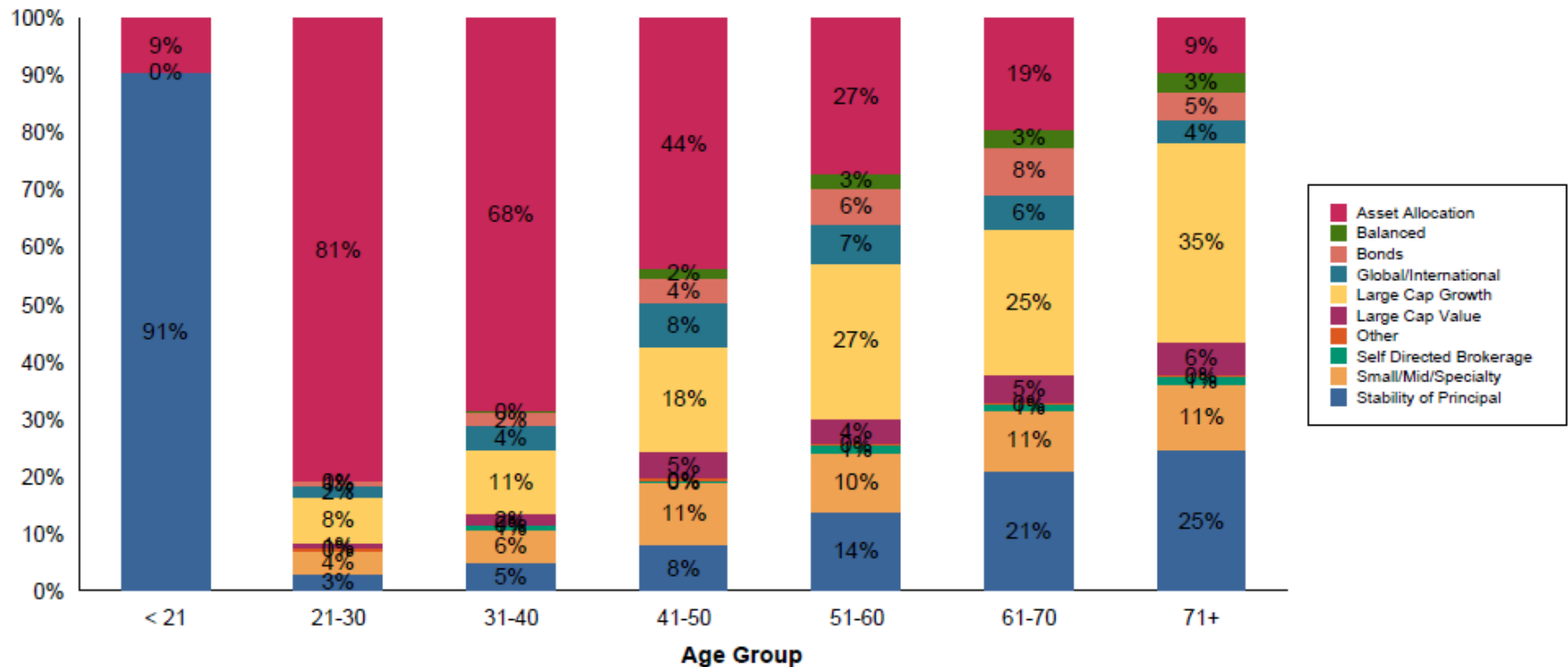
Asset Class Summary

As of September 30, 2021

Asset Class	Balance	Percentage of Total Assets
Asset Allocation	\$216,304,908.58	28.21%
Balanced	\$20,916,967.87	2.58%
Bonds	\$49,234,881.95	6.08%
Global/International	\$47,804,054.62	5.90%
Large Cap Growth	\$203,137,043.54	25.07%
Large Cap Value	\$36,509,278.41	4.51%
Other	\$2,090,475.51	0.26%
Self Directed Brokerage	\$8,391,682.06	1.04%
Small/Mid/Specialty	\$82,401,936.97	10.17%
Stability of Principal	\$132,427,149.77	16.35%

Asset Class Balances by Age Group

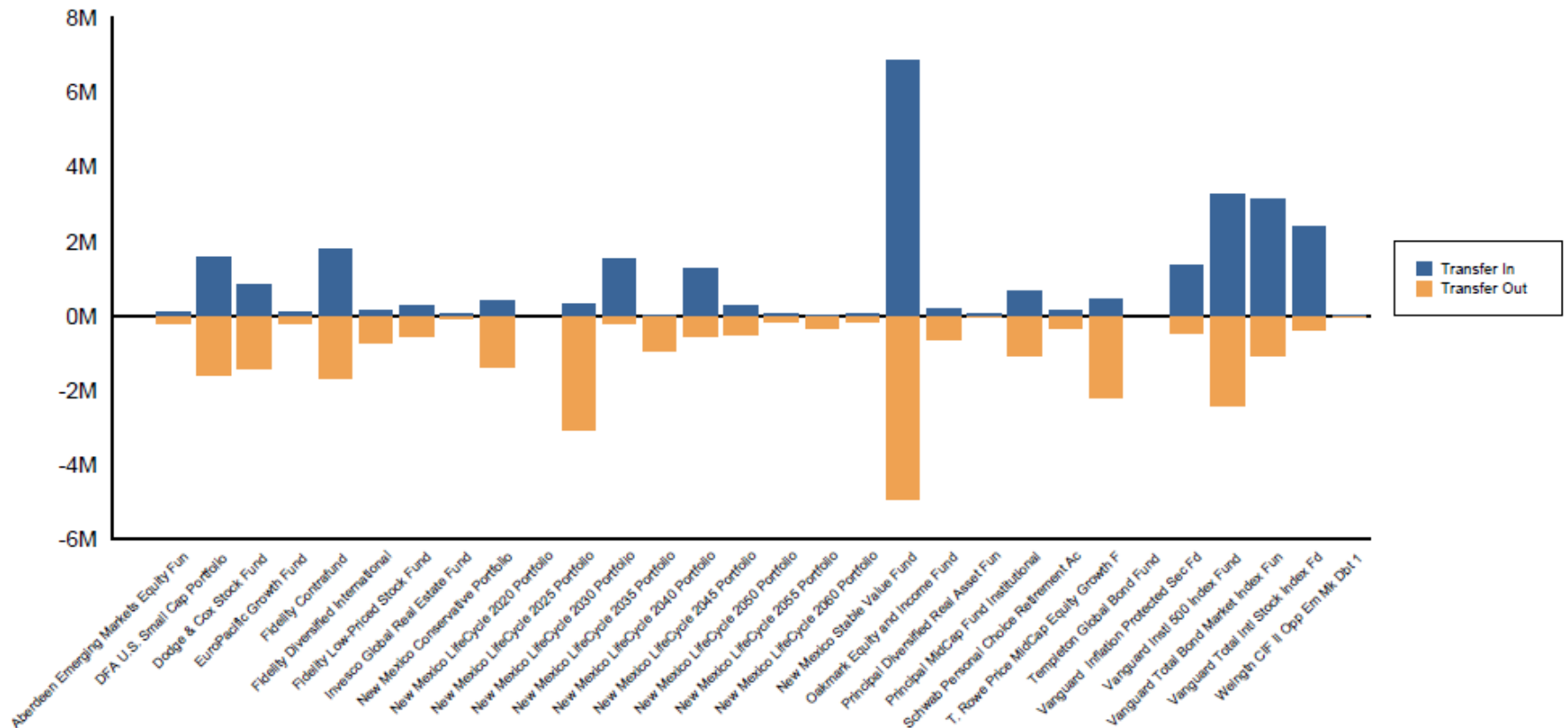
As of September 30, 2021



Age Range	< 21	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71+
Total Balance	\$143,059.48	\$8,999,820.43	\$49,089,236.67	\$117,542,904.91	\$228,178,521.25	\$260,398,820.09	\$134,866,016.45
Total Participants	13	821	2,059	2,043	1,777	1249	5

Transfer Activity by Investment

July 1, 2021 - September 30, 2021



Transfer Activity by Investment

July 1, 2021 – September 30, 2021

Investment Name	Transfers In	Transfers Out	Net
	\$0.00	\$0.00	\$0.00
Aberdeen Emerging Markets Equity Fun	\$115,952.28	(\$204,764.10)	-\$88,811.82
DFA U.S. Small Cap Portfolio	\$1,588,379.50	(\$1,581,302.90)	\$7,076.60
Dodge & Cox Stock Fund	\$841,445.08	(\$1,438,862.31)	-\$597,417.23
EuroPacific Growth Fund	\$105,186.83	(\$194,970.56)	-\$89,783.73
Fidelity Contrafund	\$1,785,707.03	(\$1,663,879.59)	\$121,827.44
Fidelity Diversified International	\$157,409.61	(\$713,743.02)	-\$556,333.41
Fidelity Low-Priced Stock Fund	\$279,274.21	(\$549,094.79)	-\$269,820.58
Invesco Global Real Estate Fund	\$52,108.39	(\$87,208.26)	-\$35,099.87
New Mexico Conservative Portfolio	\$403,700.41	(\$1,384,031.07)	-\$980,330.66
New Mexico LifeCycle 2020 Portfolio	\$0.00	\$0.00	\$0.00
New Mexico LifeCycle 2025 Portfolio	\$313,996.35	(\$3,082,101.99)	-\$2,768,105.64
New Mexico LifeCycle 2030 Portfolio	\$1,512,772.54	(\$228,767.54)	\$1,284,005.00
New Mexico LifeCycle 2035 Portfolio	\$21,275.24	(\$947,783.02)	-\$926,507.78
New Mexico LifeCycle 2040 Portfolio	\$1,278,953.64	(\$561,651.84)	\$717,301.80
New Mexico LifeCycle 2045 Portfolio	\$283,059.21	(\$527,361.48)	-\$244,302.27
New Mexico LifeCycle 2050 Portfolio	\$89,321.25	(\$188,615.19)	-\$119,293.94
New Mexico LifeCycle 2055 Portfolio	\$29,165.77	(\$332,893.90)	-\$303,728.13
New Mexico LifeCycle 2060 Portfolio	\$55,739.04	(\$169,300.50)	-\$113,561.46
New Mexico Stable Value Fund	\$6,878,754.63	(\$4,917,086.84)	\$1,961,667.79
Oakmark Equity and Income Fund	\$183,778.68	(\$618,696.48)	-\$434,917.80
Principal Diversified Real Asset Fun	\$34,868.29	(\$11,714.39)	\$23,153.90
Principal MidCap Fund Institutional	\$655,991.77	(\$1,071,167.82)	-\$415,176.05
Schwab Personal Choice Retirement Ac	\$133,214.29	(\$337,483.61)	-\$204,269.32
T. Rowe Price MidCap Equity Growth F	\$451,236.00	(\$2,196,712.83)	-\$1,745,476.83
Templeton Global Bond Fund	\$0.00	\$0.00	\$0.00
Vanguard Inflation Protected Sec Fd	\$1,338,592.23	(\$465,312.17)	\$873,280.06
Vanguard Instl 500 Index Fund	\$3,268,750.75	(\$2,425,392.06)	\$843,358.69
Vanguard Total Bond Market Index Fun	\$3,139,847.07	(\$1,078,540.44)	\$2,061,306.63
Vanguard Total Intl Stock Index Fd	\$2,413,971.92	(\$398,046.96)	\$2,015,924.96
Wellgtn CIF II Opp Em Mk Dbt 1	\$10,927.39	(\$26,893.74)	-\$15,966.35
	\$27,403,379.40	(\$27,403,379.40)	\$0.00

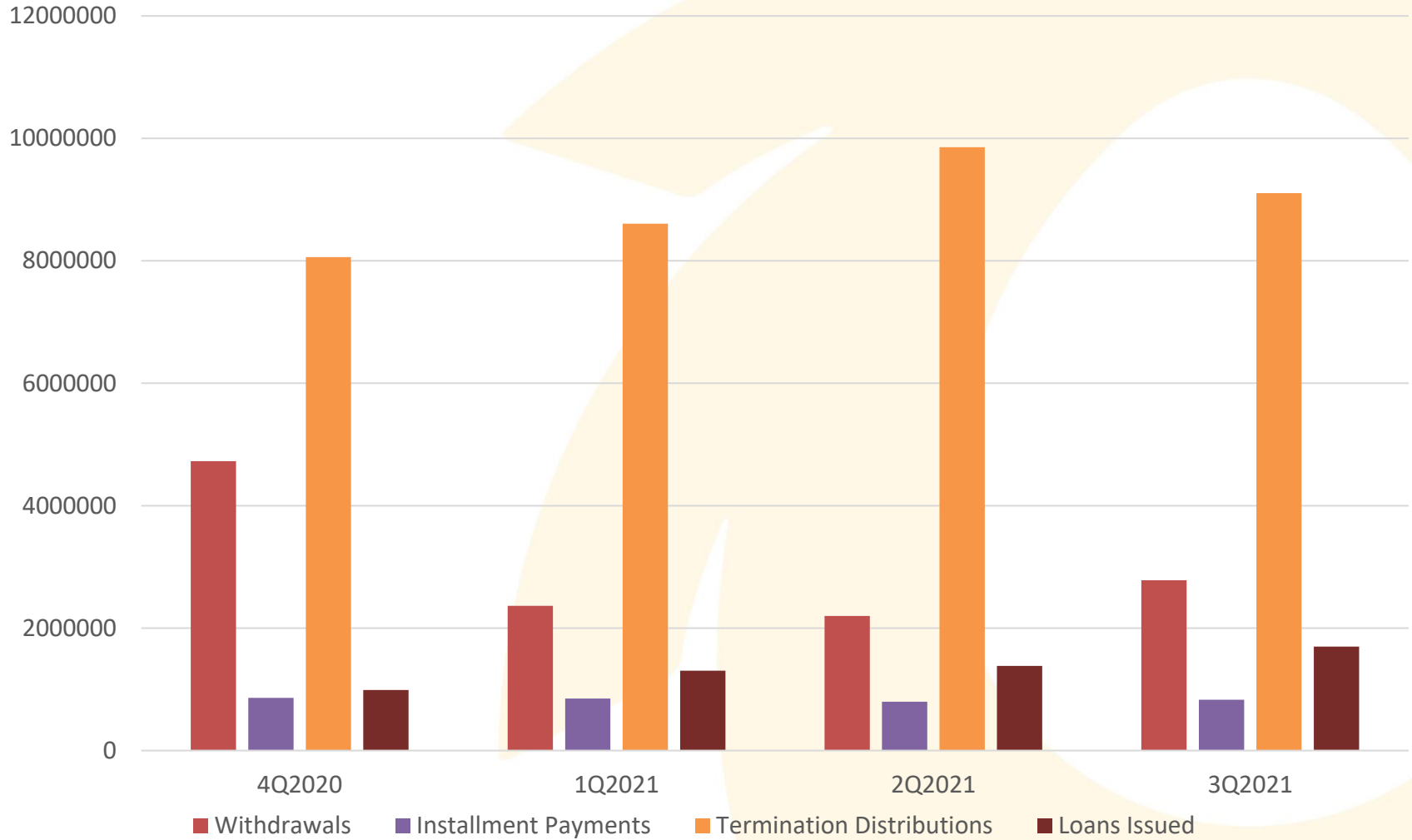
Withdrawals and Distributions by Investment

July 1, 2021- September 30, 2021

Investment Name	Withdrawals	Terminations
Aberdeen Emerging Markets Equi	\$ (18,378.69)	\$ (16,892.08)
DFA U.S. Small Cap Portfolio	\$ (37,545.72)	\$ (517,223.86)
Dodge & Cox Stock Fund	\$ (98,168.26)	\$ (533,089.41)
EuroPacific Growth Fund	\$ (15,459.12)	\$ (80,503.58)
Fidelity Contrafund	\$ (277,736.43)	\$ (501,208.52)
Fidelity Diversified Internati	\$ (25,597.88)	\$ (127,297.29)
Fidelity Low-Priced Stock Fund	\$ (26,353.35)	\$ (88,809.28)
Invesco Global Real Estate Fun	\$ (3,778.84)	\$ (15,644.72)
New Mexico Conservative Portfo	\$ (217,004.00)	\$ (631,791.10)
New Mexico LifeCycle 2025 Port	\$ (393,412.85)	\$ (1,068,666.99)
New Mexico LifeCycle 2030 Port	\$ (14,930.98)	\$ (49,142.66)
New Mexico LifeCycle 2035 Port	\$ (75,455.98)	\$ (239,438.82)
New Mexico LifeCycle 2040 Port	\$ (47,576.36)	\$ (88,042.94)
New Mexico LifeCycle 2045 Port	\$ (145,224.39)	\$ (244,106.33)
New Mexico LifeCycle 2050 Port	\$ (51,933.83)	\$ (47,557.08)
New Mexico LifeCycle 2055 Port	\$ (95,205.23)	\$ (135,568.83)
New Mexico LifeCycle 2060 Port	\$ (74.11)	\$ (79.17)
New Mexico Stable Value Fund	\$ (438,258.58)	\$ (2,320,846.40)
Oakmark Equity and Income Fund	\$ (55,699.42)	\$ (491,800.24)
Principal Diversified Real Ass	\$ (587.14)	\$ (17,292.55)
Principal MidCap Fund Institut	\$ (44,387.61)	\$ (174,267.63)
T. Rowe Price MidCap Equity Gr	\$ (119,002.31)	\$ (333,702.43)
Vanguard Inflation Protected	\$ (33,849.04)	\$ (195,908.14)
Vanguard Instl 500 Index Fund	\$ (328,313.30)	\$ (1,420,928.12)
Vanguard Total Bond Market Ind	\$ (128,860.91)	\$ (409,657.09)
Vanguard Total Intl Stock Inde	\$ (82,279.71)	\$ (177,332.55)
Welngtn CIF II Opp Em Mk Dbt 1	\$ (7,671.84)	\$ (8,553.57)

Withdrawal and Distribution Breakdown

October 1, 2020 – September 30, 2021



Quarterly Fee Reconciliation

REVENUES		4Q2020	1Q2021	2Q2021	3Q2021
PARTICIPANT REVENUES					
Asset / Admin Fee Amount Collected*					
Asset / Admin Fee Amount Collected**		\$367,410.86	\$369,698.20	\$375,749.43	\$357,667.39
PRODUCT PROVIDER REVENUES					
	Total Product Provider Revenues	\$31,792.03	\$33,254.08	\$33,606.77	\$31,000.00
GRAND TOTAL REVENUES		\$399,202.89	\$402,952.28	\$409,356.20	\$388,667.39
PAYMENTS					
Voya Recordkeeping Fee					
Participants					
	Per Participant Fee	\$13.587500	\$13.587500	\$13.587500	\$13.587500
	Number of Participants collected from	23038	23013	23015	22,947
	Total Recordkeeping Fee	\$313,028.83	\$312,689.14	\$312,716.31	\$311,792.36
MEKETA CONSULTING FEE		\$22,500.00	\$22,500.00	\$22,500.00	\$22,500.00
PERA PAYMENT FOR EXPENSES		\$25,000.00	\$25,000.00	\$25,000.00	\$25,000.00
GRAND TOTAL PAYMENT		\$360,528.83	\$360,189.14	\$360,216.31	\$359,292.36
**Participant fee is \$10 per quarter plus 0.135% of assets, not to exceed \$26 per quarter.					
**Participant fee is waived for the first two quarters or until the account balance reaches \$1000, whichever comes first.					

Important disclosure

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.