


**PERA** *SmartSave*

Deferred Compensation Plan 

# Public Employees Retirement Association of New Mexico

2Q2021

Plan Service Review

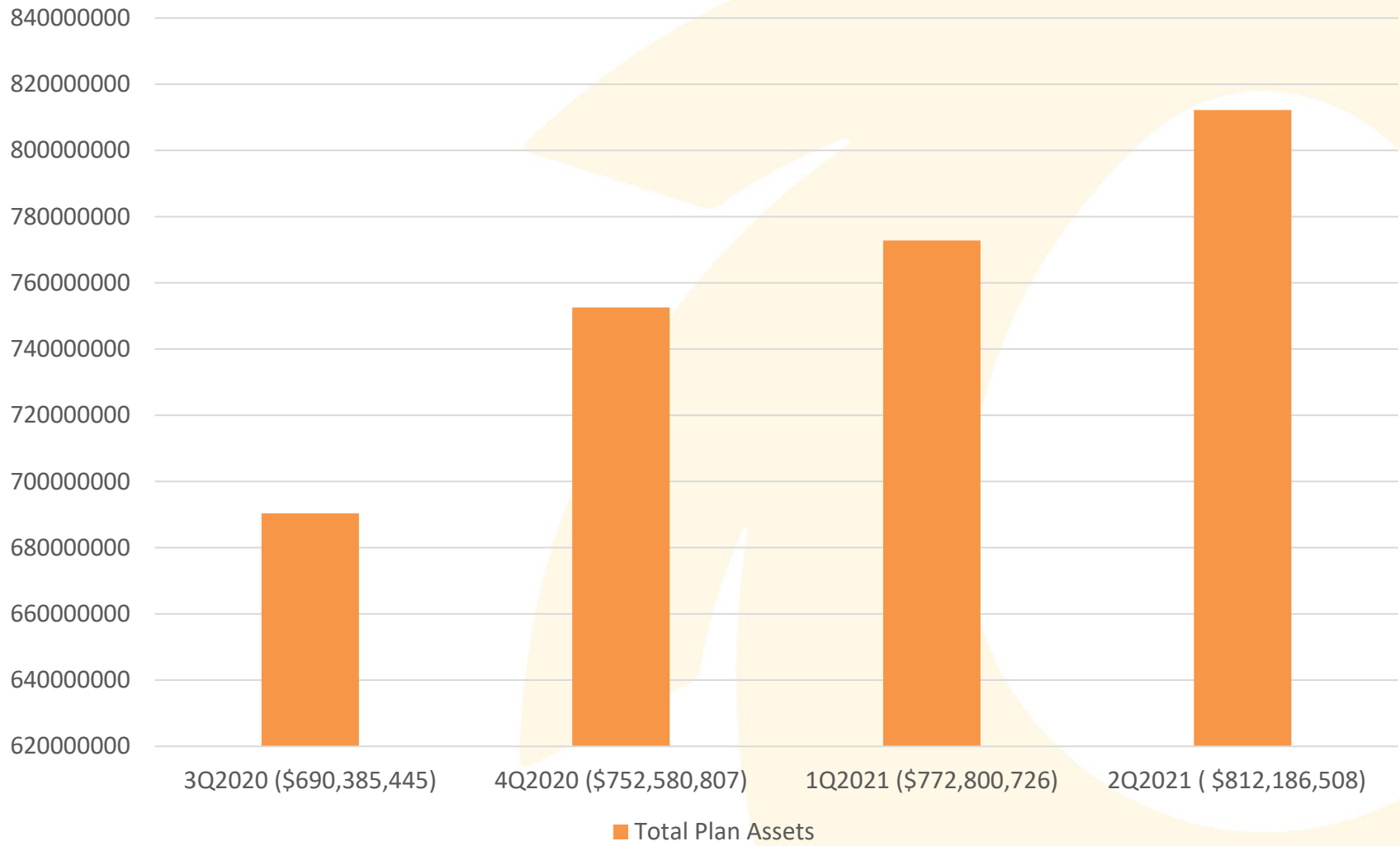


# Participant Analysis



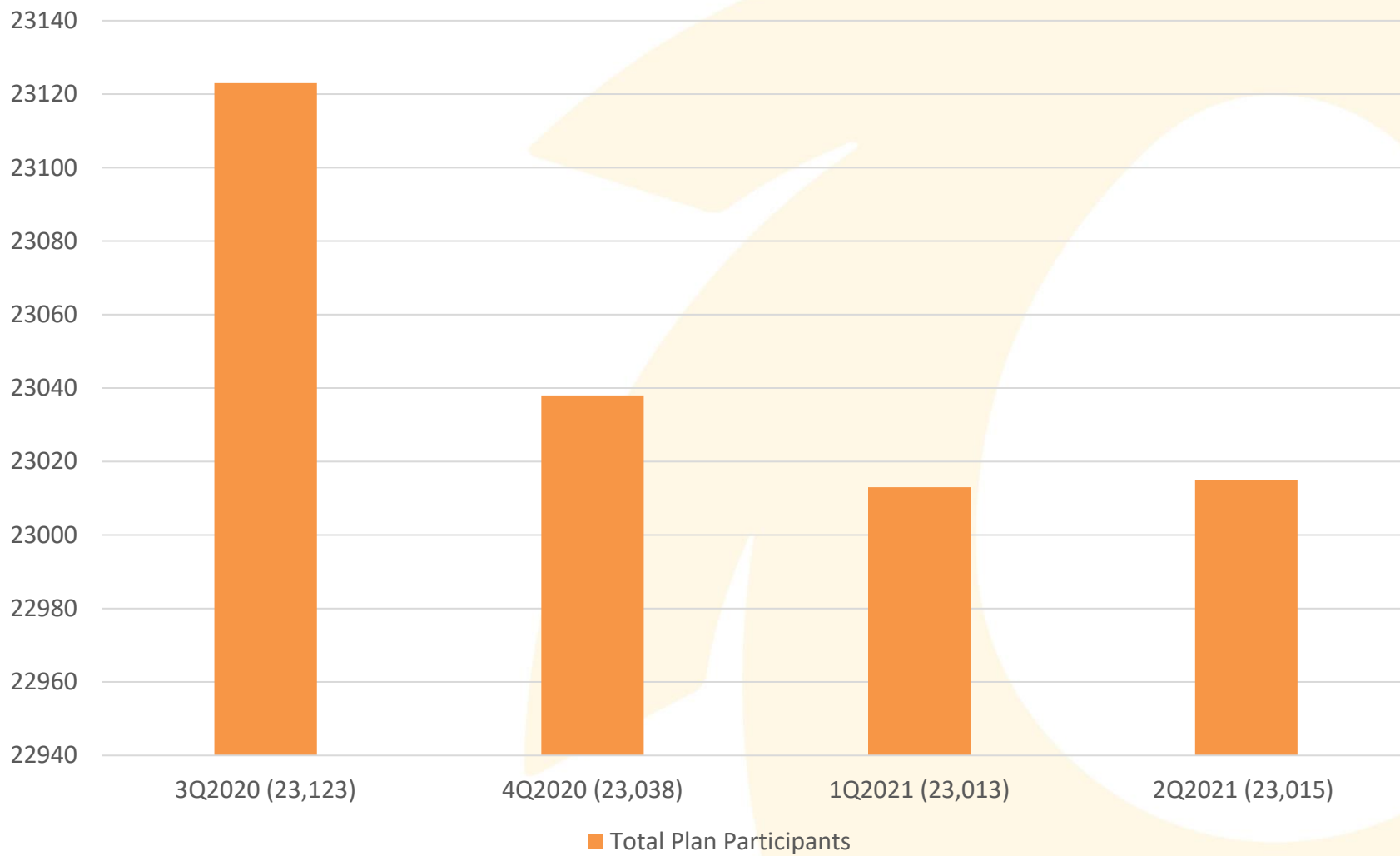
# Participation Balance Summary

July 1, 2020 – June 30, 2021 (excludes Deemed Loans)

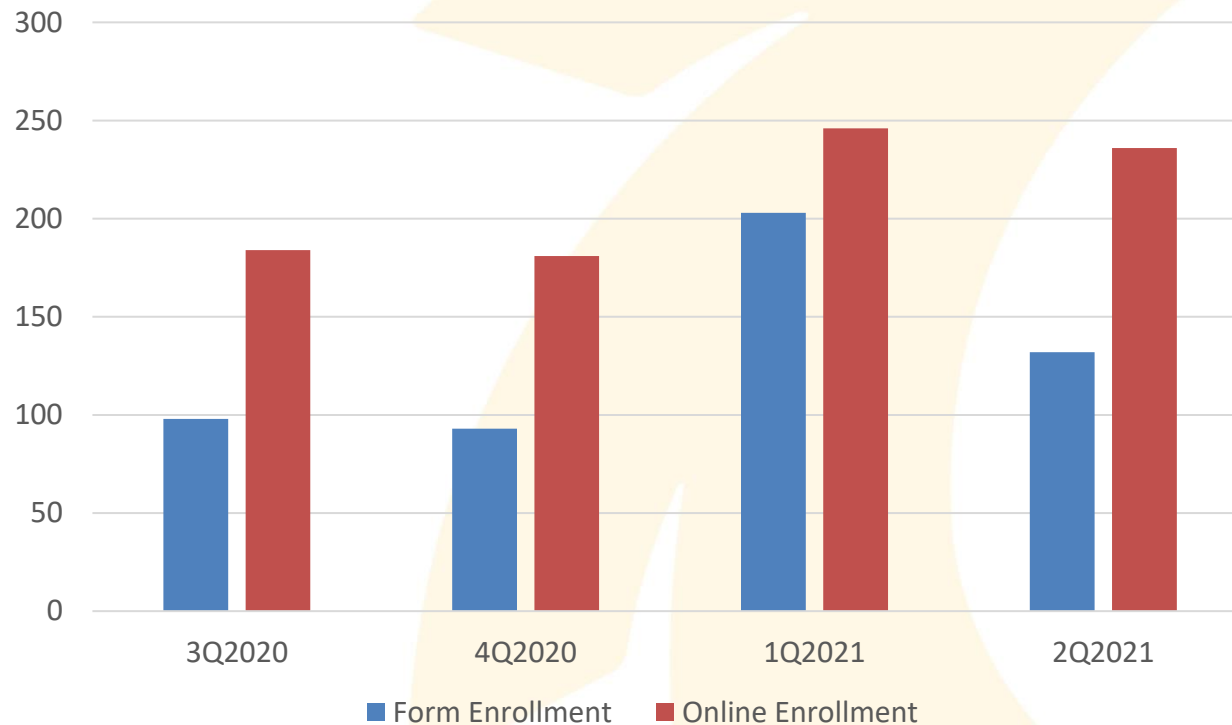


# Participation Rate Summary

July 1, 2020 – June 30, 2021



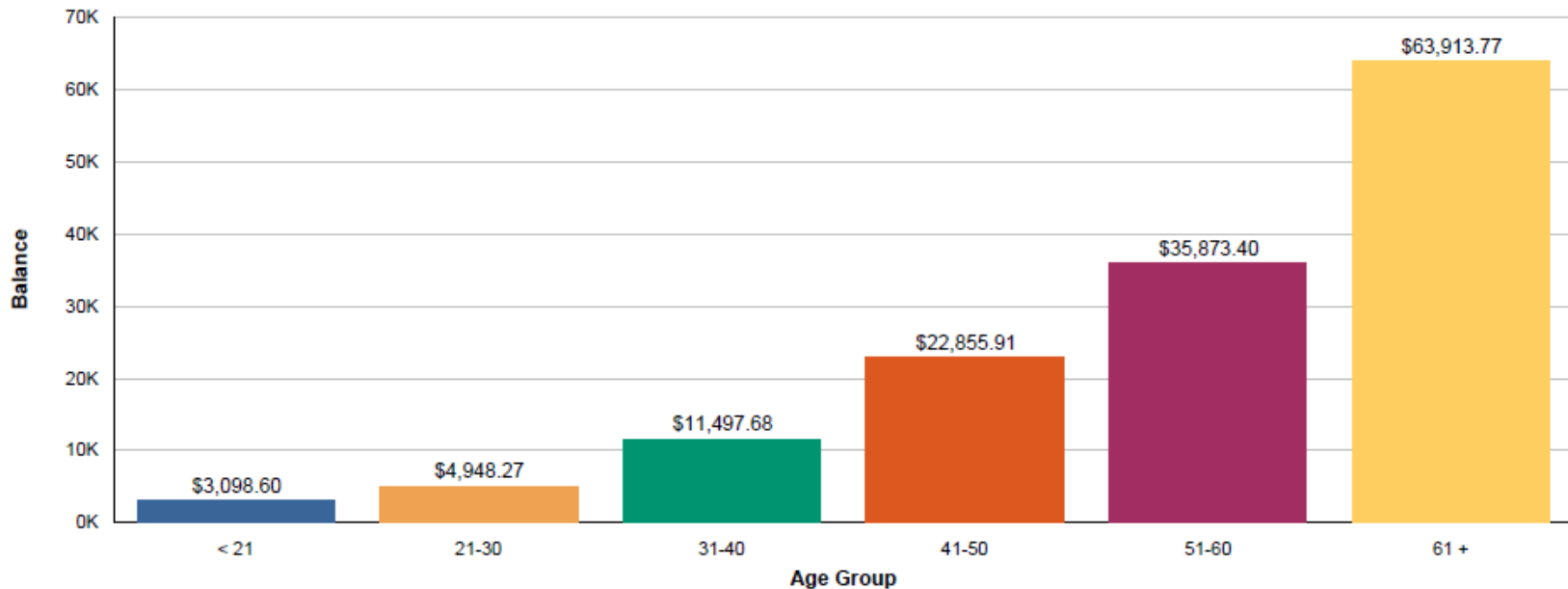
# Enrollment Summary July 1, 2020 – June 30, 2021



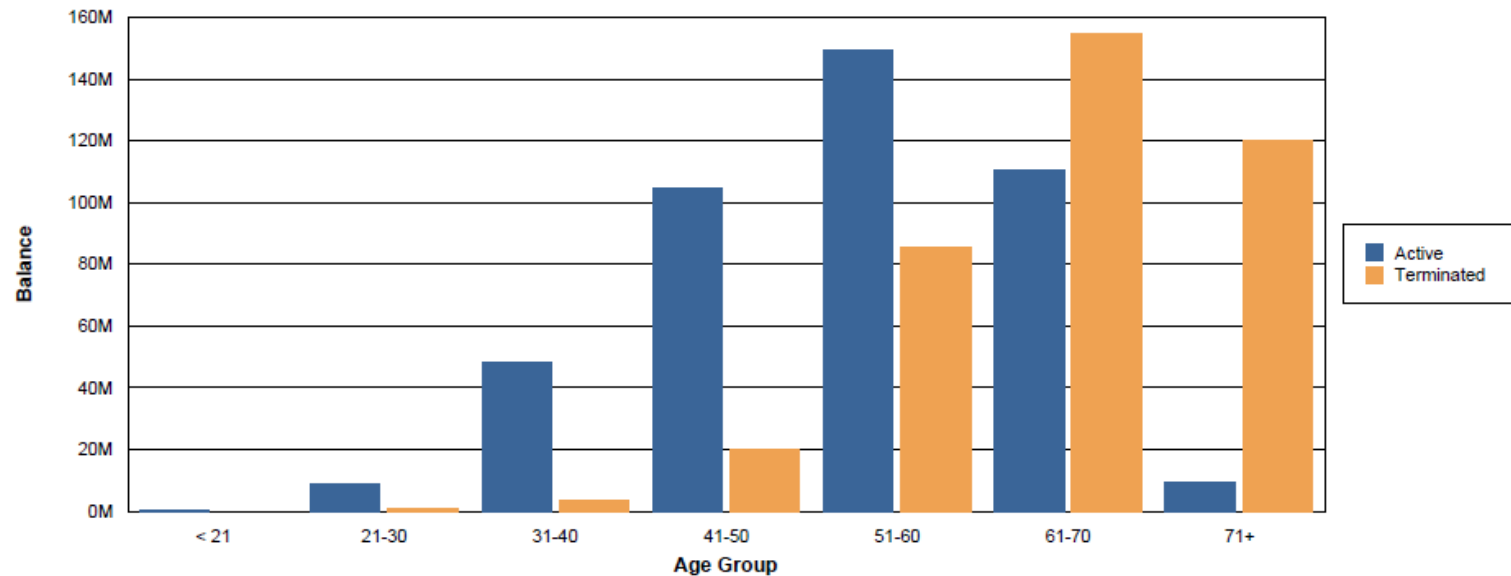


# Average Balances by Age

As of June 30, 2021

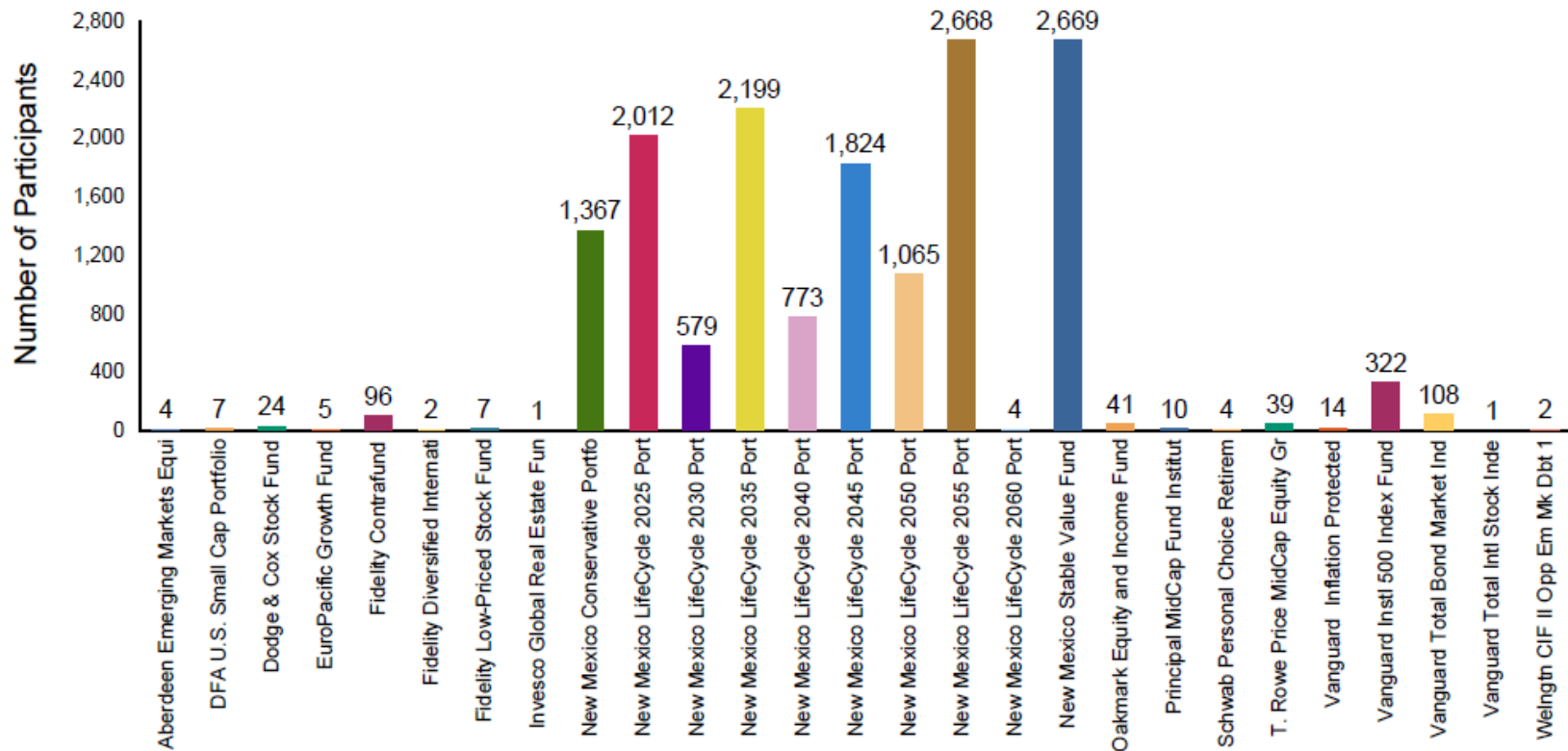


# Balances by Status As of June 30, 2021 (Deemed Loan Included)



# Participants with a Balance in a Single Investment

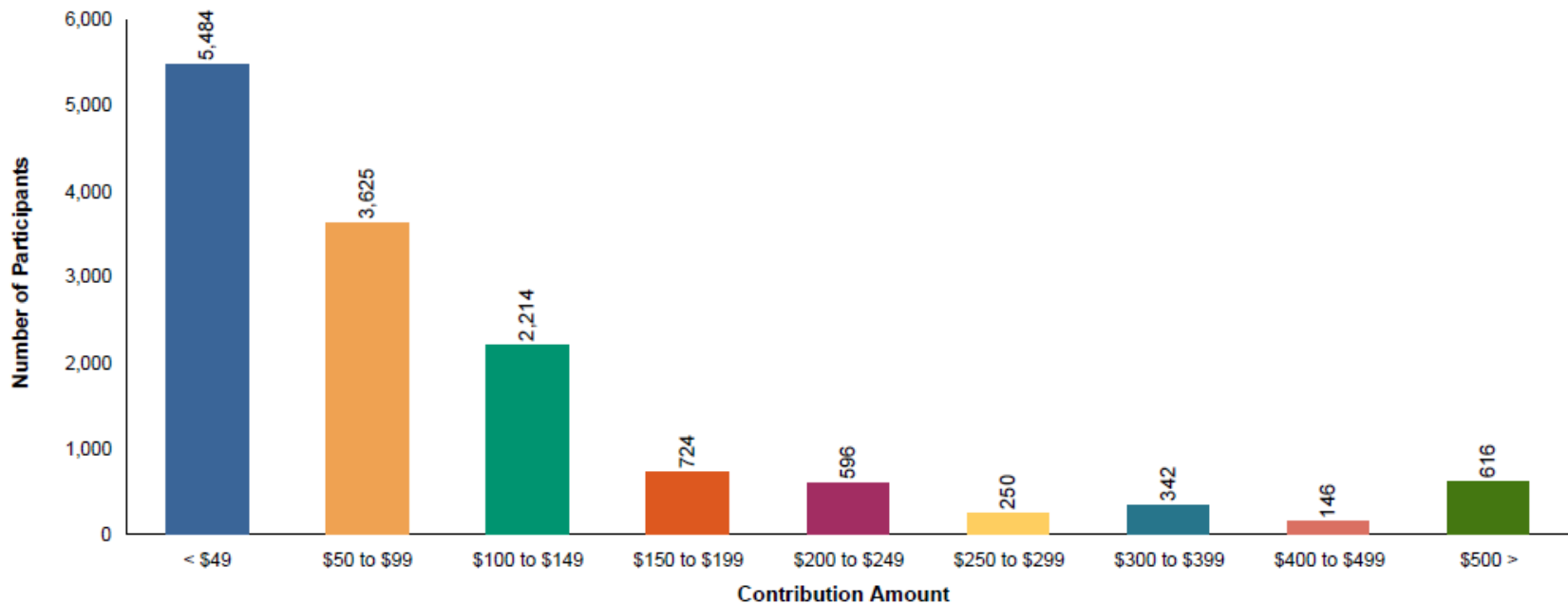
As of June 30, 2021



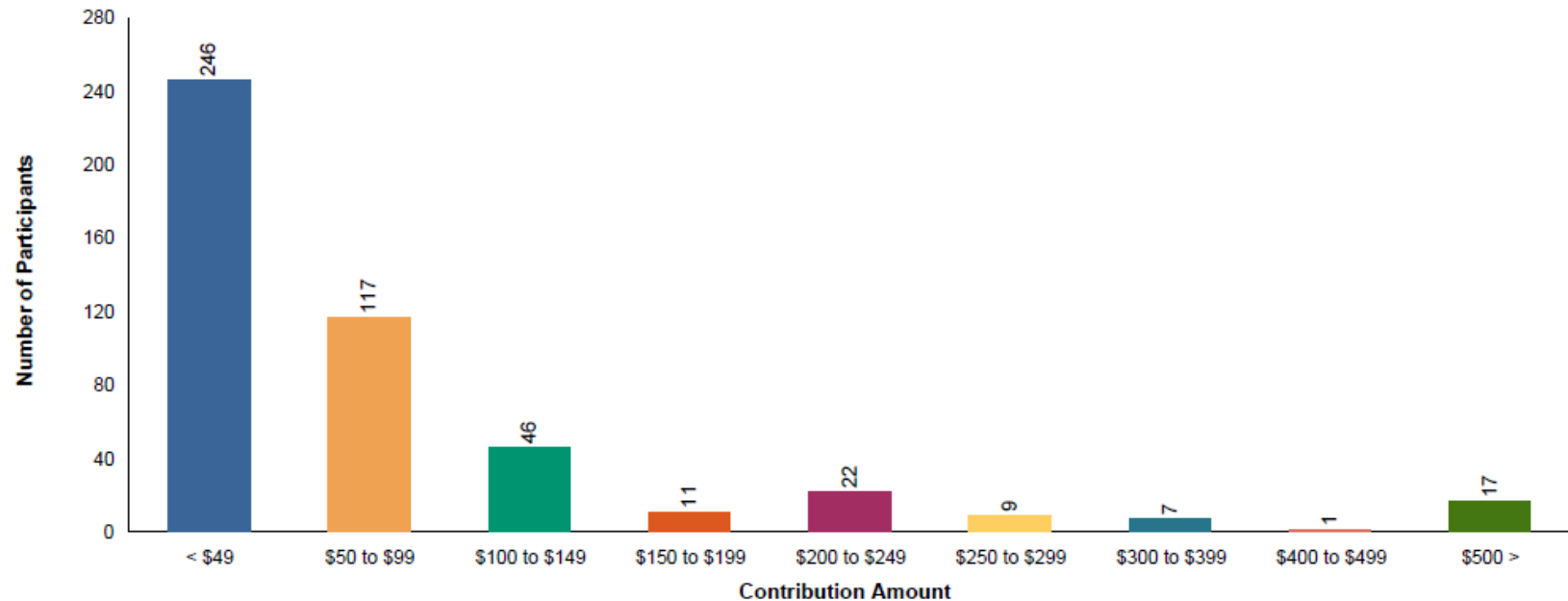


# Before Tax Contribution Summary

As of June 30, 2021

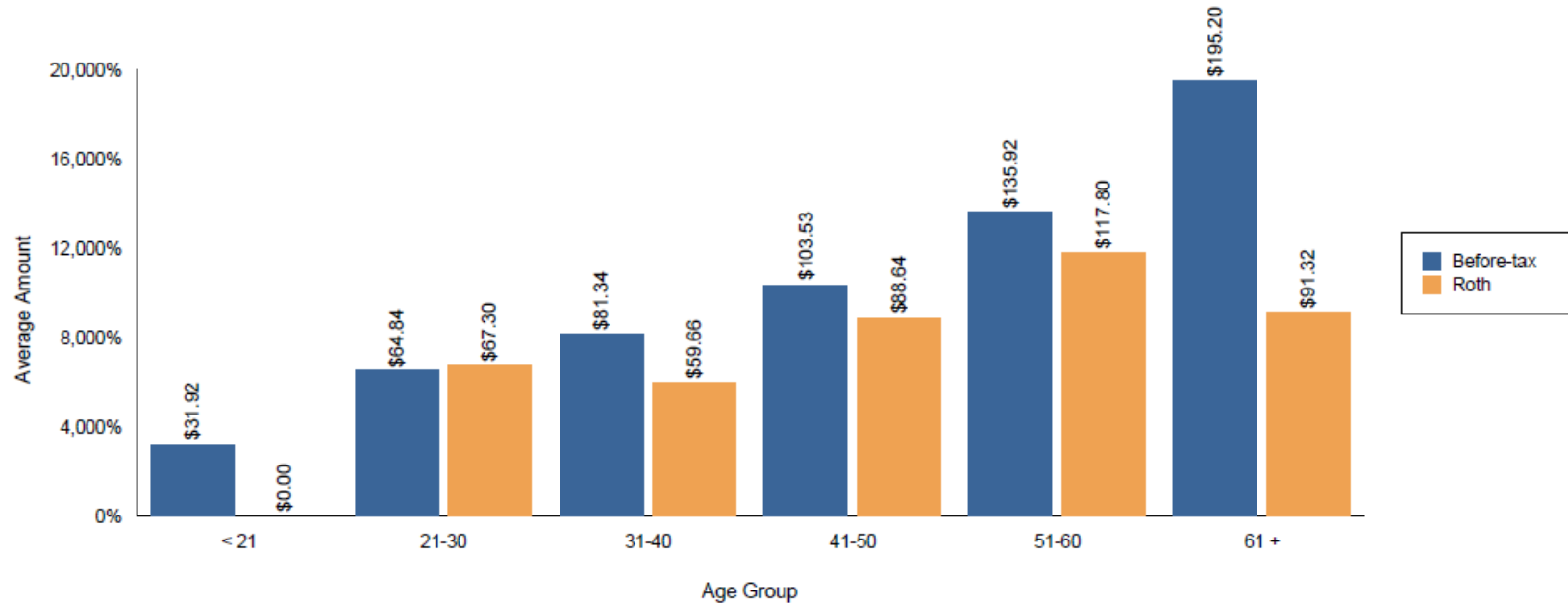


# Roth Contribution Summary As of June 30, 2021



# Average Contribution Amount

As of June 30, 2021



Age Group	Before-tax Average \$	Roth Average \$
< 21	\$31.92	\$0.00
21-30	\$64.84	\$67.30
31-40	\$81.34	\$59.66
41-50	\$103.53	\$88.64
51-60	\$135.92	\$117.80
61 +	\$195.20	\$91.32
Overall	\$109.90	\$82.71

# Balance by Investment As of June 30, 2021

Investment	Investment Category	Number of Participant	Average Participant	Percentage of Plan Assets	Investment Balance
Vanguard Instl 500 Index Fund	Large Cap Growth	4,394	\$29,923.40	16.19%	\$ 131,483,430.57
Vanguard Inflation Protected	Bonds	1,006	\$9,709.90	1.20%	\$ 9,768,159.24
EuroPacific Growth Fund	Global/International	1,029	\$11,372.68	1.44%	\$ 11,702,488.87
Invesco Global Real Estate Fun	Small/Mid/Specialty	328	\$5,258.65	0.21%	\$ 1,724,837.79
Principal MidCap Fund Institut	Small/Mid/Specialty	1,206	\$14,574.62	2.16%	\$ 17,576,992.16
Dodge & Cox Stock Fund	Large Cap Value	2,096	\$18,103.02	4.67%	\$ 37,943,931.62
Principal Diversified Real Ass	Small/Mid/Specialty	107	\$4,553.86	0.06%	\$ 487,263.51
T. Rowe Price MidCap Equity Gr	Small/Mid/Specialty	2,443	\$16,023.03	4.82%	\$ 39,144,269.09
Oakmark Equity and Income Fund	Balanced	1,476	\$14,708.48	2.67%	\$ 21,709,710.56
Vanguard Total Bond Market Ind	Bonds	2,584	\$14,153.54	4.50%	\$ 36,572,747.00
Aberdeen Emerging Markets Equi	Global/International	417	\$7,717.10	0.40%	\$ 3,218,031.26
DFA U.S. Small Cap Portfolio	Small/Mid/Specialty	2,225	\$7,188.74	1.97%	\$ 15,994,938.84
Vanguard Total Intl Stock Inde	Global/International	1,715	\$11,314.19	2.39%	\$ 19,403,833.40
New Mexico Conservative Portfo	Asset Allocation	2,012	\$23,837.15	5.91%	\$ 47,960,337.47
New Mexico LifeCycle 2025 Port	Asset Allocation	2,705	\$22,064.66	7.35%	\$ 59,684,891.95
New Mexico LifeCycle 2030 Port	Asset Allocation	752	\$12,496.86	1.16%	\$ 9,397,636.82
New Mexico LifeCycle 2035 Port	Asset Allocation	2,758	\$15,600.82	5.30%	\$ 43,027,071.15
New Mexico LifeCycle 2040 Port	Asset Allocation	931	\$8,086.24	0.93%	\$ 7,528,289.49
New Mexico LifeCycle 2045 Port	Asset Allocation	2,236	\$11,584.55	3.19%	\$ 25,903,045.75
New Mexico LifeCycle 2050 Port	Asset Allocation	1,210	\$5,833.46	0.87%	\$ 7,058,484.21
New Mexico LifeCycle 2055 Port	Asset Allocation	3,014	\$5,386.75	2.00%	\$ 16,235,656.84
New Mexico LifeCycle 2060 Port	Asset Allocation	25	\$14,202.14	2.19%	\$ 355,053.46
New Mexico Stable Value Fund	Stability of Principal	5,571	\$23,598.14	16.19%	\$ 131,465,265.67
Fidelity Low-Priced Stock Fund	Small/Mid/Specialty	993	\$10,823.28	1.32%	\$ 10,747,520.03
Fidelity Contrafund	Large Cap Growth	2,352	\$30,072.26	8.71%	\$ 70,729,962.87
Fidelity Diversified Internati	Global/International	1,239	\$10,562.31	1.61%	\$ 13,086,698.81
Schwab Personal Choice Retirem	Self Directed Brokerage	70	\$126,678.97	1.09%	\$ 8,867,528.01
LOAN FUND	Loan Fund	2,071	\$5,453.69	1.39%	\$ 11,294,589.22
Wellgtn CIF II Opp Em Mk Dbt 1	Bonds	321	\$6,585.18	0.26%	\$ 2,113,842.76

Total Investment Balance:

\$ 812,186,508.42

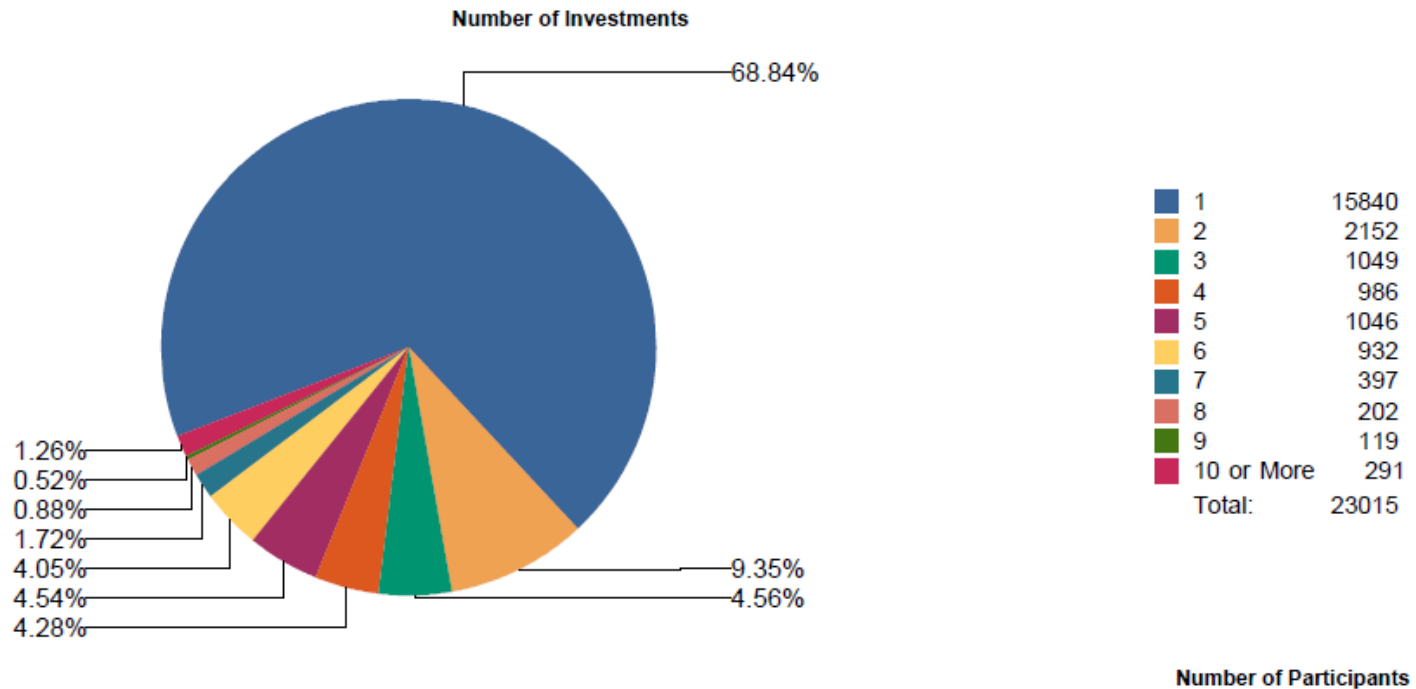
Total Deemed

Loan Fund:

\$ 3,038,301.77

# Participants with Balance by Number of Investments

As of June 30, 2021

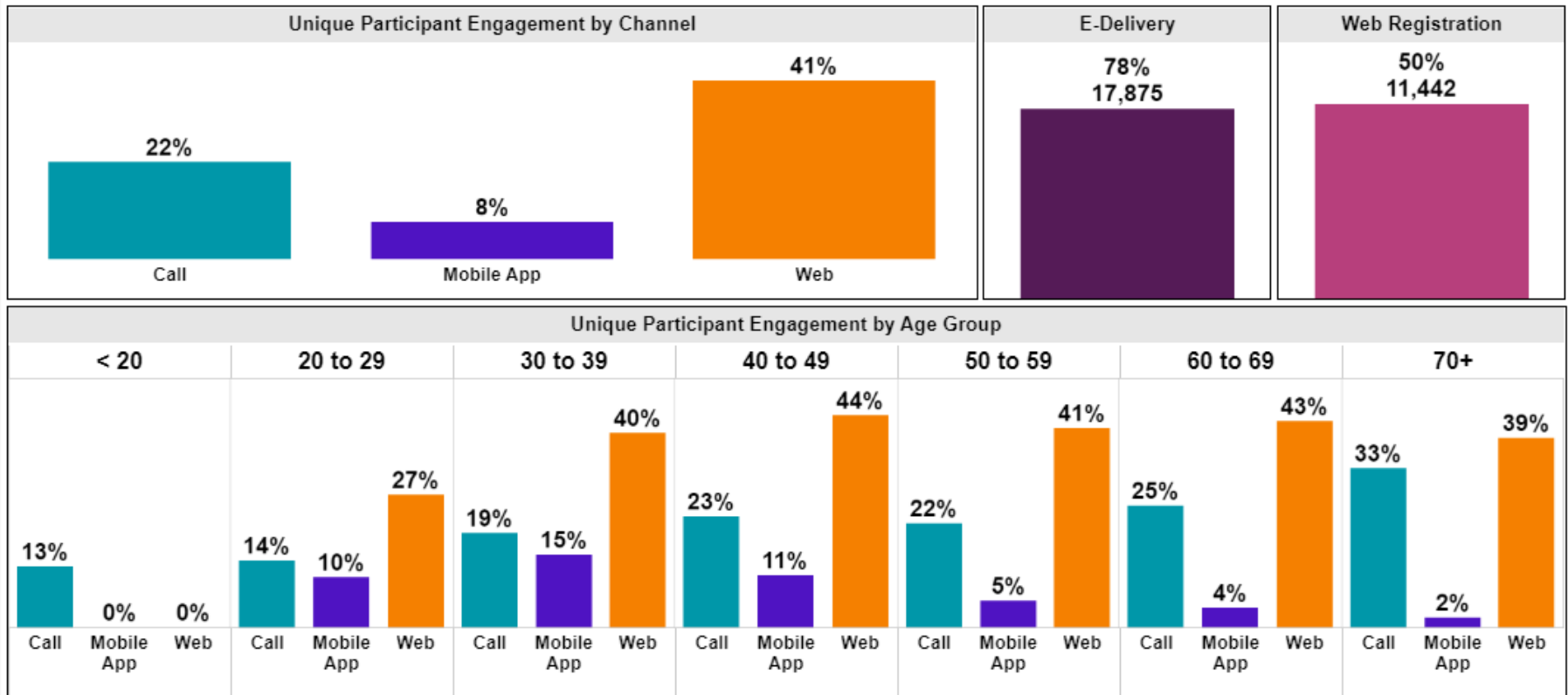


# Digital Engagement





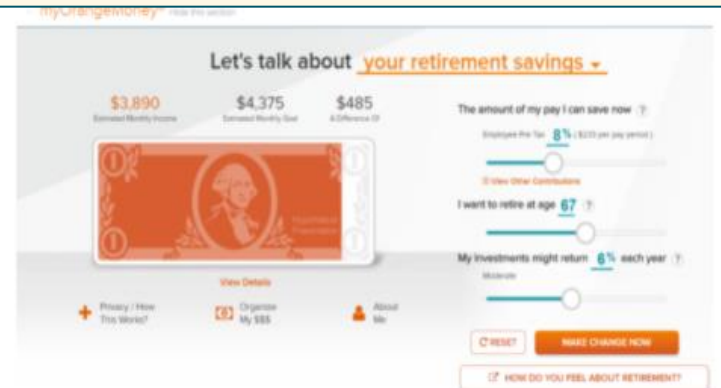
# Participant Engagement



Data as of: 6/30/2021

# Digital Engagement myOrangeMoney

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	10,842	
Viewed myOrangeMoney	10,261	95%
Engaged and interacted with myOrangeMoney	4,571	45%
Took action after using myOrangeMoney	442	10%



**10% of participants took action after using myOrangeMoney**

376 participants are saving an average of \$57 more per pay period (from \$100 to \$157)

81 participants changed a fund allocation

50 participants enrolled in a managed account

15 participants rolled money into a plan

Data as of: 7/1/2020 to 6/30/2021

# Digital Engagement

## Personalized Video Engagement

Unique Participant Activity	Participants
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Viewed Personalized Video	241
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Clicked on the call to action	81	34%
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Took action after viewing Personalized Video	13	5%
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5% of participants took action after viewing a personalized video

6 participants are saving an average of \$45 more per pay period (from \$60 to \$105)

4 participants changed a fund allocation

3 participants enrolled in a managed account

### Your Retirement Journey



YES I'D LIKE TO BOOST MY SAVINGS

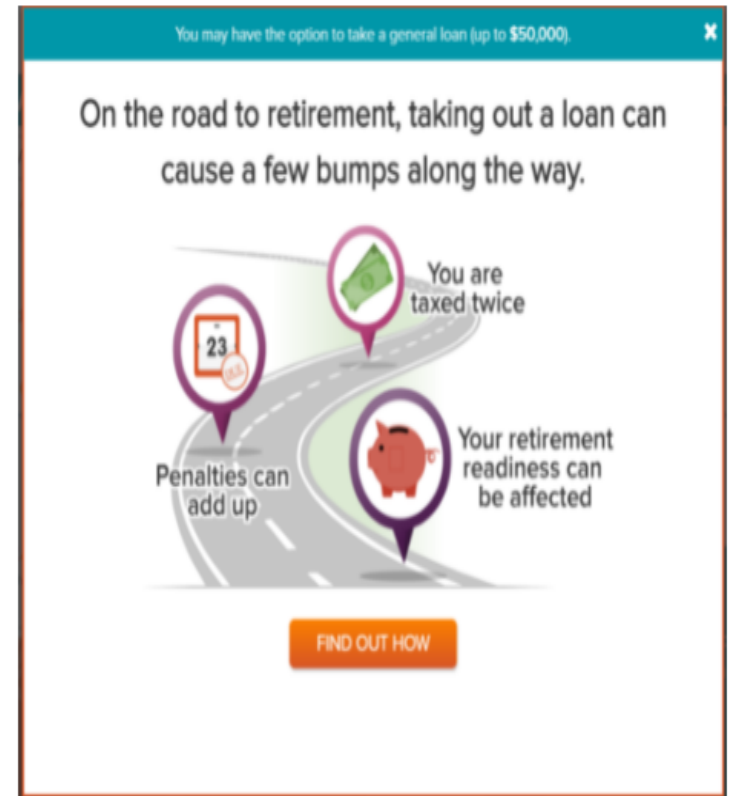
Data as of: 7/1/2020 to 6/30/2021

# Digital Engagement myOrangeMoney Loans

**680** participants used loan guidance


**207 (30%)** participants used loan guidance and did not take a loan

**473 (70%)** participants used loan guidance and went on to take a loan



Data as of: 7/1/2020 to 6/30/2021

# Digital Engagement Financial Wellness

	 Engagement		
	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	852	--	--
Completed assessment and viewed results	766	90%	89%
Viewed dashboard after completing assessment	630	82%	84%

Data as of: 6/30/2021

# Digital Engagement Financial Wellness



How do your employees feel about their current financial situation?

Your employees



Voya book of business



1  
not confident

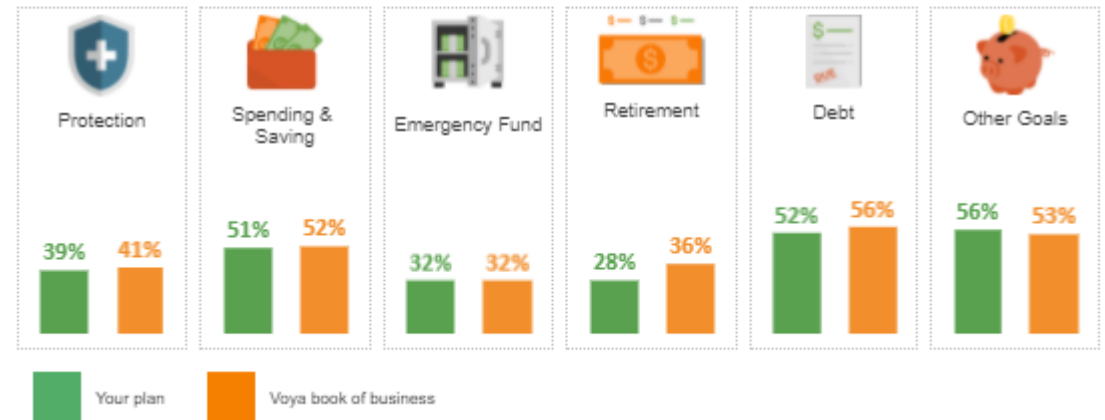
10  
very confident

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: 6/30/2021



# Personalized Messaging



# Personalized Messaging Save More Results

**203 (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%)

**203** participants are saving an average of \$42 more per pay period (from \$120 to \$162)

## Unique participant activity

## Participants

Unique participants delivered



4,471

Unique participants opened



2,262

51%

Unique participants clicked



514

23%

Participants took action after opening



203

9%



# Personalized Messaging

## Beneficiary Results

76 (19%) participants named a beneficiary after opening a Beneficiary email

### Unique participant activity

### Participants

Unique participants delivered



746

Unique participants opened



390

52%

Unique participants clicked



161

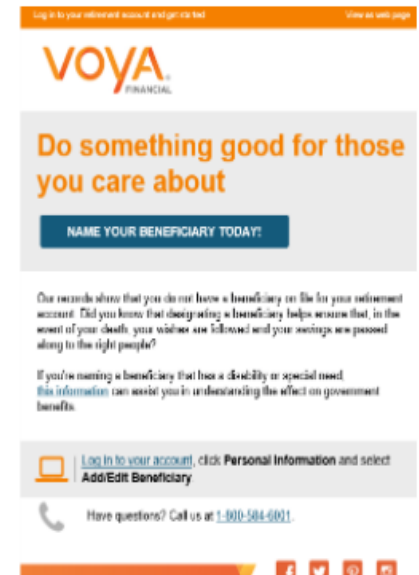
41%

Participants took action after opening



76


19%

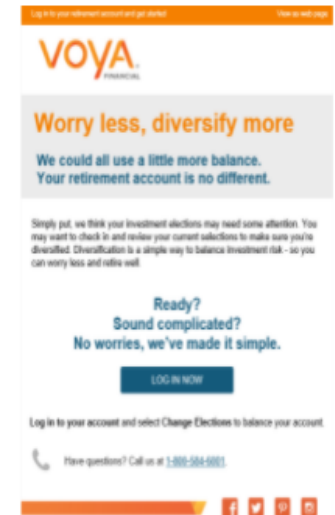
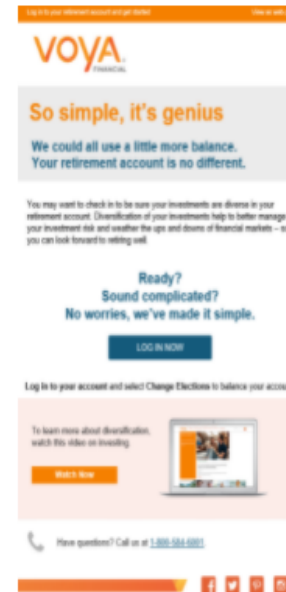


# Personalized Messaging

## Diversification Results

9 (1%) participants targeted diversified their account after opening a Diversification email





Unique participant activity		Participants		
Unique participants delivered		1,597		
Unique participants opened		820	51%	
Unique participants clicked		176	21%	
Participants took action after opening		9	1%	

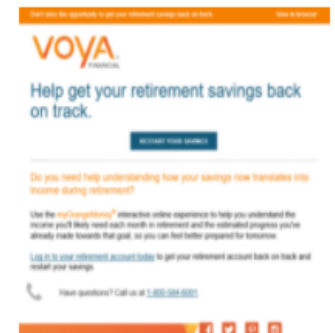


# Personalized Messaging Restart Savings Results

**22 (8%)** participants targeted resumed contributions after opening a Restart Savings email

22 participants are saving an average of \$63 more per pay period (from \$0 to \$63)

Unique participant activity	Participants		
Unique participants delivered		707	
Unique participants opened		283	40%
Unique participants clicked		41	14%
Participants took action after opening		22	8%

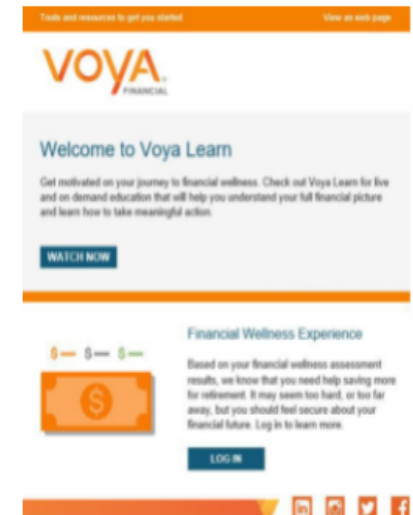


# Personalized Messaging

## Financial Wellness Results

61 (2%) participants targeted completed the Financial Wellness Assessment after opening a Quarterly Education email

Unique participant activity		Participants	
Unique participants delivered		9,723	
Unique participants opened		3,538	36%
Unique participants clicked		579	16%
Participants took action after opening		61	2%

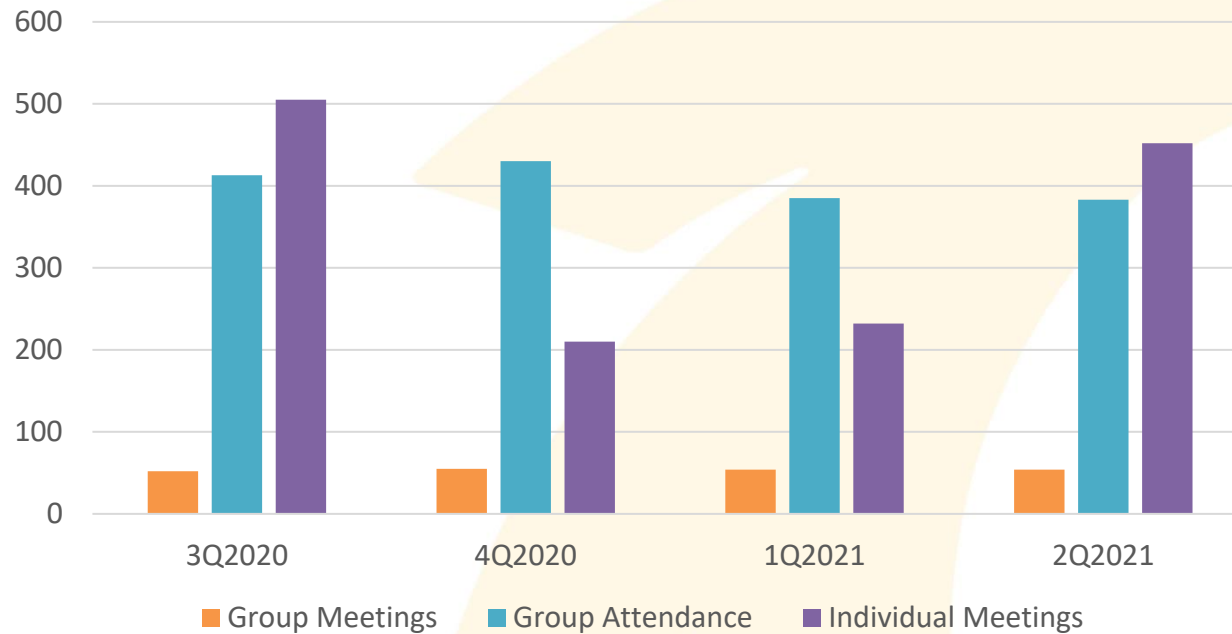




# Outreach Update



# Outreach Meeting Activity



	3Q2020	4Q2020	1Q2021	2Q2021
Group Meetings	52	55	54	54
Group Attendees	413	430	385	383
Individual Meetings	505	210	232	452

# Outreach Meeting Activity

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
04/01/2021				Day	0	16
04/02/2021	City of Albuquerque		Albuquerque	Lium	2	4
04/02/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	5
04/02/2021	City of Gallup		Gallup	Lium	0	4
04/02/2021	Sandoval County		Rio Rancho	Lium	0	1
04/02/2021	Bernalillo County		Albuquerque	Lium	6	1
04/02/2021	McKinley County		Gallup	Lium	0	1
04/02/2021	PERA		Albuquerque	Lium	0	1
04/02/2021	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium	0	1
04/02/2021	NM Courts	3rd District Court	Las Cruces	Miller	0	1
04/02/2021	Dept of Public Safety	State Police	Roswell	Miller	0	1
04/02/2021	City of Artesia	Administration	Artesia	Miller	0	1
04/02/2021	NMDOT	District 2	Roswell	Miller	0	1
04/02/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1
04/06/2021	Town of Loving	HR	Loving	Miller	0	1
04/09/2021	Estancia Valley Solid Waste Authority	Administration	Estancia	Lium	6	2
04/09/2021	Estancia Valley Solid Waste Authority	Landfill	Moriarty	Lium	4	2
04/09/2021	City of Albuquerque		Albuquerque	Lium	4	2
04/09/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	4
04/09/2021	Albuquerque Fire Rescue	Station 2	Albuquerque	Lium	2	0
04/09/2021	Bernalillo County		Albuquerque	Lium	0	5
04/09/2021	Bernalillo County	Fire Station 46	Sandia Park	Lium	6	2
04/09/2021	Bernalillo County	Fire Station 41	Edgewood	Lium	2	0
04/09/2021	Torrance County		Estancia	Lium	2	0

# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
04/09/2021	EMW Gas Authority		Estancia	Lium	0	1
04/09/2021	City of Estancia		Estancia	Lium	2	0
04/09/2021	City of Gallup		Gallup	Lium	0	1
04/09/2021	San Juan County		Aztec	Lium	0	2
04/09/2021	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium	0	1
04/09/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
04/09/2021	Town of Silver City	HR	Silver City	Miller	0	1
04/09/2021	Grant County	HR	Silver City	Miller	0	1
04/09/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1
04/09/2021	City of Las Cruces	Police	Las Cruces	Miller	0	1
04/09/2021	City of Deming	HR	Deming	Miller	0	1
04/09/2021	City of Eunice	Administration	Eunice	Miller	0	1
04/09/2021	Dept of Health	Veterans Home	Truth or Conse	Miller	0	1
04/09/2021	NM Courts	6th District Attorney	Lordsburg	Miller	0	1
04/09/2021	City of Alamogordo	Administration	Alamogordo	Miller	0	1
04/09/2021	NM Courts	5th District Attorney	Hobbs	Miller	0	1
04/09/2021	City of Las Cruces	Utilities	Las Cruces	Miller	0	1
04/09/2021	NM Institute of Mining	HR	Socorro	Miller	0	1
04/09/2021	City of Anthony	HR	Anthony	Miller	0	1
04/09/2021	NM Institute of Mining	Administration	Socorro	Miller	0	1
04/16/2021	Bernalillo County		Albuquerque	Lium	2	5
04/16/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	7	0
04/16/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	4
04/16/2021	Albuquerque Fire Rescue	Station 15	Albuquerque	Lium	6	2

# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
04/16/2021	Albuquerque Fire Rescue	Station 10	Albuquerque	Lium	3	1
04/16/2021	PERA	Retirement Seminar	Albuquerque	Lium	6	1
04/16/2021	Sandoval County		Rio Rancho	Lium	0	2
04/16/2021	City of Albuquerque	Retirement Seminar	Albuquerque	Lium	56	0
04/16/2021	Central NM College	Wellness Fair	Albuquerque	Lium	2	6
04/16/2021	City of Gallup		Gallup	Lium	0	1
04/16/2021	PERA General Meeting	Administration	Anthony	Miller	0	1
04/16/2021	Corrections	Prob & Parole	Alamogordo	Miller	0	1
04/16/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1
04/16/2021	Corrections	SNMCF	Las Cruces	Miller	0	1
04/16/2021	City of Deming	HR	Deming	Miller	0	1
04/16/2021	City of Eunice	HR	Eunice	Miller	0	1
04/16/2021	City of Las Cruces	Utilities	Las Cruces	Miller	0	1
04/16/2021	NM Courts	3rd District Court	Las Cruces	Miller	0	1
04/16/2021	City of Alamogordo	Administration	Alamogordo	Miller	0	1
04/16/2021	Dept of Public Safety	State Police	Anthony	Miller	0	1
04/16/2021	City of Las Cruces	Police	Las Cruces	Miller	0	1
04/16/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
04/16/2021	Dona Ana County	Administration	Las Cruces	Miller	0	1
04/23/2021	City of Albuquerque		Albuquerque	Lium	0	4
04/23/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	2
04/23/2021	Albuquerque Fire Rescue	Station 22	Albuquerque	Lium	4	1
04/23/2021	Bernalillo County	Fire	Albuquerque	Lium	2	4
04/23/2021	Bernalillo County		Albuquerque	Lium	0	2



# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
04/23/2021	NM Institute of Mining and Technology		Socorro	Lium	0	1
04/23/2021	Sandoval County	Landfill	Rio Rancho	Lium	3	1
04/23/2021	Sandoval County	Administration	Rio Rancho	Lium	2	0
04/23/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
04/23/2021	Corrections	SNMCF	Las Cruces	Miller	0	1
04/23/2021	NM Courts	7th District Court	Estancia	Miller	0	1
04/23/2021	NM Courts	Magistrate	Las Cruces	Miller	0	1
04/23/2021	NM Courts	5th District Attorney	Carlsbad	Miller	0	1
04/23/2021	NM Courts	6th District Attorney	Deming	Miller	0	1
04/23/2021	Corrections	Prob & Parole	Alamogordo	Miller	0	1
04/23/2021	Eddy County	Sheriff	Carlsbad	Miller	0	1
04/23/2021	Children, Youth & Family	PSD	Las Cruces	Miller	0	1
04/23/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
04/23/2021	Taxation & Revenue	Administration	Santa Fe	Miller	8	1
04/30/2021	Department of Transportation		Mountain Air	Lium	0	1
04/30/2021	City of Gallup		Gallup	Lium	0	2
04/30/2021	City of Albuquerque		Albuquerque	Lium	2	18
04/30/2021	Bernalillo County		Albuquerque	Lium	2	9
04/30/2021	Bernalillo County	Police	Albuquerque	Lium	0	1
04/30/2021	Bernalillo County	Fire	Albuquerque	Lium	0	1
04/30/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
04/30/2021	NM Courts	3rd District Court	Las Cruces	Miller	0	1
04/30/2021	Dept of Health	Veterans Home	Truth or Conse	Miller	0	1
04/30/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1



# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
04/30/2021	Dept of Health	Veterans Home	Truth or Conse	Miller	0	1
04/30/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1
04/30/2021	Office of State Engineer	Administration	Las Cruces	Miller	0	1
04/30/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1
04/30/2021	Corrections	SNMCF	Las Cruces	Miller	0	1
04/30/2021	NM School for the Visually Impaired	Administration	Las Cruces	Miller	0	1
04/30/2021	PERA General Meeting	Administration	Statewide	Miller	7	1
05/01/2021				Day	0	12
05/07/2021	City of Albuquerque		Albuquerque	Lium	0	11
05/07/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	5
05/07/2021	Bernalillo County		Albuquerque	Lium	0	9
05/07/2021	Department of Transportation		Milan	Lium	2	5
05/07/2021	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium	2	0
05/07/2021	Dept of Public Safety	State Police	Las Cruces	Miller	0	1
05/07/2021	Corrections	Prob & Parole	Alamogordo	Miller	0	1
05/07/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1
05/07/2021	City of Las Cruces	Utilities	Las Cruces	Miller	0	1
05/07/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
05/07/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
05/07/2021	City of Las Cruces	Human Resources	Las Cruces	Miller	0	1
05/07/2021	Town of Sunland Park	Human Resources	Sunland Park	Miller	0	1
05/07/2021	NM School for the Visually Impaired	Human Resources	Alamogordo	Miller	0	1
05/07/2021	Office of State Engineer	Administration	Roswell	Miller	0	1
05/07/2021	City of Las Cruces	Utilities	Las Cruces	Miller	0	1

# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
05/14/2021	City of Tucumcari	Wellness Fair - Tuesday	Tucumcari	Lium	6	4
05/14/2021	City of Tucumcari	wellness fair - Wednesday	Tucumcari	Lium	8	2
05/14/2021	Department of Transportation	Project Office	Tucumcari	Lium	2	0
05/14/2021	Bernalillo County		Albuquerque	Lium	0	1
05/14/2021	City of Albuquerque		Albuquerque	Lium	0	14
05/14/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	5
05/14/2021	Albuquerque Fire Rescue	Station 7	Albuquerque	Lium	4	1
05/14/2021	PERA	Retirement Seminar	Albuquerque	Lium	6	0
05/14/2021	NMDOT	Human Resources	Truth or Conse	Miller	0	1
05/14/2021	Children, Youth & Family	PSD	Ruidoso	Miller	0	1
05/14/2021	NM Courts	3rd District Court	Las Cruces	Miller	0	1
05/14/2021	Dept of Health	Public Health	Las Cruces	Miller	0	1
05/14/2021	Grant County	Human Resources	Las Cruces	Miller	0	1
05/14/2021	Children, Youth & Family	Juvenile Justice	Alamogordo	Miller	0	1
05/14/2021	Office of State Engineer	Administration	Roswell	Miller	0	1
05/14/2021	NM Courts	12th District Court	Silver City	Miller	0	1
05/14/2021	Corrections	SNMCF	Las Cruces	Miller	0	1
05/14/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
05/14/2021	PERA General Meeting	Administration	Statewide	Miller	13	1
05/21/2021	City of Albuquerque		Albuquerque	Lium	2	0
05/21/2021	Albuquerque Fire Rescue		Albuquerque	Lium	2	1
05/21/2021	Bernalillo County		Albuquerque	Lium	0	5
05/21/2021	Bernalillo County	Fire	Albuquerque	Lium	0	2
05/21/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	15	0

# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
05/21/2021	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium	2	1
05/21/2021	City of Gallup		Gallup	Lium	0	1
05/21/2021	City of Las Cruces	Utilities	Las Cruces	Miller	0	1
05/21/2021	NM Courts	6th District Court	Silver City	Miller	0	1
05/21/2021	City of Alamogordo	Human Resources	Alamogordo	Miller	0	1
05/28/2021	City of Albuquerque		Albuquerque	Lium	0	8
05/28/2021	Albuquerque Fire Rescue	Station 10	Albuquerque	Lium	2	1
05/28/2021	Bernalillo County		Albuquerque	Lium	2	4
05/28/2021	PERA	Retirement Seminar	Albuquerque	Lium	7	0
05/28/2021	Corrections	Prob & Parole	Alamogordo	Miller	0	1
05/28/2021	City of Las Cruces	Police	Las Cruces	Miller	0	1
05/28/2021	Chaves County	Detention	Roswell	Miller	0	1
05/28/2021	NM Courts	6th District Court	Silver City	Miller	0	1
05/28/2021	Dept of Health	Veterans Home	Truth or Conse	Miller	0	1
05/28/2021	PERA General Meeting	Administration	Statewide	Miller	11	2
06/01/2021				Day	0	8
06/04/2021	Bernalillo County		Albuquerque	Lium	4	3
06/04/2021	City of Albuquerque		Albuquerque	Lium	0	3
06/04/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	4
06/04/2021	McKinley County		Gallup	Lium	0	1
06/04/2021	Curry County		Clovis	Lium	0	1
06/04/2021	City of Roswell	Human Resources	Roswell	Miller	0	1
06/04/2021	City of Roswell	Human Resources	Roswell	Miller	0	1
06/04/2021	City of Las Cruces	Human Resources	Las Cruces	Miller	0	1

# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
06/04/2021	NM Courts	3rd District Attorney	Las Cruces	Miller	0	1
06/04/2021	NM Courts	5th District Attorney	Carlsbad	Miller	0	1
06/04/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
06/04/2021	NM Courts	3rd District Court	Las Cruces	Miller	0	1
06/11/2021	City of Albuquerque		Albuquerque	Lium	0	8
06/11/2021	City of Albuquerque	Retirement Seminar	Albuquerque	Lium	44	0
06/11/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	5
06/11/2021	Bernalillo County		Albuquerque	Lium	0	6
06/11/2021	Bernalillo County	Sheriff	Albuquerque	Lium	2	1
06/11/2021	Department of Transportation		Santa Rosa	Lium	0	2
06/11/2021	City of Las Cruces	Human Resources	Las Cruces	Miller	0	1
06/11/2021	Dona Ana County	Human Resources	Las Cruces	Miller	0	1
06/11/2021	City of Carlsbad	Fire Dept	Carlsbad	Miller	0	1
06/11/2021	Corrections	SNMCF	Las Cruces	Miller	0	1
06/11/2021	NM Courts	5th District Attorney	Carlsbad	Miller	0	1
06/11/2021	Corrections	Prob & Parole	Alamogordo	Miller	0	1
06/11/2021	City of Las Cruces	Police	Las Cruces	Miller	0	1
06/11/2021	Office of State Engineer	Administration	Roswell	Miller	0	1
06/18/2021	Santa Fe County	New Employee Orientation	Santa Fe	Lium	18	0
06/18/2021	Department of Transportation	Project Office	Santa Rosa	Lium	5	4
06/18/2021	Guadalupe County		Santa Rosa	Lium	2	0
06/18/2021	City of Santa Rosa		Santa Rosa	Lium	0	1
06/18/2021	Department of Public Safety	State Police	Albuquerque	Lium	25	6
06/18/2021	Bernalillo County		Albuquerque	Lium	0	3

# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
06/18/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	36	0
06/18/2021	Bernalillo County	Sheriff	Albuquerque	Lium	2	8
06/18/2021	Albuquerque Fire Rescue		Albuquerque	Lium	2	3
06/18/2021	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium	0	2
06/18/2021	City of Portales		Portales	Lium	0	1
06/18/2021	City of Albuquerque		Albuquerque	Lium	0	2
06/18/2021	PERA		Albuquerque	Lium	0	1
06/18/2021	City of Carlsbad	Public Works	Carlsbad	Miller	0	1
06/18/2021	City of Alamogordo	Administration	Alamogordo	Miller	0	1
06/18/2021	City of Las Cruces	Human Resources	Las Cruces	Miller	0	1
06/18/2021	City of Roswell	Human Resources	Roswell	Miller	0	1
06/18/2021	Dept of Health	Administration	Silver City	Miller	0	1
06/18/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
06/18/2021	NM Courts	3rd District Court	Las Cruces	Miller	0	1
06/18/2021	NM Courts	3rd District Court	Las Cruces	Miller	0	1
06/25/2021	City of Albuquerque		Albuquerque	Lium	0	9
06/25/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	5
06/25/2021	Albuquerque Fire Rescue	Station 7	Albuquerque	Lium	5	2
06/25/2021	Department of Transportation		Santa Fe	Lium	0	4
06/25/2021	Bernalillo County		Albuquerque	Lium	0	2
06/25/2021	City of Las Cruces	Fire Dept	Las Cruces	Miller	0	1
06/25/2021	Grant County	Human Resources	Silver City	Miller	0	1
06/25/2021	Chaves County	Administration	Roswell	Miller	0	1
06/25/2021	Chaves County	Administration	Roswell	Miller	0	1

# Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
06/25/2021	NM Courts	5th District Attorney	Hobbs	Miller	0	1
06/25/2021	City of Alamogordo	Human Resources	Alamogordo	Miller	0	1
06/30/2021	Santa Fe County	New Employee Orientation	Santa Fe	Lium	2	0
06/30/2021	Department of Transportation	District 3	Albuquerque	Lium	2	3
06/30/2021	City of Albuquerque		Albuquerque	Lium	0	3
06/30/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	9
06/30/2021	Bernalillo County		Albuquerque	Lium	0	8
06/30/2021	Village of Los Lunas		Los Lunas	Lium	0	2

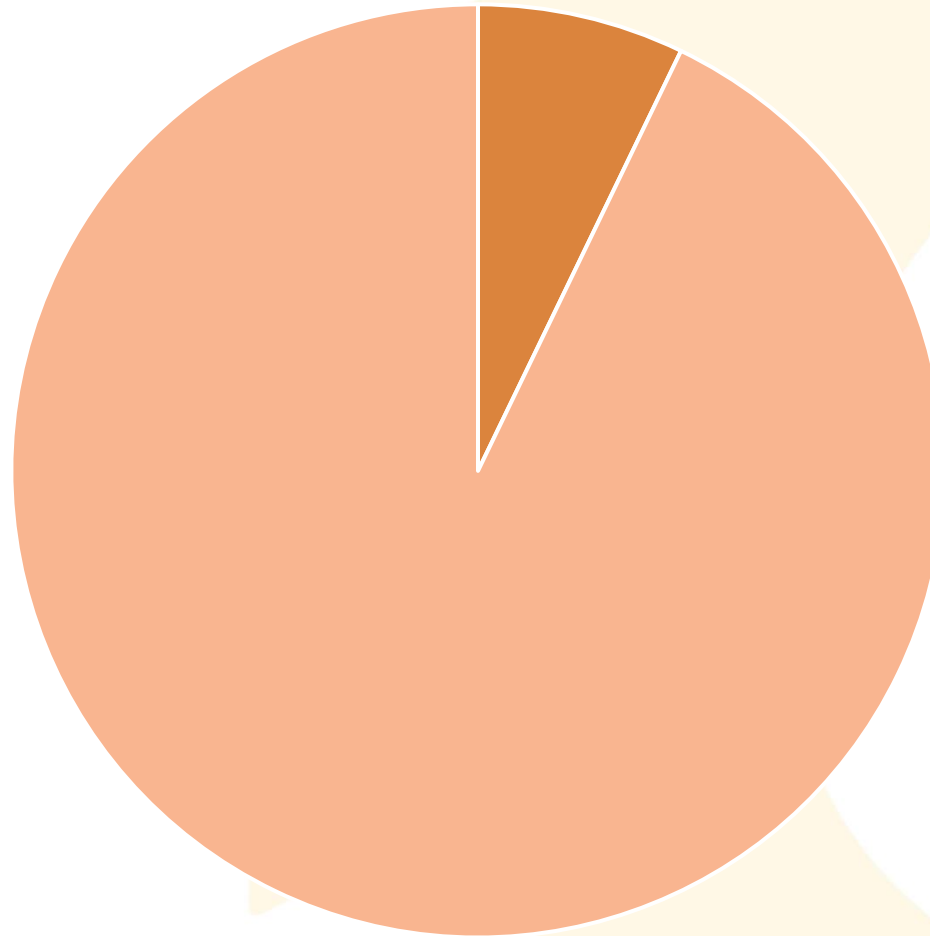


# Participant Services



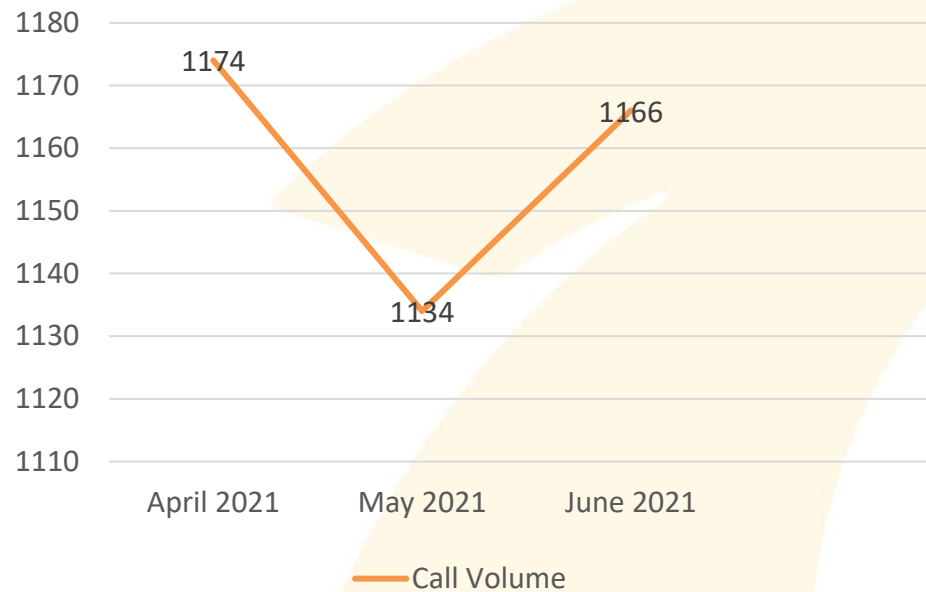
# Participant Contact Summary

April 1, 2021- June 30, 2021



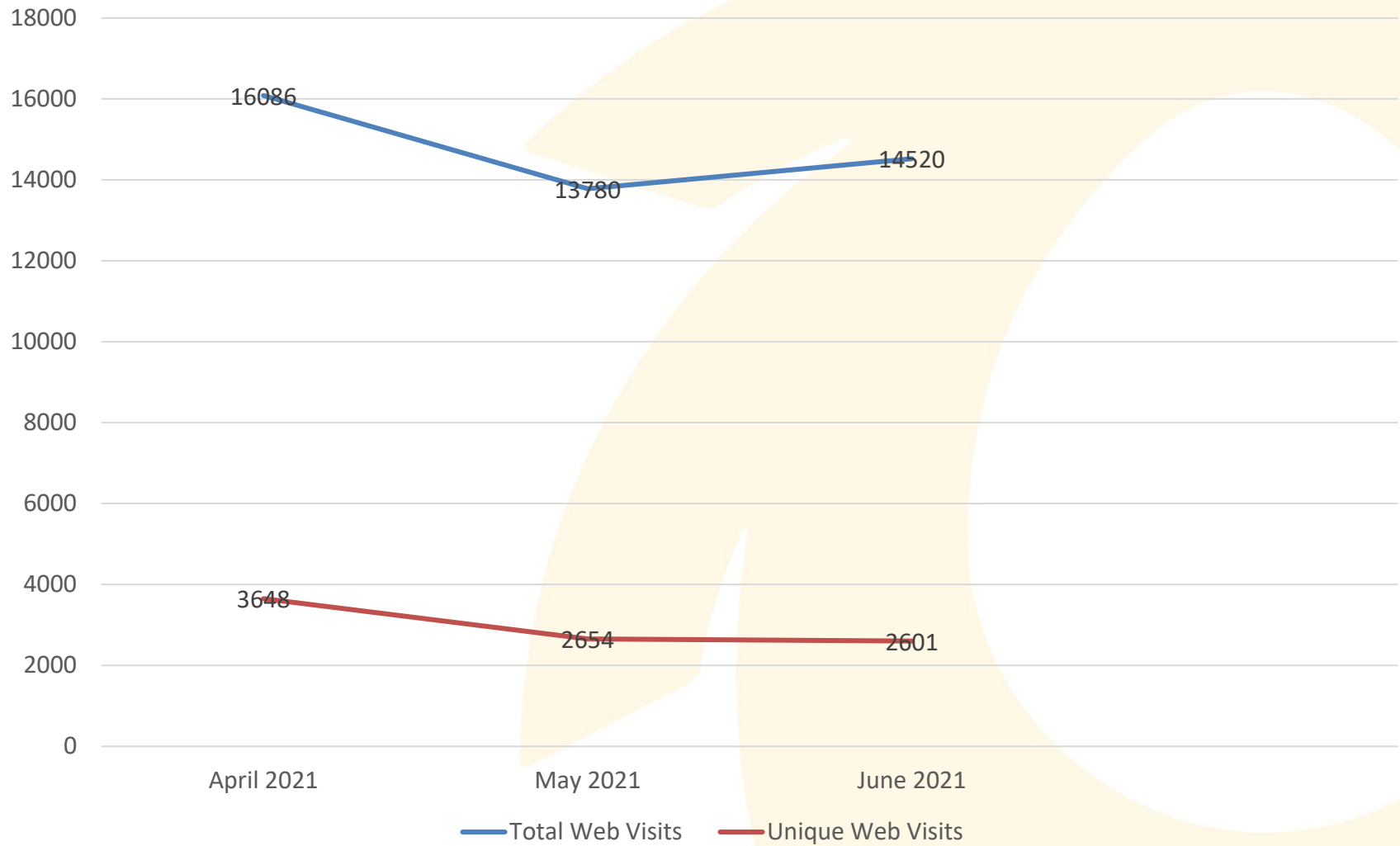
■ Call Center (3427) ■ Participant Web (44,386)

# Call Center Activity April 1, 2021- June 30, 2021



	Call Volume	Average Speed of Answer (Seconds)	Average Call Length (Minutes)	Number of Abandoned Calls	Percentage of Abandoned Calls
April 2021	1174	19	8:21	18	1.5%
May 2021	1134	12	8:46	3	.3%
June 2021	1166	2	8:25	4	.3%

# Participant Web Activity April 1, 2021- June 30, 2021



# Paperless Transactions by Channel

April 1, 2021- June 30, 2021



# Paperless Transactions Volume

April 1, 2021- June 30, 2021

Paperless Transaction Description	Transaction Volume
Address Change	104
Banking Information	219
Beneficiary Election	204
Bonus Contribution	0
Catch-up Contribution	0
Contribution Rate Change	892
Contribution Rate Escalator	2
Dividend Election	0
Document/Package Request	56
Fund to Fund Transfer	270
In-service Withdrawal	181
Investment Election Change	247
Investment Reallocation	217
Rebalance Election	8
Loan Repayment ACH Election	143
New Loans Issued	140
Online Loan Payoff via ACH	91
Termination Distribution	156

**Enrollments for the Period: 137**

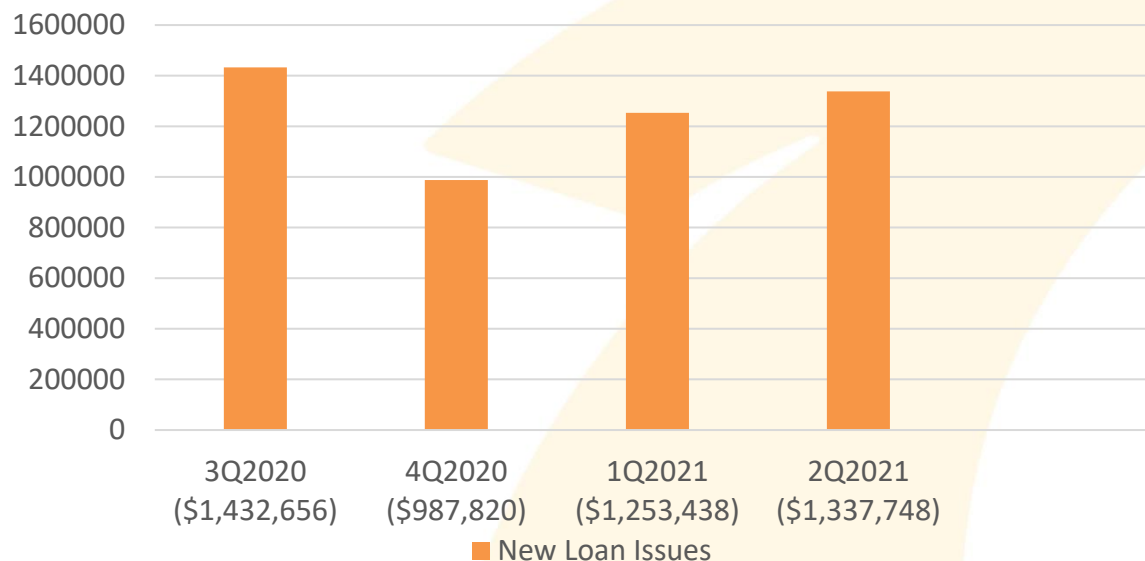


# Transaction Processed Summary

April 1, 2021- June 30, 2021

Transactions	Transaction Volume
Contributions	86,974
Rebalance Transfers	54
Loan Repayment	5,973
Loans Re-amortized	11
Dividend Pass-Throughs	0
Dividend Reinvestments	13,559
Fee Deductions	25,384
Installment Distributions via Check	97
Installment Distributions via ACH	878
Forced Deminimus Distributions	0
Required Minimum Distributions	6
Forced Default Rollover Distributions	0
<b>Total:</b>	<b>132,936</b>

# Loan Summary As of June 30, 2021



New Loans Issued 2Q2021	\$1,337,748.52
Total Outstanding Loans as of June 30, 2021	2,788
Total Outstanding Loan Balance as of June 30, 2021	\$11,294,589.22
Total Outstanding Deemed Loan Balance as of June 30, 2021	\$3,038,301.77

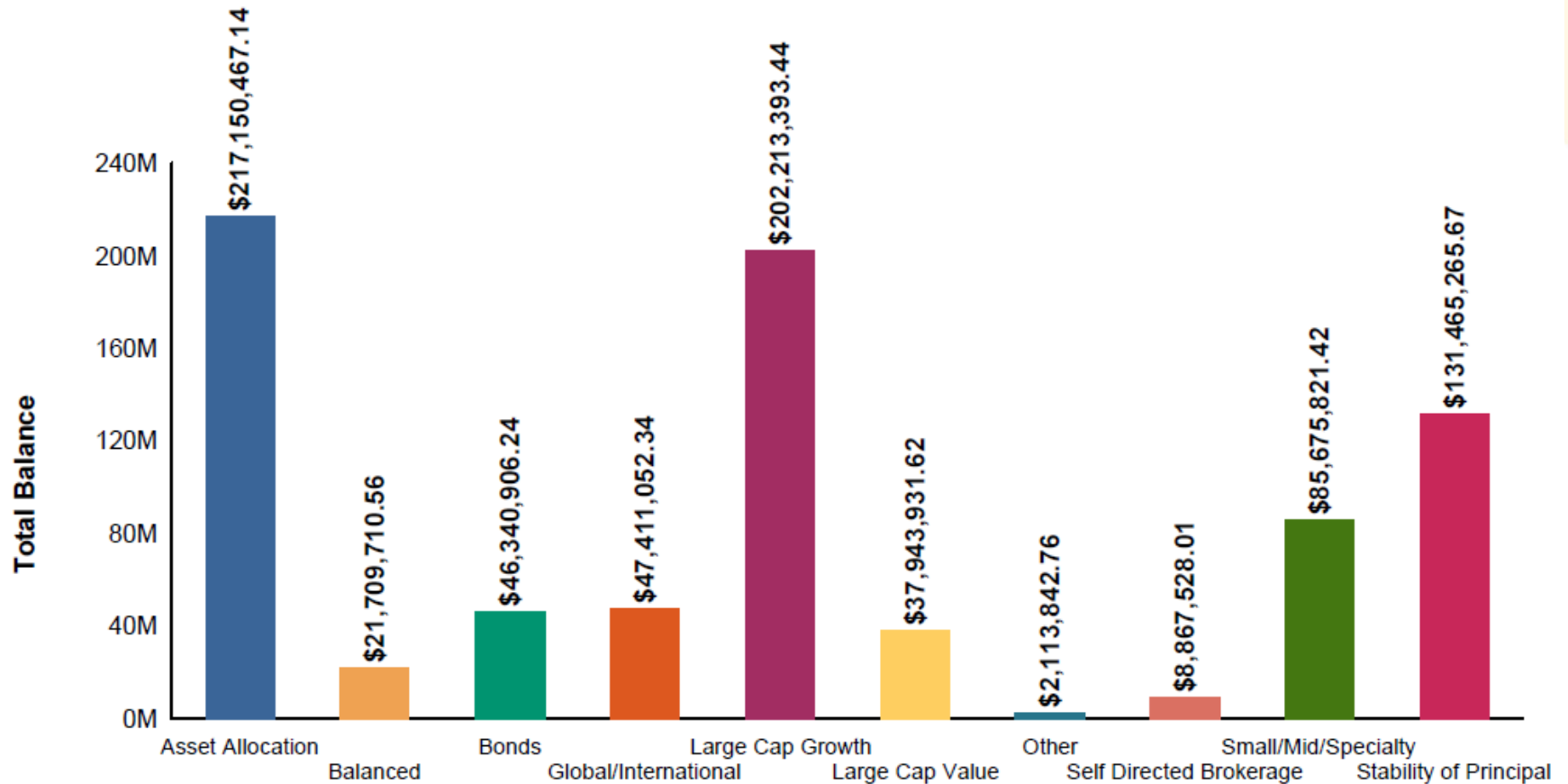
# Voya Retirement Advisors, LLC Summary

	April 2021	May 2021	June 2021
<b>Total participants eligible for advice</b>	<b>22,715</b>	<b>22,708</b>	<b>22,696</b>
<b>Advisor Service Activity</b>			
# Participants with a balance that have used the VRA Services	2,154	2,179	2,218
% Participants with a balance that have used the VRA Services	9.48%	9.60%	9.77%
VRA Advisor Calls	579	579	579
Online Advice Adopters	597	607	624
Professional Management Members	978	993	1,015
<b>Monthly VRA Investment Advisor Activity</b>			
Calls	27	17	18
Received a Retirement Plan	14	15	13
Processed a Transaction	2	5	5
<b>Monthly Online Activity</b>			
New Adopters	11	13	14
Received Forecast	9	12	14
Received Advice Online	9	12	14
<b>Professional Management Activity</b>			
Net Activity	24	15	55
Total Members	978	993	1,015
<b>Total Members Assets</b>	<b>\$46,487,135</b>	<b>\$47,948,263</b>	<b>\$49,703,589</b>
Average Member Balance	\$ 47,533	\$ 48,286	\$48,969

# Asset Analysis



# Asset Class Summary As of June 30, 2021



# Asset Class Summary

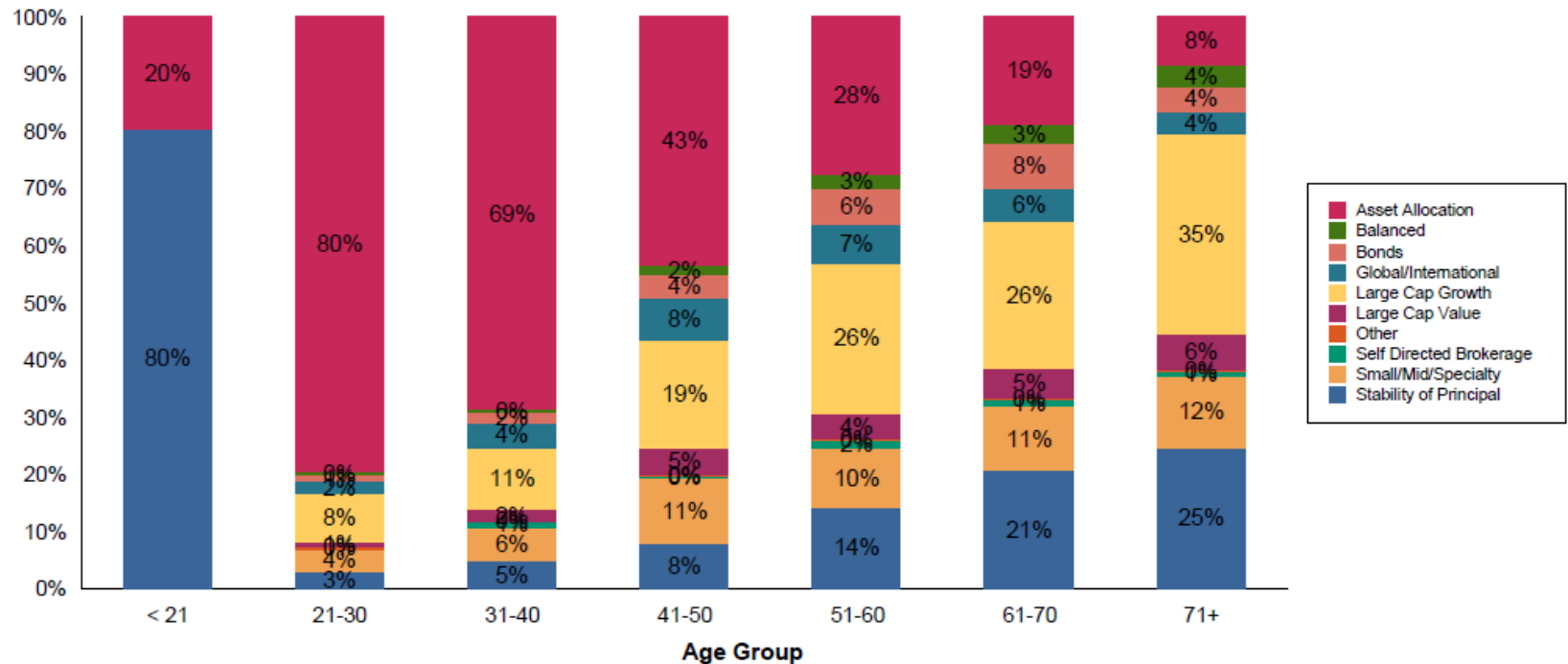
As of June 30, 2021

<b>Asset Class</b>	<b>Balance</b>	<b>Percentage of Total Assets</b>
Asset Allocation	\$217,150,467.14	28.8%
Balanced	\$21,709,710.56	2.67%
Bonds	\$46,340,906.24	5.71%
Global/International	\$47,411,052.34	5.84%
Large Cap Growth	202,213,393.44	24.90%
Large Cap Value	\$37,943,931.62	4.67%
Other	\$2,113,842.76	0.26%
Self Directed Brokerage	\$8,867,528.01	1.09%
Small/Mid/Specialty	\$85,675,821.42	10.55%
Stability of Principal	\$131,465,265.67	16.19%



# Asset Class Balances by Age Group

As of June 30, 2021

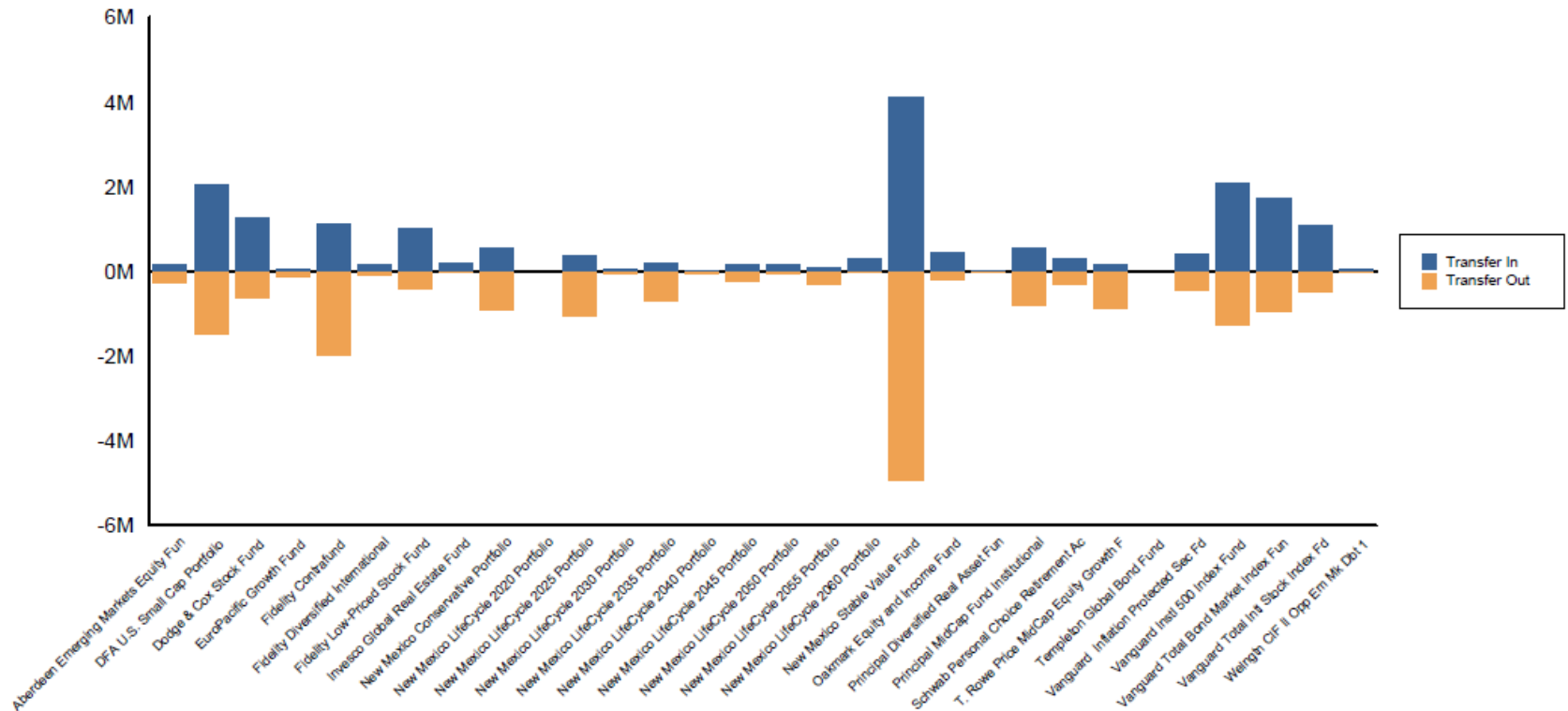


Age Range	< 21	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71+
Total Balance	\$160,198.90	\$9,408,824.12	\$49,301,351.76	\$119,779,398.65	\$229,846,295.94	\$263,190,374.52	\$129,205,475.31
Total Participants	16	854	2,082	2,057	1,792	1216	10

# Transfer Activity by Investment

April 1, 2021- June 30, 2021

## PERA SMARTSAVE



# Transfer Activity by Investment

April 1, 2021- June 30, 2021

Investment Name	Transfers In	Transfers Out	Net
Aberdeen Emerging Markets Equity Fun	\$159,894.53	(\$289,323.68)	-\$129,429.15
DFA U.S. Small Cap Portfolio	\$2,033,703.66	(\$1,495,480.63)	\$538,223.03
Dodge & Cox Stock Fund	\$1,253,716.99	(\$629,723.34)	\$623,993.65
EuroPacific Growth Fund	\$63,589.71	(\$128,930.12)	-\$65,340.41
Fidelity Contrafund	\$1,128,964.05	(\$1,992,885.02)	-\$863,920.97
Fidelity Diversified International	\$147,780.95	(\$102,428.93)	\$45,352.02
Fidelity Low-Priced Stock Fund	\$995,508.35	(\$395,215.73)	\$600,292.62
Invesco Global Real Estate Fund	\$191,327.66	(\$27,789.05)	\$163,538.61
New Mexico Conservative Portfolio	\$560,598.73	(\$889,258.29)	-\$328,659.56
New Mexico LifeCycle 2020 Portfolio	\$0.00	\$0.00	\$0.00
New Mexico LifeCycle 2025 Portfolio	\$350,265.69	(\$1,049,789.17)	-\$699,523.48
New Mexico LifeCycle 2030 Portfolio	\$70,334.10	(\$54,032.81)	\$16,301.29
New Mexico LifeCycle 2035 Portfolio	\$203,859.95	(\$700,757.80)	-\$496,897.85
New Mexico LifeCycle 2040 Portfolio	\$18,237.75	(\$74,982.46)	-\$56,744.71
New Mexico LifeCycle 2045 Portfolio	\$160,526.03	(\$252,436.41)	-\$91,910.38
New Mexico LifeCycle 2050 Portfolio	\$163,261.04	(\$50,201.21)	\$113,059.83
New Mexico LifeCycle 2055 Portfolio	\$97,824.29	(\$300,079.63)	-\$202,255.34
New Mexico LifeCycle 2060 Portfolio	\$281,072.07	(\$2,765.18)	\$278,306.89
New Mexico Stable Value Fund	\$4,113,820.14	(\$4,929,340.80)	-\$815,520.66
Oakmark Equity and Income Fund	\$448,714.63	(\$206,650.46)	\$242,064.17
Principal Diversified Real Asset Fun	\$18,843.56	(\$5,987.65)	\$12,855.91
Principal MidCap Fund Institutional	\$558,313.26	(\$803,181.55)	-\$244,868.29
Schwab Personal Choice Retirement Ac	\$287,346.05	(\$306,517.23)	-\$19,171.18
T. Rowe Price MidCap Equity Growth F	\$160,291.37	(\$877,033.92)	-\$716,742.55
Templeton Global Bond Fund	\$0.00	\$0.00	\$0.00
Vanguard Inflation Protected Sec Fd	\$395,948.62	(\$452,668.57)	-\$56,719.95
Vanguard Instl 500 Index Fund	\$2,087,919.64	(\$1,288,103.71)	\$799,815.93
Vanguard Total Bond Market Index Fun	\$1,725,905.36	(\$961,467.49)	\$764,437.87
Vanguard Total Intl Stock Index Fd	\$1,070,695.96	(\$494,486.01)	\$576,209.95
Weingtn CIF II Opp Em Mk Dbt 1	\$44,629.07	(\$31,376.36)	\$13,252.71
	<b>\$18,792,893.21</b>	<b>(\$18,792,893.21)</b>	<b>\$0.00</b>

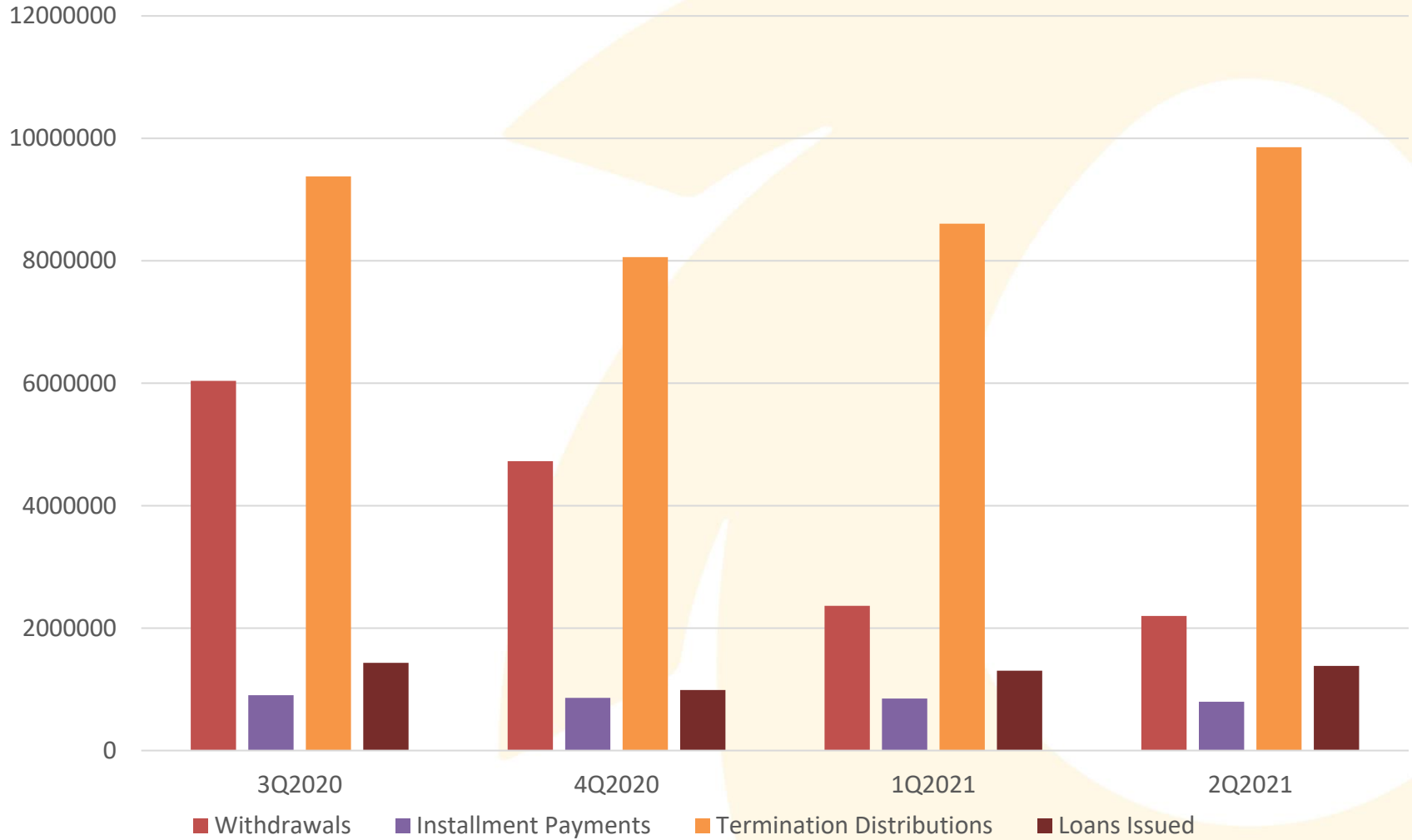
# Withdrawals and Distributions by Investment

April 1, 2021- June 30, 2021

Investment Name	Withdrawals	Terminations
Aberdeen Emerging Markets Equi	\$ (5,203.55)	\$ (36,475.57)
DFA U.S. Small Cap Portfolio	\$ (18,413.96)	\$ (234,089.99)
Dodge & Cox Stock Fund	\$ (74,084.11)	\$ (510,676.39)
EuroPacific Growth Fund	\$ (8,228.72)	\$ (55,374.18)
Fidelity Contrafund	\$ (108,090.65)	\$ (957,252.90)
Fidelity Diversified Internati	\$ (18,658.98)	\$ (99,145.61)
Fidelity Low-Priced Stock Fund	\$ (36,452.37)	\$ (95,162.49)
Invesco Global Real Estate Fun	\$ (144.25)	\$ (10,130.65)
New Mexico Conservative Portfo	\$ (174,350.90)	\$ (679,075.70)
New Mexico LifeCycle 2025 Port	\$ (324,955.86)	\$ (785,576.67)
New Mexico LifeCycle 2030 Port	\$ (27,242.52)	\$ (121,193.09)
New Mexico LifeCycle 2035 Port	\$ (207,806.45)	\$ (373,217.07)
New Mexico LifeCycle 2040 Port	\$ (24,856.25)	\$ (166,893.87)
New Mexico LifeCycle 2045 Port	\$ (110,006.44)	\$ (76,102.53)
New Mexico LifeCycle 2050 Port	\$ (20,703.89)	\$ (16,140.60)
New Mexico LifeCycle 2055 Port	\$ (44,150.95)	\$ (206,189.13)
New Mexico LifeCycle 2060 Port	\$ (88.28)	\$ (8.26)
New Mexico Stable Value Fund	\$ (484,157.02)	\$ (2,264,311.63)
Oakmark Equity and Income Fund	\$ (18,182.61)	\$ (183,240.28)
Principal Diversified Real Ass	\$ (63.53)	\$ (16,175.51)
Principal MidCap Fund Institut	\$ (36,893.12)	\$ (188,508.19)
Schwab Personal Choice Retirem		
T. Rowe Price MidCap Equity Gr	\$ (72,553.06)	\$ (464,722.32)
Transamerica Life		
Vanguard Inflation Protected	\$ (10,018.12)	\$ (102,347.88)
Vanguard Instl 500 Index Fund	\$ (201,197.18)	\$ (1,971,415.53)
Vanguard Total Bond Market Ind	\$ (88,295.13)	\$ (608,919.31)
Vanguard Total Intl Stock Inde	\$ (84,365.81)	\$ (414,547.30)
Welngtn CIF II Opp Em Mk Dbt 1		\$ (14,292.61)
	\$ (2,199,163.71)	\$ (10,651,185.26)

# Withdrawal and Distribution Breakdown

July 1, 2020 – June 30, 2021



# Quarterly Fee Reconciliation

REVENUES		3Q2020	4Q2020	1Q2021	2Q2021
PARTICIPANT REVENUES					
Asset / Admin Fee Amount Collected*					
Asset / Admin Fee Amount Collected**		\$353,721.70	\$367,410.86	\$369,698.20	\$375,749.43
PRODUCT PROVIDER REVENUES					
	Total Product Provider Revenues	\$24,222.22	\$31,792.03	\$33,254.08	\$31,000.00
GRAND TOTAL REVENUES		\$377,943.92	\$399,202.89	\$402,952.28	\$406,749.43
PAYMENTS					
Voya Recordkeeping Fee					
Participants					
	Per Participant Fee	\$13.587500	\$13.587500	\$13.587500	\$13.587500
	Number of Participants collected from	23123	23038	23013	23015
	Total Recordkeeping Fee	\$314,183.76	\$313,028.83	\$312,689.14	\$312,716.31
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		\$361,683.76	\$360,528.83	\$360,189.14	\$360,216.31
**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**

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