


PERA *SmartSave*

Deferred Compensation Plan 

Public Employees Retirement Association of New Mexico

**3rd Quarter 2022
Plan Service Review**

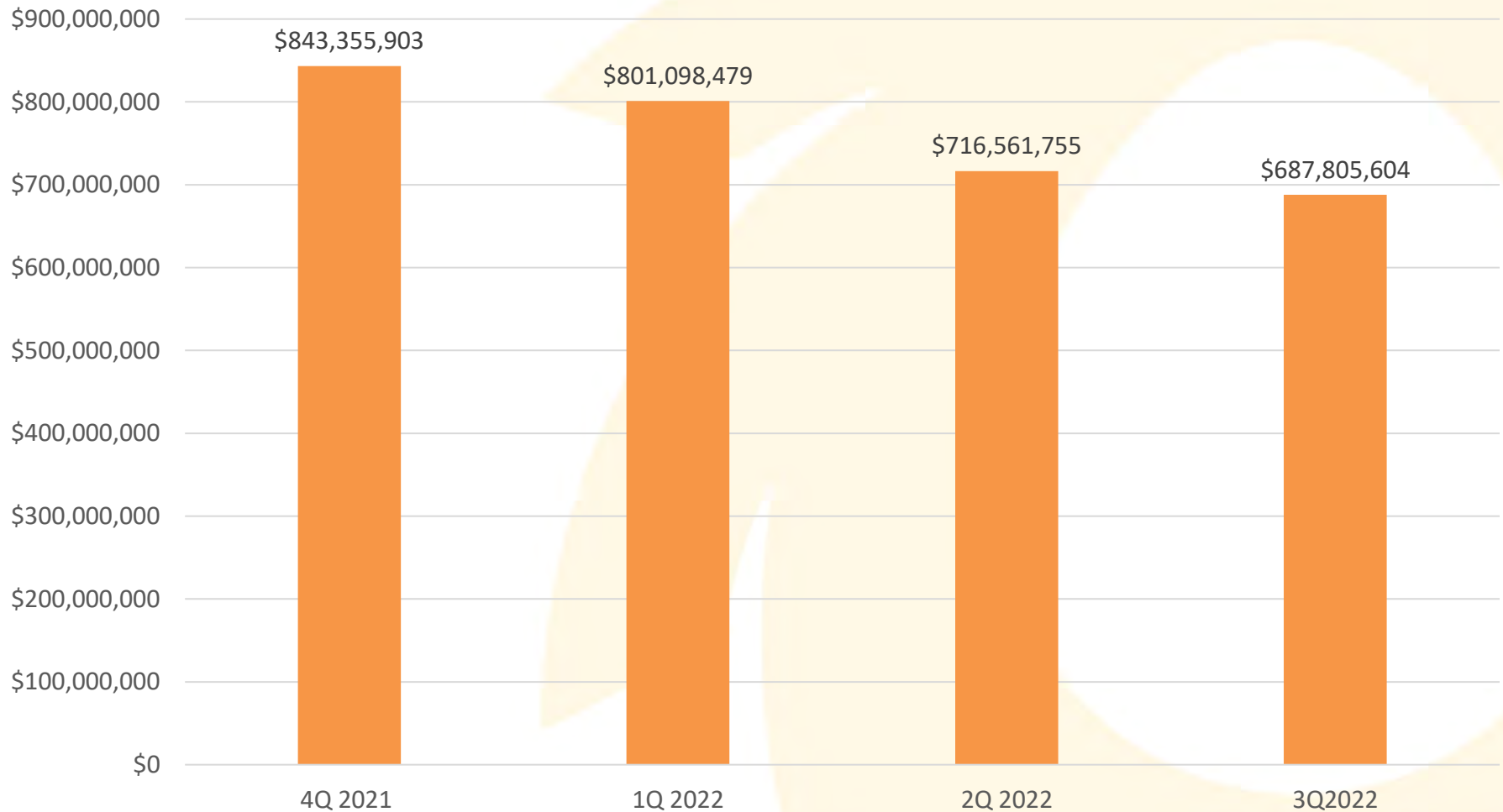


Participant Analysis



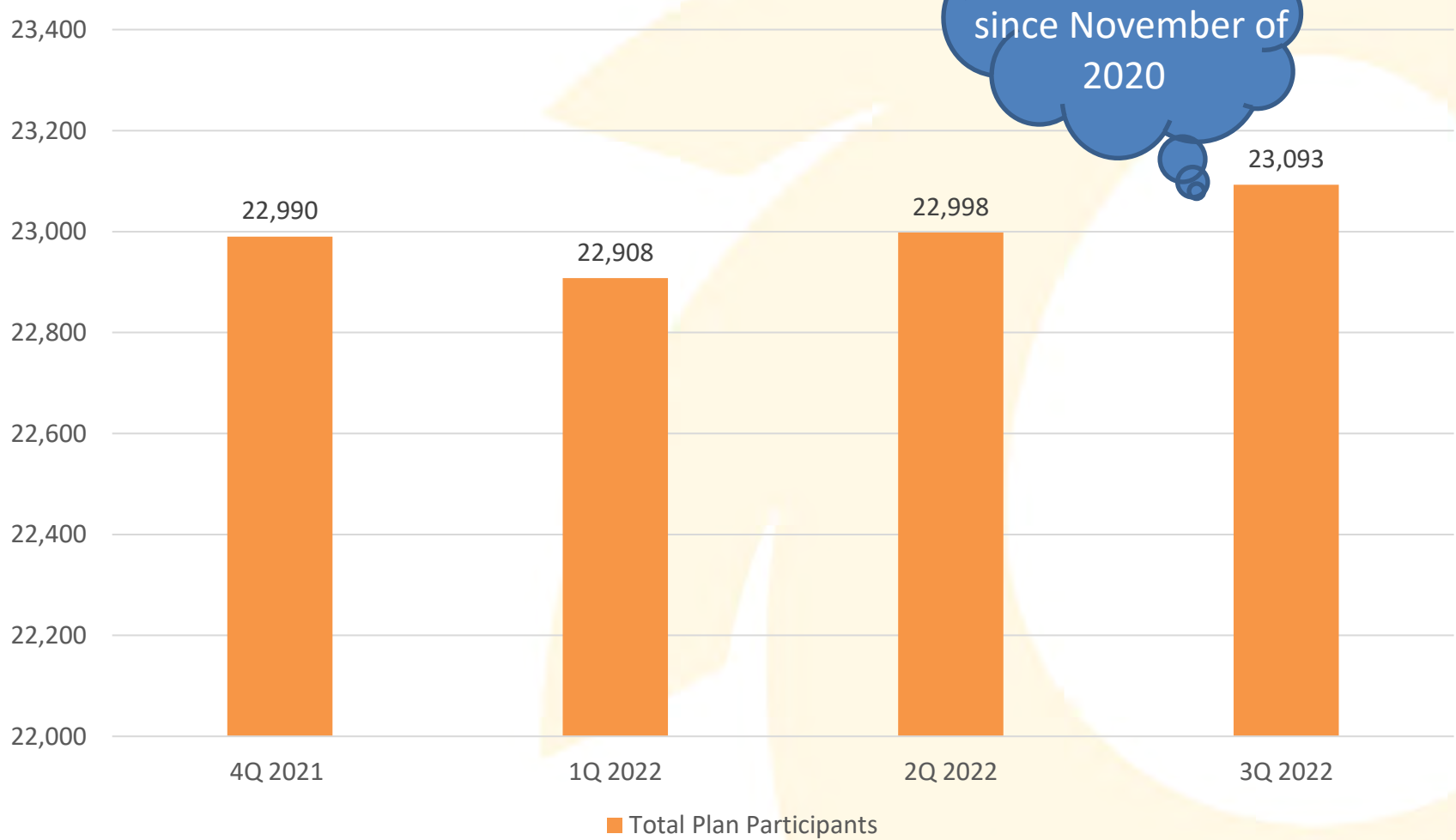
Participation Balance Summary

October 1, 2021 – September 30, 2022 (excludes Deemed Loans)



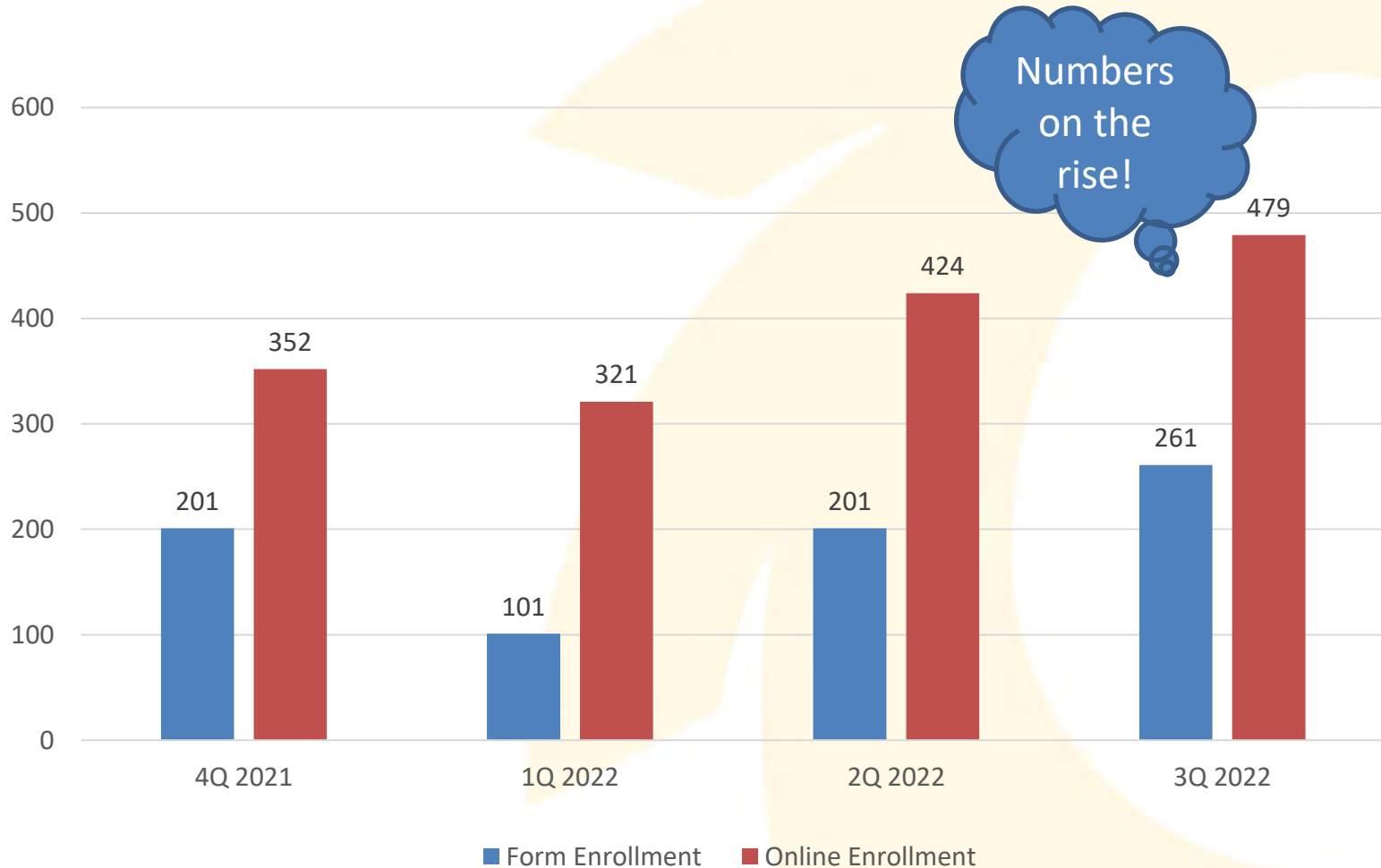
Participation Rate Summary

October 1, 2021 – September 30, 2022

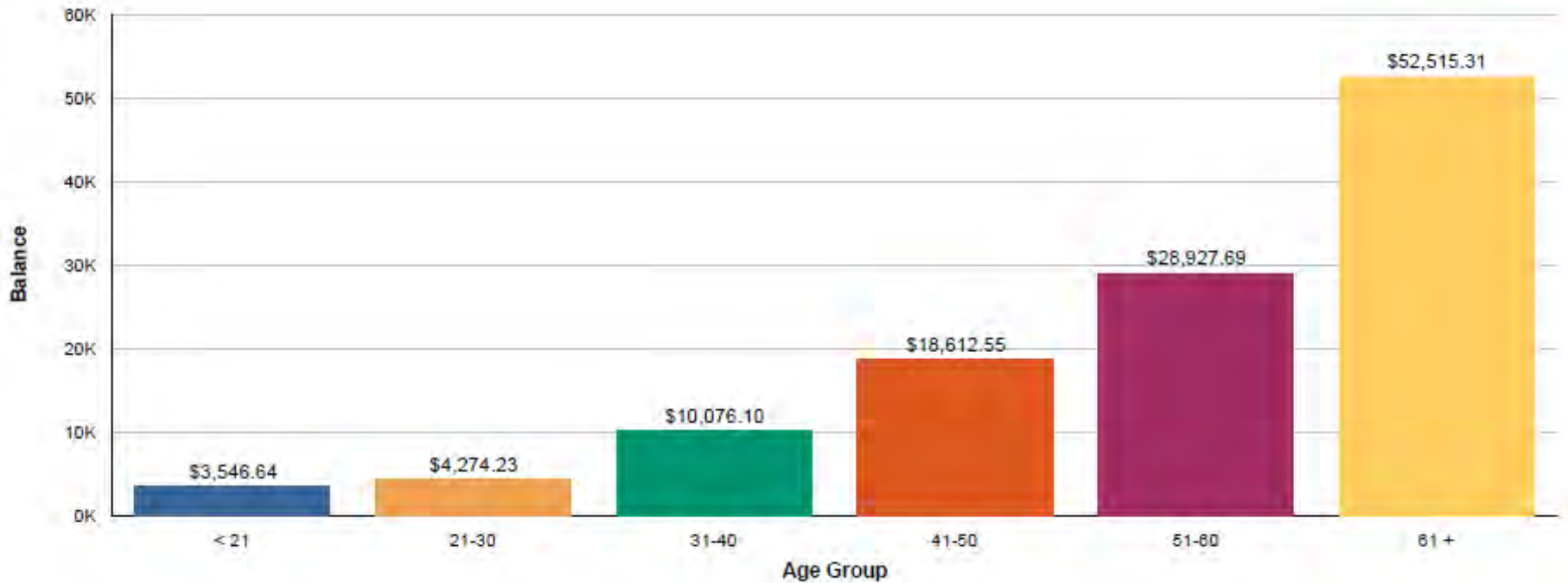


Enrollment Summary

October 1, 2021 – September 30, 2022

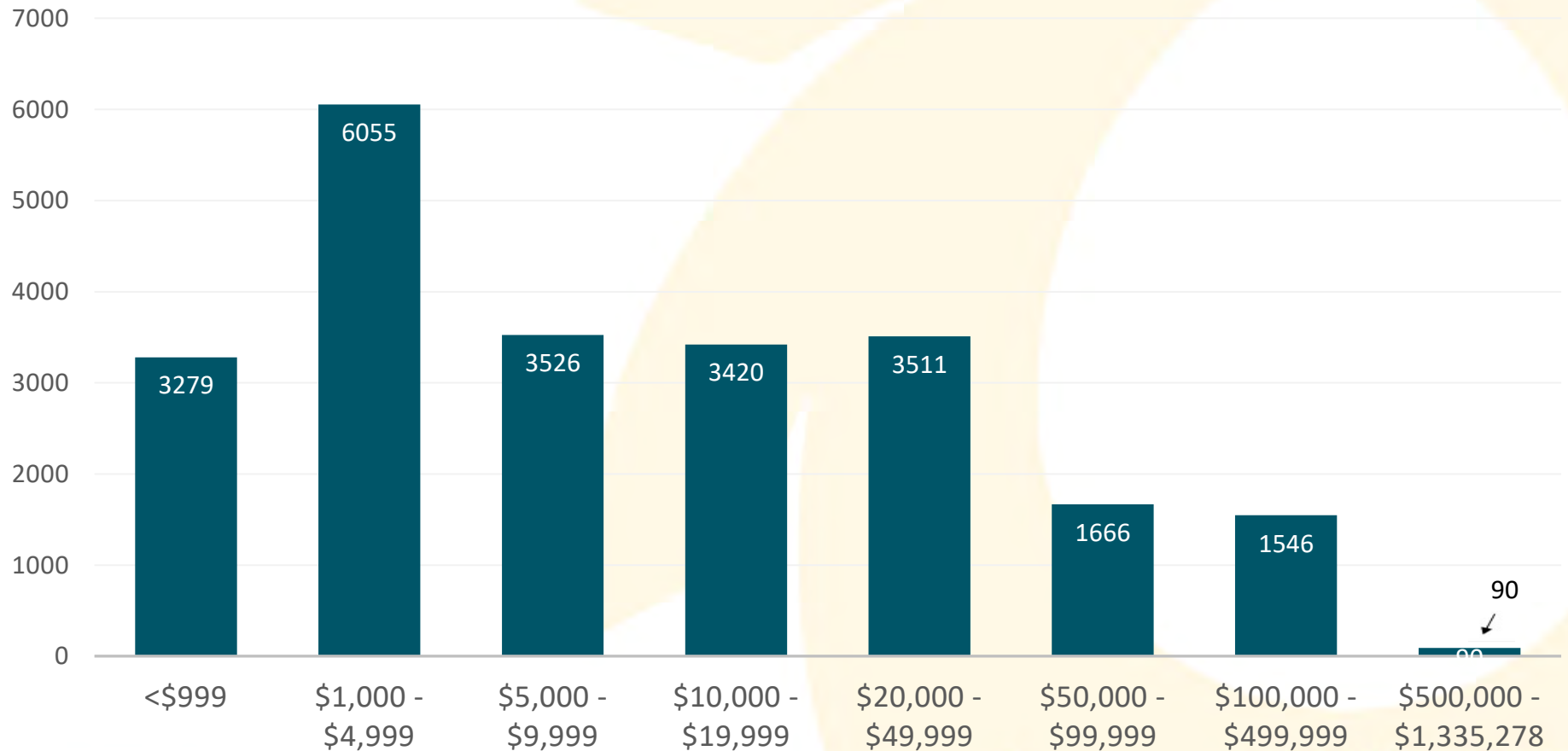


Average Balances by Age As of September 30, 2022

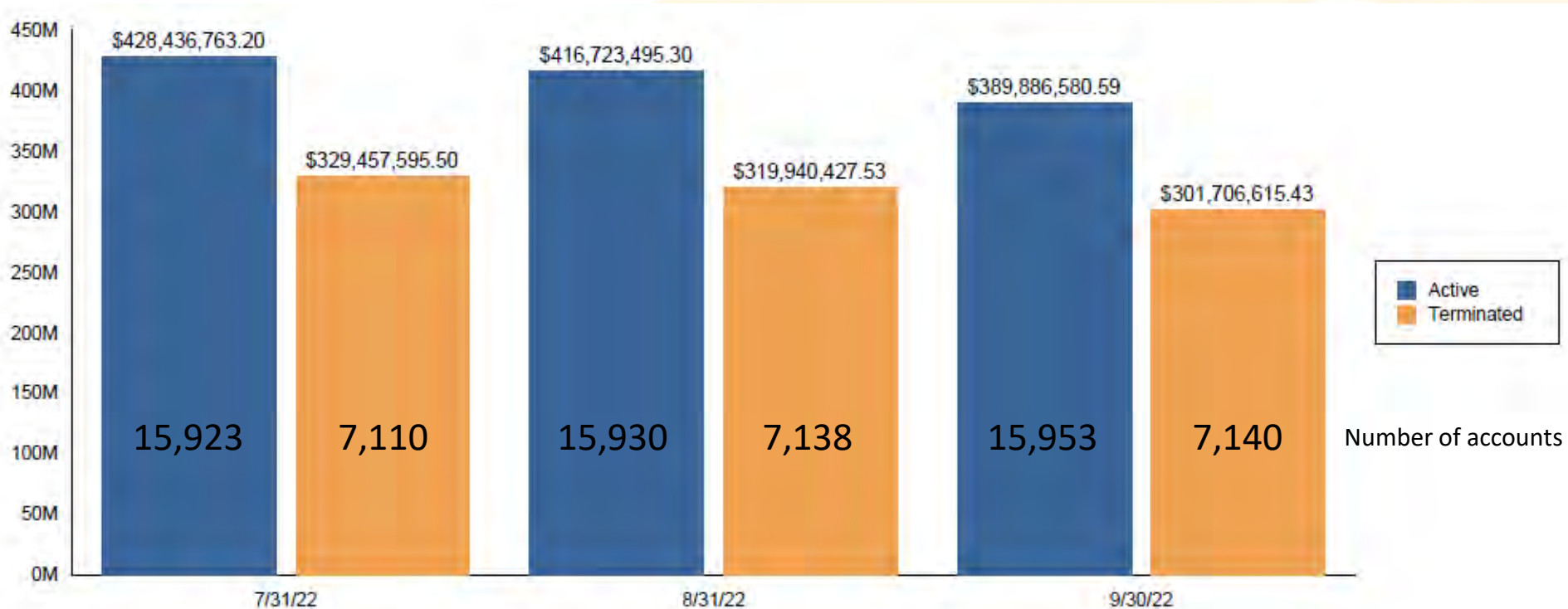


Number of Participants by Balance

As of September 30, 2022

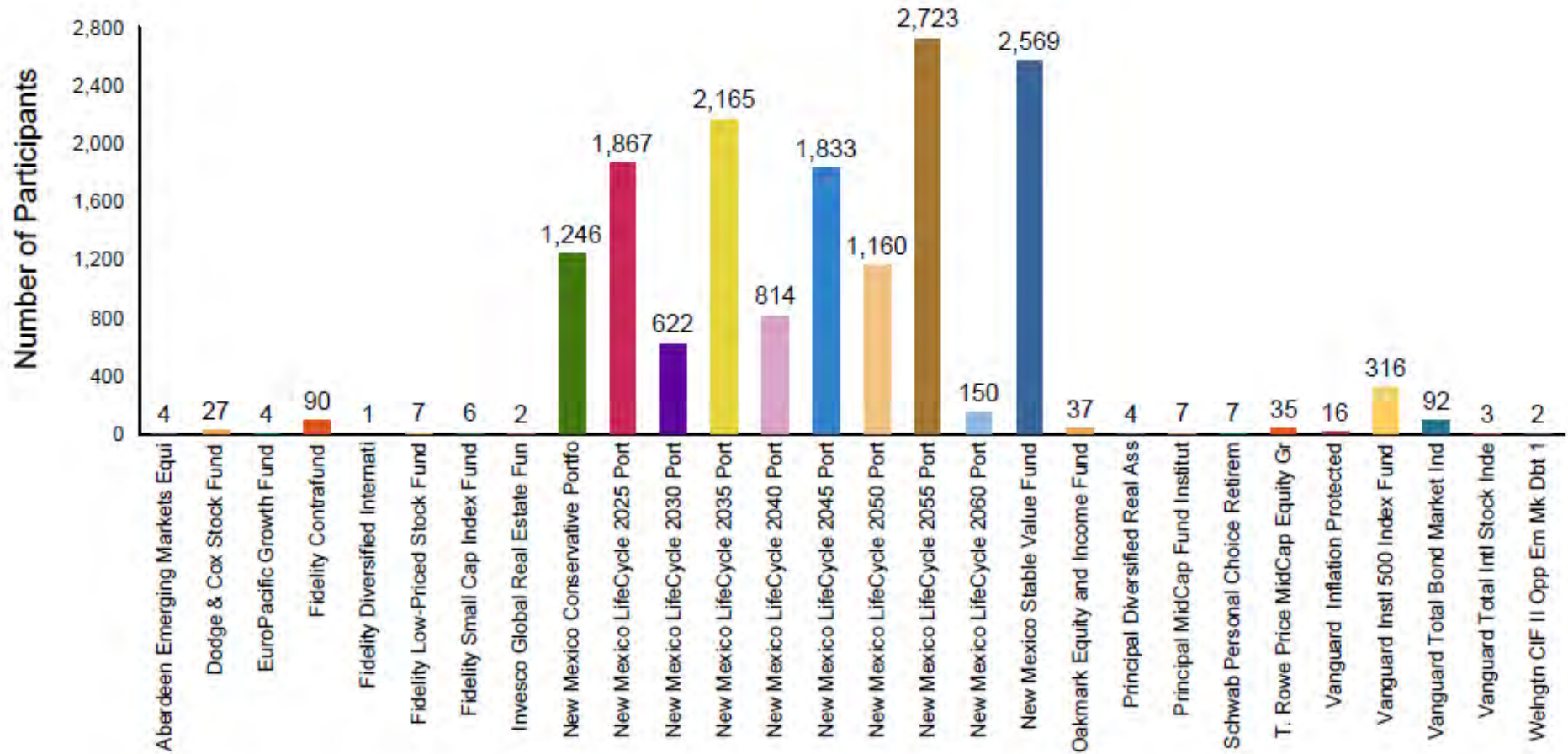


Balances by Status As of September 30, 2022 (Deemed Loan Included)



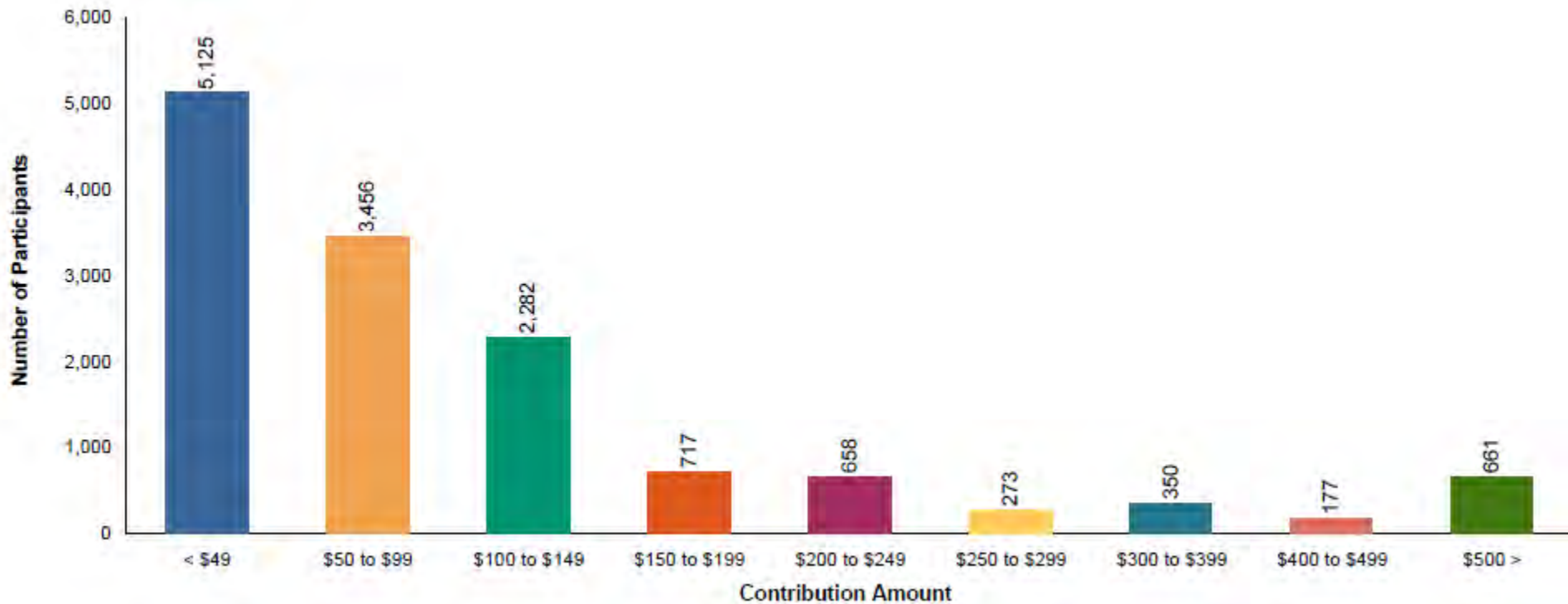
Participants with a Balance in a Single Investment

As of September 30, 2022



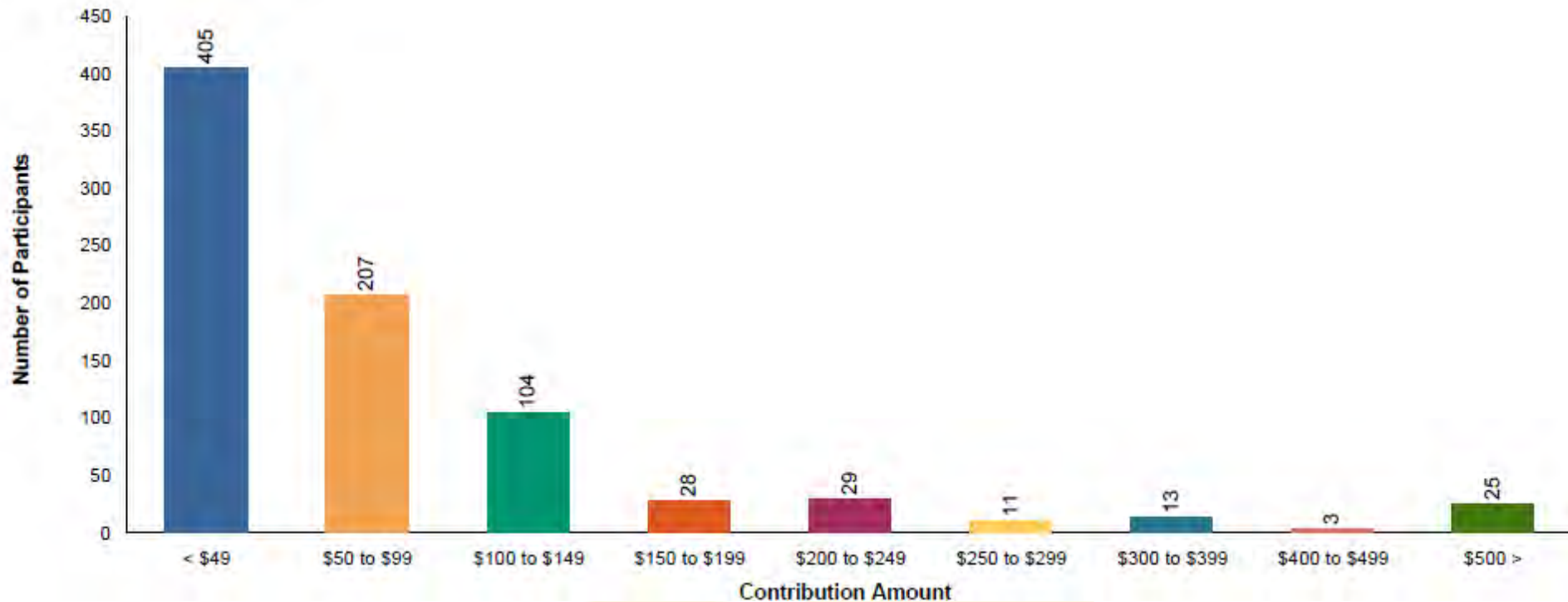
Before Tax Contribution Summary

As of September 30, 2022



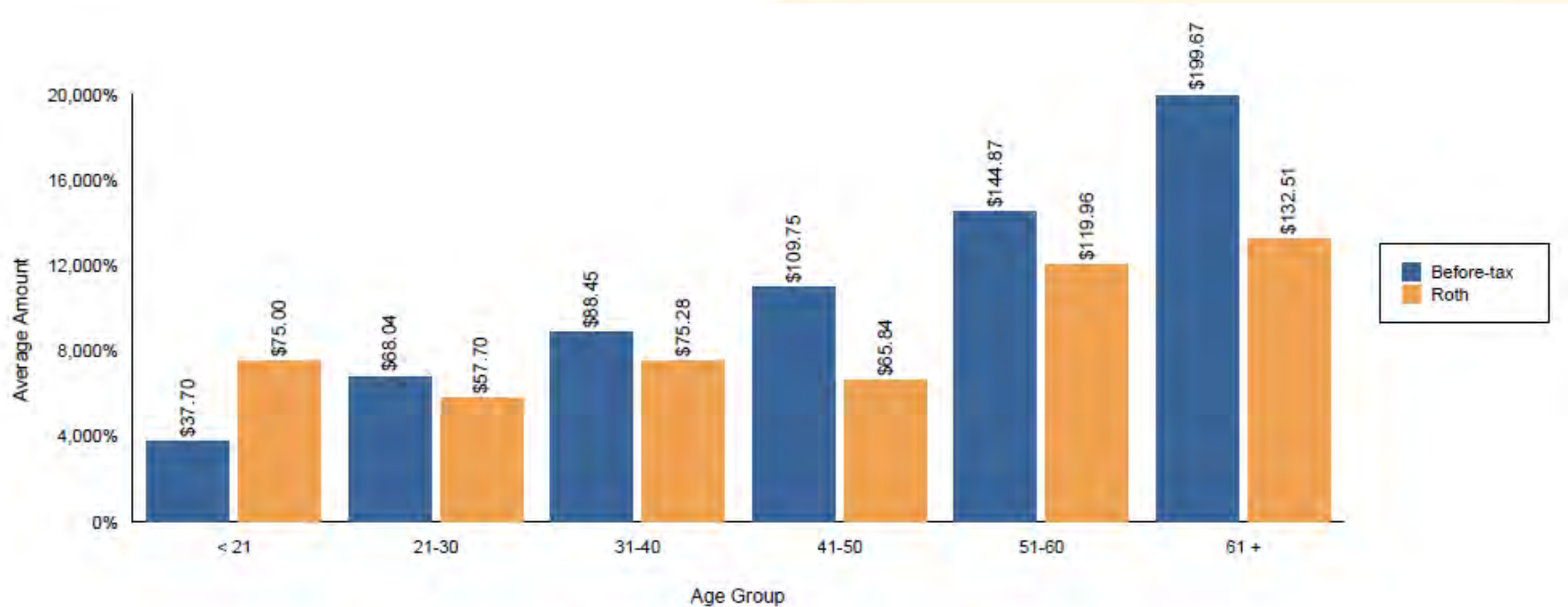
Roth Contribution Summary

As of September 30, 2022



Average Contribution Amount

As of September 30, 2022



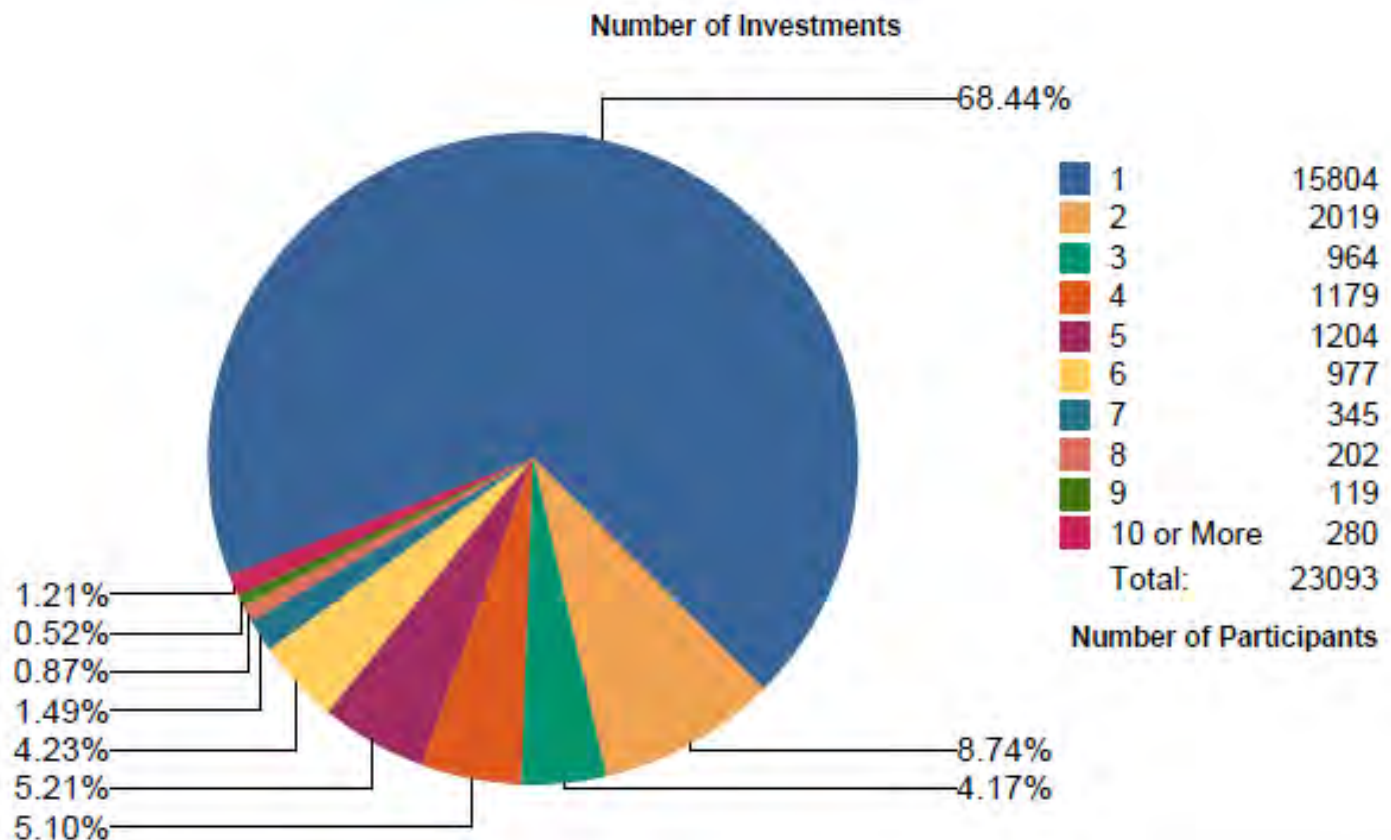
Age Group	Before-tax Average \$	Roth Average \$
< 21	\$37.70	\$75.00
21-30	\$68.04	\$57.70
31-40	\$88.45	\$75.28
41-50	\$109.75	\$65.84
51-60	\$144.87	\$119.96
61 +	\$199.67	\$132.51
Overall	\$117.50	\$83.73

Balance by Investment As of September 30, 2022

Investment	Investment Category	Number of Participants	Average Participant	Percentage of Plan Assets	Investment Balance
Vanguard Instl 500 Index Fund	Large Cap Growth	4,792	\$22,868.40	15.93%	\$109,585,384.25
Vanguard Inflation Protected	Bonds	1,182	\$8,976.49	1.54%	\$10,610,209.99
EuroPacific Growth Fund	Global/International	913	\$7,588.68	1.01%	\$6,928,463.79
Invesco Global Real Estate Fun	Small/Mid/Specialty	309	\$3,613.45	0.16%	\$1,116,557.14
Principal MidCap Fund Institut	Small/Mid/Specialty	1,112	\$10,644.89	1.72%	\$11,837,113.28
Dodge & Cox Stock Fund	Large Cap Value	2,052	\$14,611.76	4.36%	\$29,983,335.38
Principal Diversified Real Ass	Small/Mid/Specialty	167	\$4,016.89	0.10%	\$670,821.37
T. Rowe Price MidCap Equity Gr	Small/Mid/Specialty	2,162	\$11,606.34	3.65%	\$25,092,899.50
Oakmark Equity and Income Fund	Balanced	1,337	\$12,074.37	2.35%	\$16,143,427.49
Vanguard Total Bond Market Ind	Bonds	2,990	\$11,775.60	5.12%	\$35,209,057.11
Aberdeen Emerging Markets Equi	Global/International	362	\$4,406.62	0.23%	\$1,595,195.98
DFA U.S. Small Cap Portfolio	Small/Mid/Specialty	2		0.00%	\$1,066.84
Fidelity Small Cap Index Fund	Global/International	2,873	\$4,912.51	2.05%	\$14,113,651.28
Vanguard Total Intl Stock Inde	Global/International	2,255	\$8,220.80	2.70%	\$18,537,907.57
New Mexico Conservative Portfo	Asset Allocation	1,853	\$21,654.40	5.83%	\$40,125,602.74
New Mexico LifeCycle 2025 Port	Asset Allocation	2,483	\$19,364.37	6.99%	\$48,081,732.31
New Mexico LifeCycle 2030 Port	Asset Allocation	814	\$12,402.91	1.47%	\$10,095,964.80
New Mexico LifeCycle 2035 Port	Asset Allocation	2,686	\$14,036.37	5.48%	\$37,701,685.47
New Mexico LifeCycle 2040 Port	Asset Allocation	981	\$7,524.78	1.07%	\$7,381,812.83
New Mexico LifeCycle 2045 Port	Asset Allocation	2,221	\$9,814.70	3.17%	\$21,798,446.85
New Mexico LifeCycle 2050 Port	Asset Allocation	1,307	\$5,443.85	1.03%	\$7,115,109.84
New Mexico LifeCycle 2055 Port	Asset Allocation	3,050	\$4,663.24	2.07%	\$14,222,877.39
New Mexico LifeCycle 2060 Port	Asset Allocation	5,388	\$74.22	2.81%	\$399,890.93
New Mexico Stable Value Fund	Stability of Principal	894	\$150,268.87	19.53%	\$134,340,372.43
Fidelity Low-Priced Stock Fund	Small/Mid/Specialty	2,193	\$3,765.50	1.20%	\$8,257,733.45
Fidelity Contrafund	Lap Cap Growth	1,139	\$42,712.47	7.07%	\$48,649,508.59
Fidelity Diversified Internati	Global/International	77	\$109,330.22	1.22%	\$8,418,426.83
Schwab Personal Choice Retirem	Self Directed Brokerage	1,890	\$3,893.67	1.07%	\$7,359,041.97
LOAN FUND	Loan Fund	282	\$39,063.15	1.60%	\$11,015,807.42
Weingtn CIF II Opp Em Mk Dbt 1	Bonds	181	\$7,825.96	0.21%	\$1,416,499.11
Total Investment Balance:					\$687,805,603.93
Total Deemed Loan Fund:					\$3,720,338.55

Participants with Balance by Number of Investments

As of September 30, 2022



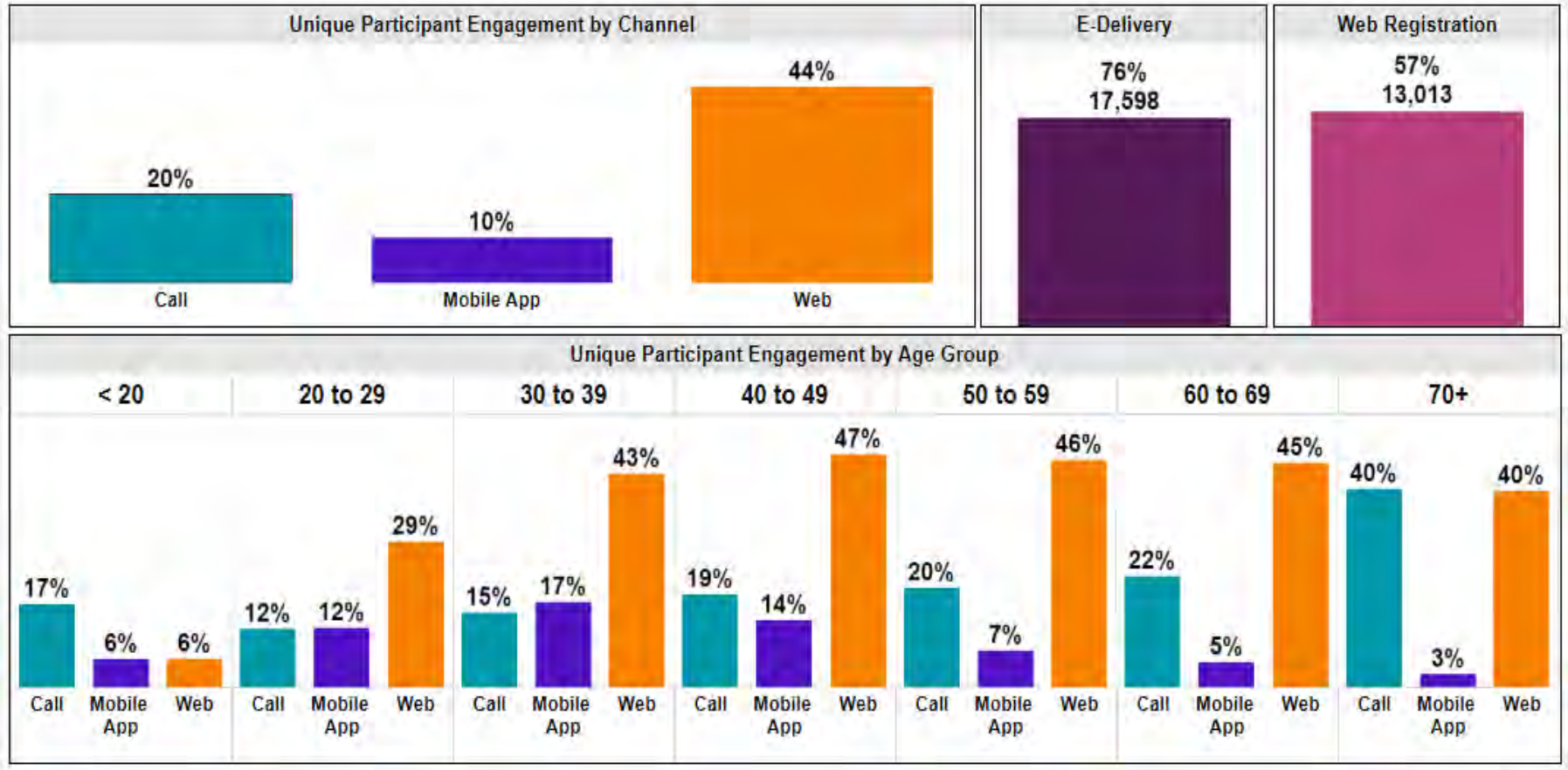
Digital Engagement



Participant Engagement

52% of Plan participants have engaged (calls, mobile, web)

44% of Plan participants have digitally engaged



Data as of: 9/30/2022

Digital Engagement myOrangeMoney

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	11,776	
Viewed myOrangeMoney	11,389	97%
Engaged and interacted with myOrangeMoney	3,791	33%
Took action after using myOrangeMoney	268	7%



7% of participants took action after using myOrangeMoney

222 participants are saving an average of \$64 more per pay period (from \$96 to \$160)

53 participants changed a fund allocation

32 participants enrolled in a managed account

20 participants rolled money into a plan

Data as of: 10/1/2021 to 9/30/2022

Digital Engagement

Personalized Video Engagement

Unique Participant Activity	Participants	
Viewed Personalized Video	250	
Clicked on the call to action	84	34%
Took action after viewing Personalized Video	18	7%

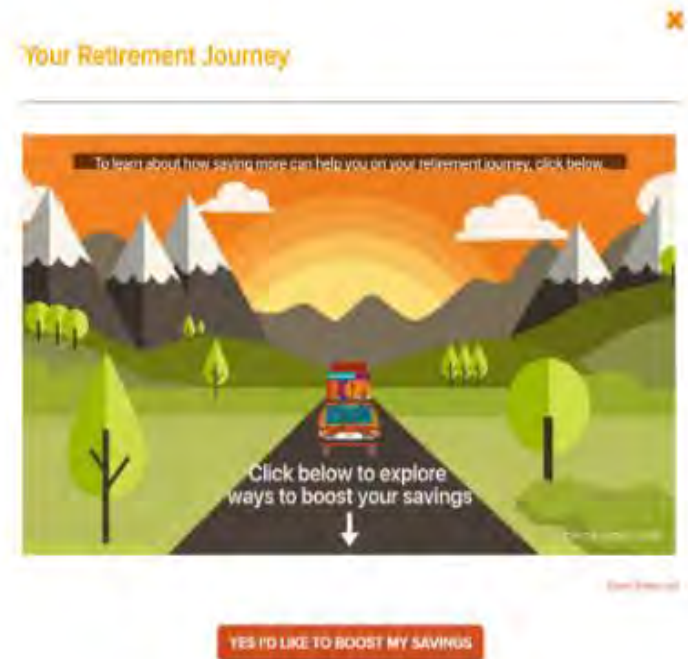
7% of participants took action after viewing a personalized video

6 participants are saving an average of \$9 more per pay period (from \$64 to \$73)

2 participants changed a fund allocation

9 participants enrolled in a managed account

3 participants rolled money into a plan



Data as of: 10/1/2021 to 9/30/2022

Digital Engagement myOrangeMoney Loans

823 participants used loan guidance

230 (28%) participants used loan guidance and did not take a loan


593 (72%) participants used loan guidance and went on to take a loan



Data as of: 10/1/2021 to 9/30/2022

Digital Engagement

Financial Wellness

	 Engagement		
	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	1,062	--	--
Completed assessment and viewed results	958	90%	89%
Viewed dashboard after completing assessment	774	81%	82%

Data as of: 9/30/2022

Digital Engagement Financial Wellness



How do your employees feel about their current financial situation?

Your employees



Voya book of business



1
not confident

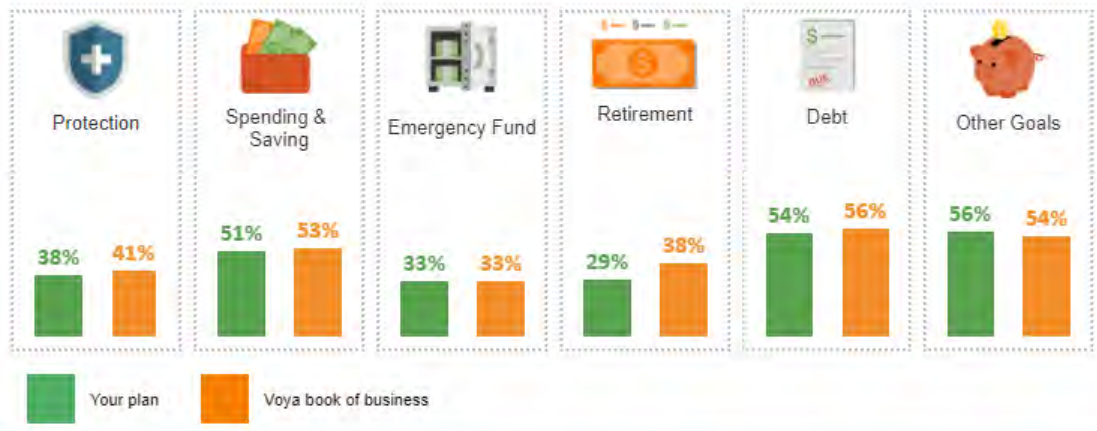
10
very confident

59% have a financial confidence of 7 or more
(Voya book of business: 54%)



Percent of employees on track by pillar

51% of your employees' pillar scores are green
(Voya book of business: 52%)



Data as of: 9/30/2022

Personalized Messaging



Personalized Messaging Save More Results

453 (10%) participants targeted took action after opening a Save More email

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

452 participants are saving an average of \$30 more per pay period (from \$120 to \$150)

Unique participant activity

Participants

Unique participants delivered



7,076

Unique participants opened



4,438

63%

Unique participants clicked



870

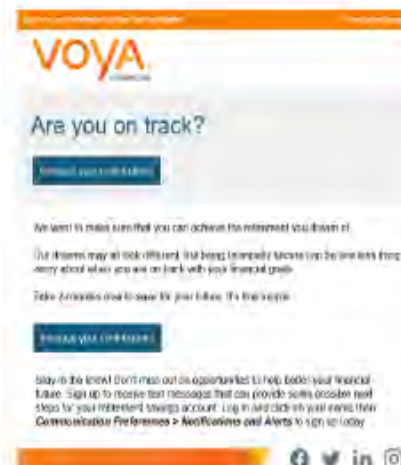
20%

Participants took action after opening



453

10%



Personalized Messaging

Beneficiary Results

132 (17%) participants named a beneficiary after opening a Beneficiary email

Unique participant activity		Participants	
Unique participants delivered		1,306	
Unique participants opened		759	58%
Unique participants clicked		273	36%
Participants took action after opening		132	17%



Personalized Messaging

Diversification Results

19 (1%) participants targeted diversified their account after opening a Diversification email

Unique participant activity

Participants

Unique participants delivered



2,268

Unique participants opened



1,457

64%

Unique participants clicked



275

19%

Participants took action after opening



19

1%



Personalized Messaging Restart Savings Results

42 (10%) participants targeted resumed contributions after opening a Restart Savings email

42 participants are saving an average of \$57 more per pay period (from \$0 to \$57)

Unique participant activity

Participants

Unique participants delivered



970

Unique participants opened



428

44%

Unique participants clicked



51

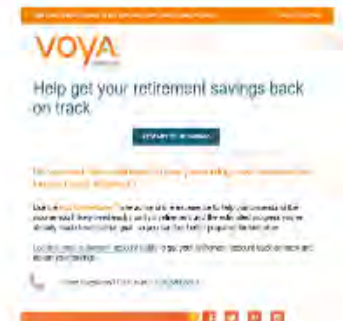
12%

Participants took action after opening



42

10%



Personalized Messaging

Financial Wellness Results

160 (2%) participants targeted completed the Financial Wellness Assessment after opening a Quarterly Education email

Unique participant activity		Participants	
Unique participants delivered		11,193	
Unique participants opened		6,871	61%
Unique participants clicked		1,277	19%
Participants took action after opening		160	2%

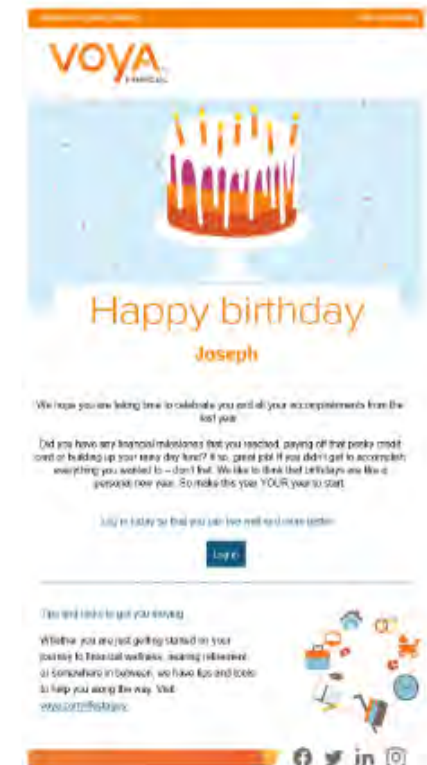


Personalized Messaging

Birthday Results

375 (13%) participants logged into their account after opening the email

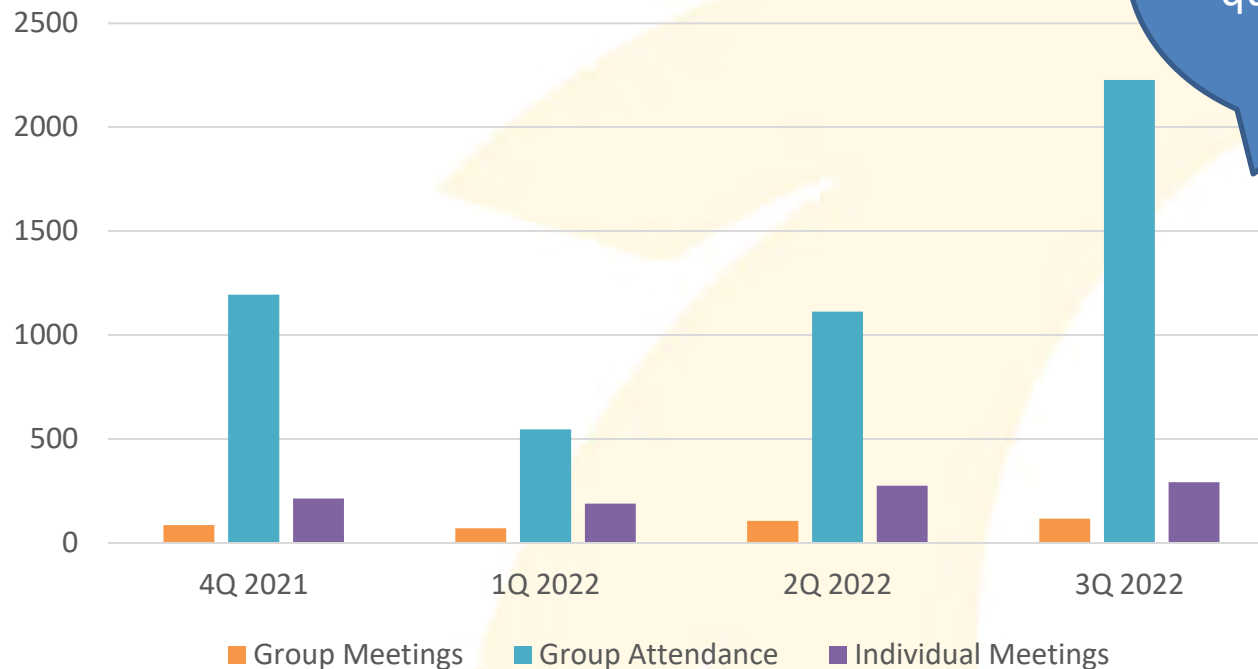
Unique participant activity		Participants	
Unique participants delivered		5,992	
Unique participants opened		2,779	46%
Unique participants clicked		214	8%
Participants took action after opening		375	13%



Outreach Update



Outreach Meeting Activity



	4Q 2021	1Q 2022	2Q 2022	3Q 2022
Group Meetings	85	70	105	116
Group Attendees	1,194	546	1,112	2,227
Individual Meetings	214	188	275	292

Outreach Meeting Activity

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
07/01/2022	Eddy County	Admin	Carlsbad	Miller		1
07/01/2022	City of Alamogordo	Hr	Alamogordo	Miller		1
07/01/2022	Dept of Health	Ft Bayard	Silver City	Miller		1
07/08/2022	Santa Fe County	Admin / HR	Santa Fe	Rappmund		1
07/08/2022	City of Las Cruces	HR	Las Cruces	Miller		1
07/08/2022	Dept of Health	Public Health	T or C	Miller		1
07/08/2022	Dona Ana County	Health	Las Cruces	Miller		1
07/08/2022	City of Las Cruces	Police	Las Cruces	Miller		1
07/08/2022	City of Las Cruces	HR	Las Cruces	Miller		1
07/08/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
07/08/2022	State of NM	PERA	Santa Fe	Rappmund	198	3
07/08/2022	Bernalillo County	New Employee Orientation	Albuquerque	Lium	8	
07/15/2022	State of NM	PERA	Statewide	Rappmund	3	1
07/15/2022	Santa Fe County	Admin / HR	Countywide	Rappmund	4	1
07/15/2022	City of Albuquerque		Albuquerque	Lium	5	1
07/15/2022	State of NM	FMD	Statewide	Rappmund		1
07/15/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
07/15/2022	NM Courts	3rd District Attorney	Las Cruces	Miller		1
07/15/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
07/15/2022	Elephant Butte Irrigat Distr	HR	Las Cruces	Miller		1
07/15/2022	Dept of Game & Fish	Admin	Las Cruces	Miller		1
07/15/2022	NM Courts	5th District Attorney	Carlsbad	Miller		1
07/15/2022	Luna County	HR	Deming	Miller		1
07/15/2022	City of Las Cruces	HR	Las Cruces	Miller		1
07/15/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
07/15/2022	Socorro County	HR	Socorro	Miller		1
07/15/2022	City of Hobbs	Fire	Hobbs	Miller		1
07/15/2022	State of NM	DOH	Statewide	Rappmund	25	2
07/15/2022	Bernalillo County		Albuquerque	Lium		2
07/15/2022	City of Santa Fe	Admin / HR	Santa Fe	Rappmund	6	3
07/15/2022	State of NM	TRD	Statewide	Rappmund	33	3
07/15/2022	State of NM	DOH	Statewide	Rappmund		3

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
07/15/2022	Estancia Valley Solid Waste Authority	Administration	Estancia	Lium	7	
07/15/2022	PERA	Retirement Seminar	Albuquerque	Lium	7	
07/15/2022	PERA	Retirement Seminar	Albuquerque	Lium	7	
07/22/2022	State of NM	Courts	Statewide	Rappmund		1
07/22/2022	State of NM	DOH	Statewide	Rappmund		1
07/22/2022	State of NM	FMD	Statewide	Rappmund		1
07/22/2022	City of Las Cruces	HR	Las Cruces	Miller		1
07/22/2022	Dept of Health	Admin	Las Cruces	Miller		1
07/22/2022	Dept of Public Safety	State Police	Las Cruces	Miller		1
07/22/2022	City of Las Cruces	Police	Las Cruces	Miller		1
07/22/2022	Luna County	Admin	Deming	Miller		1
07/22/2022	Chaves County	Healthcare	Roswell	Miller		1
07/22/2022	City of Las Cruces	public utilities	Las Cruces	Miller		1
07/22/2022	Luna County	fire	Deming	Miller		1
07/22/2022	Luna County	Admin	Deming	Miller		1
07/22/2022	Luna County	Admin	Deming	Miller		1
07/22/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
07/22/2022	Eddy County	Admin	Carlsbad	Miller		1
07/22/2022	City of Eunice	Admin	Eunice	Miller		1
07/22/2022	NM Courts	5th District Court	Roswell	Miller		1
07/22/2022	Dona Ana County	Admin	Las Cruces	Miller		1
07/22/2022	Dona Ana County	Detention	Las Cruces	Miller		1
07/22/2022	NM Courts	3rd District Attorney	Las Cruces	Miller	10	7
07/22/2022	Luna County	All	Deming	Miller	8	8
07/22/2022	State of NM	Admin / HR	Albuquerque	Rappmund	5	
07/22/2022	Bernalillo County	New Employee Orientation	Albuquerque	Lium	17	
07/29/2022	Eddy County	Assessors	Artesia	Miller	3	1
07/29/2022	Bernalillo County		Albuquerque	Lium	4	1
07/29/2022	City of Albuquerque		Albuquerque	Lium	4	1
07/29/2022	Bernalillo County	Fleet Management	Albuquerque	Lium	4	1
07/29/2022	City of Santa Fe	PERA	Santa Fe	Rappmund		1
07/29/2022	Santa Fe County	Admin / HR	Santa Fe	Rappmund		1
07/29/2022	Santa Fe CC	Admin / HR	Santa Fe	Rappmund		1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
07/29/2022	Dona Ana County	Detention	Las Cruces	Miller		1
07/29/2022	Game & Fish Dept	Admin	Roswell	Miller		1
07/29/2022	NM Courts	3rd District Attorney	Las Cruces	Miller		1
07/29/2022	City of Las Cruces	HR	Las Cruces	Miller		1
07/29/2022	Santa Fe County	Admin / HR	Espanola	Rappmund		2
07/29/2022	City of Santa Fe	PERA	Santa Fe	Rappmund		2
07/29/2022	City of Santa Fe	PERA	Statewide	Rappmund		2
07/29/2022	City of Santa Fe	Admin / HR	Santa Fe	Rappmund	16	3
07/29/2022	Department of Game and Fish		Albuquerque	Lium	20	3
07/29/2022	Santa Fe County	Admin / HR	Countywide	Rappmund	14	4
07/29/2022	Albuquerque Bernalillo County Water Utility Authority	Wellness Picnic	Albuquerque	Lium	100	4
07/29/2022	Eddy County	Road Dept	Artesia	Miller	10	7
07/29/2022	City of Carlsbad	Public Works	Carlsbad	Miller	5	17
07/29/2022	City of Carlsbad	City Hall-all depts	Carlsbad	Miller	6	43
07/29/2022	Village of Willard		Willard	Lium	2	
07/29/2022	Bernalillo County		Albuquerque	Lium	2	
07/29/2022	Bernalillo County		Albuquerque	Lium	3	
07/29/2022	Bernalillo County		Albuquerque	Lium	3	
07/29/2022	Santa Fe County	Admin / HR	Countywide	Rappmund	192	
08/05/2022	San Juan County	Admin / HR	Countywide	Rappmund		1
08/05/2022	State of NM	Courts	Statewide	Rappmund		1
08/05/2022	State of NM	DOH	Statewide	Rappmund		1
08/05/2022	Santa Fe CC	Admin / HR	Santa Fe	Rappmund		1
08/05/2022	PERA	Outreach	Santa Fe	Miller		1
08/05/2022	City of Las Cruces	Parks	Las Cruces	Miller		1
08/05/2022	City of Las Cruces	Visitors Burear	Las Cruces	Miller		1
08/05/2022	City of Hobbs	HR	Hobbs	Miller		1
08/05/2022	Chaves County	HR	Roswell	Miller		1
08/05/2022	City of Las Cruces	Parks	Las Cruces	Miller		1
08/05/2022	NM Courts	6th DA Office	Deming	Miller		1
08/05/2022	NM Courts	6th DA Office	Deming	Miller		1
08/05/2022	City of Alamogordo	HR	Alamogordo	Miller		1
08/05/2022	Luna County	Assessors	Deming	Miller		1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
08/05/2022	Children Youth & Families	Juvenile Justice	Deming	Miller		1
08/05/2022	City of Carlsbad	Waste Water	Carlsbad	Miller		1
08/05/2022	City of Artesia	HR	Artesia	Miller		1
08/05/2022	City of Alamogordo	Admin	Alamogordo	Miller		1
08/05/2022	NM Courts	5th District Court	Carlsbad	Miller		1
08/05/2022	City of Alamogordo	Admin	Alamogordo	Miller		1
08/05/2022	City of Las Cruces	HR	Las Cruces	Miller		1
08/05/2022	Game & Fish Dept	Officer	Roswell	Miller		1
08/05/2022	Eddy County	HR	Carlsbad	Miller		1
08/05/2022	City of Las Cruces	Visitors Burear	Las Cruces	Miller		1
08/05/2022	Bernalillo County	New Employee Orientation	Albuquerque	Lium	7	2
08/05/2022	Santa Fe City	PERA	Santa Fe	Rappmund		2
08/05/2022	Santa Fe County	Admin / HR	Countywide	Rappmund		4
08/05/2022	Game & Fish Dept	District Meeting	Roswell	Miller	20	7
08/05/2022	Chaves County	Employee Meeting	Roswell	Miller	18	9
08/05/2022	City of Alamogordo	Employee Meeting	Alamogordo	Miller	18	15
08/12/2022	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium	3	1
08/12/2022	City of Albuquerque		Albuquerque	Lium	3	1
08/12/2022	City of Santa Fe	Admin / HR	Santa Fe	Rappmund	7	1
08/12/2022	Santa Fe County	Admin / HR	Santa Fe	Rappmund	8	1
08/12/2022	State of NM	DOH	Statewide	Rappmund	12	1
08/12/2022	Santa Fe County	Admin / HR	Santa Fe	Rappmund		1
08/12/2022	Santa Fe County	Legal	Santa Fe	Rappmund		1
08/12/2022	State of NM	Admin / HR	Santa Fe	Rappmund		1
08/12/2022	City of Las Cruces	Fire	Las Cruces	Miller		1
08/12/2022	City of Albuquerque	Retiree	Albuquerque	Miller		1
08/12/2022	City of Carlsbad	Police	Carlsbad	Miller		1
08/12/2022	City of Portales	Retiree	Portales	Miller		1
08/12/2022	City of Las Cruces	Utilities	Las Cruces	Miller		1
08/12/2022	City of Alamogordo	Retiree	Alamogordo	Miller		1
08/12/2022	Eddy County	Sheriff	Carlsbad	Miller		1
08/12/2022	Eddy County	Retiree	Carlsbad	Miller		1
08/12/2022	City of Las Cruces	Police	Las Cruces	Miller		1
08/12/2022	Dept of Health	Admin	Roswell	Miller		1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
08/12/2022	City of Las Cruces	WasteWater	Las Cruces	Miller		1
08/12/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
08/12/2022	Education	Admin	Las Cruces	Miller		1
08/12/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
08/12/2022	City of Artesia	Admin	Las Cruces	Miller		1
08/12/2022	Human Services Det	ISD	Hatch	Miller		1
08/12/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
08/12/2022	City of Las Cruces	Waste Water	Las Cruces	Miller	4	2
08/12/2022	City of Albuquerque		Albuquerque	Lium	5	2
08/12/2022	Game & Fish Dept	District Meeting	Las Cruces	Miller	23	10
08/12/2022	City of Las Cruces	All Employees	Las Cruces	Miller	33	33
08/12/2022	State of NM	TRD	Statewide	Rappmund	19	
08/19/2022	Santa Fe County	Admin / HR	Santa Fe	Rappmund		1
08/19/2022	Colfax County	Admin / HR	Raton	Rappmund		1
08/19/2022	City of Raton	Admin / HR	Raton	Rappmund		1
08/19/2022	City of Raton	Public Works	Raton	Rappmund		1
08/19/2022	DOT	DOT	Raton	Rappmund		1
08/19/2022	DOT	DOT	Springer	Rappmund		1
08/19/2022	DOT	DOT	Las Vegas	Rappmund		1
08/19/2022	Town of Springer	Admin / HR	Springer	Rappmund		1
08/19/2022	State of NM	Admin / HR	Albuquerque	Rappmund		1
08/19/2022	City of Alamogordo	HR	Alamogordo	Miller		1
08/19/2022	City of Alamogordo	Admin	Alamogordo	Miller		1
08/19/2022	City of Las Cruces	Police	Las Cruces	Miller		1
08/19/2022	Luna County	Admin	Deming	Miller		1
08/19/2022	Dept of Transportation	District 1	Deming	Miller		1
08/19/2022	Dept of Game & Fish	Officer	Las Cruces	Miller		1
08/19/2022	Dept of Public Safety	State Police	Hobbs	Miller		1
08/19/2022	Santa Fe County	Admin	Santa Fe	Miller		1
08/19/2022	City of Artesia	Fire	Artesia	Miller		1
08/19/2022	Dept of Public Safety	State Police	Hobbs	Miller		1
08/19/2022	NM Courts	5th District Attorney	Lovington	Miller		1
08/19/2022	State of NM	PERA	Santa Fe	Rappmund	4	2

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
08/19/2022	State of NM	NMBHI	Las Vegas	Rappmund		2
08/19/2022	Santa Fe County	Community Dev	Santa Fe	Rappmund		2
08/19/2022	City of Artesia	General	Artesia	Miller	7	7
08/19/2022	City of Hobbs	General	Hobbs	Miller	10	10
08/19/2022	City of Hobbs	Police	Hobbs	Miller	11	12
08/19/2022	City of Hobbs	Fire	Hobbs	Miller	12	12
08/19/2022	Bernalillo County	New Employee Orientation	Albuquerque	Lium	6	
08/19/2022	Santa Fe County	PERA	Countywide	Rappmund	8	
08/26/2022	Santa Fe County	Fire / Wildland	Santa Fe	Rappmund		1
08/26/2022	State of NM	APSD	ABQ	Rappmund		1
08/26/2022	City of Santa Fe	Admin / HR	Santa Fe	Rappmund		1
08/26/2022	City of Santa Fe	Public Works	Santa Fe	Rappmund		1
08/26/2022	Santa Fe County	Community Dev	Santa Fe	Rappmund		1
08/26/2022	City of Las Cruces	HR	Las Cruces	Miller		1
08/26/2022	Public Education Dept	Admin	Las Cruces	Miller		1
08/26/2022	NM Courts	3rd District Court	Las Cruces	Miller		1
08/26/2022	NM Courts	3rd District Court	Las Cruces	Miller		1
08/26/2022	City of Albuquerque		Albuquerque	Lium	4	3
08/26/2022	City of Santa Fe	Admin / HR	Santa Fe	Rappmund	10	
08/26/2022	Santa Fe County	Admin / HR	Countywide	Rappmund	12	
09/02/2022	Santa Fe County	Fire / Wildland	Santa Fe	Rappmund		1
09/02/2022	Santa Fe County	Legal	Santa Fe	Rappmund		1
09/02/2022	State of NM	DOH	Santa Fe	Rappmund		1
09/02/2022	State of NM	NMDWS	Bernalillo	Rappmund		1
09/02/2022	State of NM	NMPED	Santa Fe	Rappmund		1
09/02/2022	State of NM	NMDWS	Bernalillo	Rappmund		1
09/02/2022	City of Santa Fe	Admin / HR	Santa Fe	Rappmund		1
09/02/2022	San Juan County	Admin / HR	Santa Fe	Rappmund		1
09/02/2022	Children Youth & Families	PSD	Las Cruces	Miller		1
09/02/2022	SWCouncil of Government	Admin	Truth or Conse	Miller		1
09/02/2022	City of Las Cruces	HR	Las Cruces	Miller		1
09/02/2022	Children Youth & Families	HR	Las Cruces	Miller		1
09/02/2022	NM Courts	3rd District Court	Las Cruces	Miller		1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
09/02/2022	NM Courts	3rd District Court	Las Cruces	Miller		1
09/02/2022	City of Las Cruces	HR	Las Cruces	Miller		1
09/02/2022	NM Courts	3rd District Court	Las Cruces	Miller		1
09/02/2022	Dept of Public Safety	State Police	Hobbs	Miller		1
09/02/2022	NM Courts	3rd District Court	Las Cruces	Miller	5	5
09/02/2022	Children Youth & Families	Admin	Deming	Miller	8	8
09/02/2022	Bernalillo County	New Employee Orientation	Albuquerque	Lium	12	
09/09/2022	City of Albuquerque		Albuquerque	Lium	3	1
09/09/2022	City of Albuquerque		Albuquerque	Lium	3	1
09/09/2022	City of Santa Fe	Admin / HR	Citywide	Rappmund	15	1
09/09/2022	City of Albuquerque	Retirement Seminar	Albuquerque	Lium	60	1
09/09/2022	Torrance County	Roads	Estancia	Lium		1
09/09/2022	Department of Transportation		Estancia	Lium		1
09/09/2022	Town of Estancia		Estancia	Lium		1
09/09/2022	Department of Transportation		Albuquerque	Lium		1
09/09/2022	Department of Health		Albuquerque	Lium		1
09/09/2022	City of Albuquerque		Albuquerque	Lium		1
09/09/2022	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium		1
09/09/2022	Bernalillo County		Albuquerque	Lium		1
09/09/2022	Department of Transportation		Albuquerque	Lium		1
09/09/2022	City of Albuquerque		Albuquerque	Lium		1
09/09/2022	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium		1
09/09/2022	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium		1
09/09/2022	City of Albuquerque	Police	Albuquerque	Lium		1
09/09/2022	Department of Health		Albuquerque	Lium		1
09/09/2022	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium		1
09/09/2022	Carrie Tingley County		Albuquerque	Lium		1
09/09/2022	Environment Department		Los Lunas	Lium		1
09/09/2022	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium		1
09/09/2022	Administrative Office of the Courts	2nd Judicial District	Albuquerque	Lium		1
09/09/2022	Department of Cultural Affairs		Albuquerque	Lium		1
09/09/2022	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium		1
09/09/2022	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium		1
09/09/2022	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium		1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
09/09/2022	Bernalillo County	Planning	Albuquerque	Lium		1
09/09/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
09/09/2022	NM Courts	3rd District Court	Las Cruces	Miller		1
09/09/2022	NM Courts	Magistrate Court	Las Cruces	Miller		1
09/09/2022	Children Youth & Families	Admin	Deming	Miller		1
09/09/2022	Children Youth & Families	Admin	Las Cruces	Miller		1
09/09/2022	NM Courts	5th District Attorney	Carlsbad	Miller		1
09/09/2022	Public Education Dept	Admin	Las Cruces	Miller		1
09/09/2022	City of Roswell	HR	Roswell	Miller		1
09/09/2022	Dept of Health	Veterans Home	Truth or Conse	Miller		1
09/09/2022	NM Courts	Magistrate Court	Las Cruces	Miller		1
09/09/2022	Dept of Finance	Admin	Santa Fe	Miller		1
09/09/2022	Eddy County	Admin	Carlsbad	Miller		1
09/09/2022	City of Bloomfield	Admin / HR	Bloomfield	Rappmund		2
09/09/2022	City of Farmington	Admin / HR	Farmington	Rappmund		2
09/09/2022	Village of Cuba	Admin / HR	Cuba	Rappmund		2
09/09/2022	NM Courts	Magistrate Court	Las Cruces	Miller	3	3
09/09/2022	City of Albuquerque		Albuquerque	Lium	4	3
09/09/2022	Children Youth & Families	Juvenile Justice	Las Cruces	Miller	7	7
09/09/2022	Children Youth & Families	Protective Services	Las Cruces	Miller	8	8
09/09/2022	Santa Fe County	Admin / HR	Countywide	Rappmund	6	
09/09/2022	State of NM	TRD	Statewide	Rappmund	11	
09/09/2022	San Juan County	Admin / HR	Aztec	Rappmund	25	
09/16/2022	State of NM	PERA	Statewide	Rappmund	2	1
09/16/2022			Albuquerque	Lium	3	1
09/16/2022	City of Albuquerque		Albuquerque	Lium	3	1
09/16/2022	City of Albuquerque	Parks and Recreation	Albuquerque	Lium	3	1
09/16/2022	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium	3	1
09/16/2022	State of NM	Admin / HR	Santa Fe	Rappmund		1
09/16/2022	City of Farmington	Admin / HR	Santa Fe	Rappmund		1
09/16/2022	City of Bloomfield	Admin / HR	Santa Fe	Rappmund		1
09/16/2022	City of Santa Fe	Admin / HR	Citywide	Rappmund		1
09/16/2022	Dept of Retiree Healthcare	Admin	Santa Fe	Miller		1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
09/16/2022	Lincoln County	Admin	Carrizozo	Miller		1
09/16/2022	Eddy County	HR	Carlsbad	Miller		1
09/16/2022	Office of the State Engineer	Admin	Las Cruces	Miller		1
09/16/2022	Bernalillo County	New Employee Orientation	Albuquerque	Lium	25	2
09/16/2022	State of NM	DOH	Statewide	Rappmund	17	
09/23/2022	City of Albuquerque		Albuquerque	Lium	6	1
09/23/2022	PERA	Admin / HR	Statewide	Rappmund		1
09/23/2022	NNMC	Admin / HR	Espanola	Rappmund		1
09/23/2022	Village of Questa	Admin / HR	Santa Fe	Rappmund		1
09/23/2022	Lea County	HR	Lovington	Miller		1
09/23/2022	Dept of Health	Admin	Las Cruces	Miller		1
09/23/2022	Cultural Affairs	Farm & Ranch Muse	Las Cruces	Miller		1
09/23/2022	NM Courts	Magistrate Court	Las Cruces	Miller		1
09/23/2022	Eddy County	Sheriff	Carlsbad	Miller		1
09/23/2022	Town of Red River	Admin / HR	Santa Fe	Rappmund		3
09/23/2022	Children Youth & Families	Protective Services	Deming	Miller	5	5
09/23/2022	ERB/529/PERA	State Fair Event	Albuquerque	Lium	100	5
09/23/2022	Dept of Health	Veterans Home	Truth or Conse	Miller	11	11
09/23/2022	City of Gallup	Benefits Fair	Gallup	Lium	35	11
09/23/2022	Santa Fe County	Admin / HR	Countywide	Rappmund	5	
09/23/2022	Estancia Valley Solid Waste Authority	Landfill	Moriarty	Lium	6	
09/23/2022	PERA	Retirement Seminar	Albuquerque	Lium	6	
09/23/2022	Bernalillo County	Information and Technology	Albuquerque	Lium	6	
09/23/2022	Albuquerque Fire Rescue	Records	Albuquerque	Lium	6	
09/23/2022	PERA	Retirement Seminar	Albuquerque	Lium	6	
09/23/2022	PERA	Retirement Seminar	Albuquerque	Lium	6	
09/23/2022	City of Santa Fe	Admin / HR	Citywide	Rappmund	6	
09/23/2022	City of Santa Fe	Police	Citywide	Rappmund	20	
09/23/2022	NMPSFA	Facilities	Statewide	Rappmund	47	
09/30/2022	Town of Taos	Admin / HR	Santa Fe	Rappmund		1
09/30/2022	State of NM	TRD	Santa Fe	Rappmund		1
09/30/2022	State of NM	ECECD	Albuquerque	Rappmund		1
09/30/2022	State of NM	DOH	Santa Fe	Rappmund		1

Outreach Meeting Activity cont.

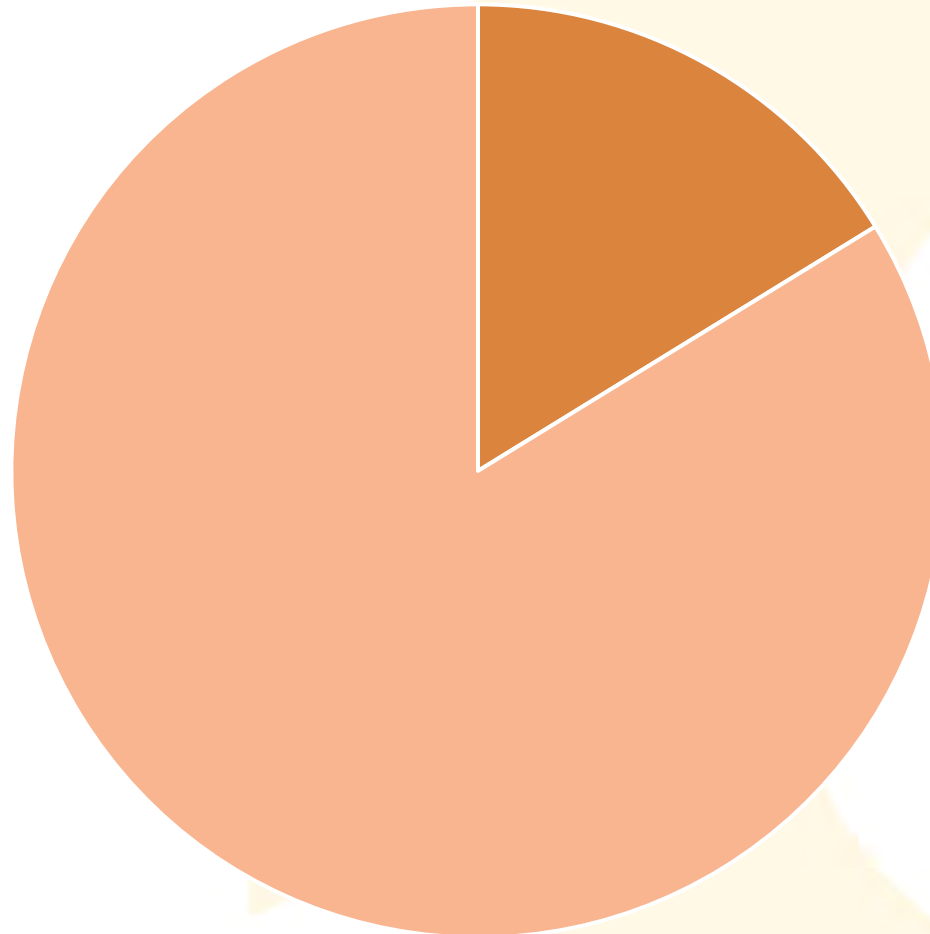
Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
09/30/2022	State of NM	Courts	Santa Fe	Rappmund		1
09/30/2022	State of NM	DOT	Santa Fe	Rappmund		1
09/30/2022	City of Las Cruces	Admin	Las Cruces	Miller		1
09/30/2022	Village of Questa		Questa	Lium	1	2
09/30/2022	City of Albuquerque		Albuquerque	Lium	3	2
09/30/2022	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium	3	2
09/30/2022	Bernalillo County		Albuquerque	Lium	3	2
09/30/2022	Department of Transportation		Albuquerque	Lium	4	2
09/30/2022	Bernalillo County	New Employee Orientation	Albuquerque	Lium	16	2
09/30/2022	NMPSFA	Facilities	Santa Fe	Rappmund	65	
09/30/2022	PERA	Admin / HR	Statewide	Rappmund	298	
09/30/2022	PERA	Retirement Seminar	Albuquerque	Lium	310	
09/30/2022	Bernalillo County		Albuquerque	Lium	2	1
09/30/2022	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium	2	1
09/30/2022	Town of Edgewood		Edgewood	Lium	2	1
09/30/2022	City of Albuquerque	AFR - Records	Albuquerque	Lium	2	1
09/30/2022	City of Albuquerque		Albuquerque	Lium	2	1
09/30/2022	Village of Milan		Milan	Lium	2	1
09/30/2022	McKinley County		Gallup	Lium	2	1
09/30/2022	Albuquerque Fire Rescue	Training Facility	Albuquerque	Lium	2	1
09/30/2022	Bernalillo County		Albuquerque	Lium	2	1
09/30/2022	Central Regional Educational Co-op		Albuquerque	Lium	2	1
09/30/2022	Village of Peralta		Peralta	Lium	2	1
09/30/2022	Valencia County		Los Lunas	Lium	2	1
09/30/2022	PERA		Albuquerque	Lium	2	1
09/30/2022	PERA		Albuquerque	Lium	2	1
09/30/2022	City of Albuquerque		Albuquerque	Lium	2	1
09/30/2022	Department of Public Safety	State Police	Albuquerque	Lium	2	1

Participant Services



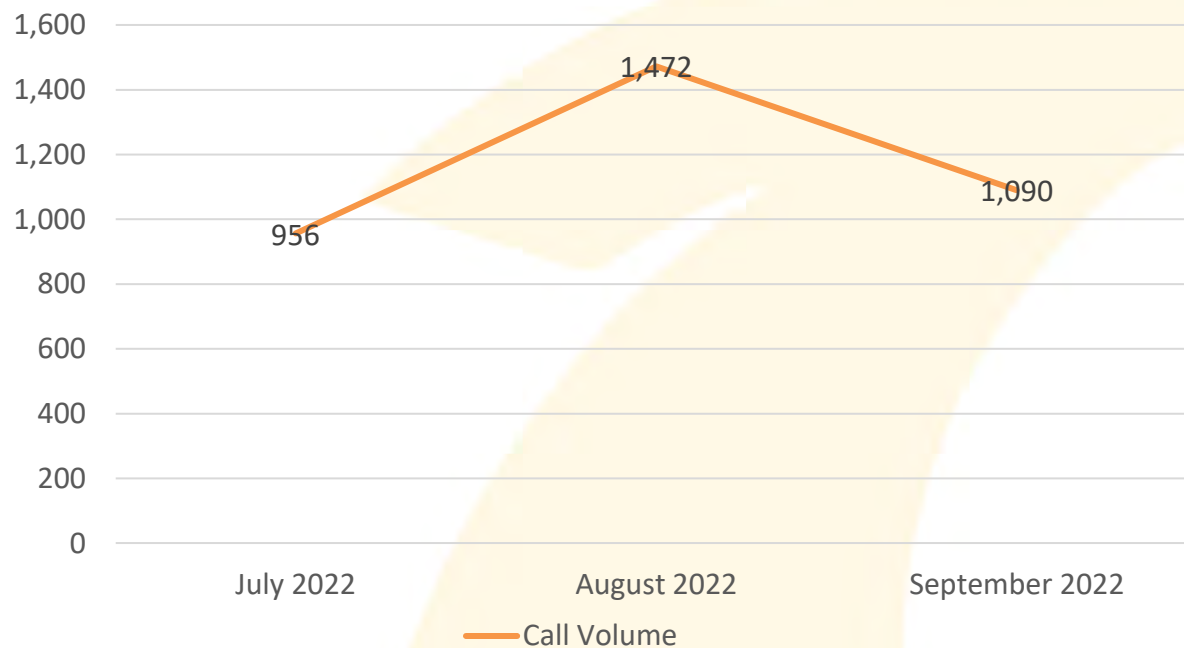
Participant Contact Summary

July 1, 2022 - September 30, 2022



■ Call Center (9,845) ■ Participant Web (50,828)

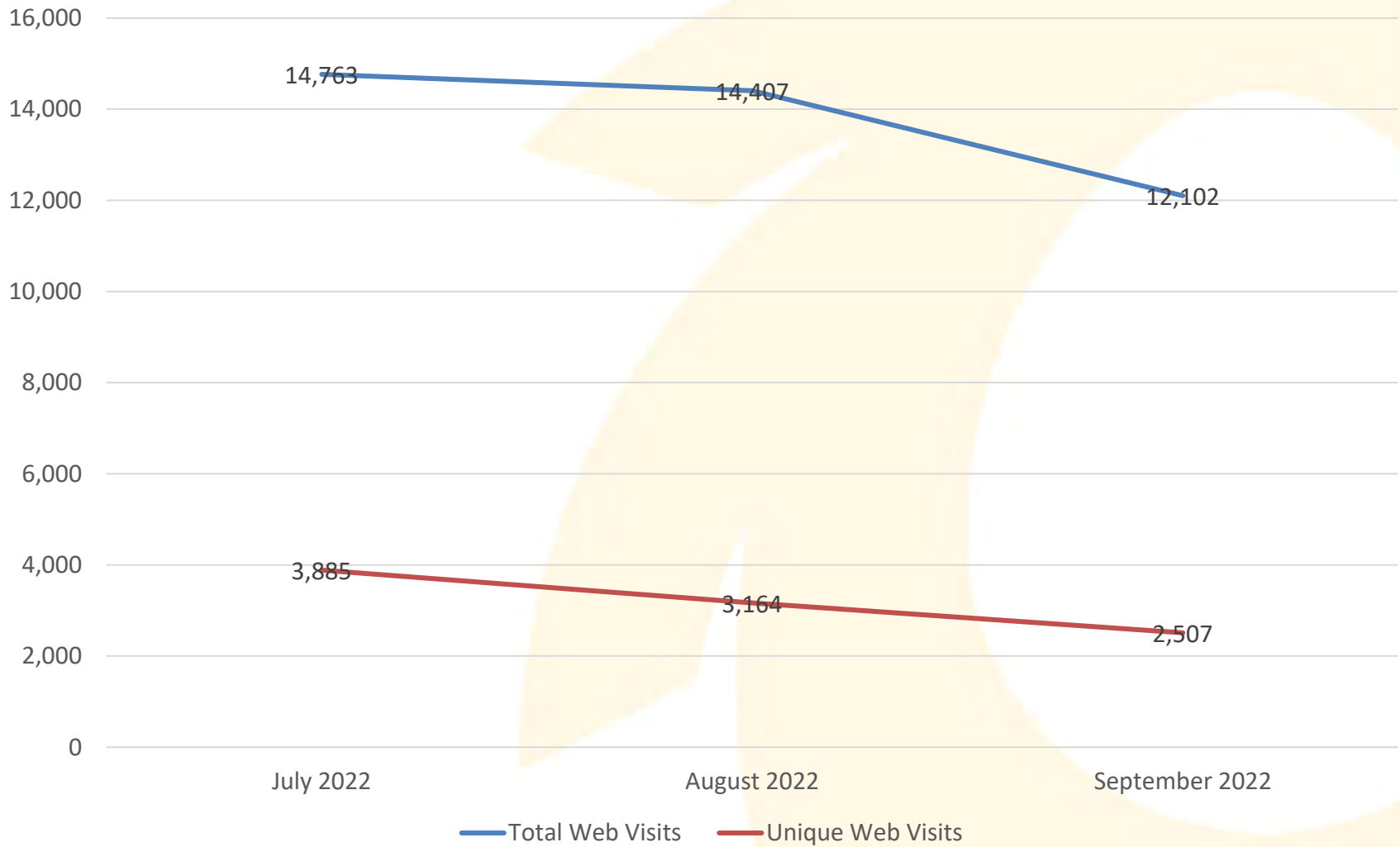
Call Center Activity July 1, 2022 – September 30, 2022



	Call Volume	Average Speed of Answer (Seconds)	Average Call Length (Minutes)	Number of Abandoned Calls	Percentage of Abandoned Calls
July 2022	956	4	6:92	3	0.00%
August 2022	1,472	14	6:95	10	0.01%
September 2022	1,090	4	6:62	2	0.00%

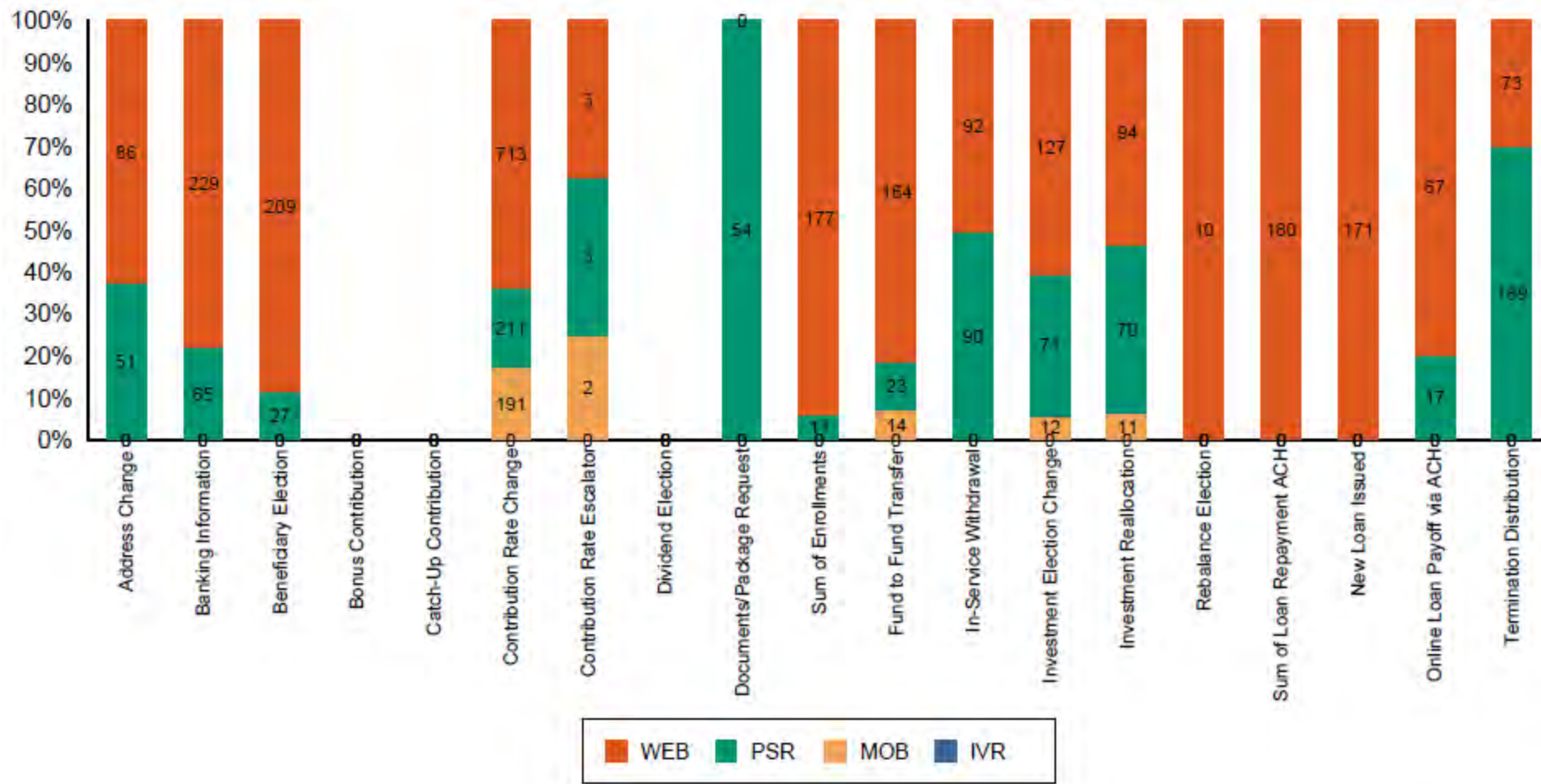
Participant Web Activity

July 1, 2022 - September 30, 2022



Paperless Transactions by Channel

July 1, 2022 - September 30, 2022



Paperless Transactions Volume

July 1, 2022 - September 30, 2022

Paperless Transaction Description	Transaction Volume
Address Change	137
Banking Information	294
Beneficiary Election	236
Bonus Contribution	0
Catch-up Contribution	0
Contribution Rate Change	1,115
Contribution Rate Escalator	8
Dividend Election	0
Document/Package Request	54
Fund to Fund Transfer	201
In-service Withdrawal	182
Investment Election Change	210
Investment Reallocation	175
Rebalance Election	10
Loan Repayment ACH Election	180
New Loans Issued	171
Online Loan Payoff via ACH	84
Termination Distribution	242

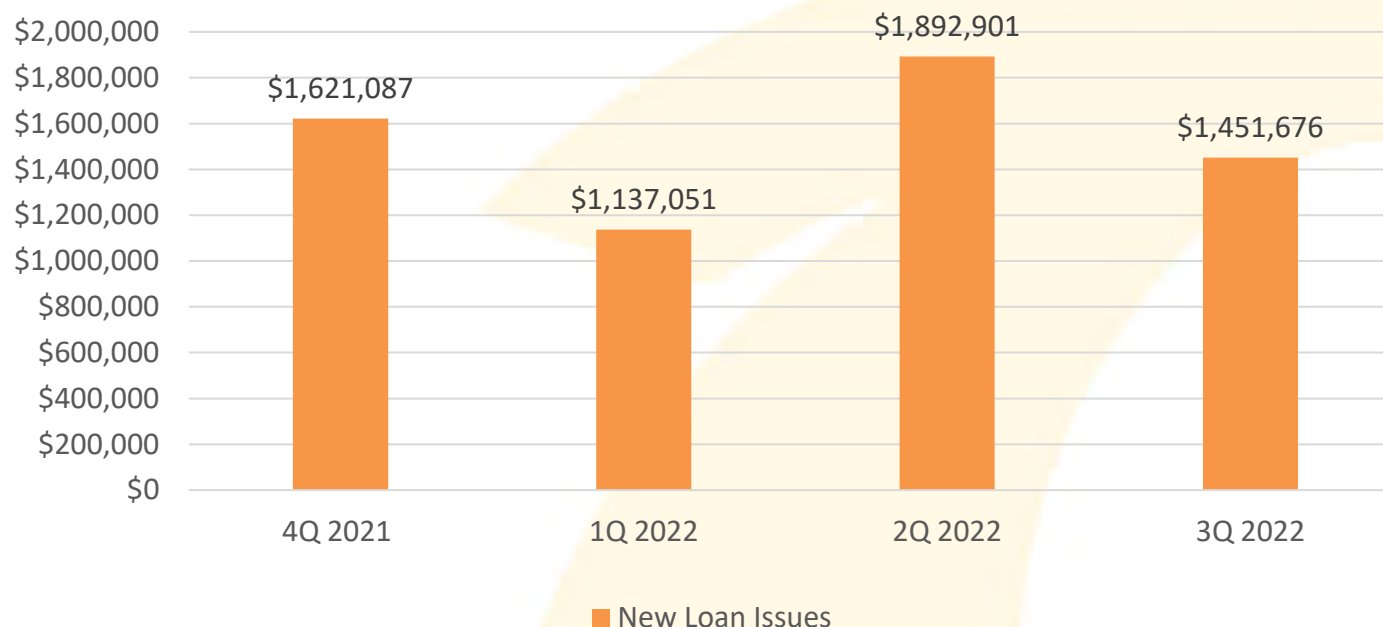
Enrollments for the Period: 188

Transaction Processed Summary

July 1, 2022 - September 30, 2022

Transactions	Transaction Volume
Contributions	90,082
Rebalance Transfers	44
Loan Repayment	5,404
Loans Re-amortized	1
Dividend Pass-Throughs	0
Dividend Reinvestments	12,115
Fee Deductions	25,876
Installment Distributions via Check	117
Installment Distributions via ACH	778
Forced Deminimus Distributions	0
Required Minimum Distributions	68
Forced Default Rollover Distributions	0
Total:	134,485

Loan Summary As of September 30, 2022



New Loans Issued 3Q 2022	\$1,451,675.80
Total Outstanding Loans as of September 30, 2022	1,891
Total Outstanding Loan Balance as of September 30, 2022	\$11,017,807.42
Total Outstanding Deemed Loan Balance as of September 30, 2022	\$3,720,338.55

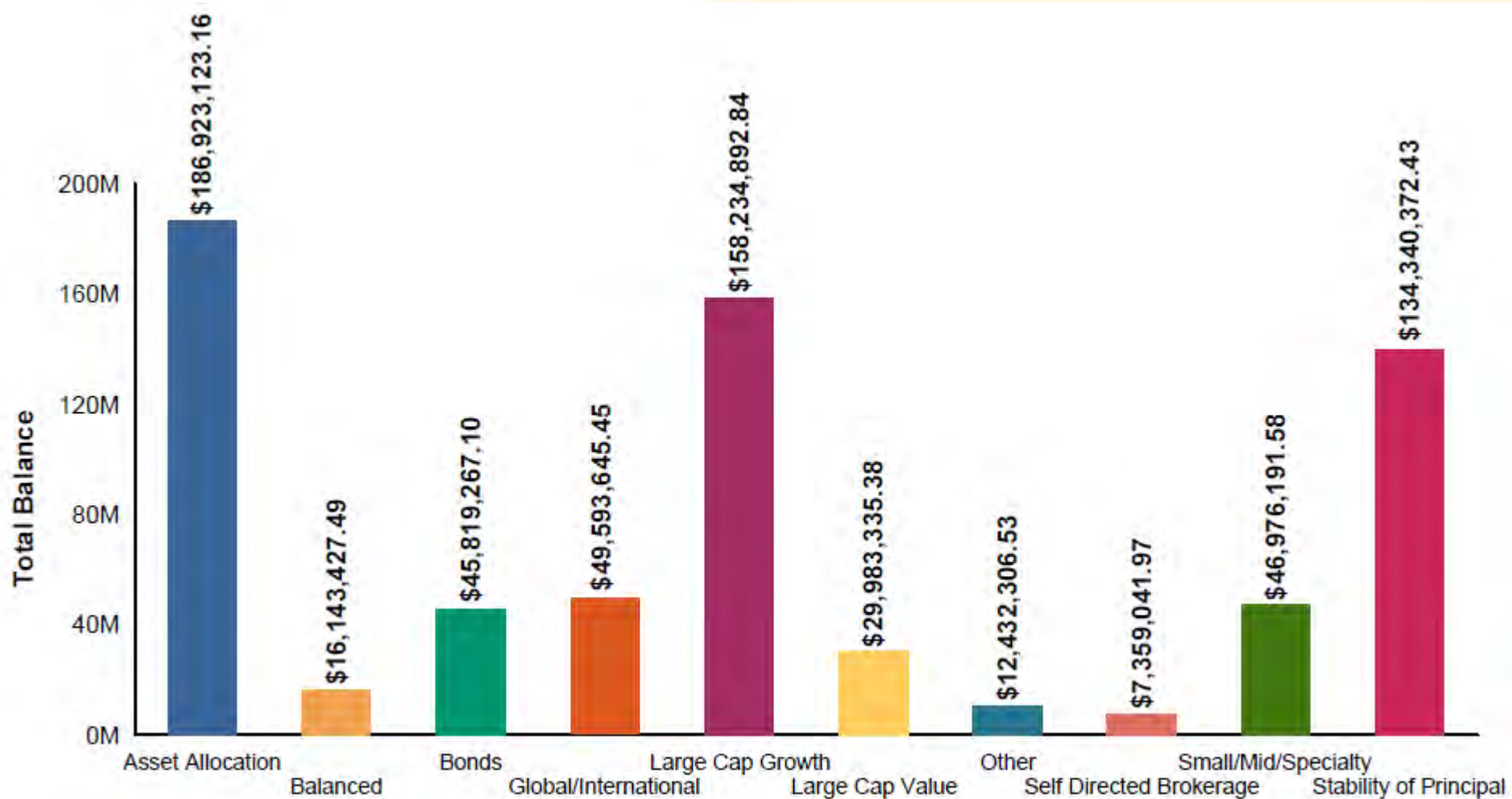
Voya Retirement Advisors, LLC Summary

	July 2022	August 2022	September 2022
Total participants eligible for advice	22,627	22,668	22,695
Advisor Service Activity			
# Participants with a balance that have used the VRA Services	2,730	2,870	2,940
% Participants with a balance that have used the VRA Services	12.07%	12.66%	12.95%
VRA Advisor Calls	595	616	642
Online Advice Adopters	818	845	860
Professional Management Members	1,317	1,409	1,438
Monthly VRA Investment Advisor Activity			
Calls	42	114	61
Received a Retirement Plan	22	57	54
Processed a Transaction	6	6	11
Monthly Online Activity			
New Adopters	33	34	25
Received Forecast	26	26	23
Received Advice Online	26	26	23
Professional Management Activity			
Net Activity	22	92	29
Total Members	1,317	1,409	1,438
Total Members Assets	\$60,696,982	\$66,270,502	\$63,673,787
Average Member Balance	\$46,087	\$47,034	\$44,279

Asset Analysis



Asset Class Summary As of September 30, 2022

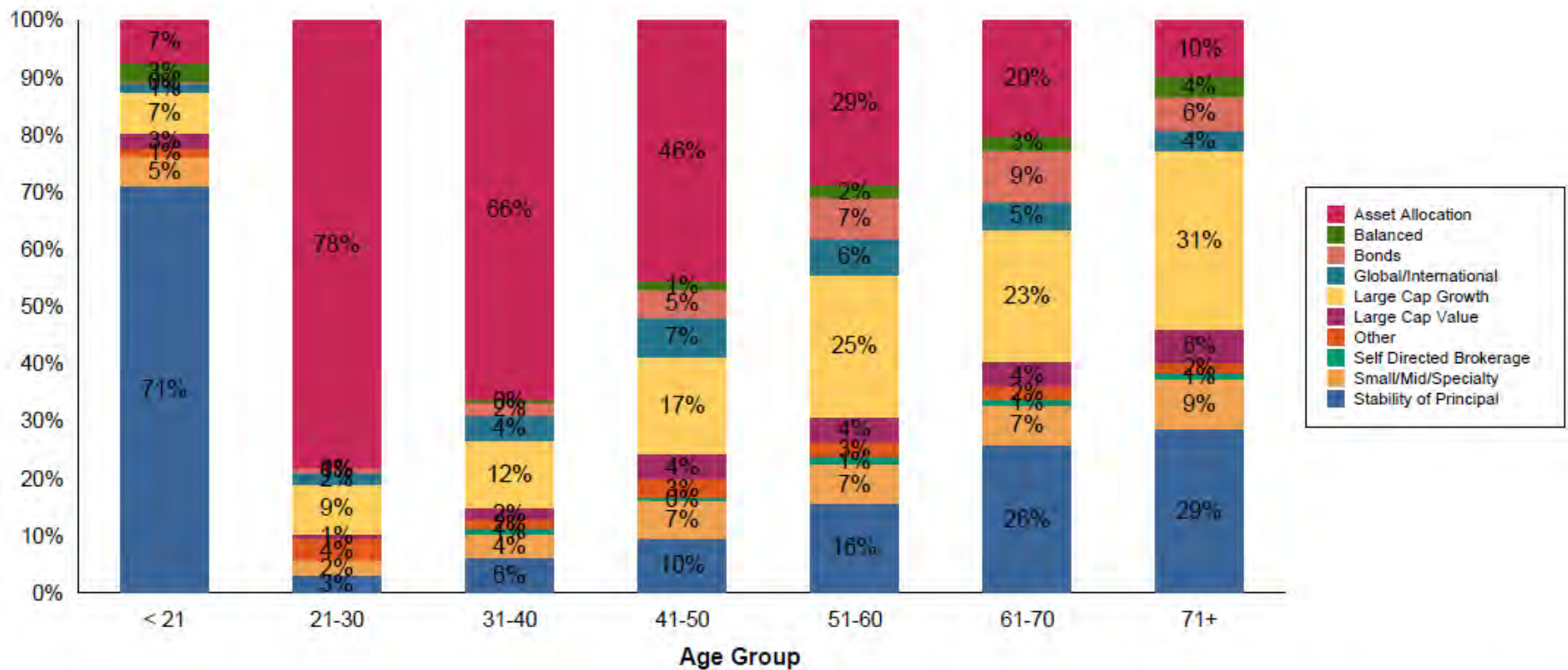


Asset Class Summary As of September 30, 2022

Asset Class	Balance	Percentage of Total Assets
Asset Allocation	\$186,923,123.16	29.93%
Balanced	\$16,143,427.49	2.35%
Bonds	\$45,819,267.10	6.66%
Global/International	\$49,593,645.45	7.21%
Large Cap Growth	\$158,234,892.84	23.01%
Large Cap Value	\$29,983,335.38	4.36%
Other	\$12,432,306.53	1.81%
Self Directed Brokerage	\$7,359,041.97	1.07%
Small/Mid/Specialty	\$46,976,191.58	6.83%
Stability of Principal	\$134,340,372.43	19.53%

Asset Class Balances by Age Group

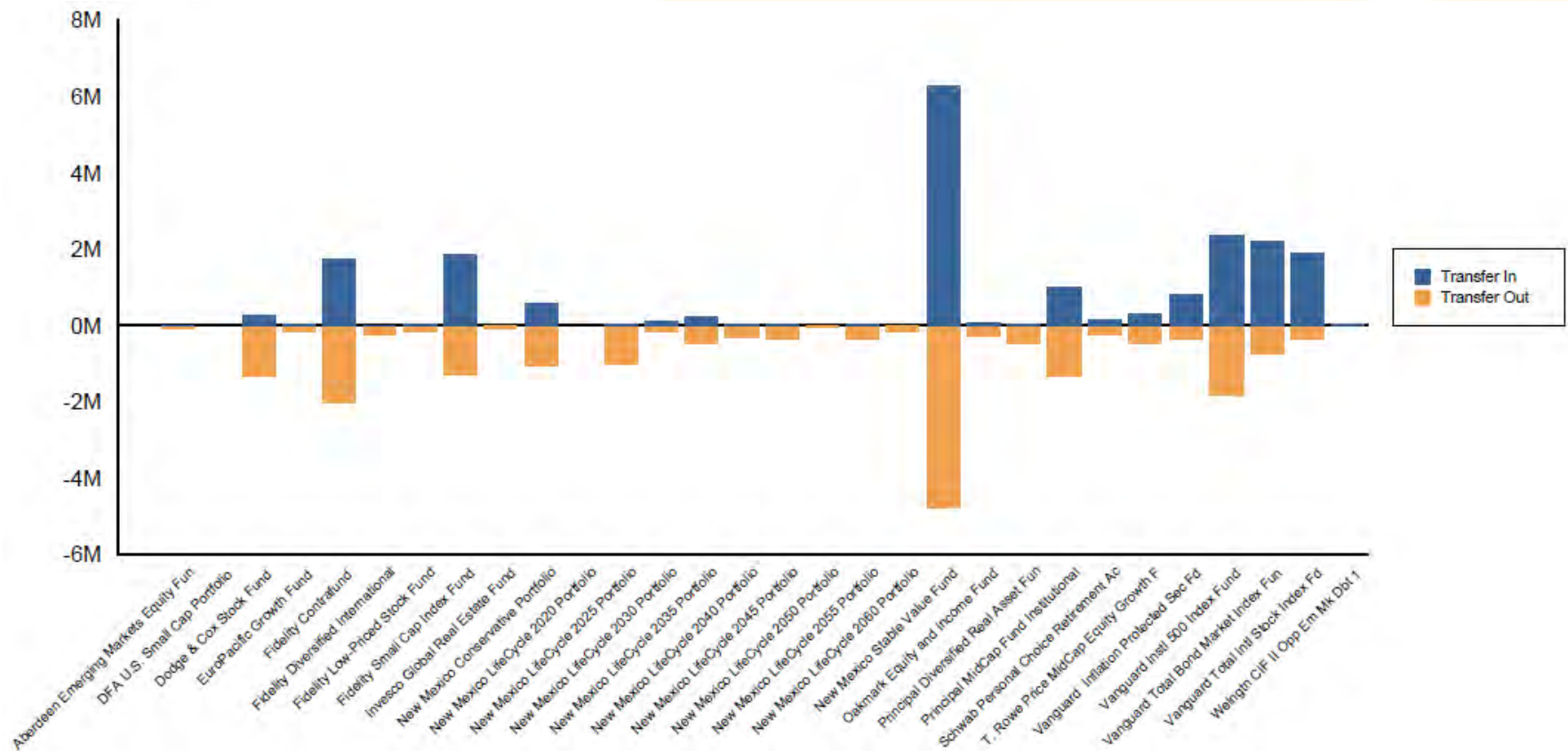
As of September 30, 2022



Age Range	< 21	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71+
Total Balance	\$328,979.35	\$7,272,475.41	\$41,519,624.10	\$94,563,856.51	\$186,237,171.79	\$221,709,799.55	\$125,225,143.34
Total Participants	10	706	2,039	2,088	1,789	1285	3

Transfer Activity by Investment

July 1, 2022 - September 30, 2022



Transfer Activity by Investment

July 1, 2022 – September 30, 2022

Investment Name	Transfers In	Transfers Out	Net
Aberdeen Emerging Markets Equity Fun	\$16,270.99	(\$101,413.66)	-\$85,142.67
Dodge & Cox Stock Fund	\$259,414.84	(\$1,321,934.53)	-\$1,062,519.69
EuroPacific Growth Fund	\$21,880.64	(\$143,319.89)	-\$121,439.25
Fidelity Contrafund	\$1,754,482.87	(\$2,021,373.17)	-\$266,890.30
Fidelity Diversified International	\$12,603.21	(\$259,731.47)	-\$247,128.26
Fidelity Low-Priced Stock Fund	\$33,978.51	(\$146,261.81)	-\$112,283.30
Fidelity Small Cap Index Fund	\$1,851,895.87	(\$1,290,769.63)	\$561,126.24
Invesco Global Real Estate Fund	\$2,241.29	(\$75,647.84)	-\$73,406.55
New Mexico Conservative Portfolio	\$568,888.78	(\$1,068,739.02)	-\$499,850.24
New Mexico LifeCycle 2025 Portfolio	\$47,359.35	(\$1,027,769.12)	-\$980,409.77
New Mexico LifeCycle 2030 Portfolio	\$101,567.19	(\$171,081.43)	-\$69,514.24
New Mexico LifeCycle 2035 Portfolio	\$204,451.78	(\$487,484.46)	-\$283,032.68
New Mexico LifeCycle 2040 Portfolio	\$26,696.54	(\$314,226.53)	-\$287,529.99
New Mexico LifeCycle 2045 Portfolio	\$44,961.58	(\$356,382.49)	-\$311,420.91
New Mexico LifeCycle 2050 Portfolio	\$557.96	(\$41,980.18)	-\$41,422.22
New Mexico LifeCycle 2055 Portfolio	\$45,959.36	(\$341,496.56)	-\$295,537.20
New Mexico LifeCycle 2060 Portfolio	\$1,022.15	(\$156,872.15)	-\$155,850.00
New Mexico Stable Value Fund	\$6,298,251.78	(\$4,796,159.79)	\$1,502,091.99
Oakmark Equity and Income Fund	\$60,025.83	(\$279,149.28)	-\$219,123.45
Principal Diversified Real Asset Fun	\$28,704.93	(\$462,489.59)	-\$433,784.66
Principal MidCap Fund Institutional	\$1,005,934.67	(\$1,307,512.76)	-\$301,578.09
Schwab Personal Choice Retirement Ac	\$147,997.85	(\$229,774.91)	-\$81,777.06
T. Rowe Price MidCap Equity Growth F	\$289,226.64	(\$482,309.55)	-\$193,082.91
Vanguard Inflation Protected Sec Fd	\$788,233.29	(\$339,672.51)	\$448,560.78
Vanguard Instl 500 Index Fund	\$2,371,371.59	(\$1,819,280.27)	\$552,091.32
Vanguard Total Bond Market Index Fun	\$2,207,114.79	(\$734,965.80)	\$1,472,148.99
Vanguard Total Intl Stock Index Fd	\$1,914,513.55	(\$342,100.26)	\$1,572,413.29
Weingtn CIF II Opp Em Mk Dbt 1	\$27,258.47	(\$12,967.64)	\$14,290.83
	\$20,132,866.30	(\$20,132,866.30)	\$0.00

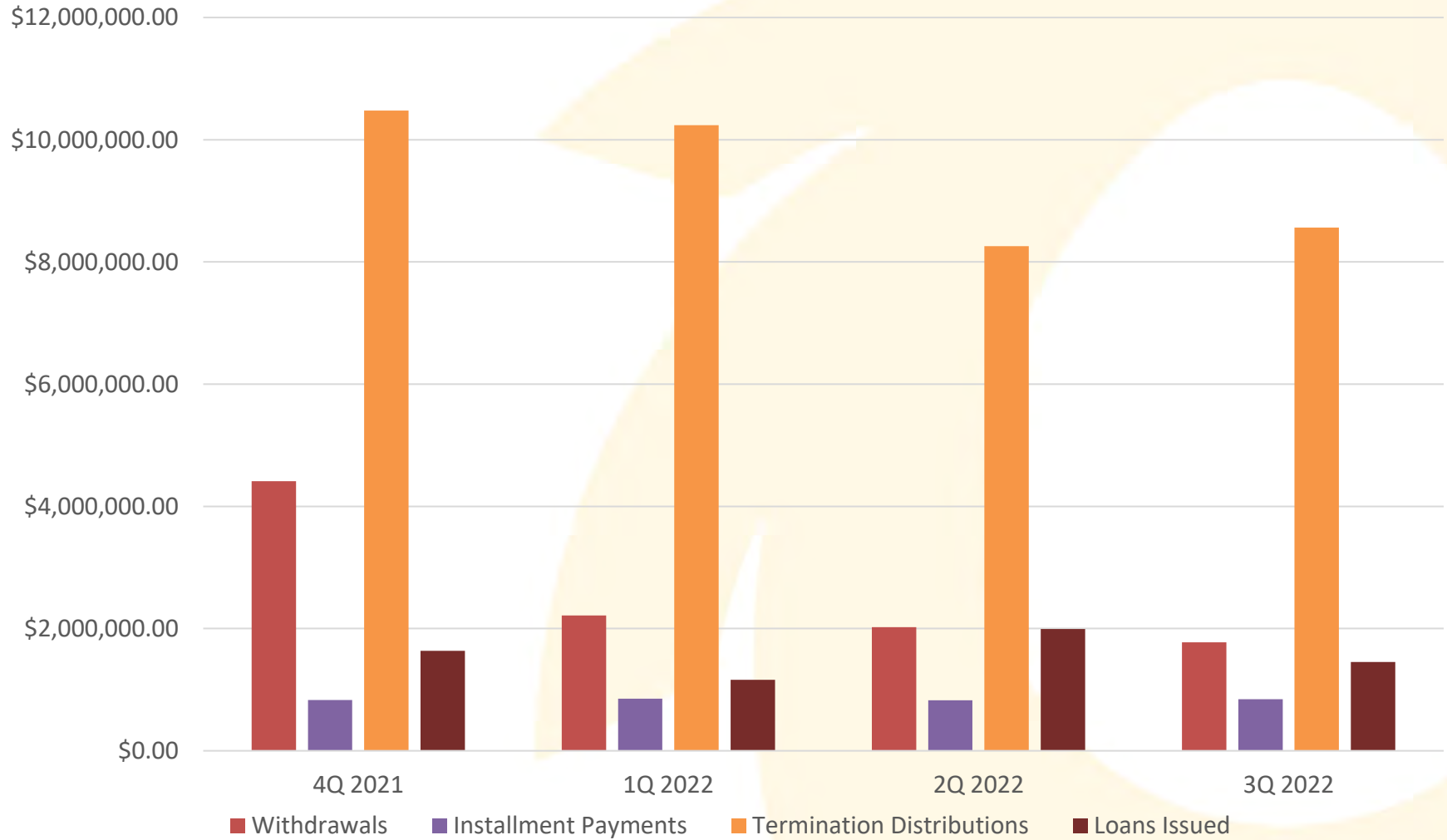
Withdrawals and Distributions by Investment

July 1, 2022 - September 30, 2022

Fund Long Name	Payments - Terms	Payments - Withdrawals
Fidelity Small Cap Index Fund	-\$173,081.56	-\$36,023.29
Transamerica Life		
Vanguard Instl 500 Index Fund	-\$1,076,824.03	-\$255,893.95
Vanguard Inflation Protected	-\$188,031.92	-\$66,459.99
EuroPacific Growth Fund	-\$73,765.42	-\$14,018.89
Invesco Global Real Estate Fun	-\$36,175.75	-\$1,809.27
Principal MidCap Fund Institut	-\$237,010.29	-\$15,458.92
Dodge & Cox Stock Fund	-\$340,416.40	-\$37,124.60
Principal Diversified Real Ass	-\$12,242.88	-\$438.76
T. Rowe Price MidCap Equity Gr	-\$396,673.50	-\$18,364.32
Oakmark Equity and Income Fund	-\$235,749.84	-\$9,448.64
Vanguard Total Bond Market Ind	-\$406,235.66	-\$165,441.29
Aberdeen Emerging Markets Equi	-\$15,372.16	-\$2,542.52
Vanguard Total Intl Stock Inde	-\$257,655.36	-\$126,827.97
New Mexico Conservative Portfo	-\$697,050.14	-\$39,586.91
New Mexico LifeCycle 2025 Port	-\$412,979.65	-\$135,806.32
New Mexico LifeCycle 2030 Port	-\$42,146.87	-\$46,716.82
New Mexico LifeCycle 2035 Port	-\$307,693.89	-\$92,359.19
New Mexico LifeCycle 2040 Port	-\$206,366.06	-\$49,539.74
New Mexico LifeCycle 2045 Port	-\$79,866.99	-\$62,174.55
New Mexico LifeCycle 2050 Port	-\$46,514.35	-\$12,334.20
New Mexico LifeCycle 2055 Port	-\$101,182.36	-\$109,059.25
New Mexico LifeCycle 2060 Port	-\$725.27	-\$1,499.18
New Mexico Stable Value Fund	-\$3,153,282.09	-\$231,105.54
Fidelity Low-Priced Stock Fund	-\$181,592.52	-\$6,912.92
Fidelity Contrafund	-\$590,539.00	-\$71,327.36
Fidelity Diversified Internati	-\$124,777.55	-\$1,543.73
Schwab Personal Choice Retirem		
LOAN FUND		
DEEMED LOAN FUND		-\$162,903.56
Welngtn CIF II Opp Em Mk Dbt 1	-\$12,501.12	-\$2,083.15

Withdrawal and Distribution Breakdown

October 1, 2021 – June 30, 2022



Quarterly Fee Reconciliation

Fee Summary					
Quarterly Fee Reconciliation					
REVENUES		4Q 2021	1Q 2022	2Q 2022	3Q 2022
PARTICIPANT REVENUES					
Asset / Admin Fee Amount Collected*					
Asset / Admin Fee Amount Collected**		\$379,523.71	\$375,782.96	\$368,829.36	\$364,724.81
PRODUCT PROVIDER REVENUES					
	Total Product Provider Revenues	\$105,829.73	\$37,829.75	\$37,546.76	\$35,957.77
GRAND TOTAL REVENUES		\$485,353.44	\$413,612.71	\$406,376.12	\$400,682.58
PAYMENTS					
Voya Recordkeeping Fee					
Participants					
	Per Participant Fee	\$13.587500	\$13.587500	\$13.587500	\$13.587500
	Number of Participants collected from	22,604	22,549	22,998	23,093
	Total Recordkeeping Fee	\$307,131.85	\$306,384.54	\$312,485.33	\$313,776.14
MEKETA CONSULTING FEE		\$22,500.00	\$25,000.00	\$25,000.00	\$25,000.00
PERA PAYMENT FOR EXPENSES		\$25,000.00	\$32,000.00	\$25,000.00	\$25,000.00
GRAND TOTAL PAYMENT		\$354,631.85	\$363,384.54	\$369,485.33	\$363,776.14
*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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