


PERA *SmartSave*

Deferred Compensation Plan 

Public Employees Retirement Association of New Mexico

1Q2021

Plan Service Review

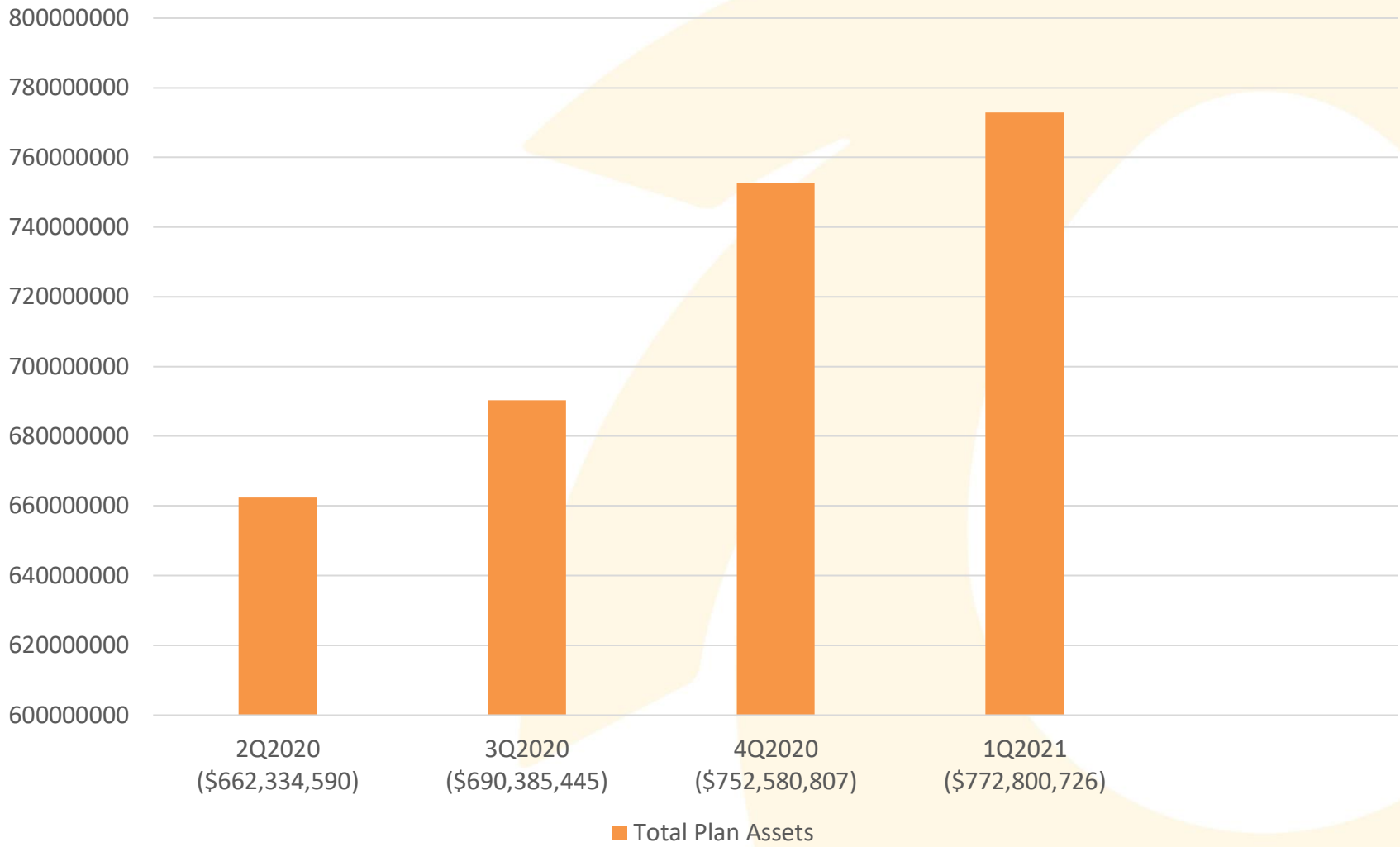


Participant Analysis



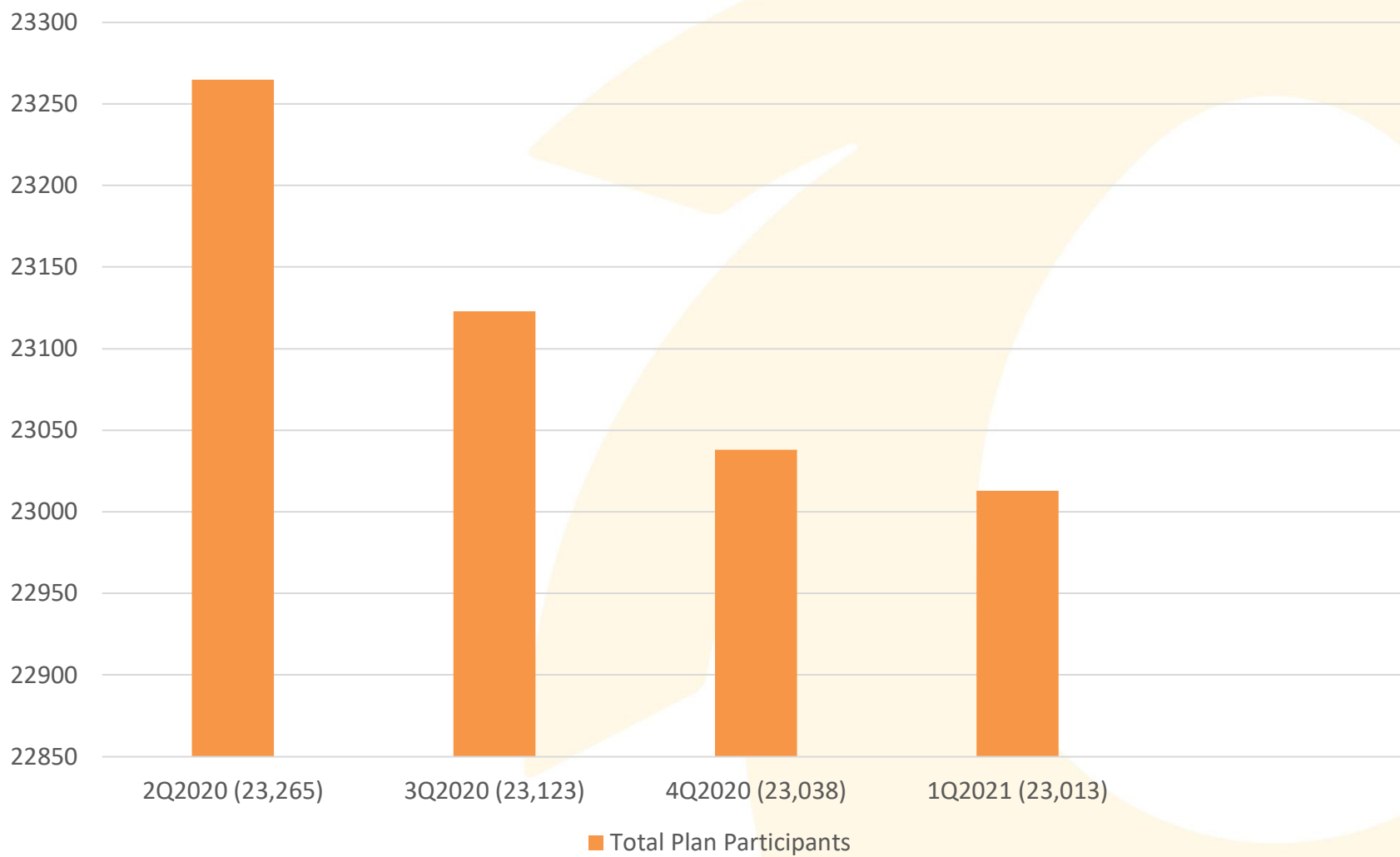
Participation Balance Summary

April 1, 2020 – March 31, 2021 (excludes Deemed Loans)

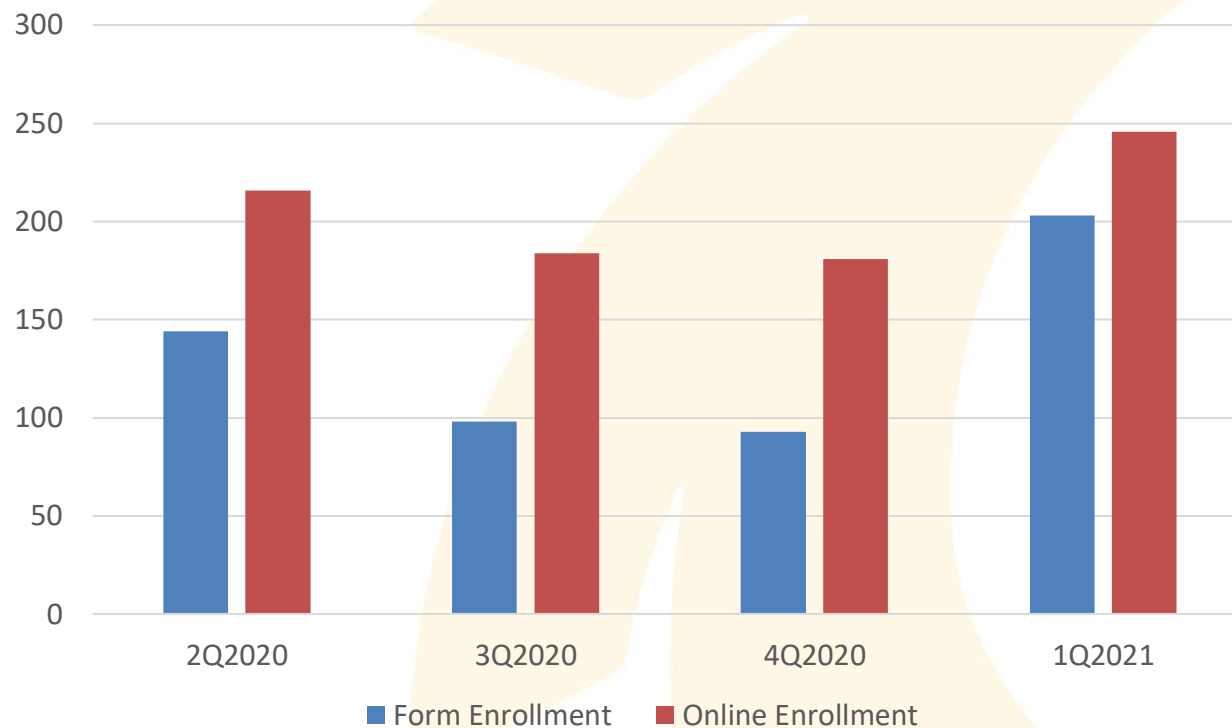


Participation Rate Summary

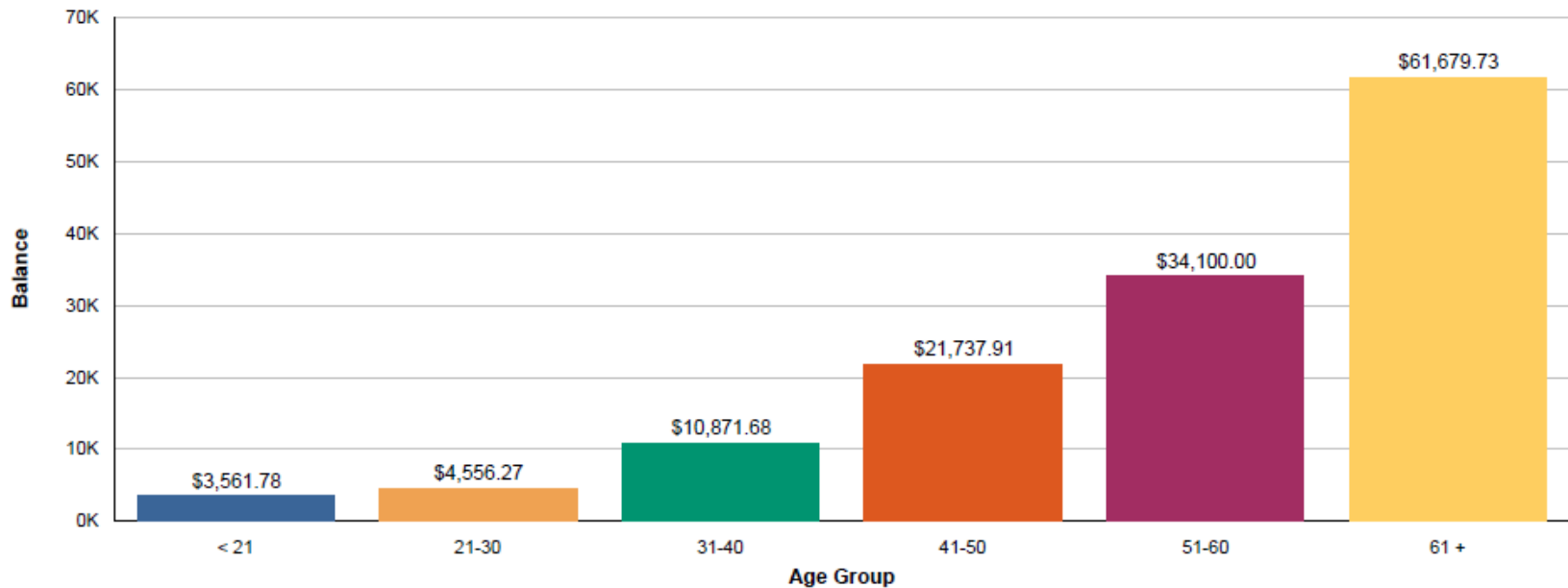
April 1, 2020 – March 31, 2021



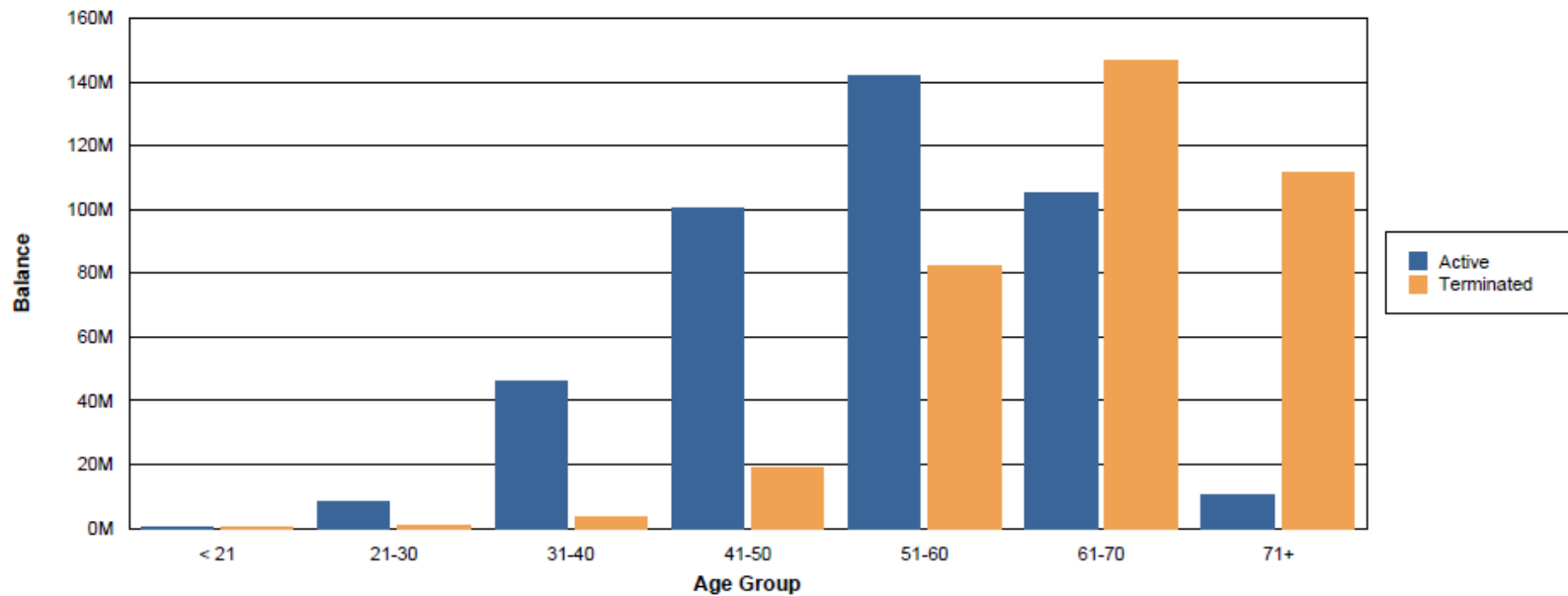
Enrollment Summary April 1, 2020 - March 31, 2021



Average Balances by Age As of March 31, 2021

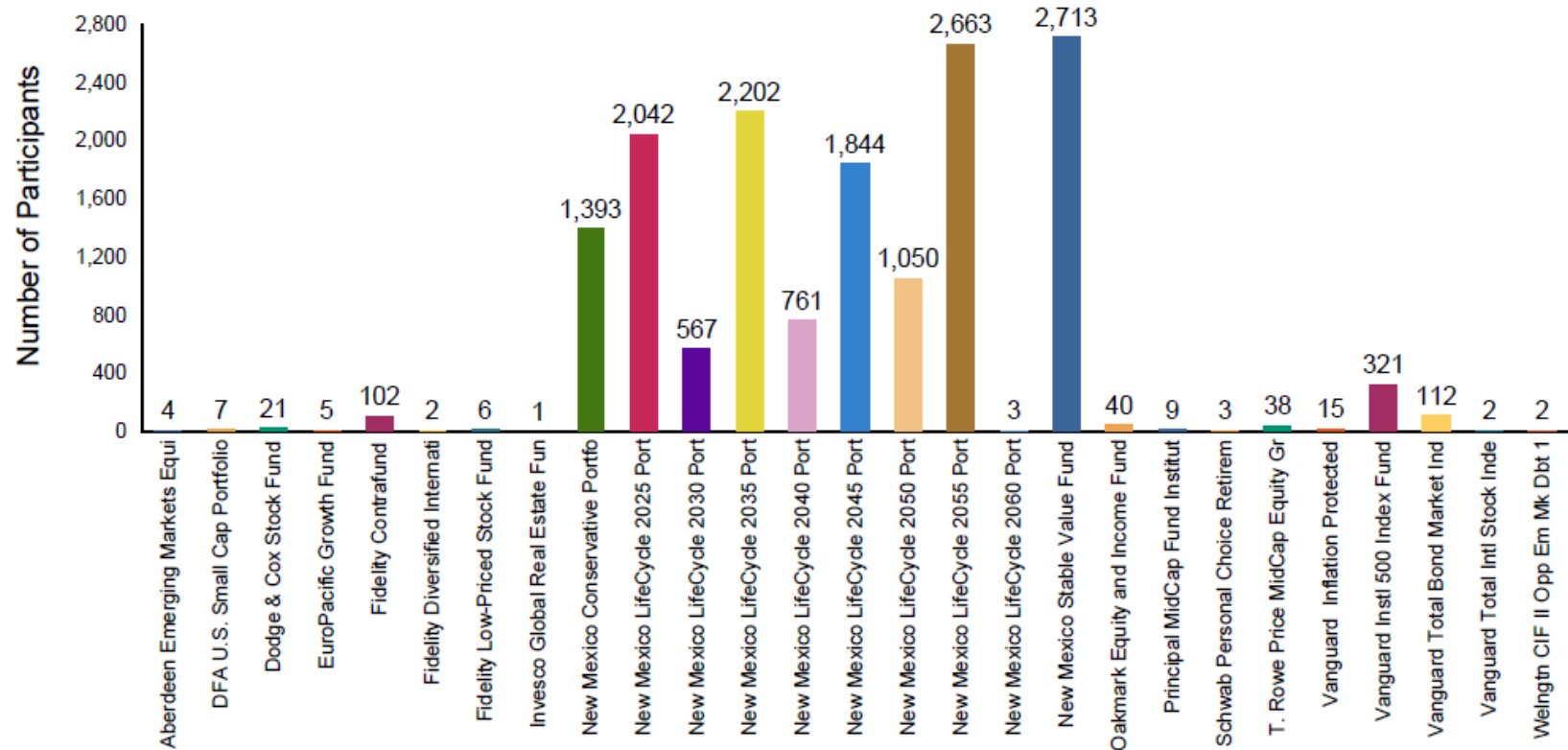


Balances by Status As of March 31, 2021 (Deemed Loan Included)



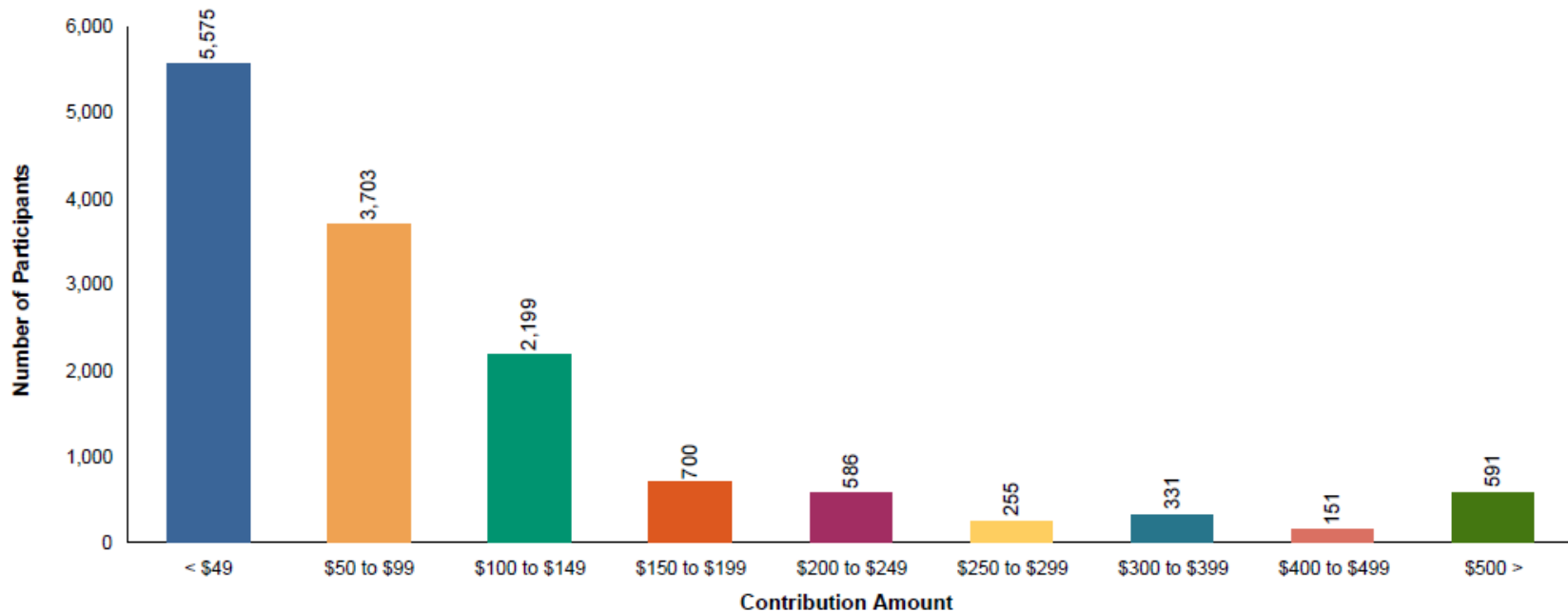
Participants with a Balance in a Single Investment

As of March 31, 2021

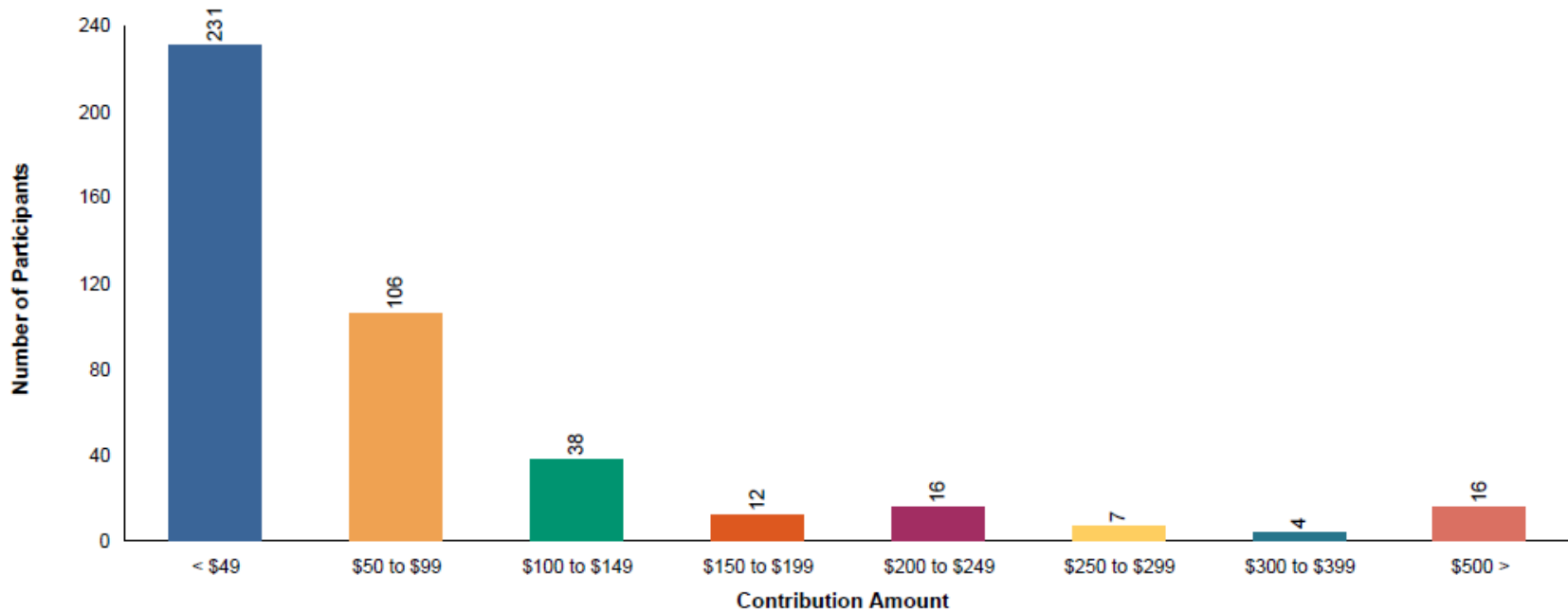


Before Tax Contribution Summary

As of March 31, 2021

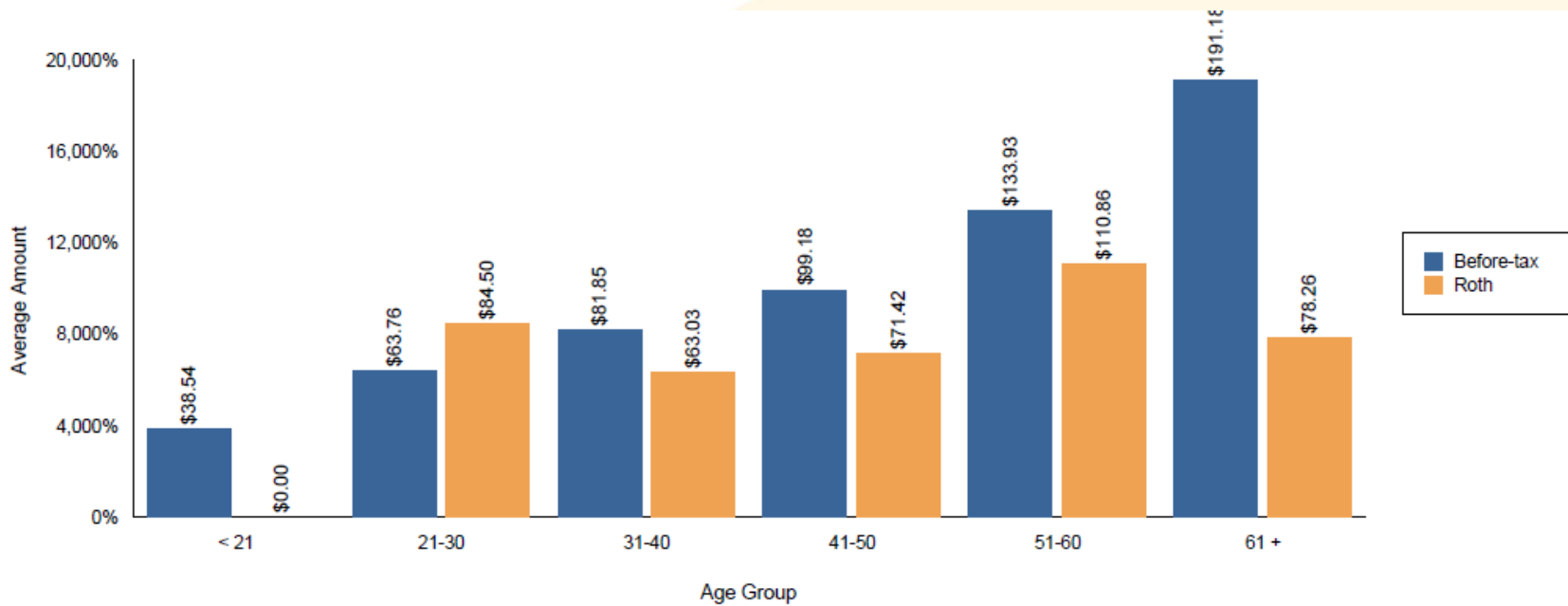


Roth Contribution Summary As of March 31, 2021



Average Contribution Amount

As of March 31, 2021



Age Group	Before-tax Average \$	Roth Average \$
< 21	\$38.54	\$0.00
21-30	\$63.76	\$84.50
31-40	\$81.85	\$63.03
41-50	\$99.18	\$71.42
51-60	\$133.93	\$110.86
61 +	\$191.18	\$78.26
Overall	\$107.45	\$80.40

Balance by Investment As of March 31, 2021

Investment	Investment Category	Number of Participant	Average Participant	Percentage of Plan Assets	Investment Balance
Vanguard Instl 500 Index Fund	Large Cap Growth	4,313	\$28,190.83	15.73%	\$ 121,587,051.16
Vanguard Inflation Protected	Bonds	973	\$9,818.42	1.24%	\$ 9,553,318.36
EuroPacific Growth Fund	Global/International	1,029	\$10,672.83	1.42%	\$ 10,982,346.48
Invesco Global Real Estate Fun	Small/Mid/Specialty	322	\$4,469.13	0.19%	\$ 1,439,059.26
Principal MidCap Fund Institut	Small/Mid/Specialty	1,208	\$13,549.70	2.12%	\$ 16,368,038.07
Dodge & Cox Stock Fund	Large Cap Value	2,036	\$17,018.25	4.48%	\$ 34,649,152.28
Principal Diversified Real Ass	Small/Mid/Specialty	102	\$4,497.67	0.06%	\$ 458,762.54
T. Rowe Price MidCap Equity Gr	Small/Mid/Specialty	2,443	\$15,380.98	4.86%	\$ 37,575,728.80
Oakmark Equity and Income Fund	Balanced	1,474	\$13,794.72	2.63%	\$ 20,333,414.93
Vanguard Total Bond Market Ind	Bonds	2,529	\$13,990.95	4.58%	\$ 35,383,105.92
Aberdeen Emerging Markets Equi	Global/International	417	\$7,673.65	0.41%	\$ 3,199,910.81
DFA U.S. Small Cap Portfolio	Small/Mid/Specialty	2,142	\$6,950.14	1.93%	\$ 14,887,209.90
Vanguard Total Intl Stock Inde	Global/International	1,626	\$11,082.60	2.33%	\$ 18,020,312.16
New Mexico Conservative Portfo	Asset Allocation	2,034	\$23,038.06	6.06%	\$ 46,859,419.77
New Mexico LifeCycle 2025 Port	Asset Allocation	2,731	\$21,227.41	7.50%	\$ 57,972,063.90
New Mexico LifeCycle 2030 Port	Asset Allocation	732	\$11,795.99	1.12%	\$ 8,634,662.62
New Mexico LifeCycle 2035 Port	Asset Allocation	2,759	\$14,684.39	5.24%	\$ 40,514,231.94
New Mexico LifeCycle 2040 Port	Asset Allocation	915	\$7,669.58	0.91%	\$ 7,017,662.44
New Mexico LifeCycle 2045 Port	Asset Allocation	2,246	\$10,661.03	3.10%	\$ 23,944,671.75
New Mexico LifeCycle 2050 Port	Asset Allocation	1,188	\$5,115.80	0.79%	\$ 6,077,575.09
New Mexico LifeCycle 2055 Port	Asset Allocation	3,003	\$4,995.22	1.94%	\$ 15,000,656.05
New Mexico LifeCycle 2060 Port	Asset Allocation	10	\$5,932.07	0.40%	\$ 59,320.69
New Mexico Stable Value Fund	Stability of Principal	5,626	\$23,744.47	17.29%	\$ 133,586,414.40
Fidelity Low-Priced Stock Fund	Small/Mid/Specialty	955	\$10,151.73	1.25%	\$ 9,694,903.62
Fidelity Contrafund	Lap Cap Growth	2,353	\$27,552.68	8.39%	\$ 64,831,448.99
Fidelity Diversified Internati	Global/International	1,243	\$9,783.14	1.57%	\$ 12,160,444.37
Schwab Personal Choice Retirem	Self Directed Brokerage	70	\$120,127.89	1.09%	\$ 8,408,952.31
LOAN FUND	Loan Fund	2,161	\$5,361.95	1.50%	\$ 11,587,169.86
Welngtn CIF II Opp Em Mk Dbt 1	Bonds	312	\$6,454.22	0.26%	\$ 2,013,717.91

Total Investment Balance:

\$ 772,800,726.39

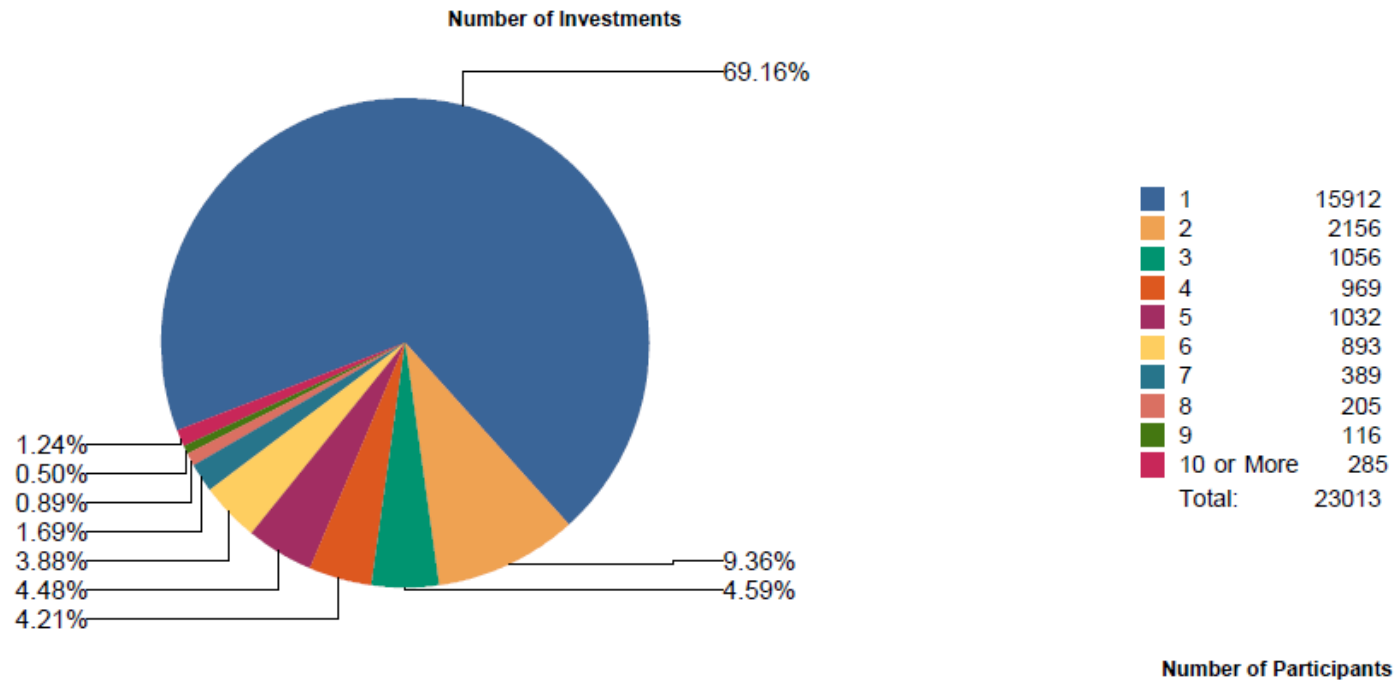
Total Deemed

Loan Fund:

\$ 2,895,302.51

Participants with Balance by Number of Investments

As of March 31, 2021



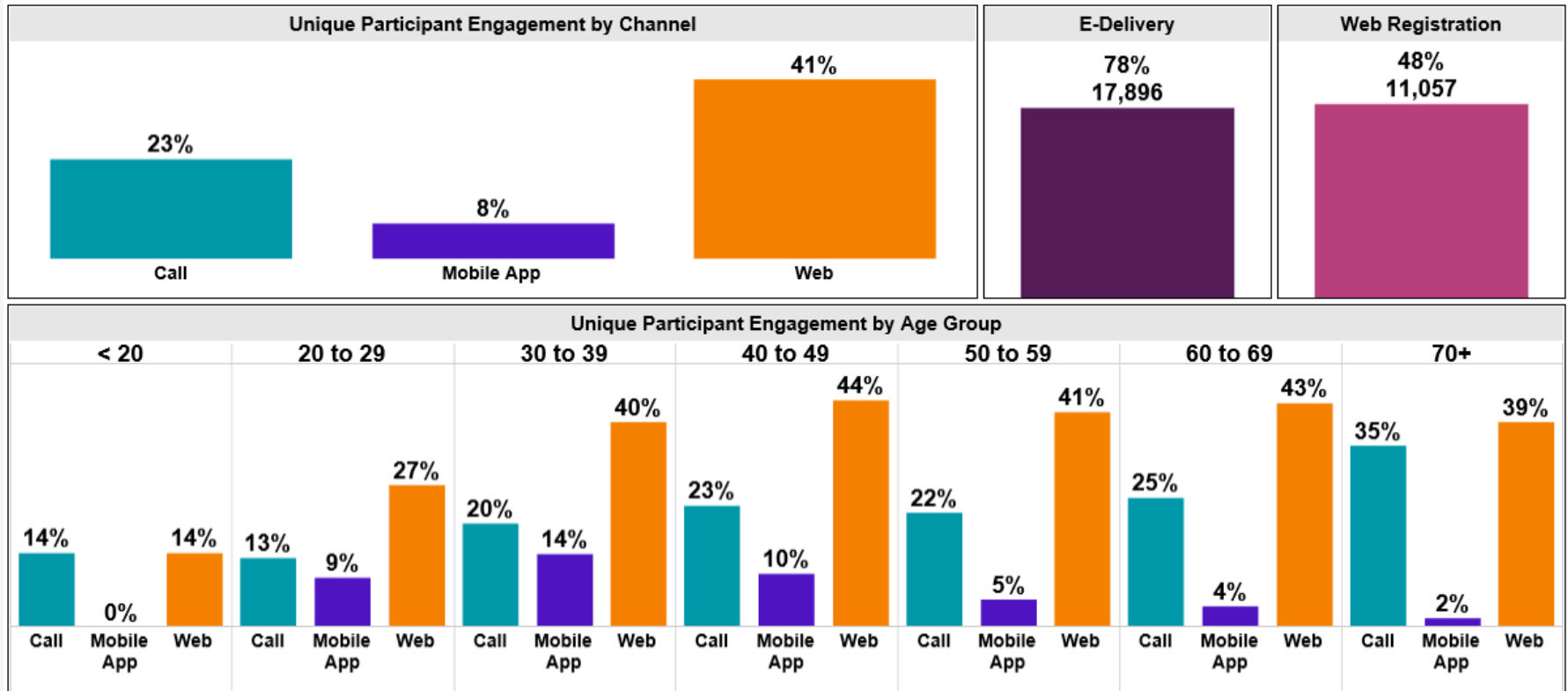
Digital Engagement



Participant Engagement

49% of Plan participants have engaged (calls, mobile, web)

41% of Plan participants have digitally engaged



Data as of: 3/31/2021

Digital Engagement myOrangeMoney

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	10,873	
Viewed myOrangeMoney	10,252	94%
Engaged and interacted with myOrangeMoney	4,603	45%
Took action after using myOrangeMoney	514	11%

11% of participants took action after using myOrangeMoney

- 403 participants are saving an average of \$60 more per pay period (from \$107 to \$166)
- 105 participants changed a fund allocation
- 71 participants enrolled in a managed account
- 18 participants rolled money into a plan



Data as of: 4/1/2020 to 3/31/2021

Digital Engagement

Personalized Video Engagement

Unique Participant Activity	Participants	
Viewed Personalized Video	176	
Clicked on the call to action	59	34%
Took action after viewing Personalized Video	12	7%

7% 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)

3 participants changed a fund allocation

3 participants enrolled in a managed account

Your Retirement Journey



YES I'D LIKE TO BOOST MY SAVINGS

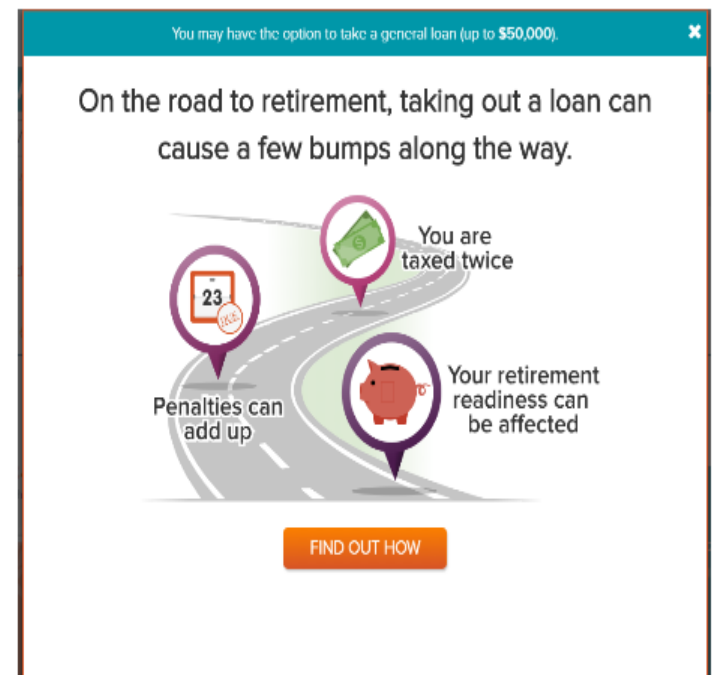
Data as of: 4/1/2020 to 3/31/2021

Digital Engagement myOrangeMoney Loans

610 participants used loan guidance

193 (32%) participants used loan guidance and did not take a loan


417 (68%) participants used loan guidance and went on to take a loan



Data as of: 4/1/2020 to 3/31/2021

Digital Engagement

Financial Wellness

	 Engagement		
	# of participants	% of participants	Voya Book of Business
Started Financial Wellness assessment	793	--	--
Completed assessment and viewed results	709	89%	88%
Viewed dashboard after completing assessment	584	82%	84%

Data as of: 3/31/2021

Digital Engagement Financial Wellness



How do your employees feel about their current financial situation?

Your employees



Voya book of business



1
not confident

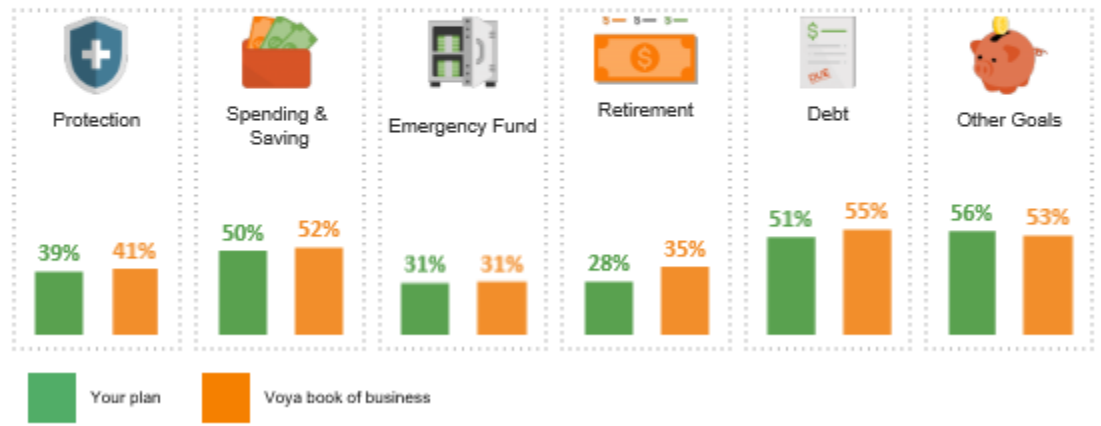
10
very confident

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



Percent of employees on track by pillar

42% of your employees' pillar scores are green
(Voya book of business: 45%)



Data as of: 3/31/2021

Personalized Messaging







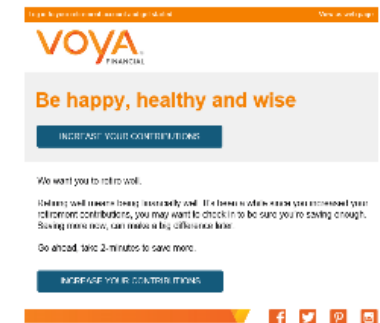
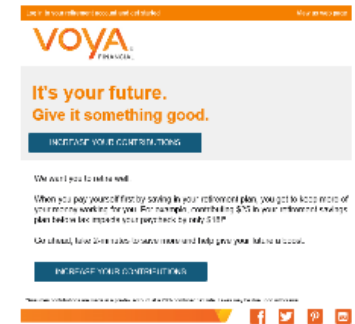
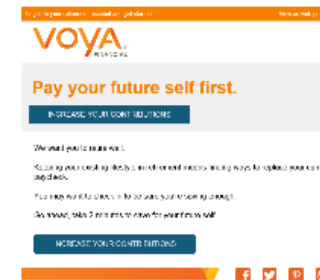
Personalized Messaging Save More Results

132 (10%) 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%)

132 participants are saving an average of \$36 more per pay period (from \$122 to \$159)





Unique participant activity		Participants	
Unique participants delivered		2,847	
Unique participants opened		1,372	48%
Unique participants clicked		283	21%
Participants took action after opening		132	10%

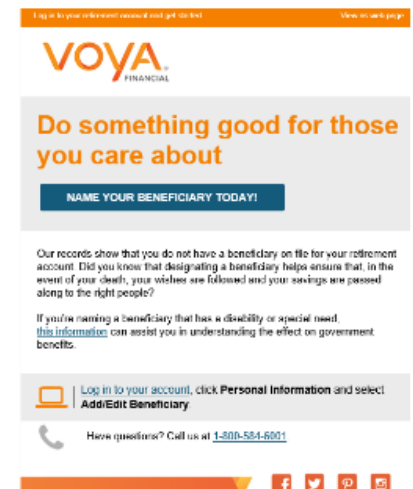


Personalized Messaging

Beneficiary Results

44 (17%) participants named a beneficiary after opening a Beneficiary email

Unique participant activity		Participants	
Unique participants delivered		509	
Unique participants opened		257	50%
Unique participants clicked		99	39%
Participants took action after opening		44	17%

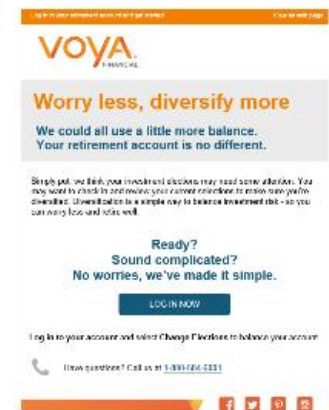


Personalized Messaging

Diversification Results

7 (1%) participants targeted diversified their account after opening a Diversification email





Unique participant activity		Participants	
Unique participants delivered		1,071	
Unique participants opened		513	48%
Unique participants clicked		104	20%
Participants took action after opening		7	1%

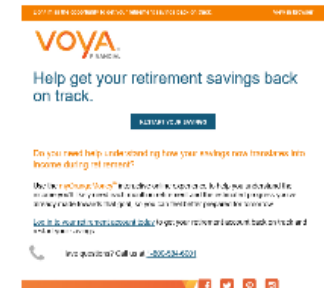
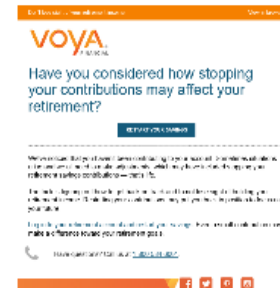


Personalized Messaging Restart Savings Results

10 (6%) participants targeted resumed contributions after opening a Restart Savings email

10 participants are saving an average of \$107 more per pay period (from \$0 to \$107)





Unique participant activity		Participants	
Unique participants delivered		428	
Unique participants opened		167	39%
Unique participants clicked		23	14%
Participants took action after opening		10	6%

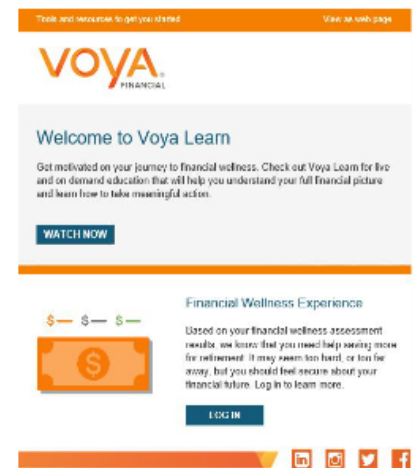


Personalized Messaging

Financial Wellness Results

42 (2%) participants targeted completed the Financial Wellness Assessment after opening a Quarterly Education email

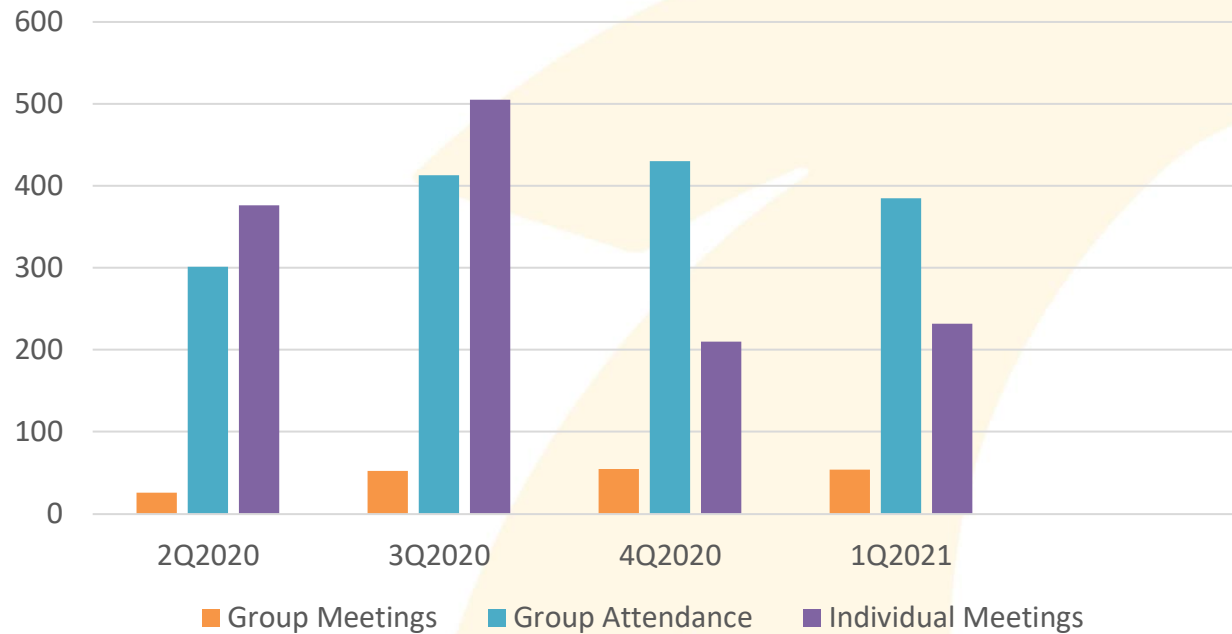
Unique participant activity		Participants	
Unique participants delivered		6,092	
Unique participants opened		1,940	32%
Unique participants clicked		335	17%
Participants took action after opening		42	2%



Outreach Update



Outreach Meeting Activity



	2Q2020	3Q2020	4Q2020	1Q2021
Group Meetings	26	52	55	54
Group Attendees	301	413	430	385
Individual Meetings	376	505	210	232

Outreach Meeting Activity

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
01/04/2021	Eddy County	HR	Carlsbad	Miller	0	1
01/05/2021	South Central Coucil of Gov	HR	Elephant Butte	Miller	0	1
01/05/2021	NM Courts	12th Jud District	Alamogordo	Miller	0	1
01/05/2021	Dept of Health	Public Health	Alamogordo	Miller	0	1
01/05/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
01/06/2021	Chaves County	HR	Roswell	Miller	0	1
01/06/2021	Lincoln County	Administration	Carizozzo	Miller	0	1
01/07/2021	NM School for the Visually Imp	HR	Alamogordo	Miller	0	1
01/07/2021	City of Roswell	HR	Roswell	Miller	0	1
01/08/2021	SW Central Dispatch	HR	Socorro	Miller	0	1
01/08/2021	San Juan County	Staff	Zoom	Day	3	0
01/08/2021	City of Santa Fe	Staff	Zoom	Day	4	0
01/08/2021	Santa Fe County	Staff	Phone	Day	0	2
01/08/2021	State of NM	Corrections	Phone	Day	0	1
01/08/2021	Taos County	Staff	Phone	Day	0	1
01/08/2021	State of NM	General Services	Phone	Day	0	1
01/08/2021	City of Albuquerque		Albuquerque	Lium	0	2
01/08/2021	Albuquerque Fire Rescue	Station 22	Albuquerque	Lium	8	3
01/08/2021	Albuquerque Fire Rescue	Station 19	Albuquerque	Lium	6	2
01/08/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	6
01/08/2021	Bernalillo County		Albuquerque	Lium	0	11
01/08/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	12	0
01/08/2021	Bernalillo County	Sheriff	Albuquerque	Lium	0	2
01/08/2021	Albuquerque Bernalillo County Water Utility Authority		Albuquerque	Lium	0	2
01/08/2021	Department of Health		Albuquerque	Lium	0	2
01/08/2021	Taxation and Revenue Department		Albuquerque	Lium	0	2
01/11/2021	City of Artesia	Administration	Artesia	Miller	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
01/11/2021	Luna County	HR	Deming	Miller	0	1
01/11/2021	Dept of Health	Ft. Bayard	Silver City	Miller	0	1
01/11/2021	NM Dept of Transportation	HR	Roswell	Miller	0	1
01/11/2021	Chaves County	HR	Roswell	Miller	0	1
01/11/2021	Luna County	HR	Deming	Miller	0	1
01/11/2021	NM Courts	6th Jud District	Silver City	Miller	0	1
01/12/2021	City of Socorro	HR	Socorro	Miller	0	1
01/13/2021	SW Central Dispatch	HR	Socorro	Miller	0	1
01/14/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
01/15/2021	Chaves County	HR	Roswell	Miller	0	1
01/15/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
01/15/2021	Otero County	HR	Alamogordo	Miller	0	1
01/15/2021	City of Eunice	HR	Eunice	Miller	0	1
01/15/2021	City of Carlsbad	HR	Carlsbad	Miller	0	1
01/15/2021	NM Courts	12th Jud District	Carizozzo	Miller	0	1
01/15/2021	Santa Fe County	NEO	Zoom	Day	7	4
01/15/2021	City of Santa Fe	NEO	Zoom	Day	5	0
01/15/2021	With PERA	State Employees	Zoom	Day	21	0
01/15/2021	Santa Fe County	Staff	Phone	Day	0	3
01/15/2021	City of Santa Fe	Staff	Phone	Day	0	2
01/15/2021	Farmington	Staff	Phone	Day	0	1
01/15/2021	City of Albuquerque		Albuquerque	Lium	0	2
01/15/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	7
01/15/2021	Bernalillo County		Albuquerque	Lium	0	6
01/15/2021	Bernalillo County	Fire	Albuquerque	Lium	0	4
01/15/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	6	0
01/15/2021	Village of Logan		Logan	Lium	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
01/15/2021	Aging and Long Term Services Department		Albuquerque	Lium	0	1
01/15/2021	PERA	Retirement Seminar	Albuquerque	Lium	6	0
01/19/2021	Educational Retirement Board	HR	Santa Fe	Miller	0	1
01/20/2021	Chaves County	Livestock Bur	Roswell	Miller	0	1
01/20/2021	Chaves County	HR	Roswell	Miller	0	1
01/20/2021	Eddy County	Detention Center	Carlsbad	Miller	0	1
01/21/2021	Eddy County	HR	Carlsbad	Miller	0	1
01/21/2021	NM Courts	5th District Attorney	Carlsbad	Miller	0	1
01/22/2021	Santa Fe County	Staff	Phone	Day	0	3
01/22/2021	City of Santa Fe	Staff	Phone	Day	0	4
01/22/2021	NM Dept of Health	Staff	Phone	Day	0	1
01/22/2021	Red River	Staff	Phone	Day	0	1
01/22/2021	Santa Fe County	NEO	Zoom	Day	6	0
01/22/2021	City of Santa Fe	NEO	Zoom	Day	3	0
01/22/2021	Espanola	Staff	Phone	Day	0	4
01/22/2021	City of Santa Fe	Staff	Phone	Day	0	2
01/22/2021	City of Albuquerque		Albuquerque	Lium	1	3
01/22/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	8
01/22/2021	Bernalillo County		Albuquerque	Lium	0	3
01/22/2021	Bernalillo County	Fire	Albuquerque	Lium	0	3
01/22/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	5	0
01/22/2021	Department of Health		Albuquerque	Lium	0	1
01/25/2021	Children, Youth & Families	J. Paul Taylor Center	Las Cruces	Miller	0	1
01/25/2021	NM Courts	12th District Attorney	Alamogordo	Miller	0	1
01/25/2021	City of Alamogordo	HR	Alamogordo	Miller	0	1
01/26/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
01/26/2021	Office of the State Engineer	Administration	Roswell	Miller	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
01/26/2021	City of Eunice	HR	Eunice	Miller	0	1
01/26/2021	Educational Retirement Board	HR	Santa Fe	Miller	0	1
01/27/2021	City of Las Cruces	Fire	Las Cruces	Miller	0	1
01/27/2021	City of Socorro	HR	Socorro	Miller	0	1
01/28/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
01/28/2021	City of Deming	Administration	Deming	Miller	0	1
01/29/2021	NM Dept of Trans	Staff	Phone	Day	0	1
01/29/2021	Colfax Cpunt	Staff	Phone	Day	0	2
01/29/2021	Santa Fe County	Staff	Phone	Day	0	3
01/29/2021	City of Santa Fe	Staff	Phone	Day	0	5
01/29/2021	San Juan County	Staff	Phone	Day	0	2
01/29/2021	Santa Fe County	NEO	Zoom	Day	8	0
01/29/2021	City of Santa Fe	Neo	Zoom	Day	5	0
01/29/2021	Albuquerque Fire Rescue	Station 6	Albuquerque	Lium	3	1
01/29/2021	Bernalillo County		Albuquerque	Lium	0	2
01/29/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	12	0
01/29/2021	PERA	Retirement Seminar	Albuquerque	Lium	8	0
01/29/2021	Sandoval County		Rio Rancho	Lium	6	0
01/30/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
01/31/2021	Dept of Health	Public Health	Las Cruces	Miller	0	1
02/01/2021	City of Socorro	HR	Socorro	Miller	0	1
02/01/2021	City of Carlsbad	HR	Carlsbad	Miller	0	1
02/01/2021	Dept of Health	Ft. Bayard	Silver City	Miller	0	1
02/01/2021	City of Las Cruces	Fire	Las Cruces	Miller	0	1
02/02/2021	Educational Retirement Board	HR	Santa Fe	Miller	0	1
02/02/2021	City of Las Cruces	HR	Las Cruces	Miller	0	1
02/02/2021	Town of Mesilla	Utilities	Mesilla	Miller	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
02/02/2021	PERA	HR	Albuquerque	Miller	0	1
02/03/2021	NM Institute of Mining & Tech	HR	Socorro	Miller	0	1
02/03/2021	NM Institute of Mining & Tech	Administration	Socorro	Miller	0	1
02/03/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
02/03/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
02/04/2021	NM Institute of Mining & Tech	Administration	Socorro	Miller	0	1
02/05/2021	Santa Fe County	Staff	Phone	Day	0	3
02/05/2021	City of Santa Fe	Staff	Phone	Day	0	4
02/05/2021	Taos County	Staff	Phone	Day	0	1
02/05/2021	NM Corrections	Staff	Phone	Day	0	1
02/05/2021	NM Sec of State	Staff	Phone	Day	0	1
02/05/2021	San Miguel County	Staff	Phone	Day	0	2
02/05/2021	NM Tax & Revenue Dept	NEO	Zoom	Day	6	0
02/05/2021	NM Dept of Transportation	Staff	Phone	Day	0	1
02/05/2021	Farmington	Staff	Phone	Day	0	1
02/05/2021	City of Albuquerque		Albuquerque	Lium	0	7
02/05/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	4
02/05/2021	City of Albuquerque	Police	Albuquerque	Lium	0	2
02/05/2021	Albuquerque Housing Authority		Albuquerque	Lium	0	1
02/05/2021	Bernalillo County		Albuquerque	Lium	0	5
02/05/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	8	0
02/06/2021	City of Alamogordo	HR	Alamogordo	Miller	0	1
02/06/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
02/08/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
02/08/2021	NM Dept of Transportation	HR	Roswell	Miller	0	1
02/08/2021	Eddy County	Administration	Carlsbad	Miller	0	1
02/10/2021	PERA General Meeting	Statewide	Statewide	Miller	8	2

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
02/11/2021	Socorro County	HR	Socorro	Miller	0	1
02/12/2021	NM Institute of Mining & Tech	Administration	Socorro	Miller	0	1
02/12/2021	Harding County	Staff	Phone	Day	0	1
02/12/2021	Espanola	Staff	Phone	Day	0	1
02/12/2021	NM Game & Fish	Staff	Phone	Day	0	1
02/12/2021	Santa Fe County	NEO	Zoom	Day	2	0
02/12/2021	City of Santa Fe	NEO	Zoom	Day	7	0
02/12/2021	Santa Fe County	Staff	Phone	Day	0	2
02/12/2021	City of Santa Fe	Staff	Phone	Day	0	4
02/12/2021	NM Dept of Health	NEO	Zoom	Day	8	0
02/12/2021	NM Dept of Health	Staff	Phone	Day	0	3
02/12/2021	City of Albuquerque		Albuquerque	Lium	0	13
02/12/2021	Bernalillo County		Albuquerque	Lium	0	2
02/12/2021	Bernalillo County	Fire	Albuquerque	Lium	0	6
02/12/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	5	0
02/12/2021	Sandoval County		Rio Rancho	Lium	3	0
02/12/2021	Department of Transportation		Grants	Lium	0	1
02/12/2021	NM Institute of Mining and Technology		Socorro	Lium	0	2
02/12/2021	Village of Bosque Farms		Bosque Farms	Lium	3	0
02/16/2021	Dona Ana County	Administration	Las Cruces	Miller	0	1
02/16/2021	Town of Jal	HR	Jal	Miller	0	1
02/16/2021	Mesilla Valley Housing Authority	HR	Las Cruces	Miller	0	1
02/19/2021	NM Courts	5th District Attorney	Carlsbad	Miller	0	1
02/19/2021	Public Regulation Commi	Fire Academy	Socorro	Miller	0	1
02/19/2021	Farmington	Staff	Phone	Day	0	1
02/19/2021	Bloomfield	Staff	Phone	Day	0	1
02/19/2021	Santa Fe County	Staff	Phone	Day	0	2

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
02/19/2021	City of Santa Fe	Staff	Phone	Day	0	2
02/19/2021	Dept of Pubilc Safety	Staff	Phone	Day	0	2
02/19/2021	Colfax County	Staff	Phone	Day	0	1
02/19/2021	NM General Services	Staff	Phone	Day	0	1
02/19/2021	Rio Arriba County	Staff	Phone	Day	0	1
02/19/2021	Taos County	Staff	Phone	Day	0	1
02/19/2021	City of Albuquerque		Albuquerque	Lium	0	5
02/19/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	2
02/19/2021	City of Albuquerque	Retirement Seminar	Albuquerque	Lium	38	0
02/19/2021	Bernalillo County		Albuquerque	Lium	0	2
02/19/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	6	0
02/19/2021	Bernalillo County	Fire - Station 46	Tijeras	Lium	6	3
02/19/2021	Bernalillo County	Fire - Station 41	Edgewood	Lium	4	2
02/19/2021	Taxation and Revenue Department		Albuquerque	Lium	0	1
02/19/2021	PERA		Albuquerque	Lium	0	1
02/24/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
02/26/2021	Farmington	Staff	Zoom	Day	3	0
02/26/2021	Farmington	Staff	Phone	Day	0	4
02/26/2021	Santa Fe County	NEO	Zoom	Day	4	0
02/26/2021	City of Santa Fe	NEO	Zoom	Day	6	0
02/26/2021	Santa Fe County	Staff	Phone	Day	0	3
02/26/2021	City of Santa Fe	Staff	Phone	Day	0	3
02/26/2021	Farmington	Staff	Phone	Day	0	2
02/26/2021	Aztec	Staff	Phone	Day	0	1
02/26/2021	NM Public Reg Commission	Staff	Phone	Day	0	1
02/26/2021	Miner's Colfax Med Center	Staff	Phone	Day	0	1
02/26/2021	City of Albuquerque		Albuquerque	Lium	0	3

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
02/26/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	2
02/26/2021	Bernalillo County		Albuquerque	Lium	0	3
02/26/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	6	0
02/26/2021	Estancia Valley Solid Waste Authority		Estancia	Lium	0	1
02/26/2021	Middle Rio Grande Council of Governments		Albuquerque	Lium	0	2
02/26/2021	Department of Transportation		Grants	Lium	0	1
03/01/2021	Dept of Health	Administration	Artesia	Miller	0	1
03/01/2021	Town of Silver City	HR	Silver City	Miller	0	1
03/01/2021	City of Roswell	Fire	Roswell	Miller	0	1
03/02/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
03/04/2021	NM Courts	5th District Attorney	Carlsbad	Miller	0	1
03/05/2021	NM Dept of Public Safety	Staff	Phone	Day	0	1
03/05/2021	Espanola	Staff	Phone	Day	0	1
03/05/2021	San Juan County w/ PERA	Staff	Zoom	Day	18	0
03/05/2021	San Juan County	Staff	Phone	Day	0	4
03/05/2021	City of Las Vegas	Staff	Phone	Day	0	1
03/05/2021	NM Game & Fish	Staff	Phone	Day	0	1
03/05/2021	Santa Fe County	Staff	Phone	Day	0	2
03/05/2021	City of Santa Fe	Staff	Phone	Day	0	3
03/05/2021	4th Judicial Courts	Staff	Phone	Day	0	2
03/05/2021	NM Tax & Revenue Dept	Staff	Phone	Day	0	1
03/05/2021	City of Albuquerque		Albuquerque	Lium	0	2
03/05/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	3
03/05/2021	Bernalillo County		Albuquerque	Lium	0	4
03/05/2021	Bernalillo County	New Employee Orientation	Albuquerque	Lium	4	0
03/05/2021	Middle Rio Grande Council of Governments		Albuquerque	Lium	0	1
03/05/2021	PERA		Albuquerque	Lium	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
03/05/2021	NM Institute of Mining and Technology		Socorro	Lium	0	2
03/08/2021	PERA General Meeting	Statewide	Statewide	Miller	8	0
03/10/2021	City of Eunice	HR	Eunice	Miller	0	1
03/12/2021	Santa Fe County	NEO	Zoom	Day	3	0
03/12/2021	City of Santa Fe	NEO	Zoom	Day	7	0
03/12/2021	Santa Fe County	Staff	Phone	Day	0	4
03/12/2021	City of Santa Fe	Staff	Phone	Day	0	6
03/12/2021	NM Dept of Health	NEO	Zoom	Day	6	0
03/12/2021	NM Tax & Revenue Dept	NEO	Zoom	Day	8	0
03/12/2021	North Central Solid Waste	Staff	Phone	Day	0	1
03/12/2021	Farmington	Staff	Phone	Day	0	1
03/12/2021	NM Corrections	Staff	Phone	Day	0	3
03/12/2021	Curry County w/ PERA	Staff	Zoom	Day	12	0
03/12/2021	City of Albuquerque		Albuquerque	Lium	0	5
03/12/2021	Bernalillo County		Albuquerque	Lium	0	2
03/12/2021	State Personnel Office		Santa Fe	Lium	0	2
03/12/2021	Department of Health		Albuquerque	Lium	0	1
03/12/2021	Department of Information and Technology		Santa Fe	Lium	0	1
03/12/2021	Curry County		Clovis	Lium	6	0
03/16/2021	City of Las Cruces	Administration	Las Cruces	Miller	0	1
03/17/2021	Corrections Dept	SNMCF	Las Cruces	Miller	0	1
03/17/2021	NM School for the Visually Imp	Administration	Alamogordo	Miller	0	1
03/18/2021	Eddy County	Detention Center	Carlsbad	Miller	0	1
03/18/2021	NM Courts	5th District Attorney	Carlsbad	Miller	0	1
03/19/2021	Santa Fe County	Staff	Phone	Day	0	6
03/19/2021	City of Santa Fe	Staff	Phone	Day	0	3
03/19/2021	Aztec	Staff	Phone	Day	0	1

Outreach Meeting Activity cont.

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
03/19/2021	NM Dept of Health	Staff	Phone	Day	0	1
03/19/2021	NM Dept of Transportation	Staff	Phone	Day	0	1
03/19/2021	Rio Arriba County	Staff	Phone	Day	0	2
03/19/2021	Questa	Staff	Phone	Day	0	1
03/19/2021	City of Albuquerque		Albuquerque	Lium	0	2
03/19/2021	Bernalillo County	Sheriff	Albuquerque	Lium	0	2
03/19/2021	Curry County		Clovis	Lium	4	0
03/22/2021	Eddy County	Detention Center	Carlsbad	Miller	0	1
03/25/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
03/25/2021	City of Las Cruces	Fire	Las Cruces	Miller	0	1
03/25/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
03/26/2021	NM Courts	3rd Jud District	Las Cruces	Miller	0	1
03/26/2021	Santa Fe County	NEO	Zoom	Day	7	0
03/26/2021	City of Santa Fe	NEO	Zoom	Day	5	3
03/26/2021	NM Dept of Transportation	Staff	Phone	Day	0	1
03/26/2021	NM CYFD	Staff	Phone	Day	0	2
03/26/2021	NM Corrections	Staff	Phone	Day	0	2
03/26/2021	Miners' Colfax Med Center	Staff	Phone	Day	0	1
03/26/2021	NM Dept of Tax & Revenue	Staff	Phone	Day	0	3
03/26/2021	NM Dept of Info Tech	Staff	Phone	Day	0	1
03/26/2021	Farmington w/ PERA	Staff	Zoom	Day	21	0
03/26/2021	City of Albuquerque		Albuquerque	Lium	2	5
03/26/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	2
03/26/2021	Albuquerque Fire Rescue	Station 17	Albuquerque	Lium	3	1
03/26/2021	Bernalillo County		Albuquerque	Lium	10	2
03/26/2021	City of Albuquerque		Albuquerque	Lium	0	4
03/26/2021	City of Albuquerque	ABQ Ride	Albuquerque	Lium	3	0

Outreach Meeting Activity cont.

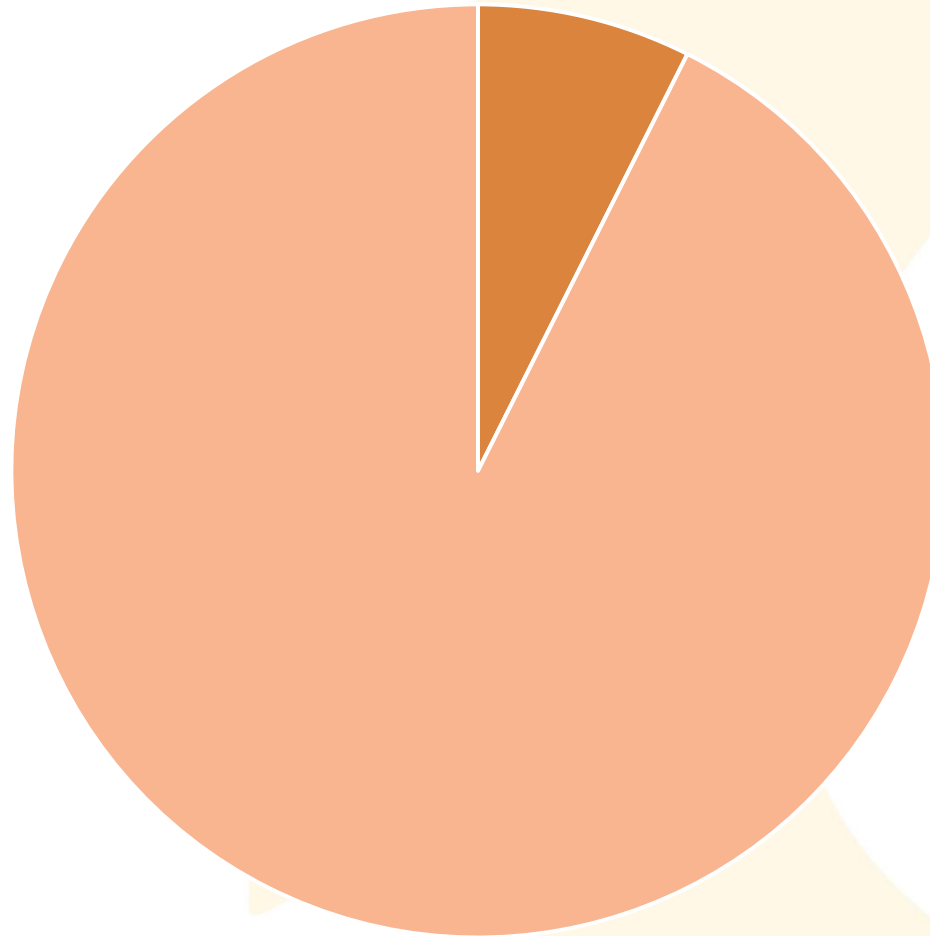
Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
03/26/2021	Albuquerque Fire Rescue		Albuquerque	Lium	0	3
03/26/2021	City of Gallup		Gallup	Lium	0	3
03/26/2021	Bernalillo County		Albuquerque	Lium	0	3
03/29/2021	Corrections Dept	SNMCF	Las Cruces	Miller	0	1

Participant Services



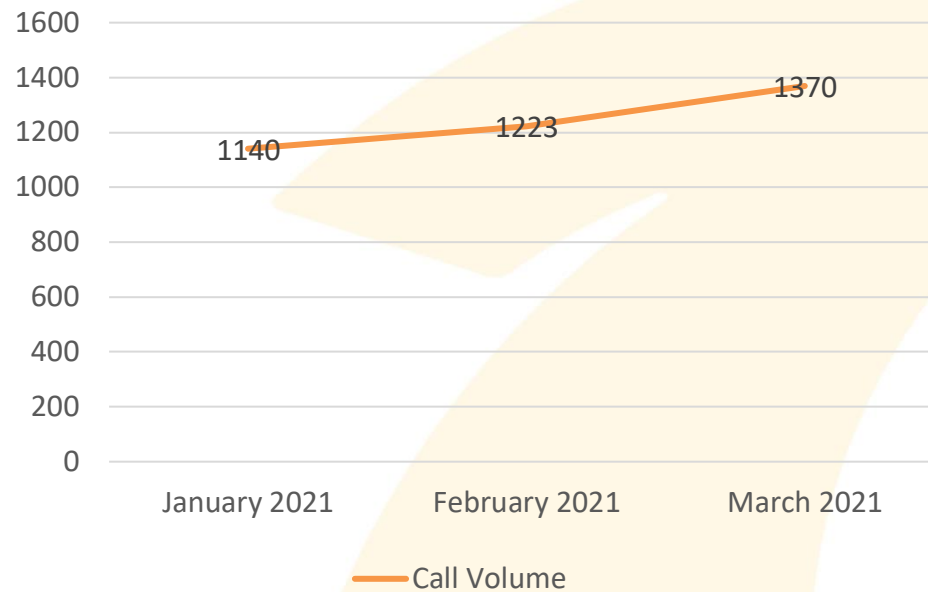
Participant Contact Summary

January 1, 2021 - March 31, 2021



■ Call Center (3,733) ■ Participant Web (46,641)

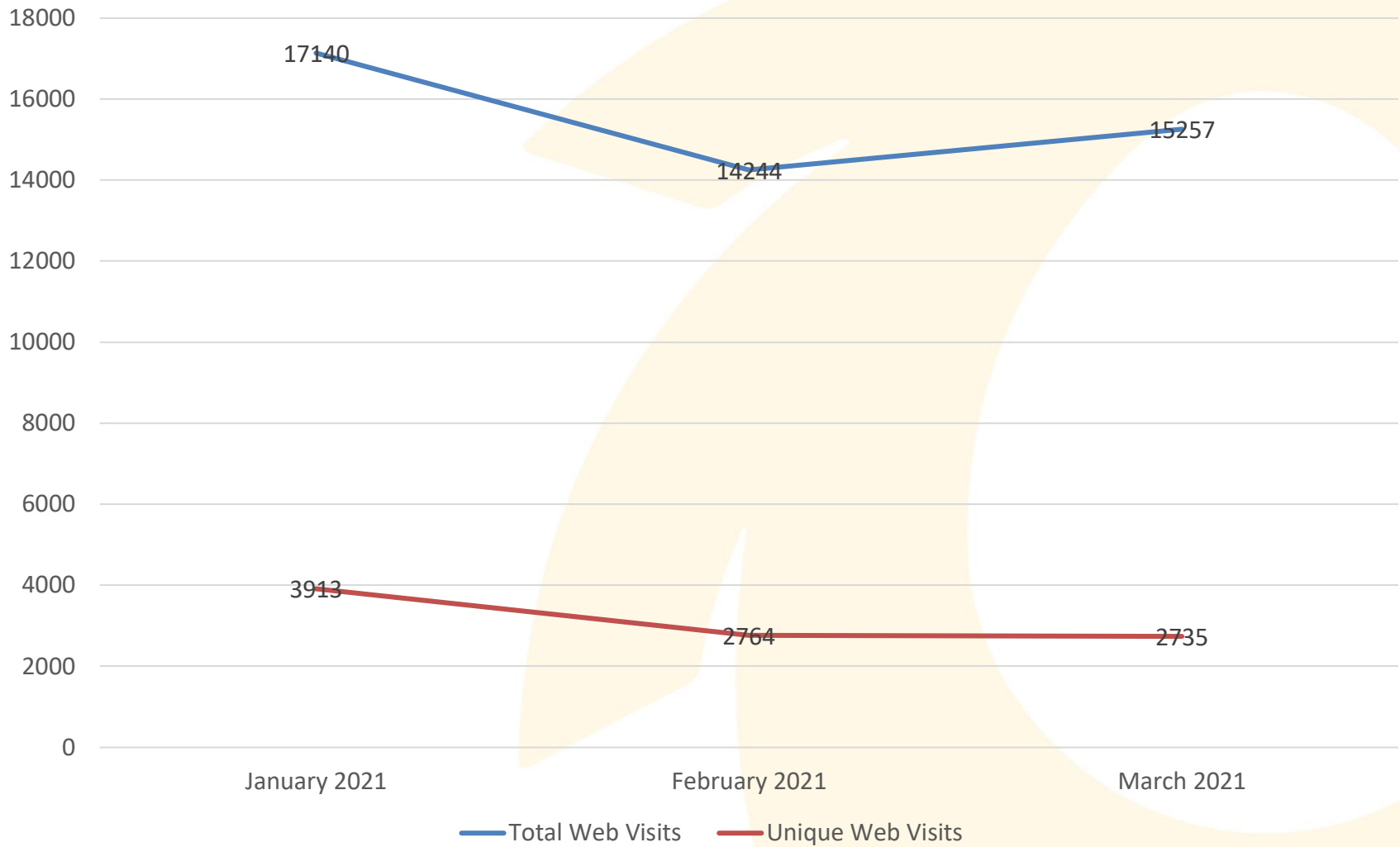
Call Center Activity January 1, 2021 - March 31, 2021



	Call Volume	Average Speed of Answer (Seconds)	Average Call Length (Minutes)	Number of Abandoned Calls	Percentage of Abandoned Calls
January 2021	1,140	118	7:19	65	.05%
February 2021	1,223	117	6:68	57	.04%
March 2021	1,370	64	6:60	41	.03%

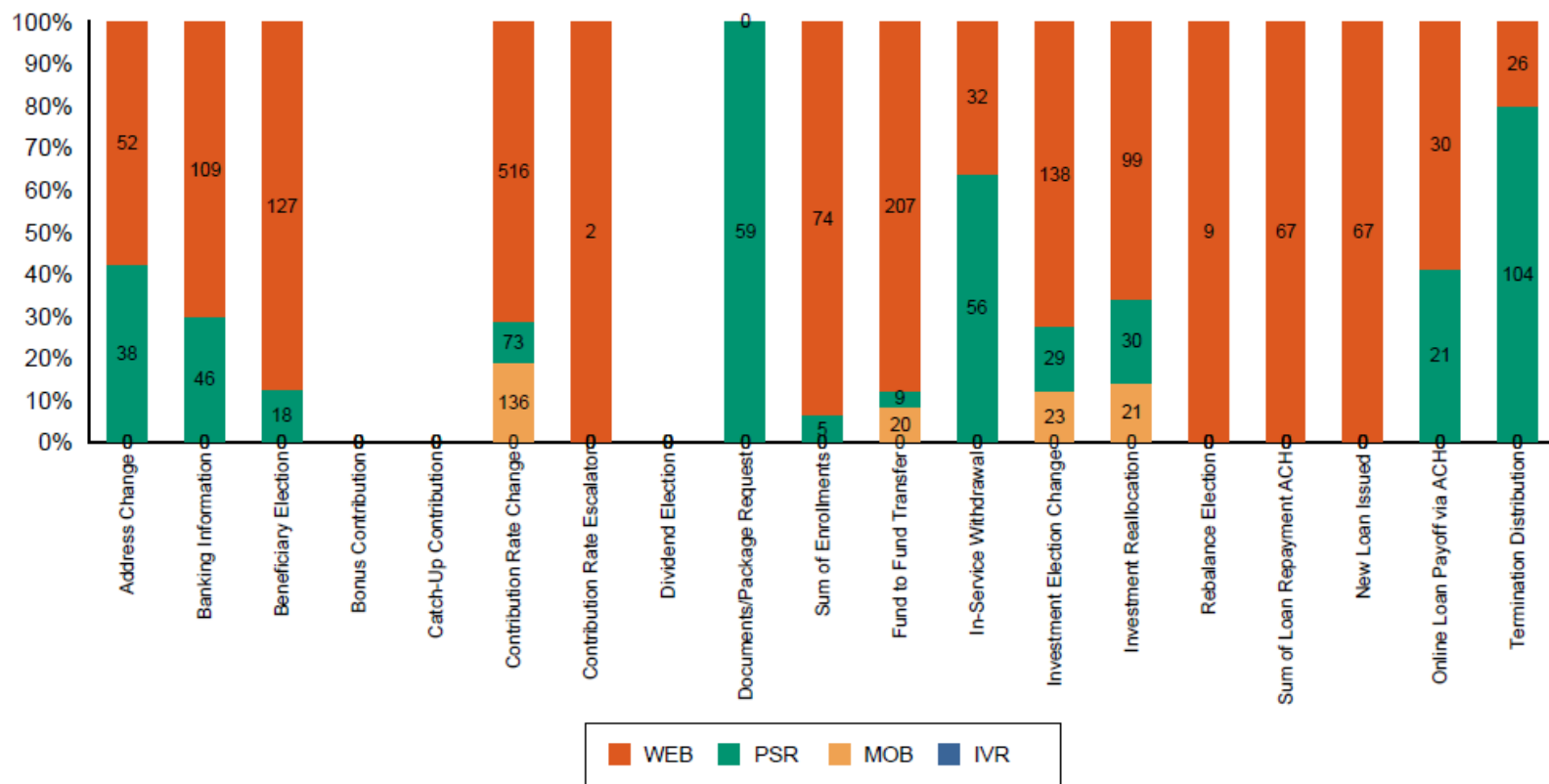
Participant Web Activity

January 1, 2021 - March 31, 2021



Paperless Transactions by Channel

January 1, 2021- March 31, 2021



Paperless Transactions Volume

January 1, 2021- March 31, 2021

Paperless Transaction Description	Transaction Volume
Address Change	90
Banking Information	155
Beneficiary Election	145
Bonus Contribution	0
Catch-up Contribution	0
Contribution Rate Change	725
Contribution Rate Escalator	2
Dividend Election	0
Document/Package Request	59
Fund to Fund Transfer	236
In-service Withdrawal	88
Investment Election Change	190
Investment Reallocation	150
Rebalance Election	9
Loan Repayment ACH Election	67
New Loans Issued	67
Online Loan Payoff via ACH	51
Termination Distribution	130

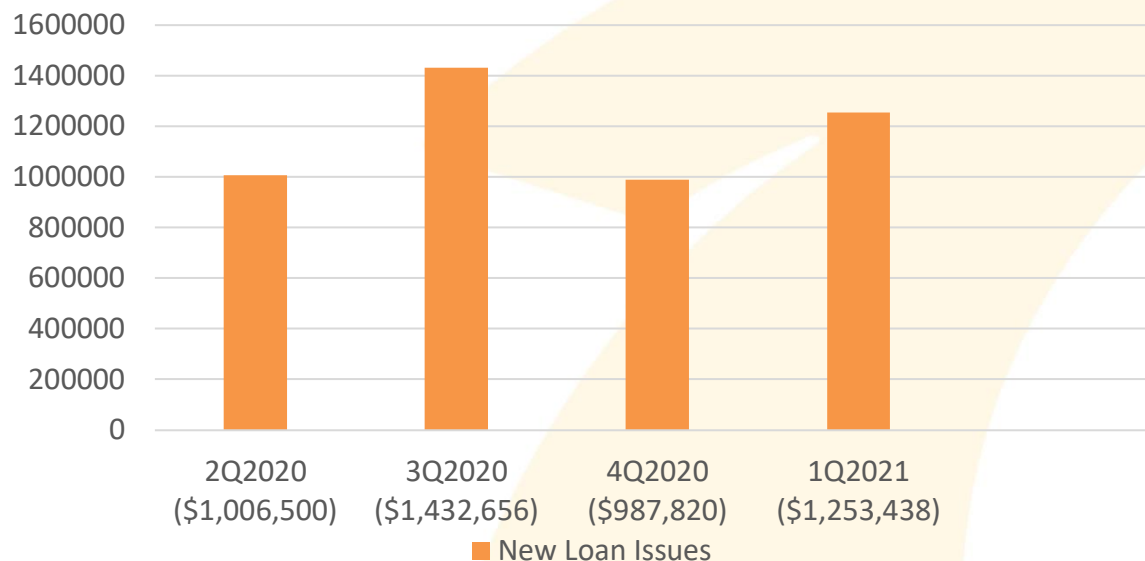
Enrollments for the Period: 79

Transaction Processed Summary

January 1, 2021- March 31, 2021

Transactions	Transaction Volume
Contributions	84,194
Rebalance Transfers	61
Loan Repayment	6,154
Loans Re-amortized	87
Dividend Pass-Throughs	0
Dividend Reinvestments	14,535
Fee Deductions	25,241
Installment Distributions via Check	98
Installment Distributions via ACH	882
Forced Deminimus Distributions	0
Required Minimum Distributions	11
Forced Default Rollover Distributions	0
Total:	131,263

Loan Summary As of March 31, 2021



New Loans Issued 1Q2021	\$1,253,438.28
Total Outstanding Loans as of March 31, 2021	2,160
Total Outstanding Loan Balance as of March 31, 2021	\$6,455,035.77
Total Outstanding Deemed Loan Balance as of March 31, 2021	\$2,895,302.51

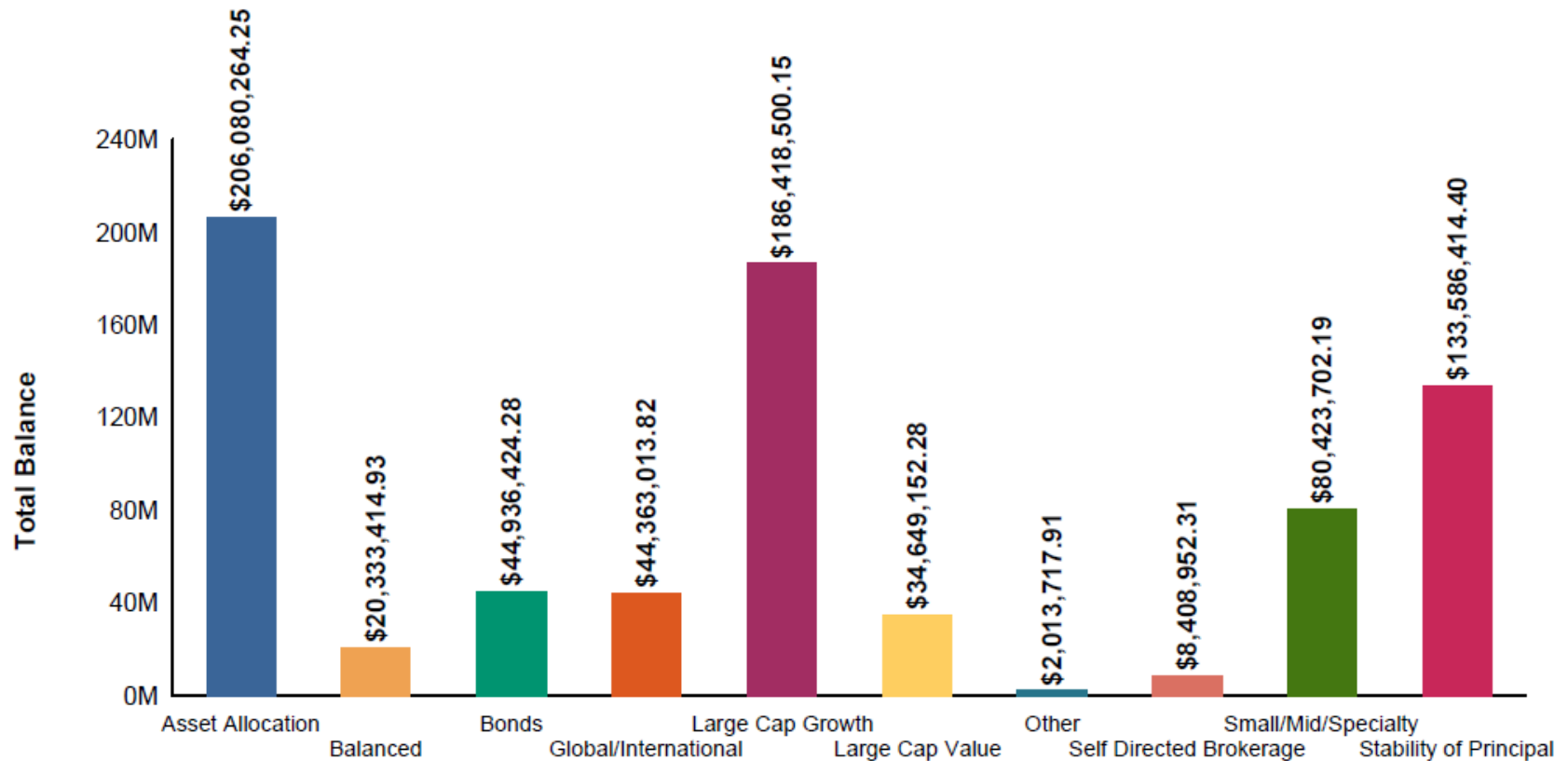
Voya Retirement Advisors, LLC Summary

	January 2021	February 2021	March 2021
Total participants eligible for advice	22,771	22,765	22,698
Advisor Service Activity			
# Participants with a balance that have used the VRA Services	2,084	2,099	2,121
% Participants with a balance that have used the VRA Services	9.15%	9.22%	9.34%
VRA Advisor Calls	573	579	579
Online Advice Adopters	571	571	588
Professional Management Members	940	949	954
Monthly VRA Investment Advisor Activity			
Calls	42	44	33
Received a Retirement Plan	21	21	20
Processed a Transaction	7	11	6
Monthly Online Activity			
New Adopters	22	11	12
Received Forecast	15	4	9
Received Advice Online	15	4	9
Professional Management Activity			
Net Activity	28	9	5
Total Members	940	949	954
Total Members Assets	\$44,249,659	\$45,288,780	\$45,481,974
Average Member Balance	\$ 47,074	\$47,723	\$47,675

Asset Analysis



Asset Class Summary As of March 31, 2021

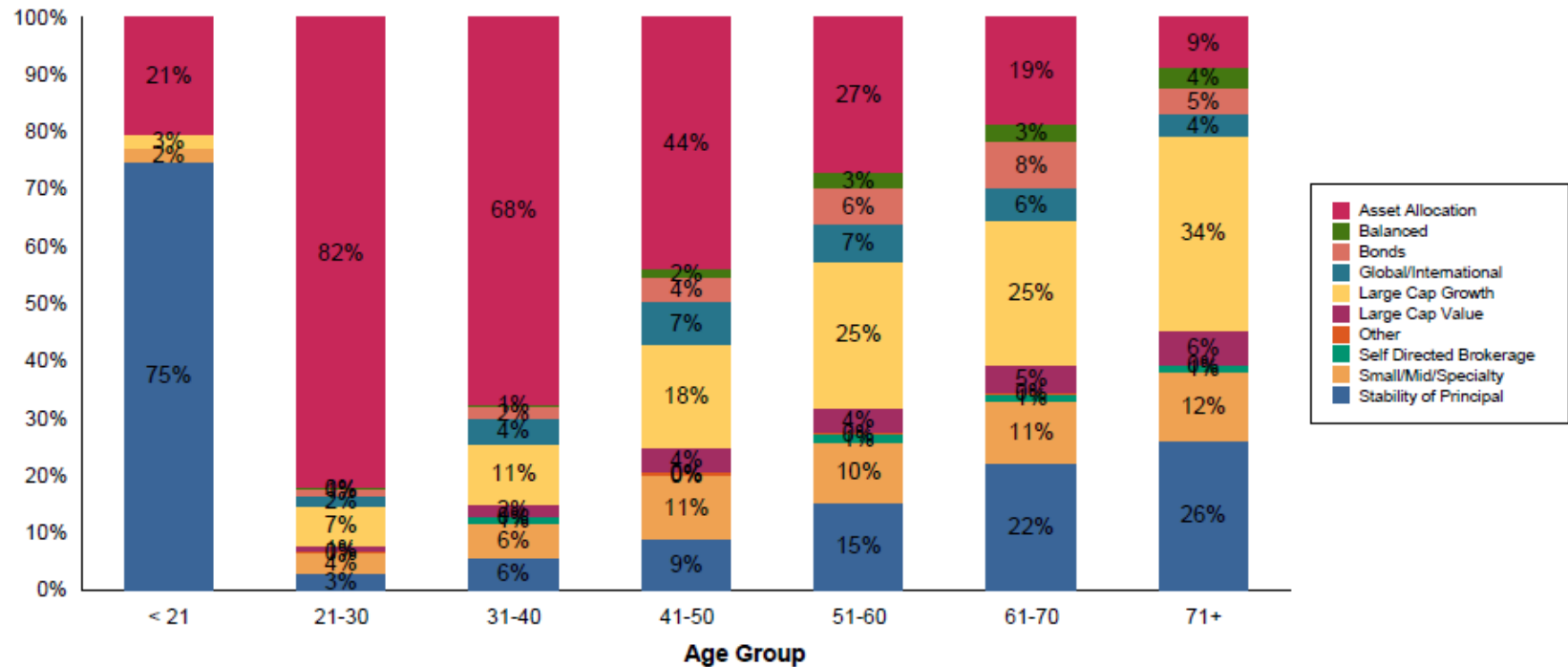


Asset Class Summary As of March 31, 2021

Asset Class	Balance	Percentage of Total Assets
Asset Allocation	\$206,080,264.25	27.05%
Balanced	\$20,333,414.93	2.63%
Bonds	\$44,936,424.28	5.81%
Global/International	\$44,363,013.82	5.74%
Large Cap Growth	\$186,418,500.15	24.12%
Large Cap Value	\$34,649,152.28	4.48%
Other	\$2,013,717.91	0.26%
Self Directed Brokerage	\$8,408,952.31	1.09%
Small/Mid/Specialty	\$80,423,702.19	10.41%
Stability of Principal	\$133,586,414.40	17.29%

Asset Class Balances by Age Group

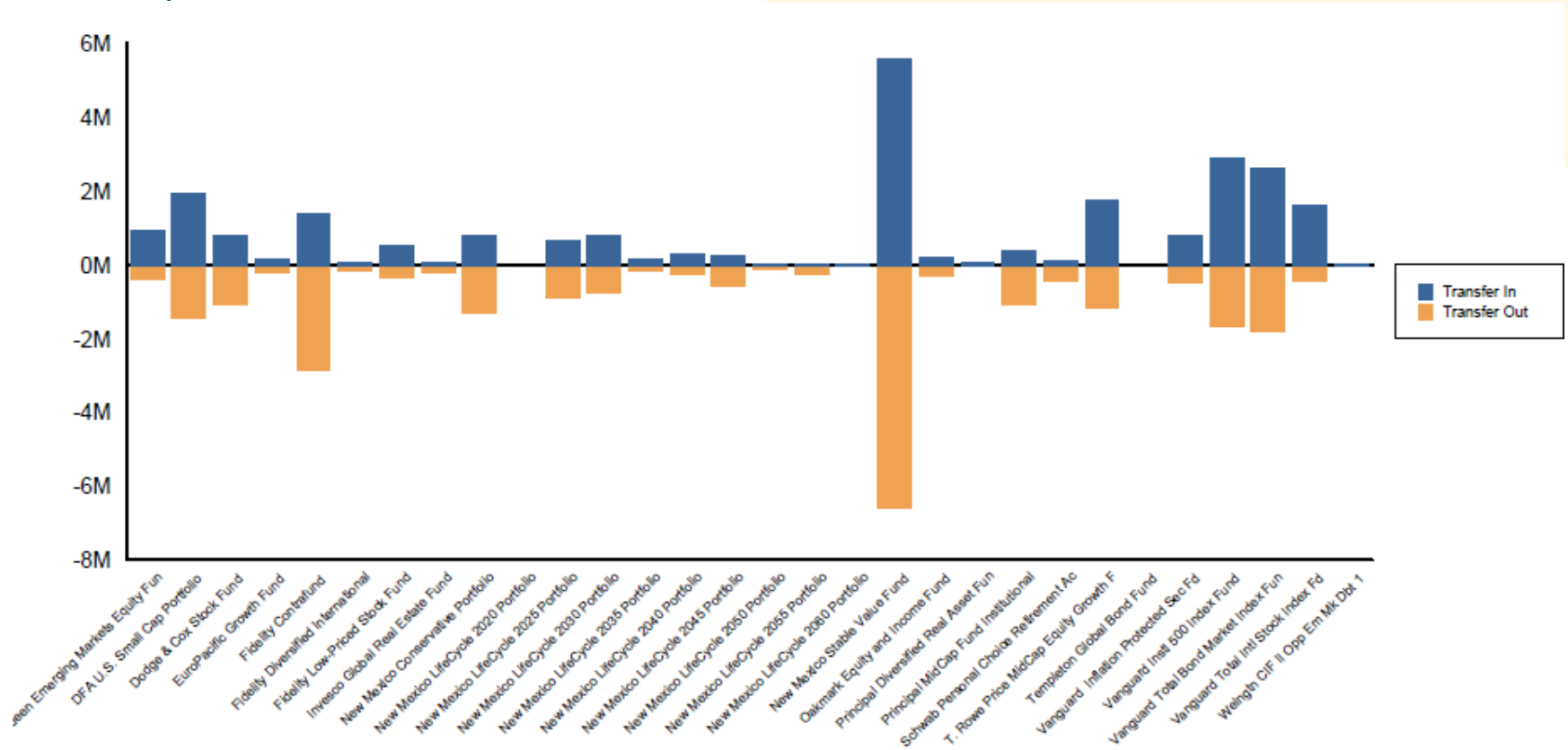
As of March 31, 2021



Age Range	< 21	21 - 30	31 - 40	41 - 50	51 - 60	61 - 70	71+
Total Balance	\$189,599.84	\$8,877,259.49	\$46,895,409.39	\$114,159,867.39	\$219,386,582.91	\$249,842,060.69	\$121,739,175.38
Total Participants	16	889	2,095	2,016	1,761	1207	2

Transfer Activity by Investment

January 1, 2021 - March 31, 2021



Transfer Activity by Investment

January 1, 2021- March 31, 2021

Investment Name	Transfers In	Transfers Out	Net
Aberdeen Emerging Markets Equity Fun	\$929,644.71	(\$376,103.90)	\$553,540.81
DFA U.S. Small Cap Portfolio	\$1,932,139.35	(\$1,453,710.92)	\$478,428.43
Dodge & Cox Stock Fund	\$800,607.38	(\$1,064,987.97)	-\$264,380.59
EuroPacific Growth Fund	\$136,316.63	(\$195,728.82)	-\$59,412.19
Fidelity Contrafund	\$1,382,654.54	(\$2,870,704.96)	-\$1,488,050.42
Fidelity Diversified International	\$67,241.37	(\$139,482.21)	-\$72,240.84
Fidelity Low-Priced Stock Fund	\$501,062.88	(\$327,114.40)	\$173,948.48
Invesco Global Real Estate Fund	\$84,190.61	(\$218,615.15)	-\$134,424.54
New Mexico Conservative Portfolio	\$814,736.99	(\$1,296,763.81)	-\$482,026.82
New Mexico LifeCycle 2020 Portfolio	\$0.00	\$0.00	\$0.00
New Mexico LifeCycle 2025 Portfolio	\$647,413.63	(\$887,303.49)	-\$239,889.86
New Mexico LifeCycle 2030 Portfolio	\$779,073.86	(\$753,993.24)	\$25,080.62
New Mexico LifeCycle 2035 Portfolio	\$140,490.20	(\$167,541.03)	-\$27,050.83
New Mexico LifeCycle 2040 Portfolio	\$302,712.10	(\$242,752.93)	\$59,959.17
New Mexico LifeCycle 2045 Portfolio	\$250,453.46	(\$580,044.51)	-\$329,591.05
New Mexico LifeCycle 2050 Portfolio	\$42,532.16	(\$101,267.25)	-\$58,735.09
New Mexico LifeCycle 2055 Portfolio	\$12,332.53	(\$269,566.87)	-\$257,234.34
New Mexico LifeCycle 2060 Portfolio	\$36,623.98	\$0.00	\$36,623.98
New Mexico Stable Value Fund	\$5,563,813.34	(\$6,573,833.86)	-\$1,010,020.52
Oakmark Equity and Income Fund	\$225,416.10	(\$318,613.50)	-\$93,197.40
Principal Diversified Real Asset Fun	\$72,559.29	(\$27,950.94)	\$44,608.35
Principal MidCap Fund Institutional	\$414,322.65	(\$1,063,504.88)	-\$649,182.23
Schwab Personal Choice Retirement Ac	\$88,766.07	(\$410,269.84)	-\$321,503.77
T. Rowe Price MidCap Equity Growth F	\$1,735,067.61	(\$1,145,118.52)	\$589,949.09
Templeton Global Bond Fund	\$0.00	\$0.00	\$0.00
Vanguard Inflation Protected Sec Fd	\$777,139.33	(\$499,132.27)	\$278,007.06
Vanguard Instl 500 Index Fund	\$2,906,085.26	(\$1,657,646.19)	\$1,248,439.07
Vanguard Total Bond Market Index Fun	\$2,599,651.05	(\$1,802,376.24)	\$797,274.81
Vanguard Total Intl Stock Index Fd	\$1,642,432.25	(\$449,064.13)	\$1,193,368.12
Wellington CIF II Opp Em Mk Dbt 1	\$33,572.52	(\$25,860.02)	\$7,712.50
	\$24,919,051.85	(\$24,919,051.85)	\$0.00

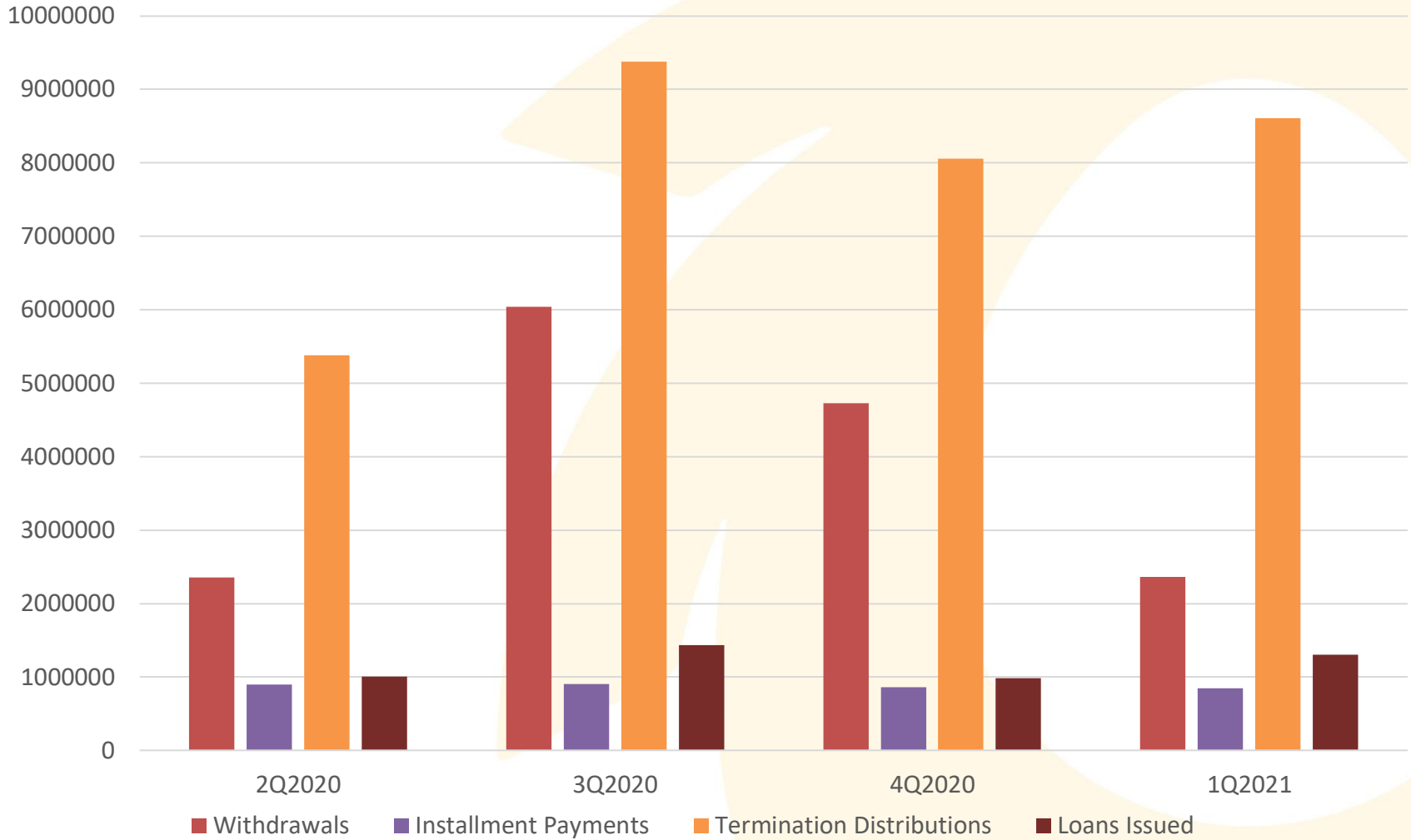
Withdrawals and Distributions by Investment

January 1, 2021- March 31, 2021

Investment Name	Withdrawals	Termination
Aberdeen Emerging Markets Equity Fun	\$1,122.65	\$9,939.01
DFA U.S. Small Cap Portfolio	\$26,542.64	\$124,147.26
Dodge & Cox Stock Fund	\$36,542.33	\$444,383.51
EuroPacific Growth Fund	\$46,296.35	\$143,751.95
Fidelity Contrafund	\$207,068.66	\$258,065.72
Fidelity Diversified International	\$27,744.34	\$99,433.59
Fidelity Low-Priced Stock Fund	\$40,398.72	\$72,416.39
Invesco Global Real Estate Fund	\$596.66	\$10,908.86
New Mexico Conservative Portfolio	\$143,002.63	\$694,743.57
New Mexico LifeCycle 2020 Portfolio	\$0.00	\$0.00
New Mexico LifeCycle 2025 Portfolio	\$175,142.49	\$691,929.9
New Mexico LifeCycle 2030 Portfolio	\$22,565.50	\$29,885.72
New Mexico LifeCycle 2035 Portfolio	\$196,442.27	\$308,684.2
New Mexico LifeCycle 2040 Portfolio	\$53,141.07	\$18,533.5
New Mexico LifeCycle 2045 Portfolio	\$30,160.86	\$310,853.43
New Mexico LifeCycle 2050 Portfolio	\$28,870.62	\$25,594.99
New Mexico LifeCycle 2055 Portfolio	\$138,061.98	\$117,048.49
New Mexico LifeCycle 2060 Portfolio	\$76.55	\$0.00
New Mexico Stable Value Fund	\$659,825.67	\$3,053,648.78
Oakmark Equity and Income Fund	\$26,991.33	\$214,235.53
Principal Diversified Real Asset Fun	\$171.69	\$2,170.81
Principal MidCap Fund Institutional	\$53,897.95	\$359,396.33
Schwab Personal Choice Retirement Ac	\$0.00	\$0.00
T. Rowe Price MidCap Equity Growth F	\$95,788.37	\$340,897.77
Templeton Global Bond Fund	\$0.00	\$0.00
Transamerica Life	\$0.00	\$0.00
Vanguard Inflation Protected Sec Fd	\$17,787.06	\$41,626.04
Vanguard Instl 500 Index Fund	\$165,098.27	\$1,477,876.49
Vanguard Total Bond Market Index Fun	\$40,725.77	\$357,505.08
Vanguard Total Intl Stock Index Fd	\$25,100.52	\$233,810.27
Welngtn CIF II Opp Em Mk Dbt 1	\$3,793.47	\$14,892.91
	\$2,262,956.42	\$9,456,380.10

Withdrawal and Distribution Breakdown

April 1, 2020 – March 31, 2021



Quarterly Fee Reconciliation

REVENUES		2Q2020	3Q2020	4Q2020	1Q2021
PARTICIPANT REVENUES					
Asset / Admin Fee Amount Collected*					
Asset / Admin Fee Amount Collected**		\$339,721.00	\$353,721.70	\$367,410.86	\$369,698.20
PRODUCT PROVIDER REVENUES					
	Total Product Provider Revenues	\$31,000.00	\$24,222.22	\$31,792.03	\$31,000.00
GRAND TOTAL REVENUES		\$370,721.00	\$377,943.92	\$399,202.89	\$400,698.20
PAYMENTS					
Voya Recordkeeping Fee					
Participants					
	Per Participant Fee	\$13.587500	\$13.587500	\$13.587500	\$13.587500
	Number of Participants collected from	23265	23123	23038	23013
	Total Recordkeeping Fee	\$316,113.19	\$314,183.76	\$313,028.83	\$312,689.14
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		\$363,613.19	\$361,683.76	\$360,528.83	\$360,189.14
**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

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.