


PERA *SmartSave*

Deferred Compensation Plan 

Public Employees Retirement Association of New Mexico

1Q2020

Plan Service Review

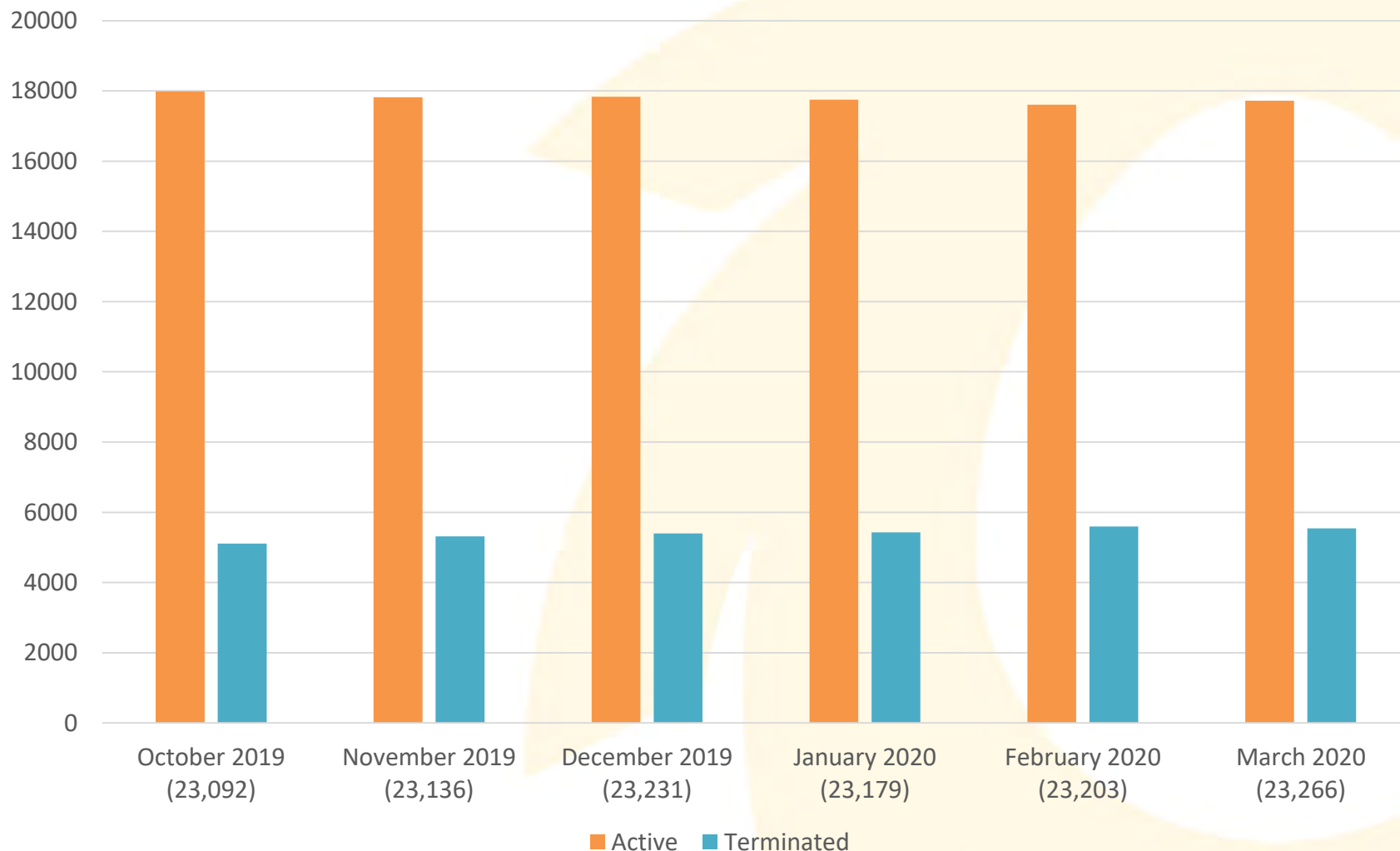


Participant Analysis



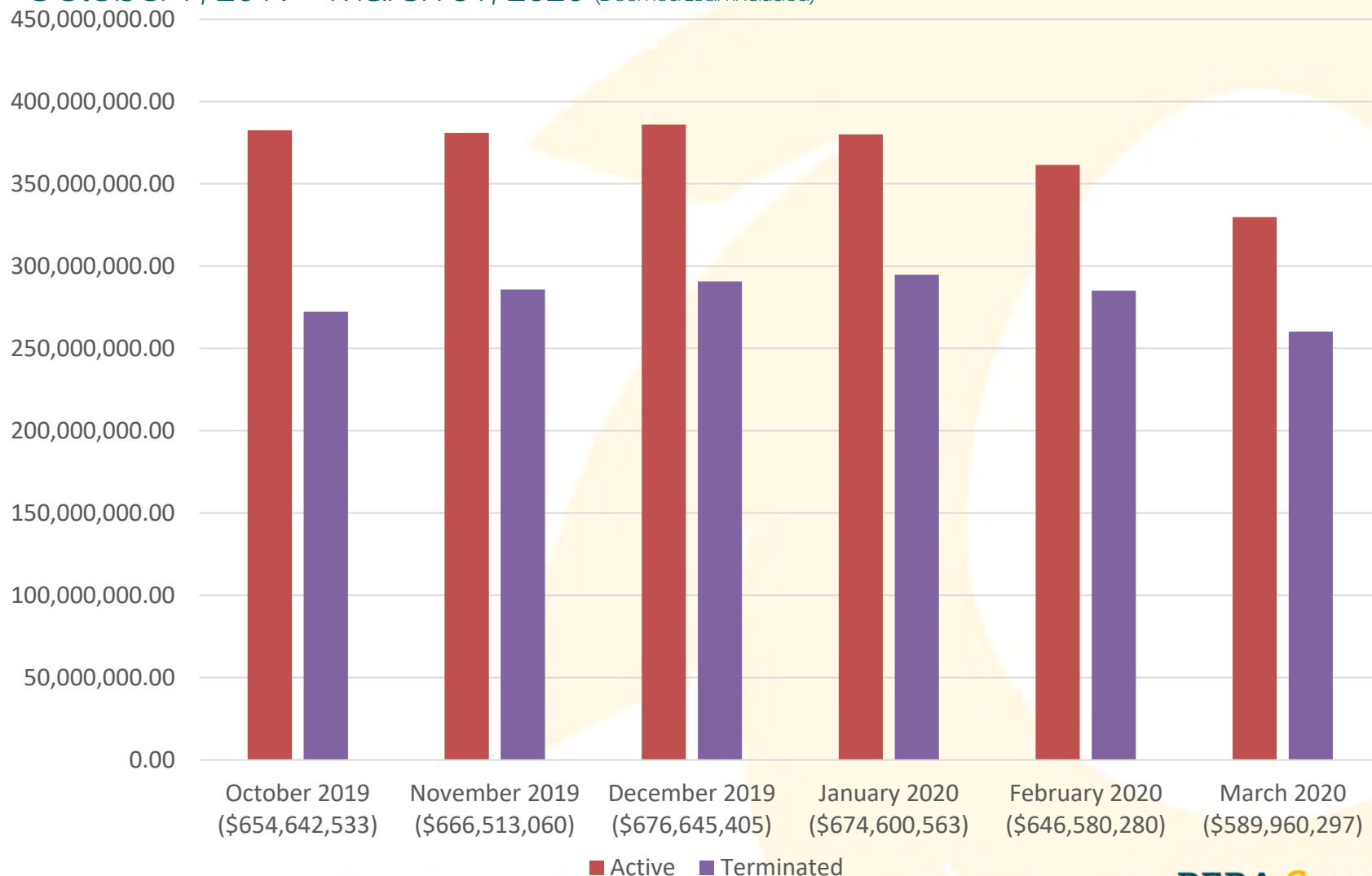
Participation Rate Summary

October 7, 2019 - March 31, 2020



Participant Balance Summary

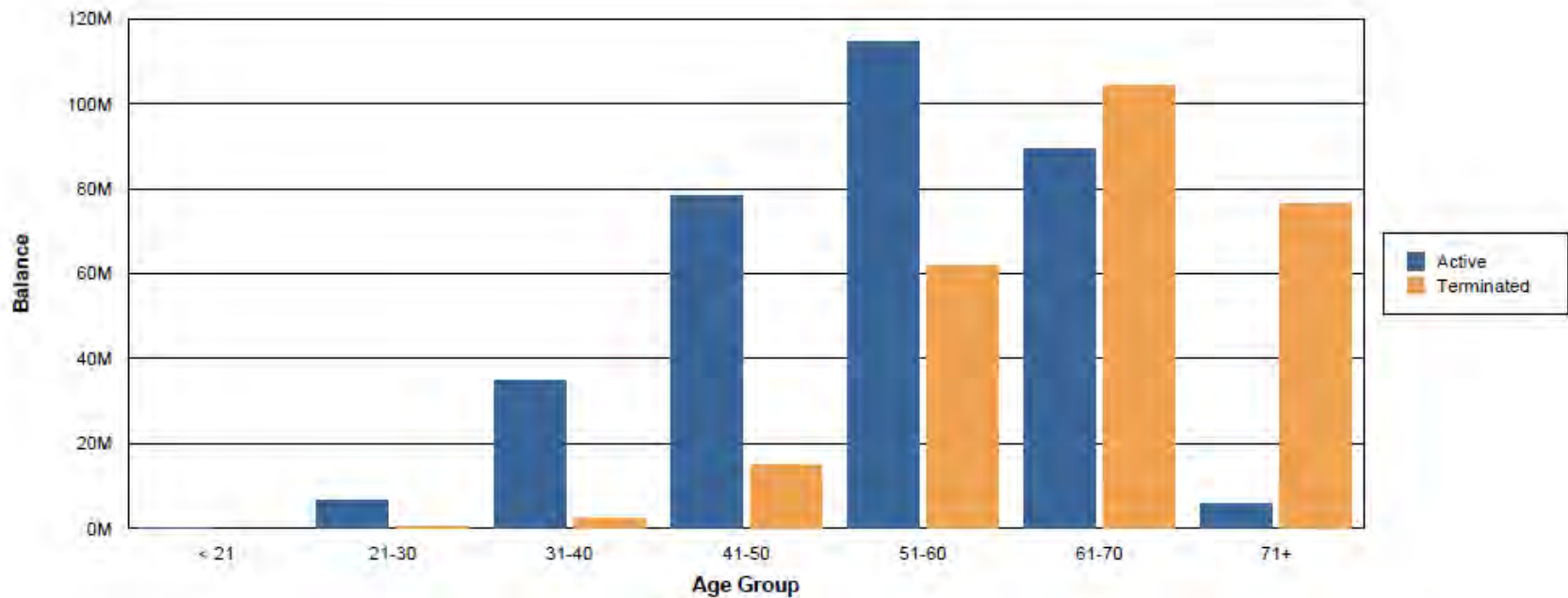
October 7, 2019 – March 31, 2020 (Deemed Loan Included)



Average Balances by Age As of March 31, 2020

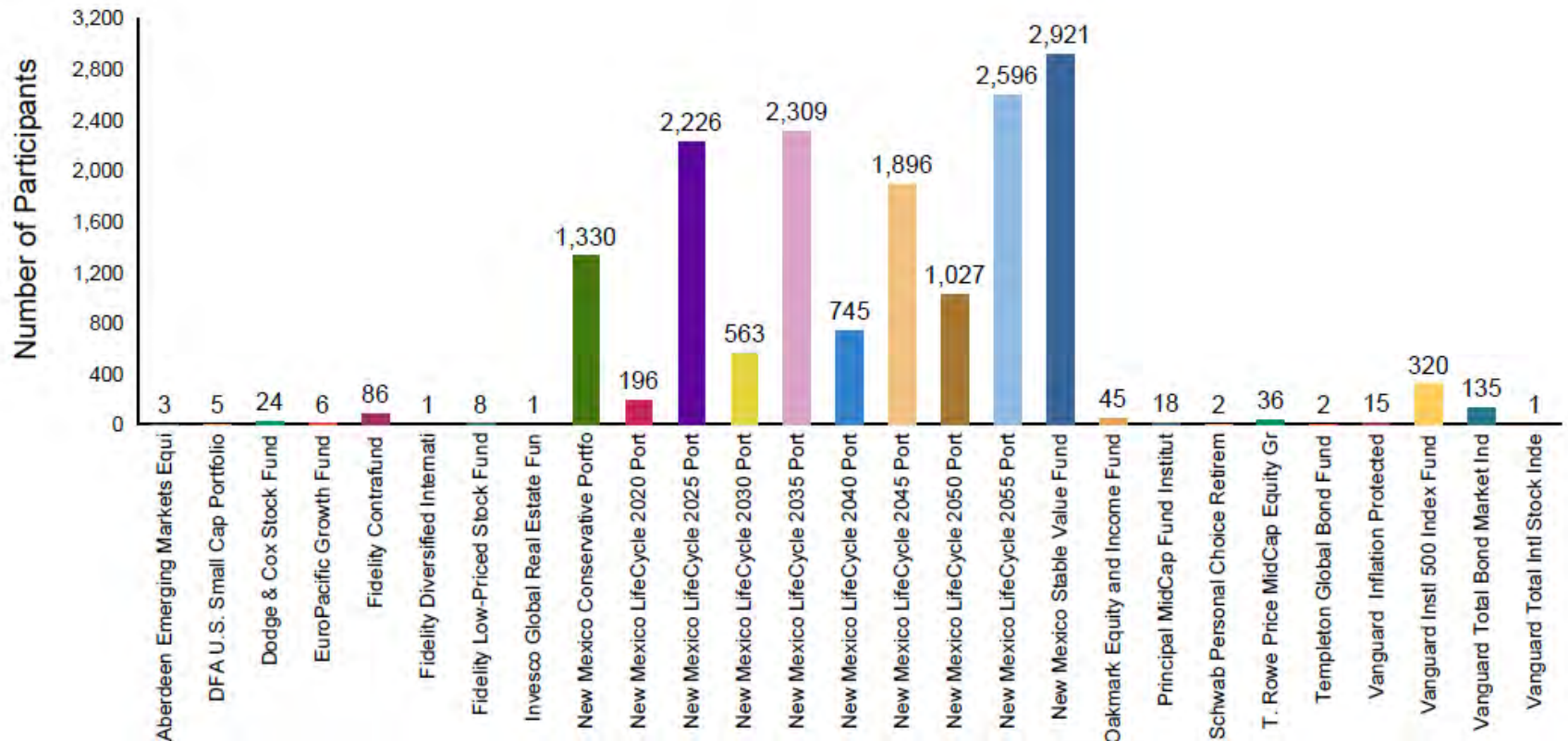


Balances by Status As of March 31, 2020 (Deemed Loan Included)



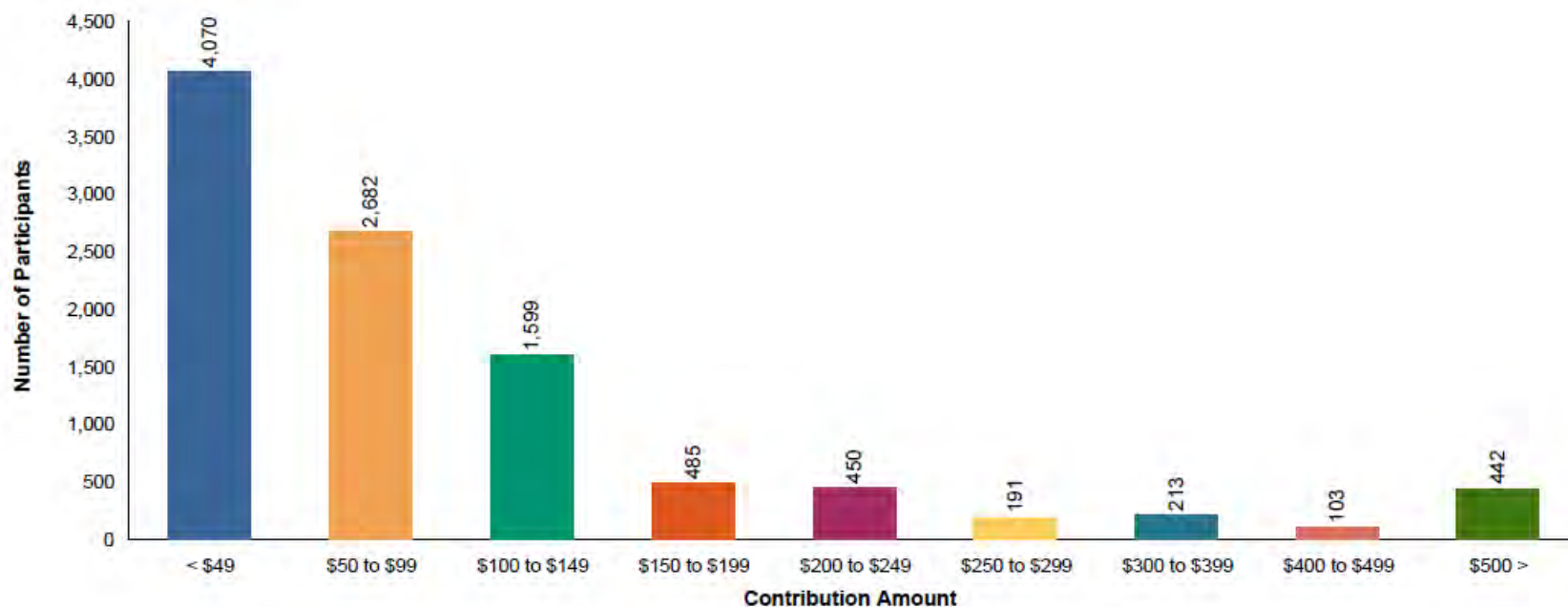
Participants with a Balance in a Single Investment

As of March 31, 2020

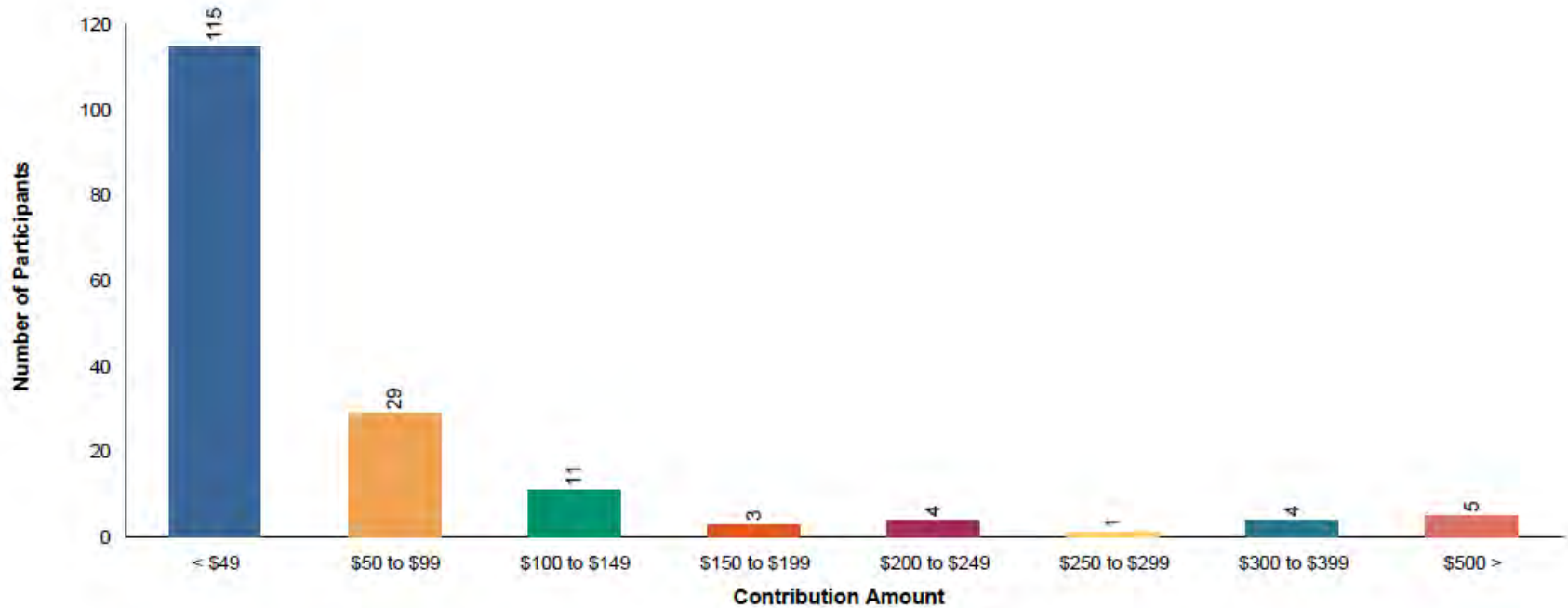


Before Tax Contribution Summary

As of March 31, 2020

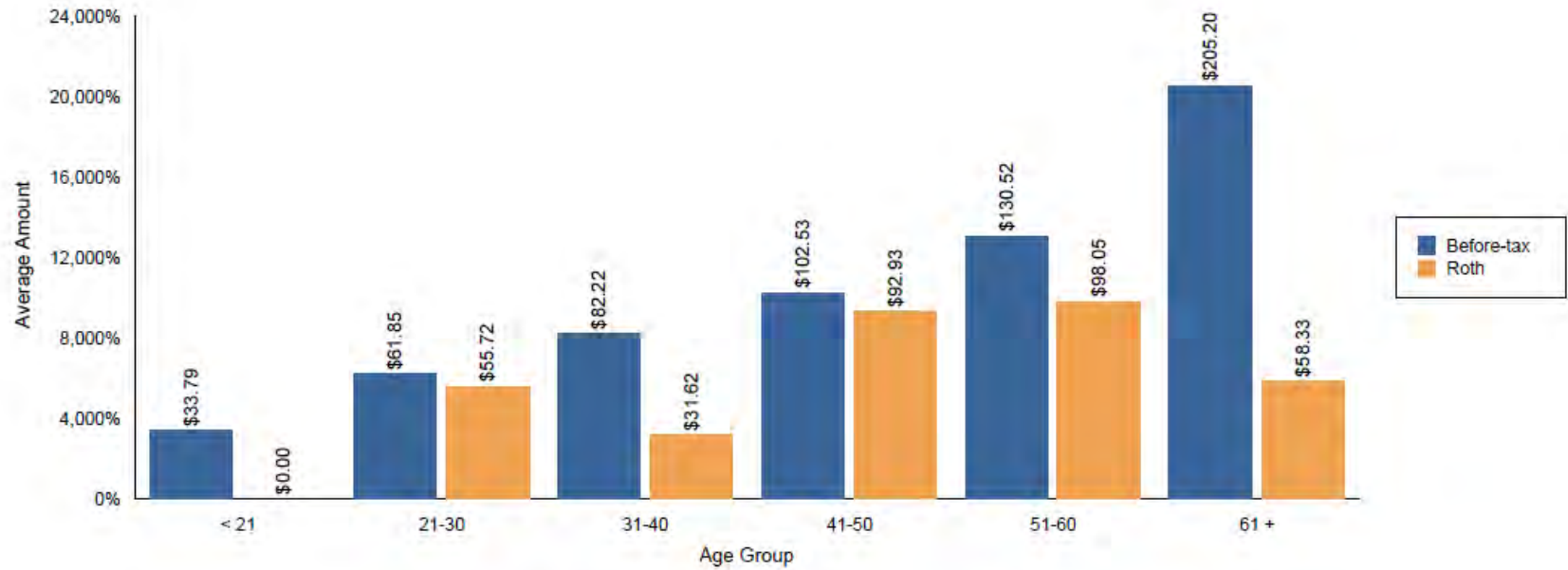


Roth Contribution Summary As of March 31, 2020



Average Contribution Amount

As of March 31, 2020



Age Group	Before-tax Average \$	Roth Average \$
< 21	\$33.79	\$0.00
21-30	\$61.85	\$55.72
31-40	\$82.22	\$31.62
41-50	\$102.53	\$92.93
51-60	\$130.52	\$98.05
61 +	\$205.20	\$58.33
Overall	\$107.43	\$67.74

Balance by Investment As of March 31, 2020

Investment		Investment Balance	Number of Participants	Average Participant	Percentage of Plan Assets
Vanguard Instl 500 Index Fund	Large Cap Growth	\$77,377,793.92	3,698	\$20,924.23	13.48%
Vanguard Inflation Protected	Bonds	\$6,477,338.48	690	\$9,387.45	1.13%
EuroPacific Growth Fund	Global/International	\$7,454,558.90	1,061	\$7,025.97	1.30%
Invesco Global Real Estate Fun	Small/Mid/Specialty	\$1,394,779.19	370	\$3,769.67	0.24%
Principal MidCap Fund Institut	Small/Mid/Specialty	\$11,763,869.24	1,289	\$9,126.35	2.05%
Dodge & Cox Stock Fund	Large Cap Value	\$22,812,793.38	2,101	\$10,858.06	3.97%
Principal Diversified Real Ass	Small/Mid/Specialty	\$280,159.40	111	\$2,523.96	0.05%
Templeton Global Bond Fund	Bonds	\$2,299,859.09	336	\$6,844.82	0.40%
T. Rowe Price MidCap Equity Gr	Small/Mid/Specialty	\$24,693,354.20	2,243	\$11,009.07	4.30%
Oakmark Equity and Income Fund	Balanced	\$15,194,387.35	1,606	\$9,461.01	2.65%
Vanguard Total Bond Market Ind	Bonds	\$26,125,406.74	1,950	\$13,397.64	4.55%
Aberdeen Emerging Markets Equi	Global/International	\$1,717,787.44	407	\$4,220.61	0.30%
DFA U.S. Small Cap Portfolio	Small/Mid/Specialty	\$7,528,231.79	1,885	\$3,993.76	1.31%
Vanguard Total Intl Stock Inde	Global/International	\$6,383,874.10	933	\$6,842.31	1.11%
New Mexico Conservative Portfo	Asset Allocation	\$38,534,234.48	1,978	\$19,481.41	6.71%
New Mexico LifeCycle 2020 Port	Asset Allocation	\$3,844,901.41	283	\$13,586.22	0.67%
New Mexico LifeCycle 2025 Port	Asset Allocation	\$49,052,807.18	2,961	\$16,566.30	8.54%
New Mexico LifeCycle 2030 Port	Asset Allocation	\$5,420,052.42	726	\$7,465.64	0.94%
New Mexico LifeCycle 2035 Port	Asset Allocation	\$30,012,601.10	2,893	\$10,374.21	5.23%
New Mexico LifeCycle 2040 Port	Asset Allocation	\$4,540,708.43	893	\$5,084.78	0.79%
New Mexico LifeCycle 2045 Port	Asset Allocation	\$16,675,191.34	2,322	\$7,181.39	2.90%
New Mexico LifeCycle 2050 Port	Asset Allocation	\$3,341,659.32	1,145	\$2,918.48	0.58%
New Mexico LifeCycle 2055 Port	Asset Allocation	\$9,612,024.13	2,941	\$3,268.28	1.67%
New Mexico Stable Value Fund	Stability of Principal	\$137,844,407.26	5,837	\$23,615.63	24.01%
Fidelity Low-Priced Stock Fund	Small/Mid/Specialty	\$6,430,793.59	909	\$7,074.58	1.12%
Fidelity Contrafund	Large Cap Growth	\$43,009,074.60	2,366	\$18,177.97	7.49%
Fidelity Diversified Internati	Global/International	\$9,223,209.85	1,337	\$6,898.44	1.61%
Schwab Personal Choice Retirem	Self Directed Brokerage	\$5,172,828.02	60	\$86,213.80	0.90%
Loan Fund	Loan Fund	\$13,143,972.51	2,489	\$5,280.82	2.29%

Total Investment Balance:

\$587,362,658.86

Total Deemed

\$2,597,637.81

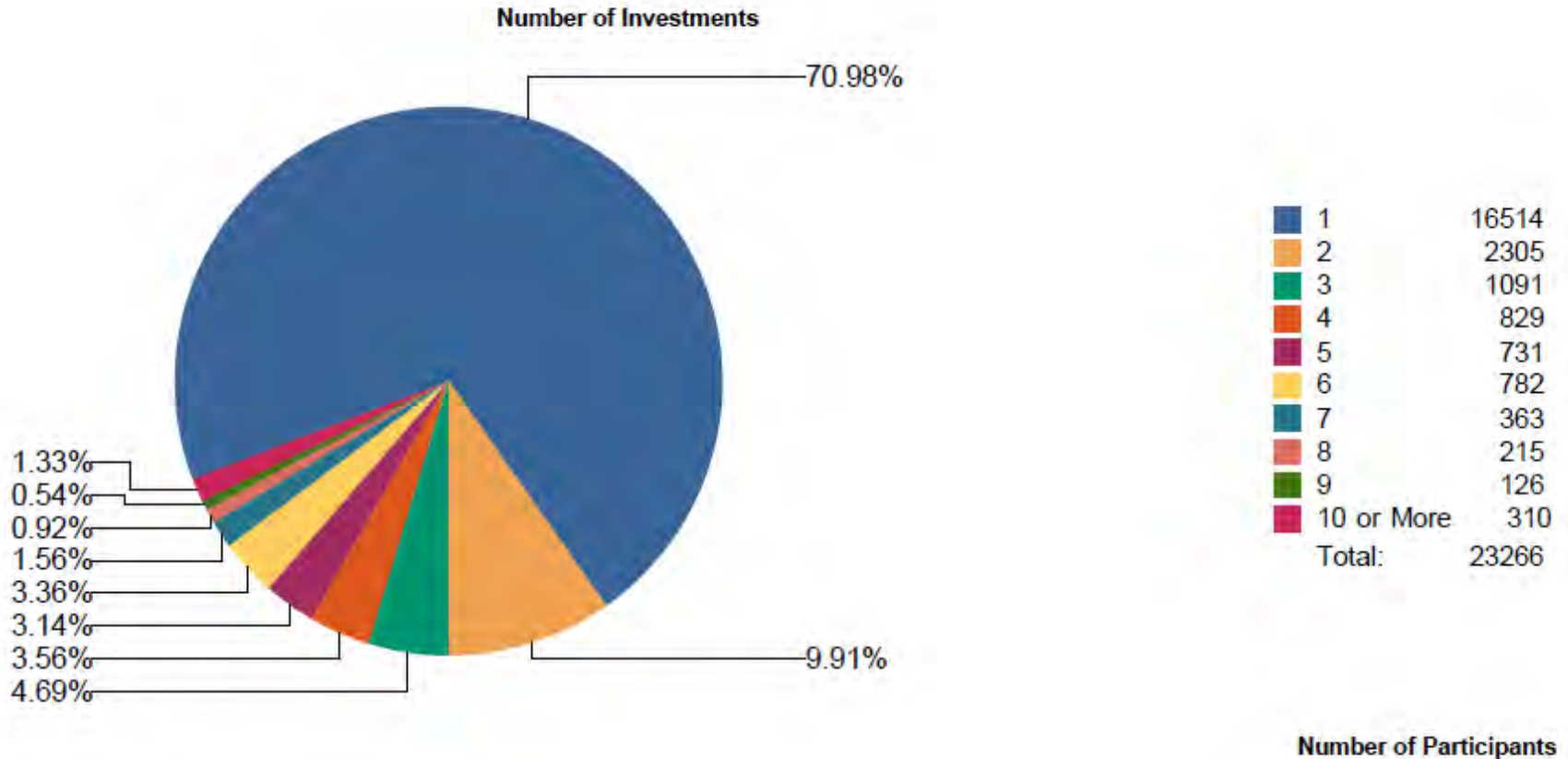
Loan Fund:

Total with Deemed Loan Fund:

\$589,960,297

Participants with Balance by Number of Investments

As of March 31, 2020



Digital Engagement

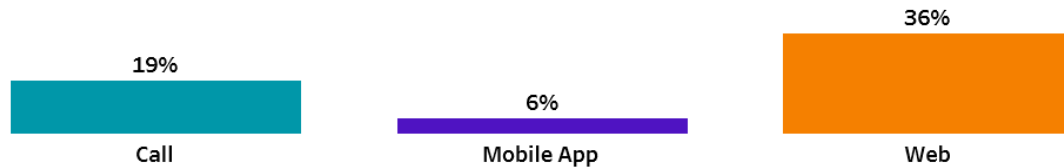


Participant Engagement – Q120

42% of Plan participants have engaged (calls, mobile, web) as of March 31, 2020

36% of Plan participants have digitally engaged as of March 31, 2020

Unique Participant Engagement by Channel



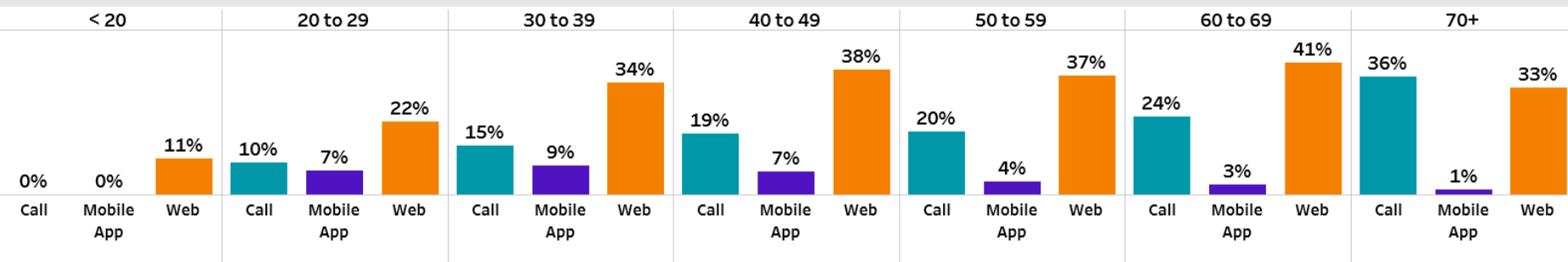
E-Delivery

78%
18,152

Web Registration

36%
8,324

Unique Participant Engagement by Age Group



Digital Engagement – Q120

myOrangeMoney Loans

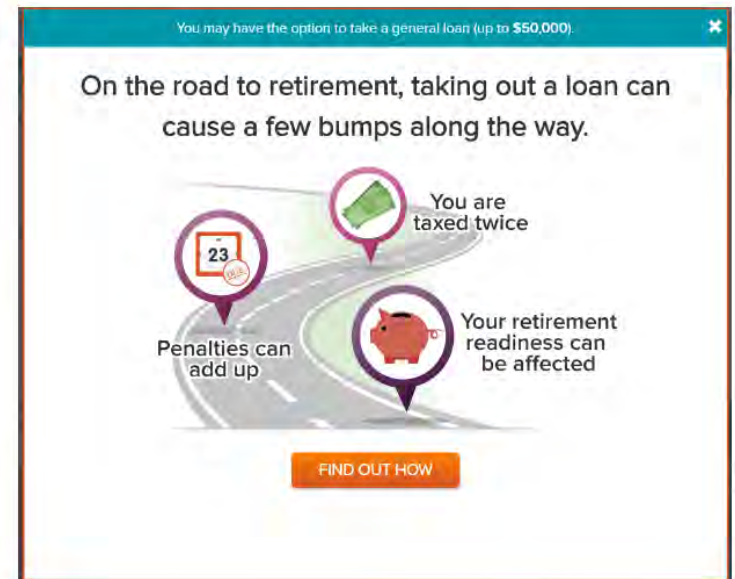
402 participants used loan guidance

158 (39%) participants used loan guidance and did not take a loan

244 (61%) participants used loan guidance and went on to take a loan

2 participants skipped loan guidance

2 (100%) participants skipped loan guidance and did not take a loan



Digital Engagement – Q120

myOrangeMoney Engagement

13% participants took action after using *myOrangeMoney*

- 432 participant are saving an average of \$91 more per pay period (from \$90 to \$181):
- 125 participants changed allocations
- 122 participants rolled money into the Plan

Activity	# of Participants
Logged in with access to <i>myOrangeMoney</i>	8,865
Viewed <i>myOrangeMoney</i>	8,297 (94%)
Engaged with <i>myOrangeMoney</i>	3,884 (47%)
Took action using <i>myOrangeMoney</i>	511 (13%)

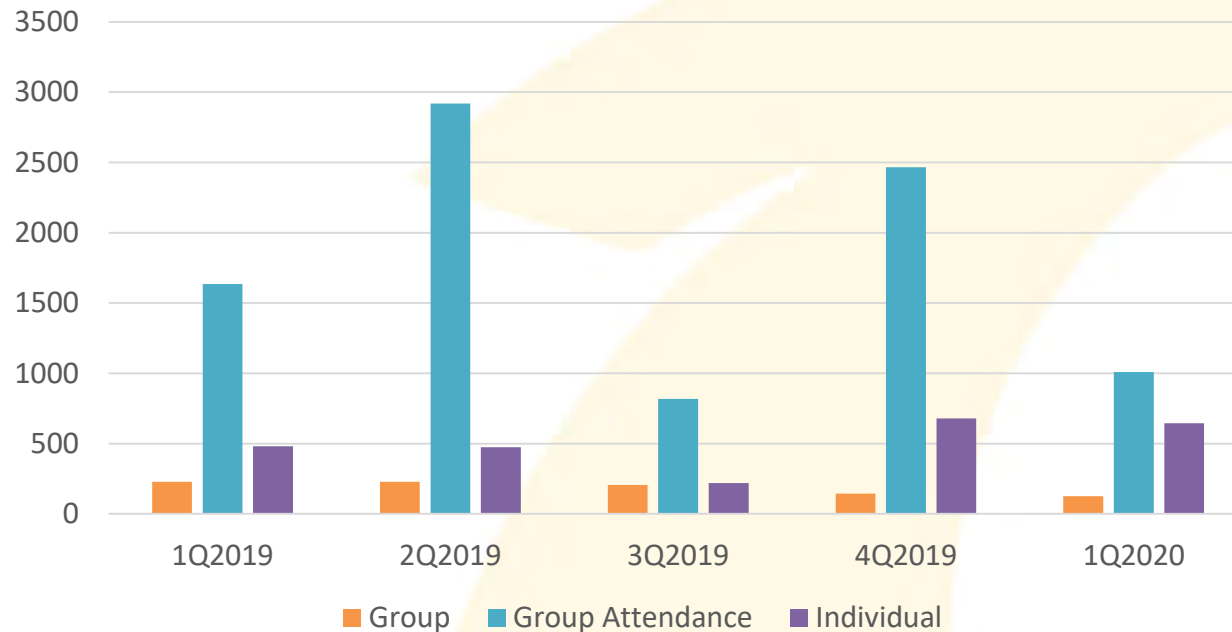
The screenshot displays the myOrangeMoney interface with the following elements:

- Header:** myOrangeMoney® Hide this section
- Main Title:** Let's talk about your retirement savings
- Summary Cards:**
 - \$3,890** Estimated Monthly Income
 - \$4,375** Estimated Monthly Goal
 - \$485** A Difference Of
- Visuals:** A large orange banknote graphic.
- Interactive Tools:**
 - The amount of my pay I can save now:** A slider set to 8% (\$233 per pay period).
 - View Other Contributions:** A button.
 - I want to retire at age:** A slider set to 67.
 - My investments might return:** A slider set to 6% each year.
- Buttons:** RESET, MAKE CHANGE NOW.
- Footer:** HOW DO YOU FEEL ABOUT RETIREMENT?
- Bottom Navigation:** + Money / How This Works?, View Details, Log into My SSS, About Me.

Outreach Update



Outreach Meeting Activity



	1Q19	2Q19	3Q19	4Q19	1Q20
Total Group Meetings	228	229	205	144	126
Total Group Attendees	1,634	2,918	817	2,465	1,008
Total Individual Meetings	481	475	219	678	645

Outreach Meeting Activity

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
01/03/2020	City of Farmington	Parks & Recreation	Farmington	Day	28	0
01/03/2020	City of Farmington	Parks & Recreation	Farmington	Day	0	3
01/03/2020	City of Farmington	Utilities	Farmington	Day	7	0
01/03/2020	City of Farmington	Utilities	Farmington	Day	0	2
01/03/2020	City of Farmington	East Annex	Farmington	Day	4	0
01/03/2020	City of Farmington	East Annex	Farmington	Day	0	2
01/03/2020	City of Farmington	Fire Station # 1	Farmington	Day	3	0
01/03/2020	City of Farmington	Fire Station # 1	Farmington	Day	0	3
01/03/2020	City of Farmington	Fire Station # 4	Farmington	Day	4	0
01/03/2020	City of Farmington	City Hall	Farmington	Day	6	0
01/03/2020	City of Farmington	City Hall	Farmington	Day	0	4
01/03/2020	City of Farmington	West Annex	Farmington	Day	3	0
01/03/2020	City of Farmington	West Annex	Farmington	Day	0	2
01/03/2020	City of Farmington	Fire Station # 2	Farmington	Day	4	0
01/03/2020	City of Farmington	Fire Station # 2	Farmington	Day	0	4
01/10/2020	Santa Fe City	NEO	City Hall	Day	11	0
01/10/2020	NM Corrections	AM Staff	Springer	Day	5	0
01/10/2020	NM Corrections	AM Staff	Springer	Day	0	4
01/10/2020	NM Corrections	PM Staff	Springer	Day	6	0
01/10/2020	NM Corrections	PM Staff	Springer	Day	0	3
01/10/2020	NM Corrections	Corrections Officers	Clayton	Day	15	0
01/10/2020	NM Corrections	Corrections Officers	Clayton	Day	0	8
01/10/2020	NM Corrections	Support Staff	Clayton	Day	9	0
01/10/2020	NM Corrections	Support Staff	Clayton	Day	0	5
01/10/2020	Raton	Utilities	Raton, NN	Day	0	2
01/10/2020	Department of Transportation		Albuquerque	Lium	3	1
01/10/2020	Bernalillo County	Sheriff	Albuquerque	Lium	3	2
01/10/2020	City of Albuquerque		Albuquerque	Lium	7	4
01/10/2020	PERA	Retirement Seminar	Albuquerque	Lium	4	2
01/10/2020	City of Albuquerque	Fire Station 17	Albuquerque	Lium	7	2
01/10/2020	City of Albuquerque	Fire Station 22	Albuquerque	Lium	3	1
01/10/2020	City of Albuquerque	Fire Station 14	Albuquerque	Lium	4	1
01/10/2020	City of Albuquerque	Fire Station 8	Albuquerque	Lium	5	3

Outreach Meeting Activity cont.

01/10/2020	Courts, Alamo		Alamogordo	Miller	8	4
01/10/2020	Commission for the Blind		Alamogordo	Miller	0	3
01/10/2020	Courts, DA	District Attorney	Alamogordo	Miller	5	3
01/10/2020	Las Cruces, City of	Wastewater	Las Cruces	Miller	15	3
01/10/2020	Human Services	Income Support	Las Cruces	Miller	26	12
01/10/2020	Las Cruces, City of	Parks	Las Cruces	Miller	3	3
01/17/2020	Santa Fe County	NEO	Santa Fe	Day	8	0
01/17/2020	NM Dept of Health	NEO	Santa Fe	Day	16	0
01/17/2020	Village of Questa	Staff	Questa, NM	Day	4	0
01/17/2020	Town of Red River	Staff	Red River, NM	Day	5	0
01/17/2020	Town of Red River	Staff	Red River, NM	Day	0	2
01/17/2020	Taos Ski Valley Village	Staff	Taos Ski Valley	Day	12	0
01/17/2020	Taos Ski Valley Village	Staff	Taos Ski Valley	Day	0	5
01/17/2020	NM DOH Behavioral Health Inst	NEO	Las Vegas, NM	Day	23	0
01/17/2020	NM DOH Behavioral Health Inst	Staff	Las Vegas, NM	Day	0	4
01/17/2020	City of Albuquerque		Albuquerque	Lium	5	3
01/17/2020	Bernalillo County		Albuquerque	Lium	2	4
01/17/2020	Department of Health	New Employee Orient.	Albuquerque	Lium	6	2
01/17/2020	Department of Health	Westside Public Health	Albuquerque	Lium	3	2
01/17/2020	City of Albuquerque	Emerg. Medical Services	Albuquerque	Lium	2	0
01/17/2020	Bernalillo County	New Employee Orient.	Albuquerque	Lium	31	6
01/17/2020	Children, Youth & Fam	Protective Serv	Las Cruces	Miller	85	15
01/17/2020	DOT	Patrol Yard	Artesia	Miller	7	6
01/17/2020	Health, Dept	Public Health	Artesia	Miller	5	3
01/17/2020	Human Services	Income Support	Artesia	Miller	7	3
01/17/2020	Artesia, City of	Administration	Artesia	Miller	0	5
01/17/2020	Artesia, City of	Public Safety	Artesia	Miller	5	3
01/24/2020	NM Legislative Conference	1/21 Attendees	Santa Fe	Day	0	6
01/24/2020	NM Legislative Conference	1/22 Attendees	Santa Fe	Day	0	9
01/24/2020	NM Legislative Conference	1/23 Attendees	Santa Fe	Day	0	4
01/24/2020	Highlands University	Faculty & Staff	Las Vegas, NM	Day	5	0
01/24/2020	Highlands University	Faculty & Staff	Las Vegas, NM	Day	0	4
01/24/2020	City of Albuquerque	Fire Academy	Albuquerque	Lium	7	4
01/24/2020	Bernalillo County	Fire	Albuquerque	Lium	4	1

Outreach Meeting Activity cont.

01/24/2020	Middle Rio Grande Conservancy District		Albuquerque	Lium	7	7
01/24/2020	City of Albuquerque	Police	Albuquerque	Lium	2	1
01/24/2020	Children Youth and Families Depart		Albuquerque	Lium	2	1
01/24/2020	City of Albuquerque	Police	Albuquerque	Lium	3	1
01/24/2020	Grant, County of	Detention	Silver City	Miller	0	5
01/24/2020	Grant, County of	Roads	Silver City	Miller	14	7
01/24/2020	Southwest Solid Waste Authority	Admin	Silver City	Miller	10	4
01/24/2020	Grant, County of	Sheriff	Silver City	Miller	0	4
01/24/2020	Grant, County of	Administration	Silver City	Miller	0	3
01/24/2020	Las Cruces, City of	Munson Senior Center	Las Cruces	Miller	0	2
01/24/2020	Las Cruces, City of	Benavidez Senior	Las Cruces	Miller	0	2
01/24/2020	Vocational Rehab, Dept of	Admin	Las Cruces	Miller	35	4
01/31/2020	Santa Fe County	NEO	Santa Fe	Day	7	0
01/31/2020	PERA	Retiree	Santa Fe	Day	0	1
01/31/2020	Miner's Colfax Med Center	Staff Acute Care	Raton, NM	Day	3	0
01/31/2020	Miner's Colfax Med Center	Staff Acute Care	Raton, NM	Day	0	7
01/31/2020	Miner's Colfax Med Center	Staff Long Term Care	Raton, NM	Day	0	4
01/31/2020	Raton Utilities & City	Staff	Raton, NM	Day	21	0
01/31/2020	Raton Utilities & City	Staff	Raton, NM	Day	0	12
01/31/2020	NM Dept of Transportation	Staff	Raton, NM	Day	6	0
01/31/2020	NM Dept of Transportation	Staff	Raton, NM	Day	0	3
01/31/2020	Colfax County	Staff	Raton, NM	Day	8	0
01/31/2020	Colfax County	Staff	Raton, NM	Day	0	2
01/31/2020	NM Dept of Transportation	Staff	Wagon Mound, NM	Day	0	3
01/31/2020	Bernalillo County	Fire Station 46	Tijeras	Lium	4	1
01/31/2020	Albuquerque Public Schools		Albuquerque	Lium	0	1
01/31/2020	Central NM College		Albuquerque	Lium	0	1
01/31/2020	Bernalillo County	Administration	Albuquerque	Lium	0	3
01/31/2020	City of Albuquerque	City Hall	Albuquerque	Lium	0	2
01/31/2020	EMW Gas Association		Estancia	Lium	0	2
01/31/2020	Village of Willard		Willard	Lium	2	0
01/31/2020	Town of Ft. Sumner		Ft. Sumner	Lium	2	0
01/31/2020	DeBaca County		Ft. Sumner	Lium	0	1
01/31/2020	DeBaca Family Practice		Ft. Sumner	Lium	0	1

Outreach Meeting Activity cont.

01/31/2020	Human Services Department	Income Support	Portales	Lium	4	0
01/31/2020	City of Portales		Portales	Lium	0	3
01/31/2020	Roosevelt County		Portales	Lium	0	1
01/31/2020	Human Services Department	Income Support	Clovis	Lium	14	3
01/31/2020	Children Youth and Families Department		Clovis	Lium	0	2
01/31/2020	Quay County		Tucumcari	Lium	0	2
01/31/2020	Arch Hurley Conservancy District		Tucumcari	Lium	0	1
01/31/2020	Department of Transportation	Patrol Yard	San Jon	Lium	3	0
01/31/2020	Village of San Jon		San Jon	Lium	3	0
01/31/2020	Guadalupe County		Santa Rosa	Lium	0	1
01/31/2020	City of Santa Rosa		Santa Rosa	Lium	2	1
01/31/2020	Health, Dept of	Public Health	Deming	Miller	0	5
01/31/2020	Deming, City of	City Hall	Deming	Miller	0	5
01/31/2020	Courts, District Court	6th Judicial Ct.	Deming	Miller	8	4
01/31/2020	South Central Solid Waste Authority	Landfill	Las Cruces	Miller	5	3
01/31/2020	South Central Solid Waste Authority	Transfer Station	Las Cruces	Miller	0	4
01/31/2020	Dona Ana, County of	Human Resources	Las Cruces	Miller	3	1
01/31/2020	South Central Council of Governments	Administration	Elephant Butte	Miller	3	1
01/31/2020	Mesilla Valley Regional Dispatch Auth	Administration	Las Cruces	Miller	0	7
02/07/2020	NM Dept of Transportation	Staff	Santa Fe	Day	0	4
02/07/2020	NM Dept of Tax & Revenue	NEO	Santa Fe	Day	9	0
02/07/2020	Bernalillo County			Lium	2	2
02/07/2020	Bernalillo County	Sheriff		Lium	5	2
02/07/2020	City of Albuquerque	Fire	Station 22	Lium	3	2
02/07/2020	City of Albuquerque	Fire	Station 18	Lium	4	1
02/07/2020	City of Albuquerque			Lium	0	2
02/07/2020	Health, Dept of	Public Health	Socorro	Miller	4	2
02/07/2020	Children, Youth & Families	Protective Services	Alamogordo	Miller	3	3
02/07/2020	Human Services	Income Support	Alamogordo	Miller	16	4
02/07/2020	Corrections	Probation & Parole	Alamogordo	Miller	0	5
02/07/2020	Law Office of the Public Defender	Administration	Alamogordo	Miller	4	4
02/07/2020	Cultural Affairs	Space Museum	Alamogordo	Miller	3	3
02/14/2020	Santa Fe County	NEO	Santa Fe	Day	5	0
02/14/2020	Santa Fe City	NEO	Santa Fe	Day	4	0

Outreach Meeting Activity cont.

02/14/2020	NM Secretary of State	Staff	Santa Fe	Day	6	0
02/14/2020	NM Secretary of State	Staff	Santa Fe	Day	0	3
02/14/2020	NM DOH Behavioral Health Inst	NEO	Las Vegas, NM	Day	18	0
02/14/2020	Santa Fe City	Staff	Santa Fe	Day	0	2
02/14/2020	Bernalillo County			Lium	0	3
02/14/2020	City of Albuquerque			Lium	0	1
02/14/2020	City of Albuquerque	Fire	Station 10	Lium	4	1
02/14/2020	Town of Estancia	Fire		Lium	0	1
02/14/2020	Torrance County	Sheriff		Lium	0	1
02/14/2020	Children, Youth & Families	J.Paul Taylor	Las Cruces	Miller	4	8
02/14/2020	Taxation & Revenue	Motor Vehicle	Las Cruces	Miller	0	6
02/14/2020	Taxation & Revenue	Motor Vehicle	Las Cruces	Miller	0	4
02/14/2020	Las Cruces, City of	Human Resources	Las Cruces	Miller	0	2
02/14/2020	Mesilla, Town of	Administration	Mesilla	Miller	0	5
02/21/2020	Santa Fe City	Fire Station # 4	Santa Fe	Day	0	4
02/21/2020	Santa Fe City	Solid Waste	Santa Fe	Day	0	6
02/21/2020	Rio Arriba County	Staff	Espanola, NM	Day	0	5
02/21/2020	City of Albuquerque	Fire Station 1	Albuquerque	Lium	7	4
02/21/2020	City of Gallup	Electric	Gallup	Lium	7	6
02/21/2020	City of Gallup	City Hall	Gallup	Lium	8	6
02/21/2020	City of Gallup	Fire Station 1	Gallup	Lium	4	3
02/21/2020	City of Gallup	Police	Gallup	Lium	0	0
02/21/2020	Bernalillo County	New Employee Orient.	County	Lium	22	4
02/21/2020	Town of Estancia		Estancia	Lium	4	2
02/21/2020	Department of Transportation	Project Office	Tucumcari	Lium	6	1
02/21/2020	Village of Logan		Logan	Lium	0	1
02/21/2020	gy Minerals and Natural Resources Depart	Ute State Park	Logan	Lium	0	1
02/21/2020	Children Youth and Families Department		Clovis	Lium	7	0
02/21/2020	Taxation & Revenue	Motor Vehicle	Las Cruces	Miller	0	5
02/21/2020	South Central Solid Waste Authority	Substation	Anthony	Miller	4	4
02/21/2020	South Central Solid Waste Authority	Substation	Chaparral	Miller	0	2
02/28/2020	Santa Fe County	NEO	Santa Fe	Day	8	0
02/28/2020	Santa Fe City	NEO	Santa Fe	Day	6	0
02/28/2020	NM Dept of Transportation	Staff	Santa Fe	Day	0	3

Outreach Meeting Activity cont.

02/28/2020	City of Albuquerque		Albuquerque	Lium	0	3
02/28/2020	Bernalillo County		Albuquerque	Lium	0	4
02/28/2020	Department of Public Safety	State Police	Gallup	Lium	0	1
02/28/2020	Department of Public Safety	MTD	Gallup	Lium	2	0
02/28/2020	Department of Transportation	Project Office	Gallup	Lium	3	1
02/28/2020	Department of Transportation	Patrol Yard	Gallup	Lium	0	1
02/28/2020	McKinley County	Sherrif	Gallup	Lium	9	3
02/28/2020	McKinley County	Administration	Gallup	Lium	12	8
02/28/2020	City of Albuquerque	411 Call Center	Albuquerque	Lium	5	3
02/28/2020	Roswell, City of	Police Dept	Roswell	Miller	5	8
02/28/2020	Roswell, City of	Police Dept	Roswell	Miller	8	1
02/28/2020	Roswell, City of	Police Dept	Roswell	Miller	4	4
02/28/2020	Roswell, City of	Streets	Roswell	Miller	11	5
02/28/2020	Roswell, City of	Police Dept	Roswell	Miller	5	2
02/28/2020	Roswell, City of	Wastewater	Roswell	Miller	9	7
02/28/2020	Roswell, City of	Police Dept	Roswell	Miller	3	5
02/28/2020	Roswell, City of	Central Water	Roswell	Miller	7	5
02/28/2020	Roswell, City of	Landfill	Roswell	Miller	0	4
02/28/2020	Roswell, City of	Fire Dept	Roswell	Miller	14	10
02/28/2020	Roswell, City of	Fire Dept	Roswell	Miller	18	7
02/28/2020	Corrections	Roswell Correctional	Hagerman	Miller	0	12
03/06/2020	Santa Fe City	Police Dept	Santa Fe	Day	12	0
03/06/2020	NM Dept of Transportation	Rowe Maintenance Yard	Rowe, NM	Day	3	0
03/06/2020	NM Dept of Transportation	Rowe Maintenance Yard	Rowe, NM	Day	0	3
03/06/2020	Educational Retirement Board	AM	Albuquerque	Lium	5	3
03/06/2020	Educational Retirement Board	PM	Albuquerque	Lium	6	2
03/06/2020	City of Albuquerque		Albuquerque	Lium	0	4
03/06/2020	Bernalillo County		Albuquerque	Lium	0	2
03/06/2020	Children Youth & Families	Juvenile Justice	Silver City	Miller	5	4
03/06/2020	Human Services Dept	Income Support	Silver City	Miller	5	2
03/06/2020	Dept of Public Safety	State Police	Silver City	Miller	0	2
03/06/2020	Dept of Public Health	Administration	Silver City	Miller	0	4
03/06/2020	Dept of Transportation	Patrol Yard	Silver City	Miller	11	4
03/06/2020	Dept of Public Health	Ft. Bayard Medical	Silver City	Miller	0	15

Outreach Meeting Activity cont.

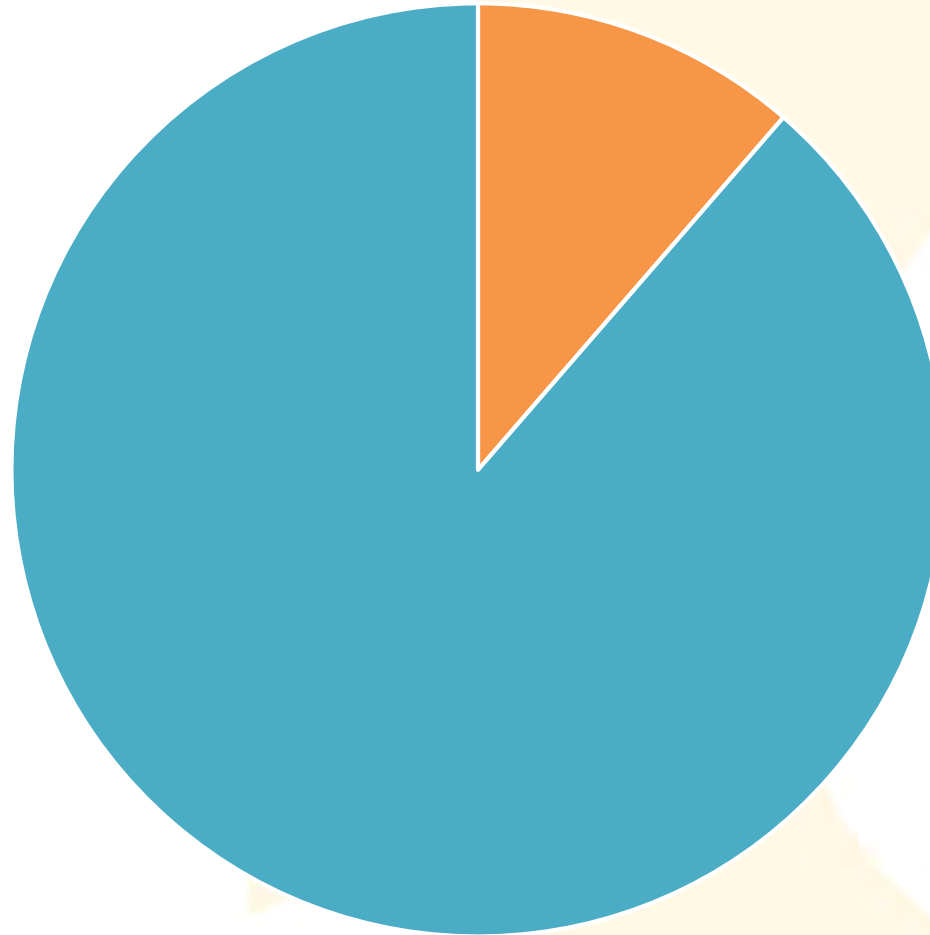
03/06/2020	District Attorney's Office	6th District Attorney's	Silver City	Miller	0	5
03/06/2020	NM Courts	6th Judicial District Ct	Silver City	Miller	3	3
03/13/2020	Santa Fe County	NEO	Santa Fe	Day	5	0
03/13/2020	Santa Fe City	NEO	Santa Fe	Day	7	0
03/13/2020	Bernalillo County	Fleet/Facilities Man.	Albuquerque	Lium	6	3
03/13/2020	Department of Health	New Employee Orient.	Albuquerque	Lium	8	0
03/13/2020	City of Albuquerque		Albuquerque	Lium	0	2
03/13/2020	City of Carlsbad	Fire Dept	Carlsbad	Miller	0	7
03/13/2020	City of Carlsbad	City Hall	Carlsbad	Miller	0	5
03/13/2020	City of Carlsbad	Municipal Ct	Carlsbad	Miller	0	7
03/13/2020	City of Carlsbad	Water Dept	Carlsbad	Miller	18	10
03/13/2020	City of Carlsbad	Public Works	Carlsbad	Miller	0	9
03/13/2020	City of Carlsbad	Fire Dept	Carlsbad	Miller	11	9
03/13/2020	City of Carlsbad	Police	Carlsbad	Miller	0	7
03/20/2020	Bernalillo County		Albuquerque	Lium	0	4
03/20/2020	City of Albuquerque		Albuquerque	Lium	0	1

Participant Services



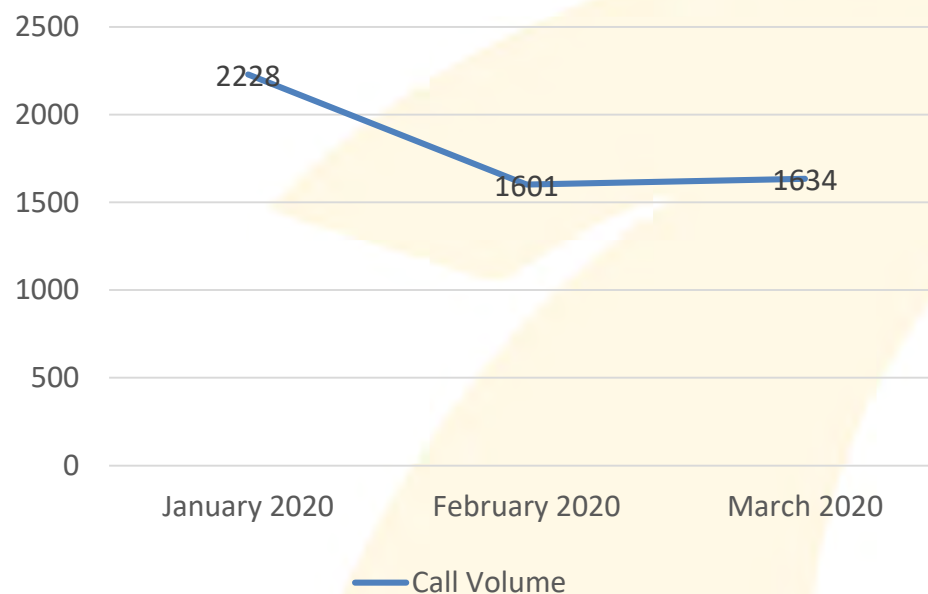
Participant Contact Summary

January 1, 2020 – March 31, 2020



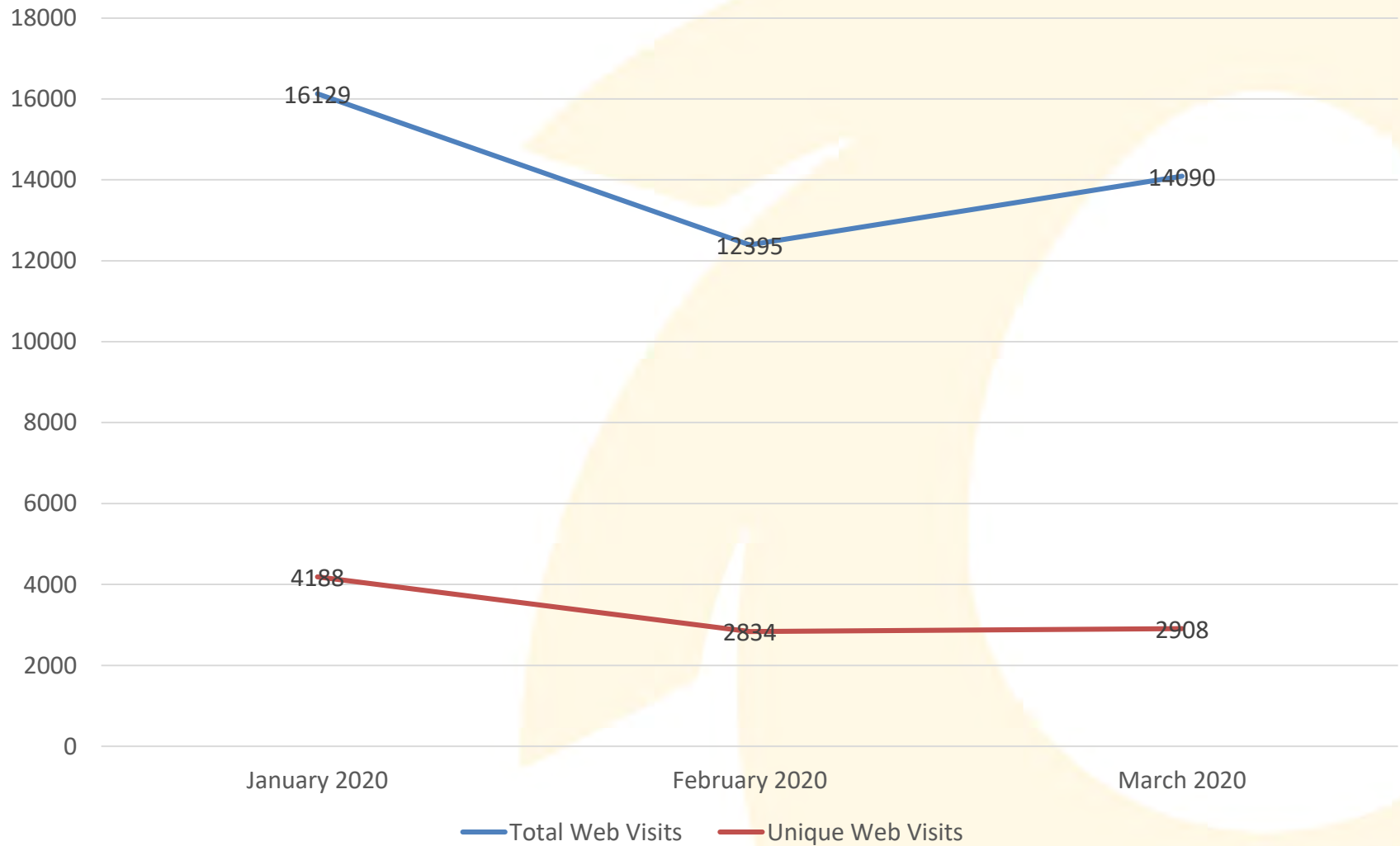
■ Call Center (5,463) ■ Participant Web (42,614)

Call Center Activity January 1, 2020 – March 31, 2020



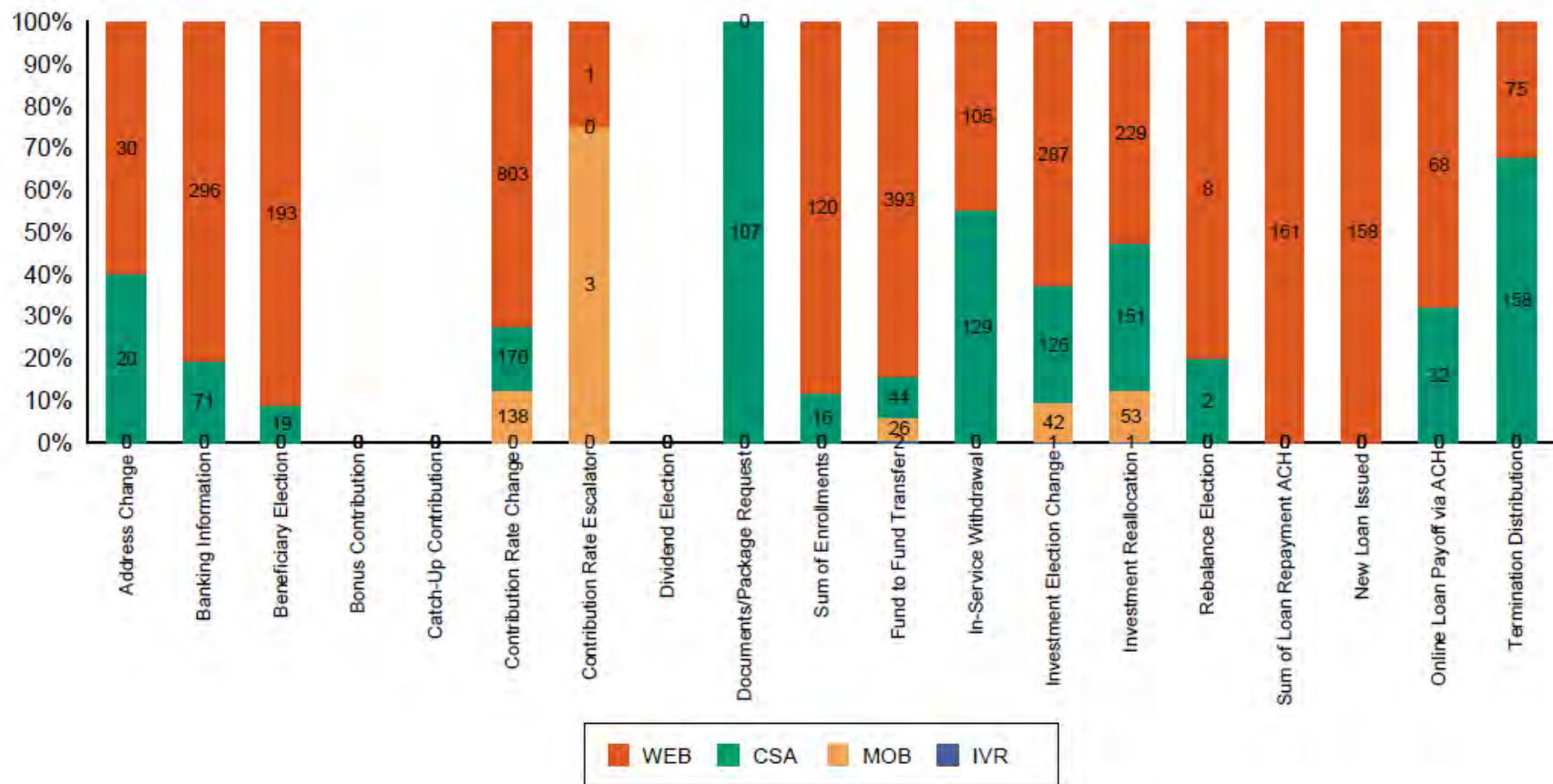
	Call Volume	Average Speed of Answer (Seconds)	Average Call Length (Minutes)	Number of Abandoned Calls	Percentage of Abandoned Calls
January 2020	2,228	57	6.20	57	.02%
February 2020	1,601	120	6.22	113	.07%
March 2020	1,634	81	6.78	75	.04%

Participant Web Activity January 1, 2020 – March 31, 2020



Paperless Transactions by Channel

January 1, 2020 – March 31, 2020



Paperless Transactions Volume

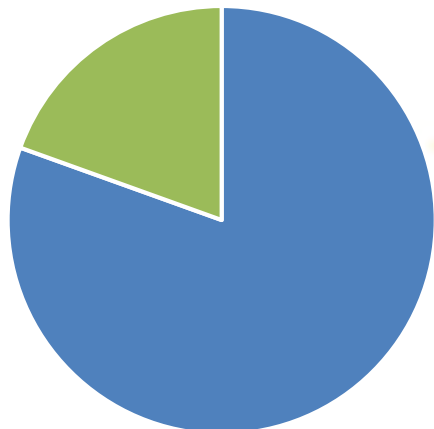
January 1, 2020 – March 31, 2020

Paperless Transaction Description	Transaction Volume
Address Change	50
Banking Information	367
Beneficiary Election	212
Bonus Contribution	0
Catch-up Contribution	0
Contribution Rate Change	1,111
Contribution Rate Escalator	4
Dividend Election	0
Document/Package Request	107
Fund to Fund Transfer	465
In-service Withdrawal	234
Investment Election Change	456
Investment Reallocation	434
Rebalance Election	10
Loan Repayment ACH Election	161
New Loans Issued	158
Online Loan Payoff via ACH	100
Termination Distribution	233

Enrollments for the Period: 136

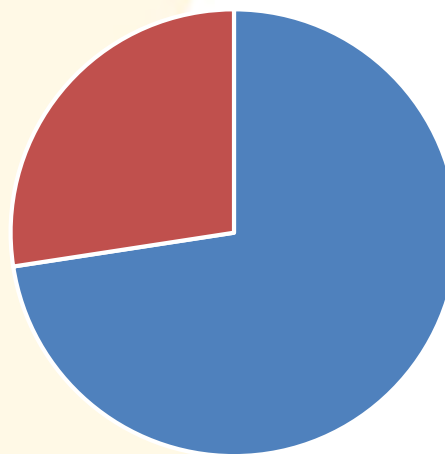
Enrollment Summary

October 7, 2019 – March 31, 2020



■ Form Enrollment (524) ■ Online Enrollment (127)

4Q2019



■ Form Enrollment (360) ■ Online Enrollment (136)

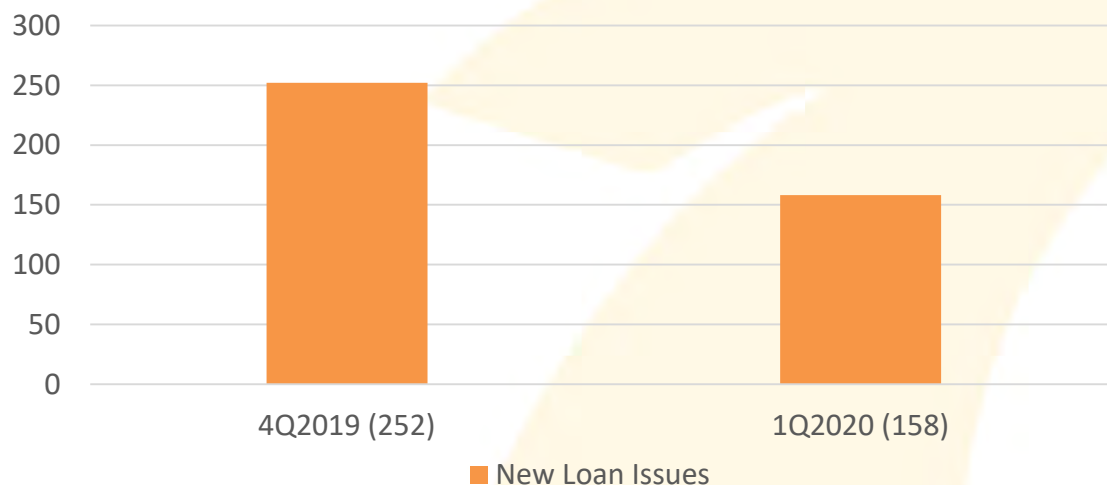
1Q2020

Transaction Processed Summary

January 1, 2020 – March 31, 2020

Transactions	Transaction Volume
Contributions	87,982
Rebalance Transfers	72
Loan Repayment	5,621
Loans Re-amortized	2
Dividend Pass-Throughs	0
Dividend Reinvestments	13,071
Fee Deductions	23,986
Installment Distributions via Check	104
Installment Distributions via ACH	997
Forced Deminimus Distributions	0
Required Minimum Distributions	56
Forced Default Rollover Distributions	0
Total:	131,891

Loan Summary January 1, 2020 – March 31, 2020



New Loans Issued 1Q2020	158
Total Outstanding Loans as of March 31, 2020	2,491
Total Outstanding Loan Balance as of March 31, 2020	\$13,143,972.51
Total Default Loans as of March 31, 2020	733

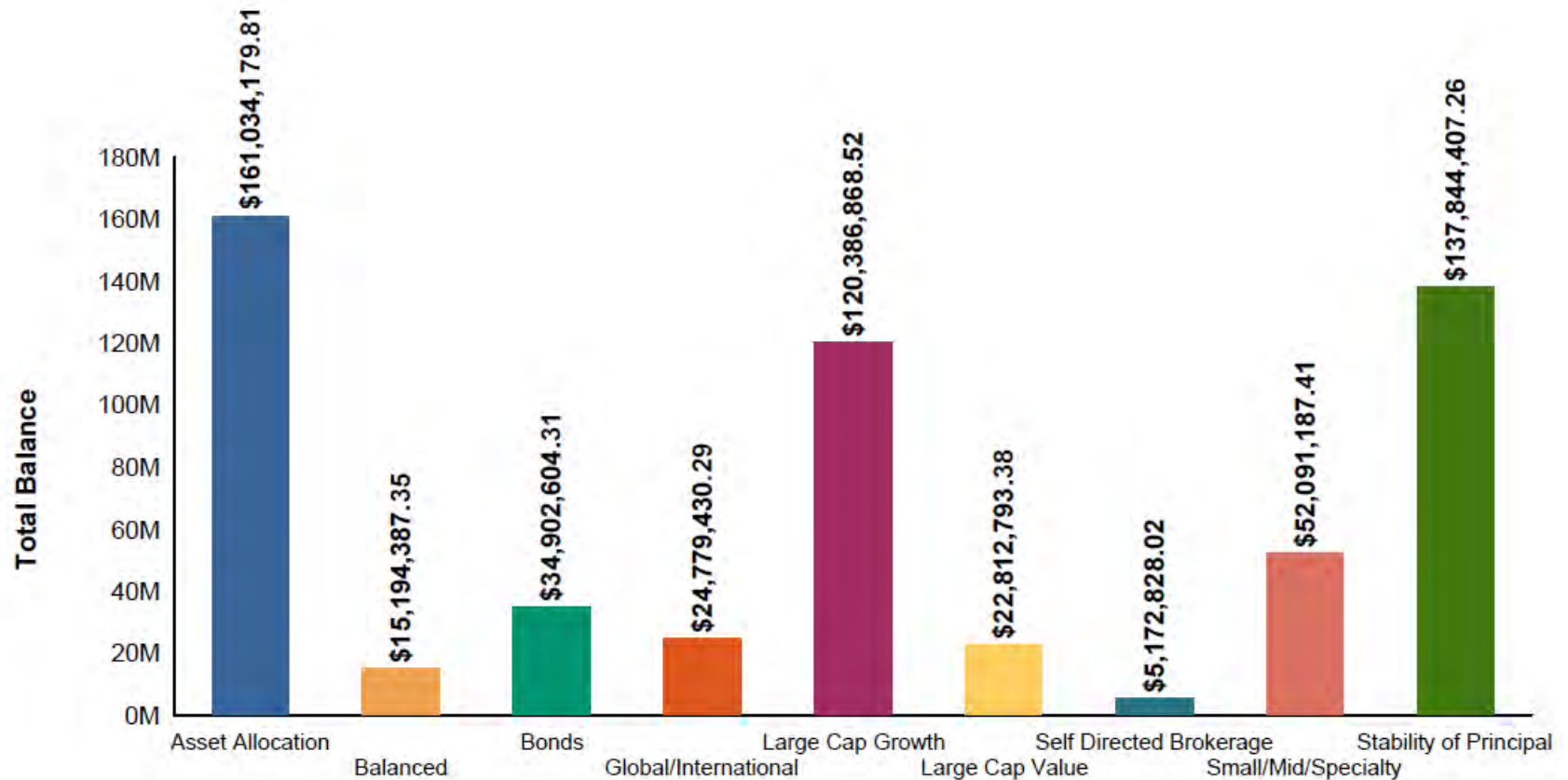
Voya Retirement Advisors, LLC Summary

	January 2020	February 2020	March 2020
Total participants eligible for advice	22,896	22,916	22,983
Advisor Service Activity			
# Participants with a balance that have used the VRA Services	879	985	1,137
% Participants with a balance that have used the VRA Services	3.84%	4.30%	4.95%
VRA Advisor Calls	202	251	327
Online Advice Adopters	376	412	450
Professional Management Members	301	322	360
Monthly VRA Investment Advisor Activity			
Calls	41	49	76
Received a Retirement Plan	41	-	59
Processed a Transaction	21	-	31
Monthly Online Activity			
New Adopters	74	38	34
Received Forecast	73	33	31
Received Advice Online	73	33	31
Professional Management Activity			
Net Activity	58	21	38
Total Members	301	322	360
Total Members Assets	\$14,260,269	\$ 13,721,589	\$ 14,132,115
Average Member Balance	\$ 47,376	\$ 42,614	\$ 39,256

Asset Analysis



Asset Class Summary As of March 31, 2020

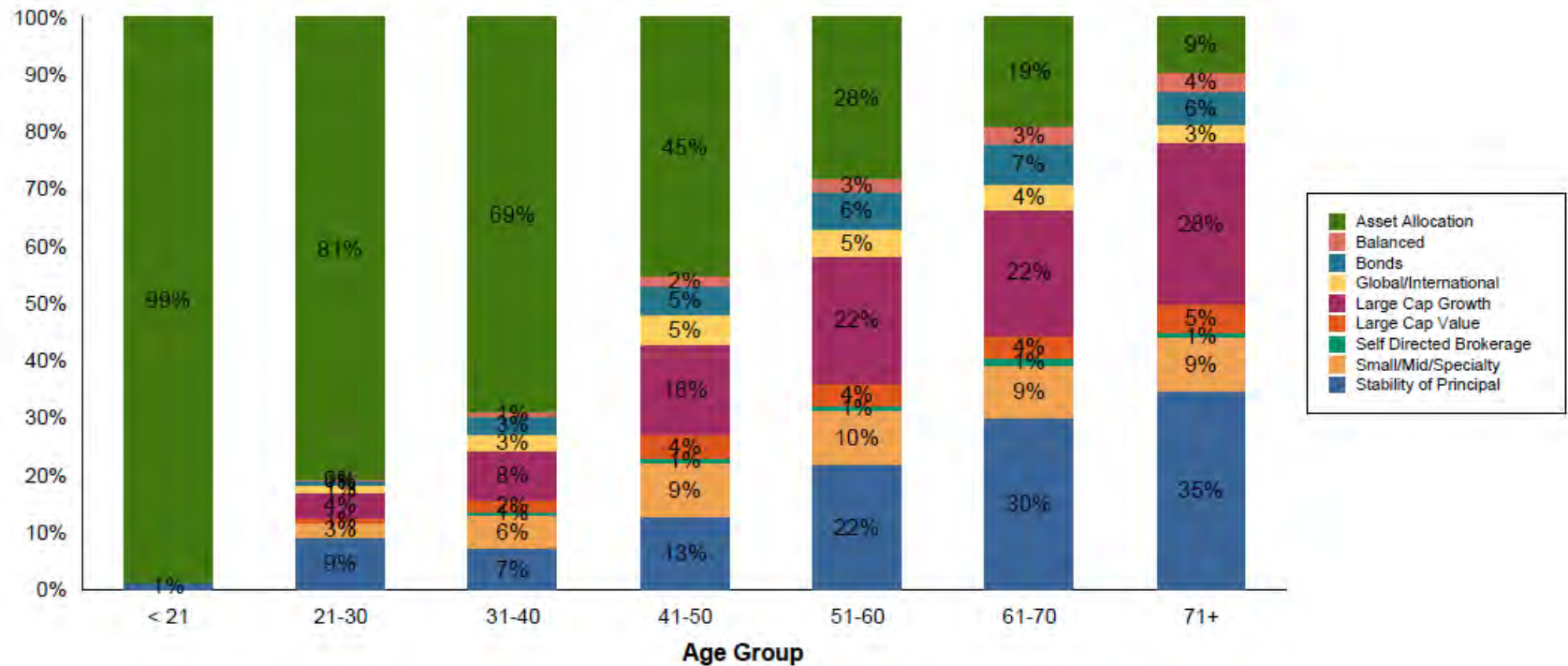


Asset Class Summary As of March 31, 2020

Asset Class	Balance	Percentage of Total Assets
Asset Allocation	\$161,034,179.81	28.04%
Balanced	\$15,194,387.35	2.65%
Bonds	\$34,902,604.31	6.08%
Global/International	\$24,779,430.29	4.32%
Large Cap Growth	\$120,386,868.52	20.97%
Large Cap Value	\$22,812,793.38	3.97%
Self Directed Brokerage	\$5,172,828.02	0.90%
Small/Mid/Specialty	\$52,091,187.41	9.07%
Stability of Principal	\$137,844,407.26	24.01%

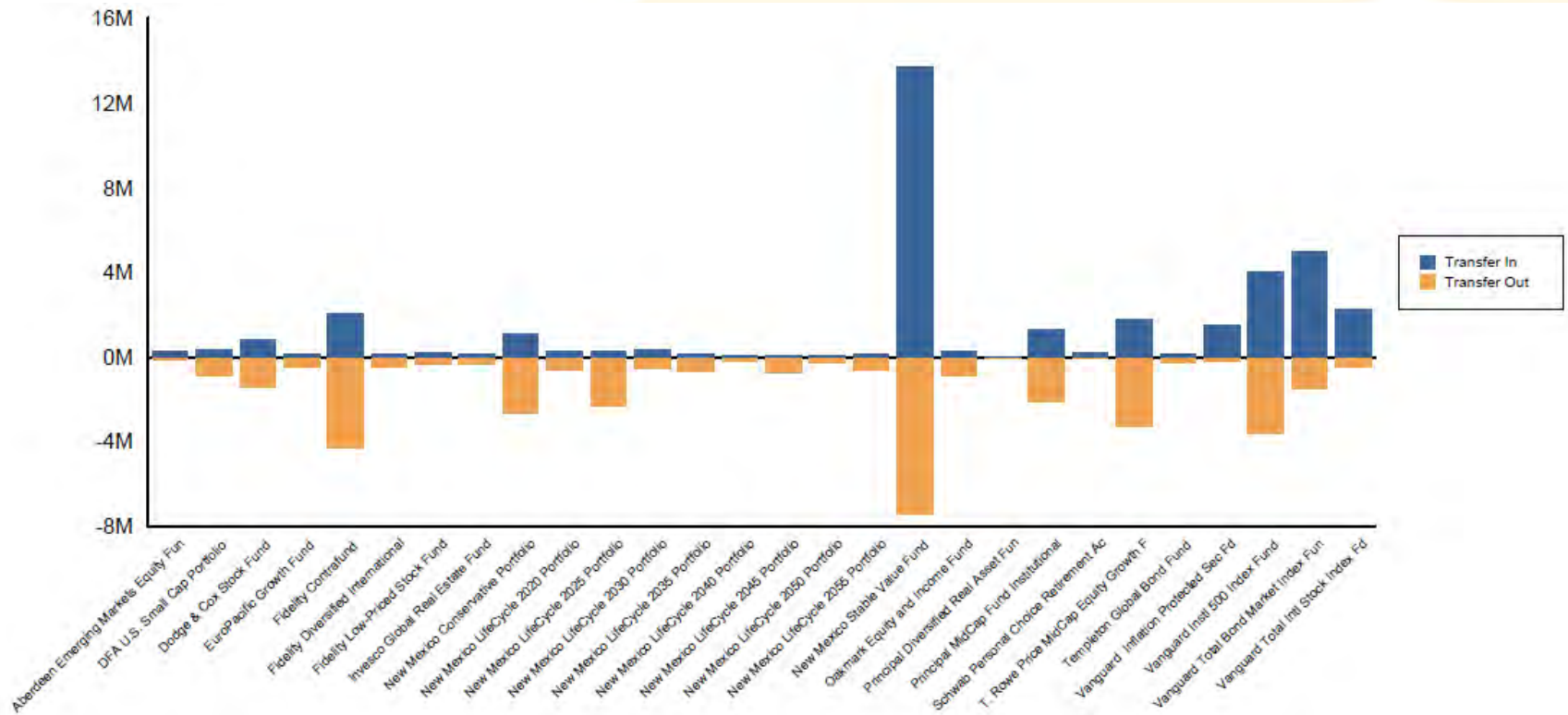
Asset Class Balances by Age Group

As of March 31, 2020



Transfer Activity by Investment

January 1, 2020 – March 31, 2020



Transfer Activity by Investment

January 1, 2020 – March 31, 2020

Investment Name	Transfers In	Transfers Out	Net
Aberdeen Emerging Markets Equity Fun	\$289,703.38	(\$104,776.27)	\$184,927.11
DFA U.S. Small Cap Portfolio	\$336,519.22	(\$901,575.03)	-\$565,055.81
Dodge & Cox Stock Fund	\$798,566.40	(\$1,439,367.20)	-\$640,800.80
EuroPacific Growth Fund	\$140,382.41	(\$451,959.94)	-\$311,577.53
Fidelity Contrafund	\$2,007,455.93	(\$4,256,246.48)	-\$2,248,790.55
Fidelity Diversified International	\$167,510.05	(\$458,556.91)	-\$291,046.86
Fidelity Low-Priced Stock Fund	\$241,682.45	(\$338,995.35)	-\$97,312.90
Invesco Global Real Estate Fund	\$142,195.37	(\$374,214.00)	-\$232,018.63
New Mexico Conservative Portfolio	\$1,091,874.38	(\$2,623,100.71)	-\$1,531,226.33
New Mexico LifeCycle 2020 Portfolio	\$295,115.18	(\$631,181.92)	-\$336,066.74
New Mexico LifeCycle 2025 Portfolio	\$270,699.84	(\$2,327,029.77)	-\$2,056,329.93
New Mexico LifeCycle 2030 Portfolio	\$322,392.29	(\$510,145.78)	-\$187,753.49
New Mexico LifeCycle 2035 Portfolio	\$170,600.04	(\$711,548.15)	-\$540,948.11
New Mexico LifeCycle 2040 Portfolio	\$90,042.46	(\$187,278.07)	-\$97,235.61
New Mexico LifeCycle 2045 Portfolio	\$49,907.96	(\$755,264.16)	-\$705,356.20
New Mexico LifeCycle 2050 Portfolio	\$51,609.41	(\$297,832.04)	-\$246,222.63
New Mexico LifeCycle 2055 Portfolio	\$158,282.08	(\$636,857.89)	-\$478,575.81
New Mexico Stable Value Fund	\$13,677,415.36	(\$7,418,421.31)	\$6,258,994.05
Oakmark Equity and Income Fund	\$259,309.64	(\$884,865.09)	-\$625,555.45
Principal Diversified Real Asset Fun	\$12,984.58	(\$72,916.78)	-\$59,932.20
Principal MidCap Fund Institutional	\$1,299,322.32	(\$2,082,306.26)	-\$782,983.94
Schwab Personal Choice Retirement Ac	\$192,954.84	(\$63,392.09)	\$129,562.75
T. Rowe Price MidCap Equity Growth F	\$1,775,084.86	(\$3,227,024.84)	-\$1,451,939.98
Templeton Global Bond Fund	\$111,366.17	(\$269,140.93)	-\$157,774.76
Vanguard Inflation Protected Sec Fd	\$1,527,782.73	(\$202,482.63)	\$1,325,300.10
Vanguard Instl 500 Index Fund	\$4,028,587.90	(\$3,604,047.31)	\$424,540.59
Vanguard Total Bond Market Index Fun	\$4,972,820.89	(\$1,488,314.14)	\$3,484,506.75
Vanguard Total Intl Stock Index Fd	\$2,293,163.00	(\$456,490.09)	\$1,836,672.91
	\$36,775,331.14	(\$36,775,331.14)	\$0.00

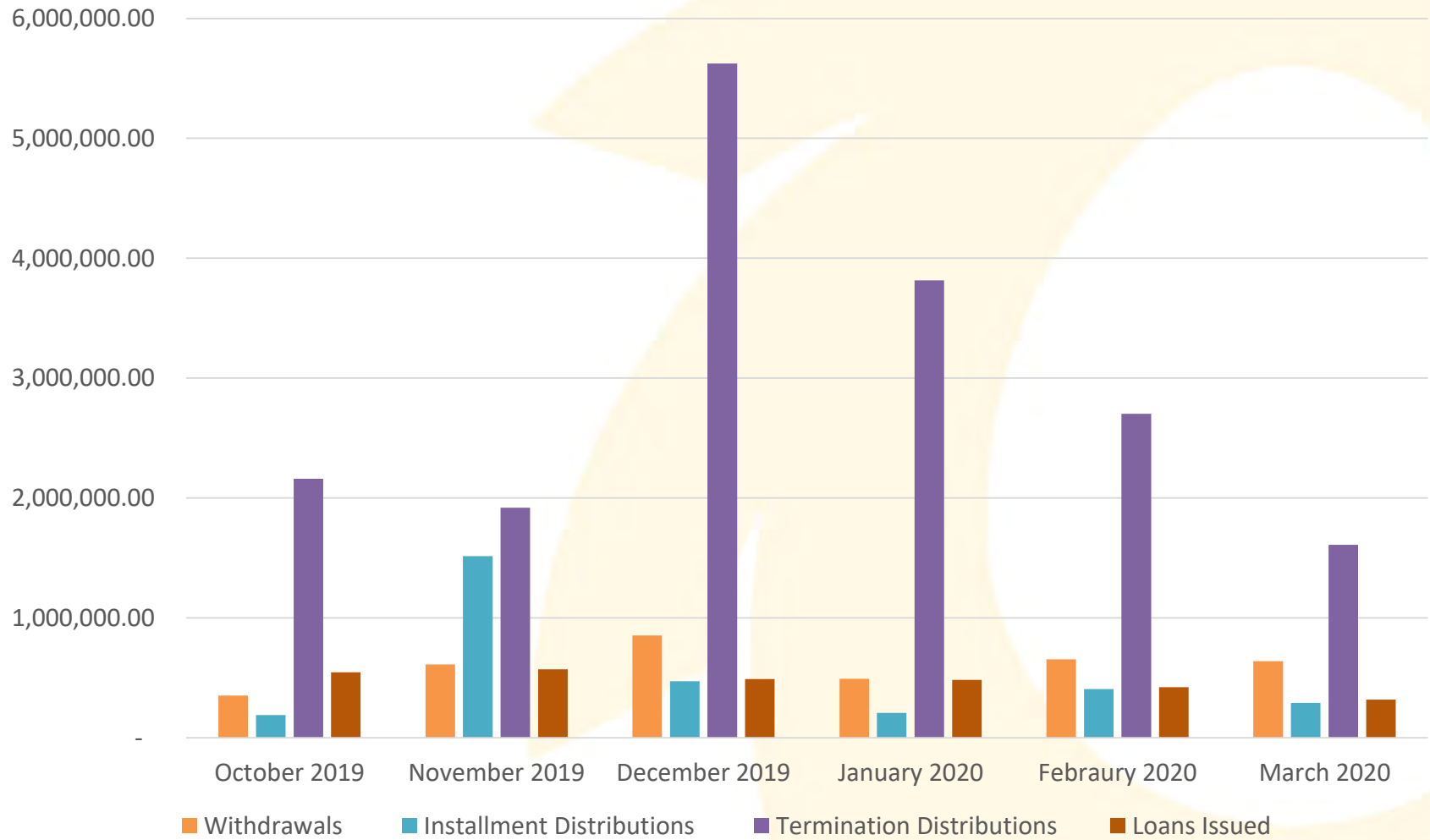
Withdrawals and Distributions by Investment

January 1, 2020 – March 31, 2020

Investment Name	Withdrawals	Termination
Aberdeen Emerging Markets Equity Fun	\$1,258.84	\$20,540.70
DFA U.S. Small Cap Portfolio	\$29,860.91	\$104,510.20
Dodge & Cox Stock Fund	\$61,045.22	\$234,258.14
EuroPacific Growth Fund	\$10,753.39	\$142,848.06
Fidelity Contrafund	\$148,857.90	\$462,855.52
Fidelity Diversified International	\$35,874.45	\$111,958.35
Fidelity Low-Priced Stock Fund	\$38,857.56	\$82,384.23
Invesco Global Real Estate Fund	\$19,846.95	\$30,524.76
New Mexico Conservative Portfolio	\$132,243.87	\$1,005,123.25
New Mexico LifeCycle 2020 Portfolio	\$26,338.48	\$38,211.28
New Mexico LifeCycle 2025 Portfolio	\$127,240.74	\$643,049.56
New Mexico LifeCycle 2030 Portfolio	\$24,302.94	\$64,467.74
New Mexico LifeCycle 2035 Portfolio	\$146,947.01	\$202,178.33
New Mexico LifeCycle 2040 Portfolio	\$15,457.40	\$38,379.03
New Mexico LifeCycle 2045 Portfolio	\$89,319.81	\$103,937.53
New Mexico LifeCycle 2050 Portfolio	\$904.44	\$21,449.06
New Mexico LifeCycle 2055 Portfolio	\$103,342.92	\$101,593.14
New Mexico Stable Value Fund	\$291,075.19	\$2,127,171.46
Oakmark Equity and Income Fund	\$27,615.14	\$231,764.68
Principal Diversified Real Asset Fun	\$6,369.32	\$643.72
Principal MidCap Fund Institutional	\$28,705.79	\$164,372.49
Schwab Personal Choice Retirement Ac	\$0.00	\$0.00
T. Rowe Price MidCap Equity Growth F	\$98,783.44	\$374,788.17
Templeton Global Bond Fund	\$3,212.69	\$24,220.39
Transamerica Life	\$0.00	\$0.00
Vanguard Inflation Protected Sec Fd	\$27,693.68	\$160,806.31
Vanguard Instl 500 Index Fund	\$164,969.28	\$1,032,143.01
Vanguard Total Bond Market Index Fun	\$86,248.19	\$555,804.48
Vanguard Total Intl Stock Index Fd	\$41,280.85	\$75,653.50
	\$1,788,406.40	\$8,155,637.09

Withdrawal and Distribution Breakdown

October 7, 2019 – March 31, 2020



Quarterly Fee Reconciliation

REVENUES		2Q2019	3Q2019	4Q2019	1Q2020
PARTICIPANT REVENUES					
Asset / Admin Fee Amount Collected*		\$303,811.41	\$299,059.34		
Asset / Admin Fee Amount Collected**				\$337,585.20	\$331,354.80
PRODUCT PROVIDER REVENUES					
Total Product Provider Revenues		\$31,936.08	\$31,462.60	\$31,700.45	\$31,000.00
GRAND TOTAL REVENUES		\$335,747.49	\$330,521.94	\$368,585.20	\$362,354.80
PAYMENTS					
Voya Recordkeeping Fee					
Participants					
Per Participant Fee		\$13.00	\$13.00	\$12.7013585***	\$13.587500
Number of Participants collected from		22214	22403	22091	23266
Total Recordkeeping Fee		\$288,782.00	\$291,239.00	\$280,585.71	\$316,126.78
MEKETA CONSULTING FEE		\$21,250.00	\$21,250.00	\$22,500.00	\$22,500.00
PERA PAYMENT FOR EXPENSES		\$26,600.00	\$22,035.83	\$30,000.00	\$27,000.00
GRAND TOTAL PAYMENT		\$336,632.00	\$334,524.83	\$333,085.71	\$365,626.78

* Nationwide Asset/Admin adjustment began 1st qtr 2019. Admin fee of \$9.00 per quarter and a basis point fee of 13.5 (.135%) not to exceed \$17.00 per quarter per participant.

**Voya recordkeeping began 4th qtr 2019.

***Prorated Fee for October 1st-6th

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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