

PERA *SmartSave*

Deferred Compensation Plan 

Public Employees Retirement Association of New Mexico

2Q2020

Plan Service Review

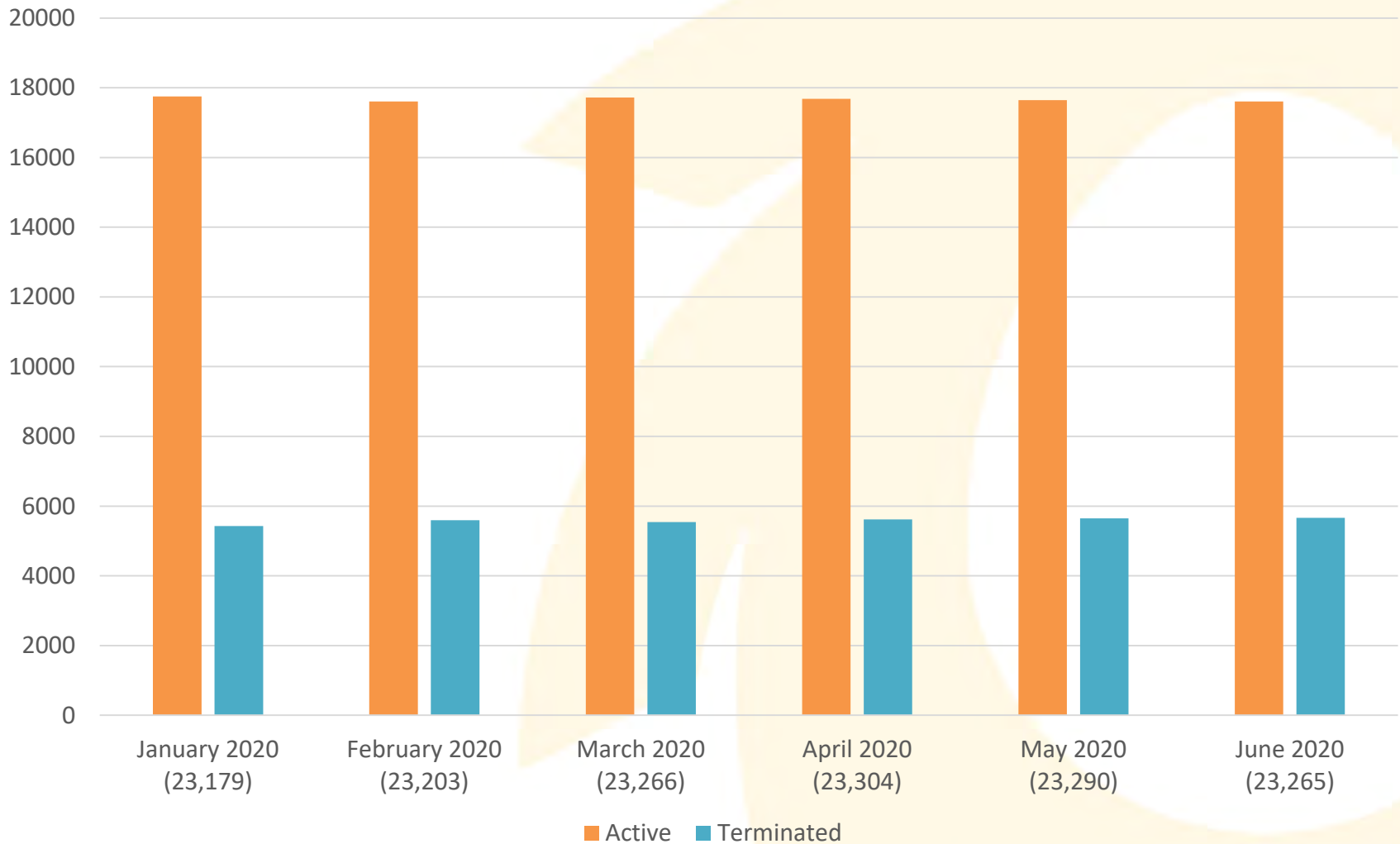


Participant Analysis



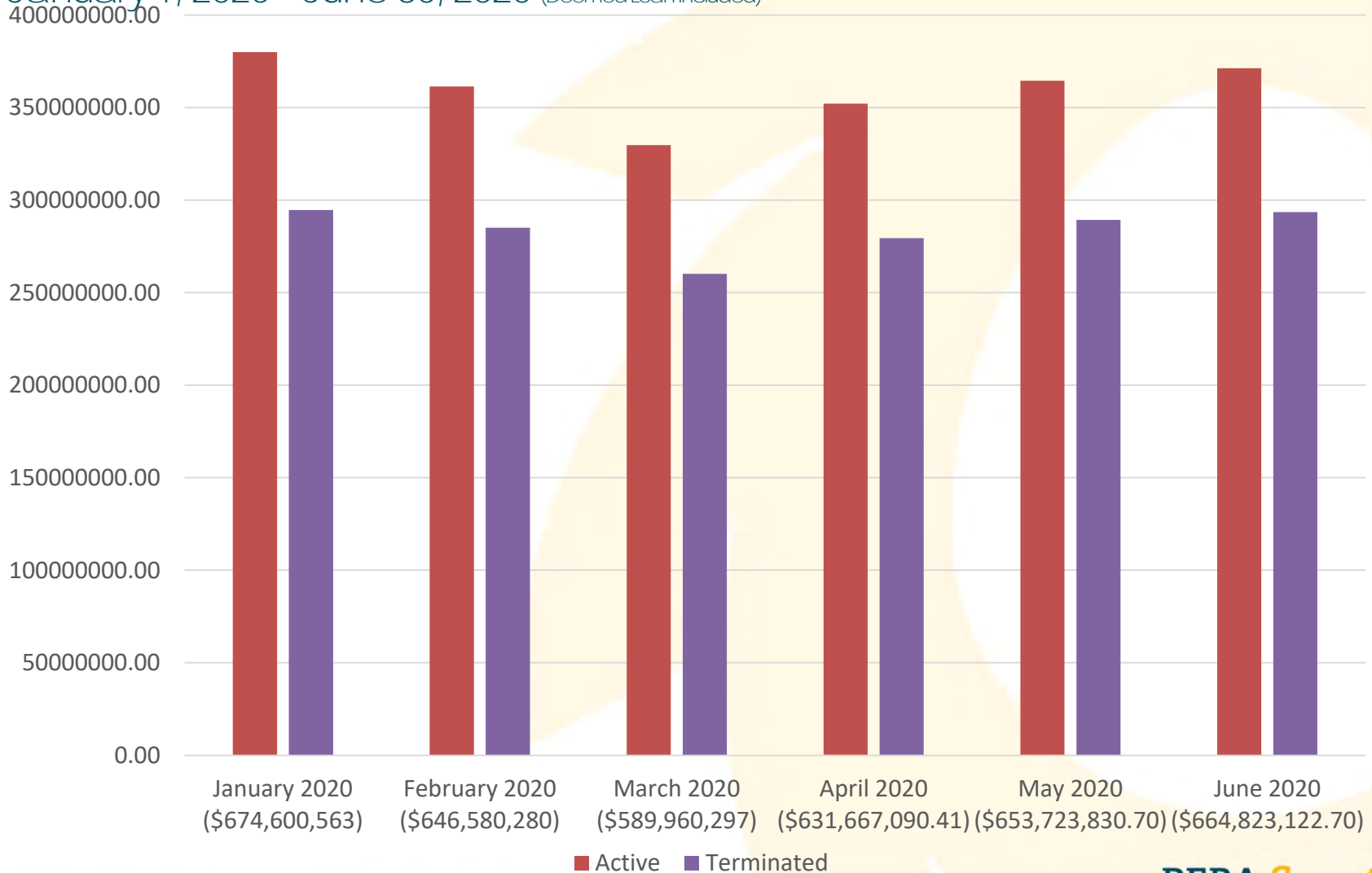
Participation Rate Summary

January 1, 2020 – June 30, 2020

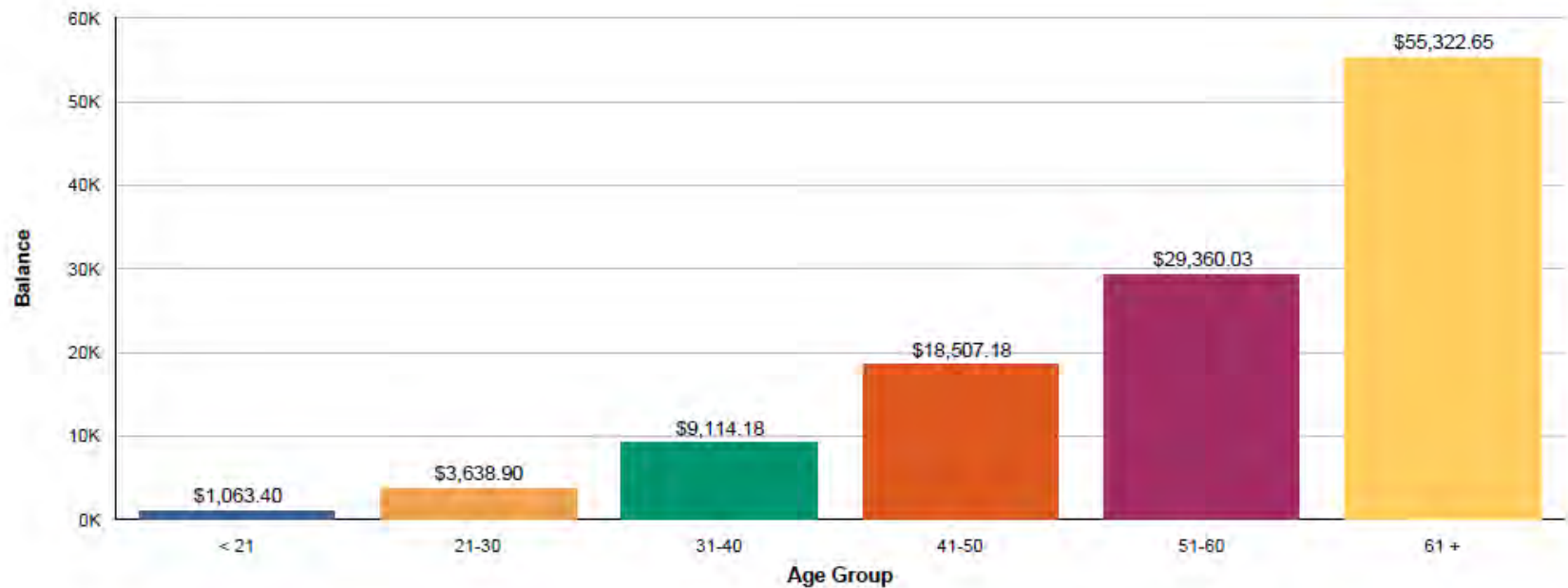


Participant Balance Summary

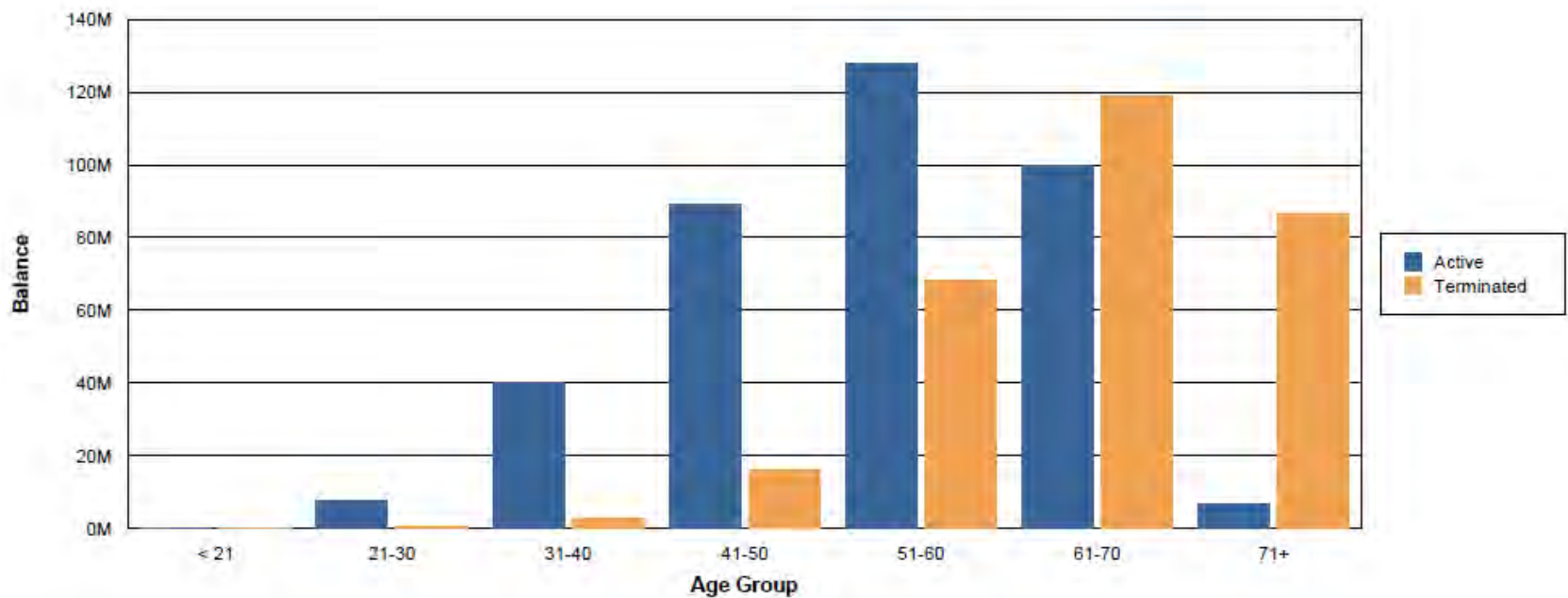
January 1, 2020 – June 30, 2020 (Deemed Loan Included)



Average Balances by Age As of June 30, 2020

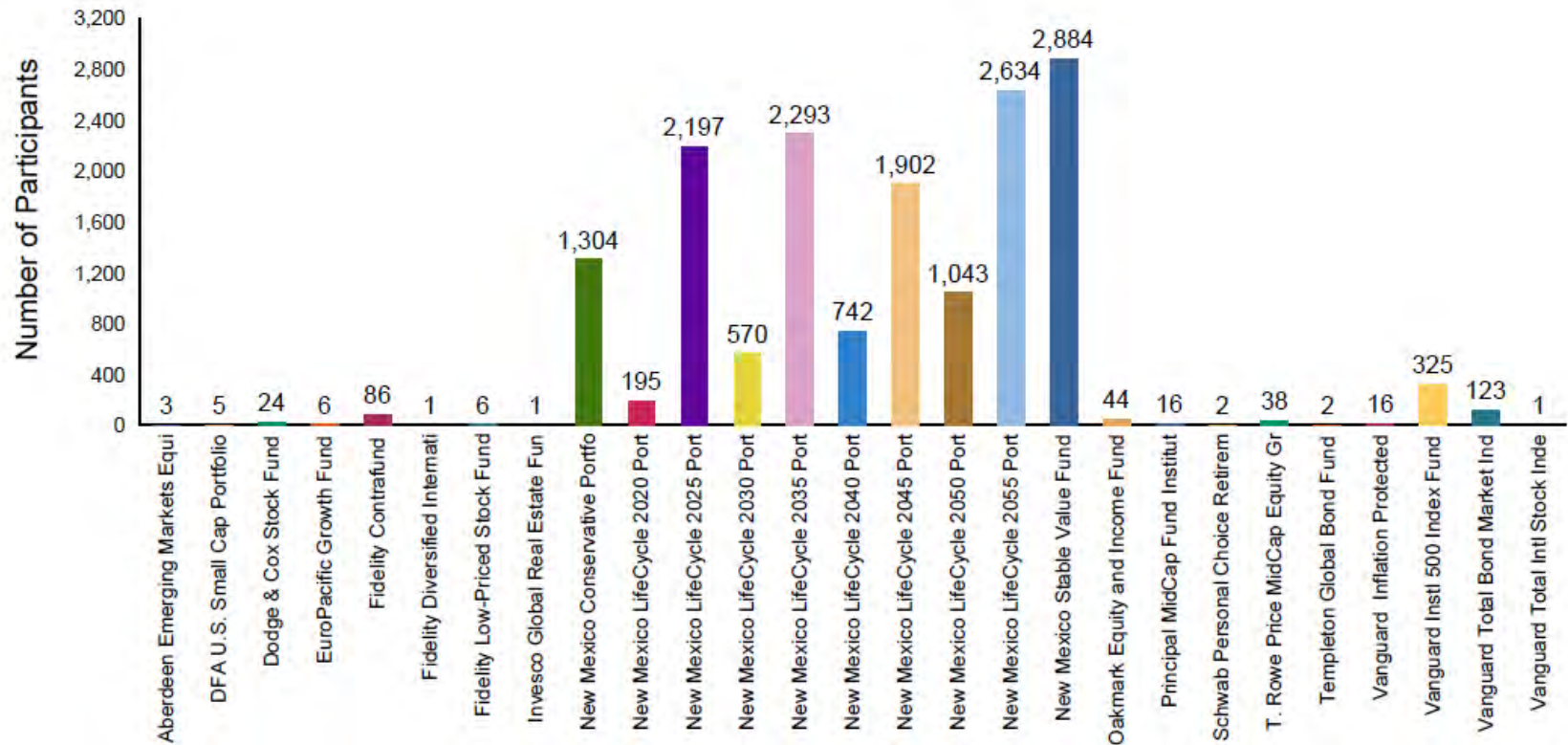


Balances by Status As of June 30, 2020 (Deemed Loan Included)



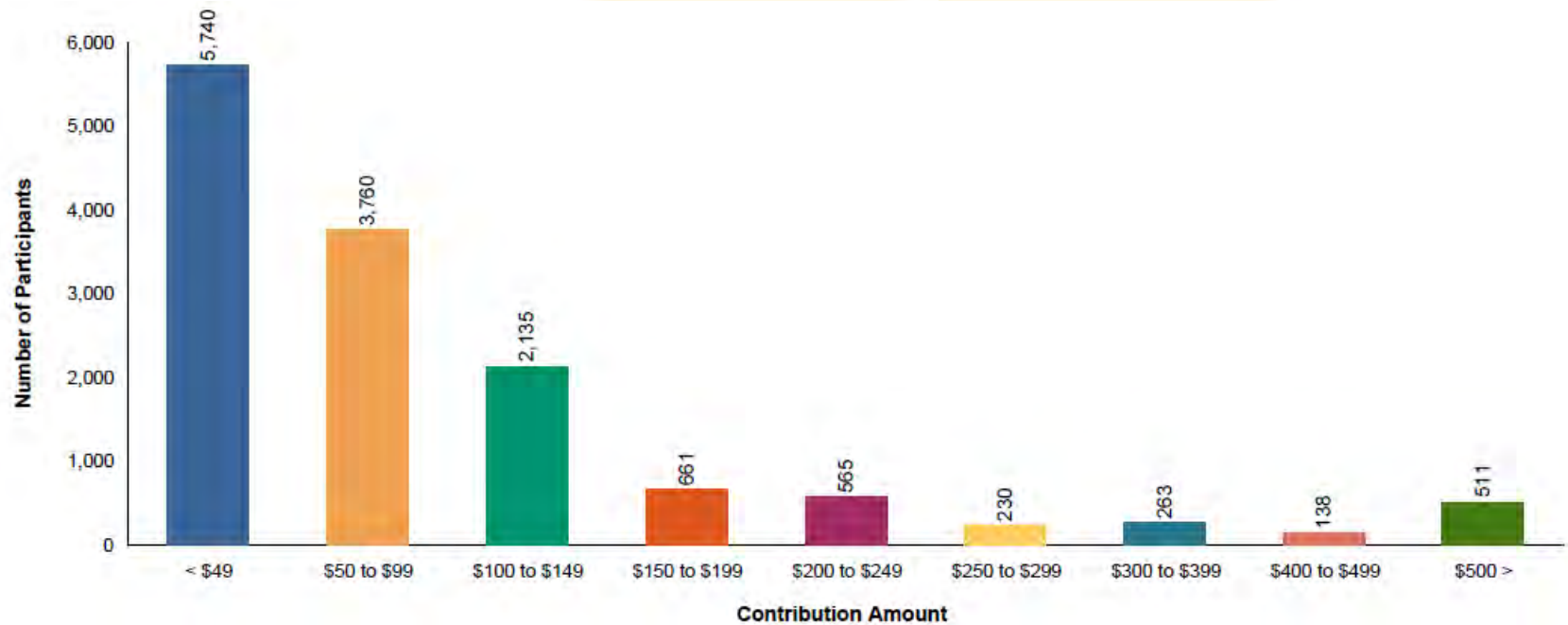
Participants with a Balance in a Single Investment

As of June 30, 2020

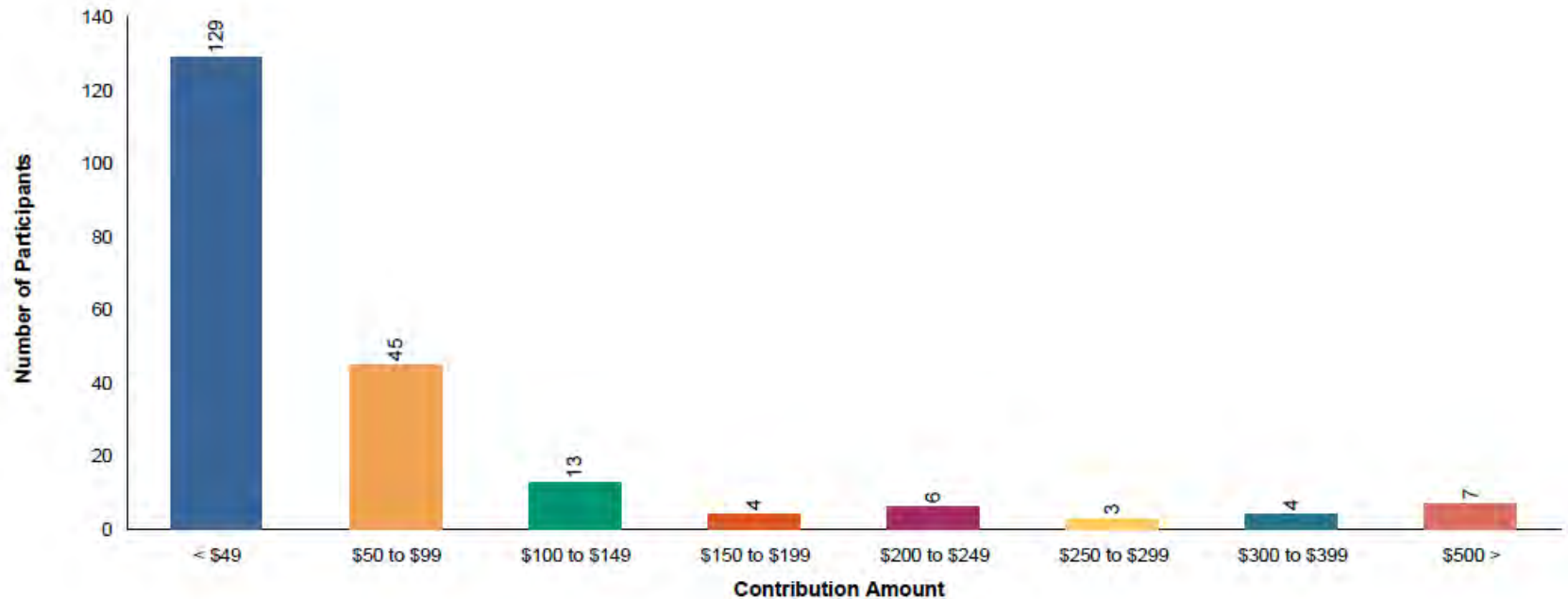


Before Tax Contribution Summary

As of June 30, 2020

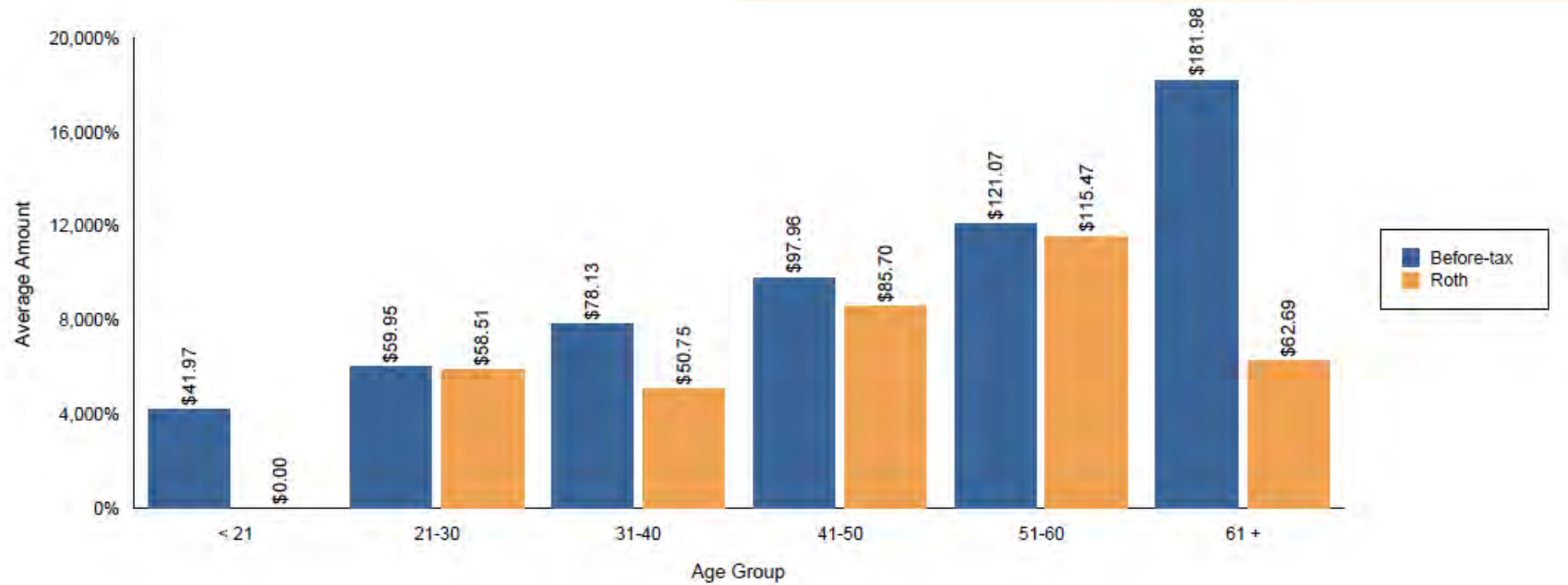


Roth Contribution Summary As of June 30, 2020



Average Contribution Amount

As of June 30, 2020



Age Group	Before-tax Average \$	Roth Average \$
< 21	\$41.97	\$0.00
21-30	\$59.95	\$58.51
31-40	\$78.13	\$50.75
41-50	\$97.96	\$85.70
51-60	\$121.07	\$115.47
61 +	\$181.98	\$62.69
Overall	\$100.27	\$75.94

Balance by Investment As of June 30, 2020

Investment	Investment Category	Investment Balance	Number of Participants	Average Participant	Percentage of Plan Assets
Vanguard Instl 500 Index Fund	Large Cap Growth	\$93,811,405.46	3,819	\$24,564.39	14.44%
Vanguard Inflation Protected	Bonds	\$7,134,257.57	721	\$9,894.95	1.10%
EuroPacific Growth Fund	Global/International	\$9,000,223.33	1,051	\$8,563.49	1.39%
Invesco Global Real Estate Fun	Small/Mid/Specialty	\$1,554,653.51	353	\$4,404.12	0.24%
Principal MidCap Fund Institut	Small/Mid/Specialty	\$14,513,446.14	1,293	\$11,224.63	2.23%
Dodge & Cox Stock Fund	Large Cap Value	\$27,004,459.73	2,102	\$12,847.03	4.16%
Principal Diversified Real Ass	Small/Mid/Specialty	\$376,506.13	110	\$3,422.78	0.06%
Templeton Global Bond Fund	Bonds	\$2,199,027.11	319	\$6,893.50	0.34%
T. Rowe Price MidCap Equity Gr	Small/Mid/Specialty	\$31,301,661.35	2,273	\$13,771.08	4.82%
Oakmark Equity and Income Fund	Balanced	\$16,887,400.51	1,580	\$10,688.23	2.60%
Vanguard Total Bond Market Ind	Bonds	\$28,101,440.46	2,047	\$13,728.11	4.33%
Aberdeen Emerging Markets Equi	Global/International	\$1,864,330.62	386	\$4,829.87	0.29%
DFA U.S. Small Cap Portfolio	Small/Mid/Specialty	\$9,291,203.31	1,924	\$4,829.11	1.43%
Vanguard Total Intl Stock Inde	Global/International	\$8,669,171.67	1,053	\$8,232.83	1.33%
New Mexico Conservative Portfo	Asset Allocation	\$40,951,894.34	1,939	\$21,120.11	6.30%
New Mexico LifeCycle 2020 Port	Asset Allocation	\$4,170,305.61	284	\$14,684.17	0.64%
New Mexico LifeCycle 2025 Port	Asset Allocation	\$54,217,527.55	2,933	\$18,485.34	8.35%
New Mexico LifeCycle 2030 Port	Asset Allocation	\$6,629,701.85	733	\$9,044.61	1.02%
New Mexico LifeCycle 2035 Port	Asset Allocation	\$34,285,170.04	2,879	\$11,908.70	5.28%
New Mexico LifeCycle 2040 Port	Asset Allocation	\$5,527,958.61	896	\$6,169.60	0.85%
New Mexico LifeCycle 2045 Port	Asset Allocation	\$19,615,553.41	2,327	\$8,429.55	3.02%
New Mexico LifeCycle 2050 Port	Asset Allocation	\$4,125,351.18	1,162	\$3,550.22	0.64%
New Mexico LifeCycle 2055 Port	Asset Allocation	\$11,780,691.55	2,979	\$3,954.58	1.81%
New Mexico Stable Value Fund	Stability of Principal	\$137,335,299.70	5,811	\$23,633.68	21.14%
Fidelity Low-Priced Stock Fund	Small/Mid/Specialty	\$7,356,013.85	920	\$7,995.67	1.13%
Fidelity Contrafund	Lap Cap Growth	\$54,715,649.80	2,357	\$23,214.11	8.42%
Fidelity Diversified Internati	Global/International	\$10,819,958.28	1,306	\$8,284.81	1.67%
Schwab Personal Choice Retirem	Self Directed Brokerage	\$6,414,446.28	64	\$99,116.64	0.98%
LOAN FUND	Loan Fund	\$12,679,881.24	2,438	\$5,200.94	1.95%

Total Investment Balance:

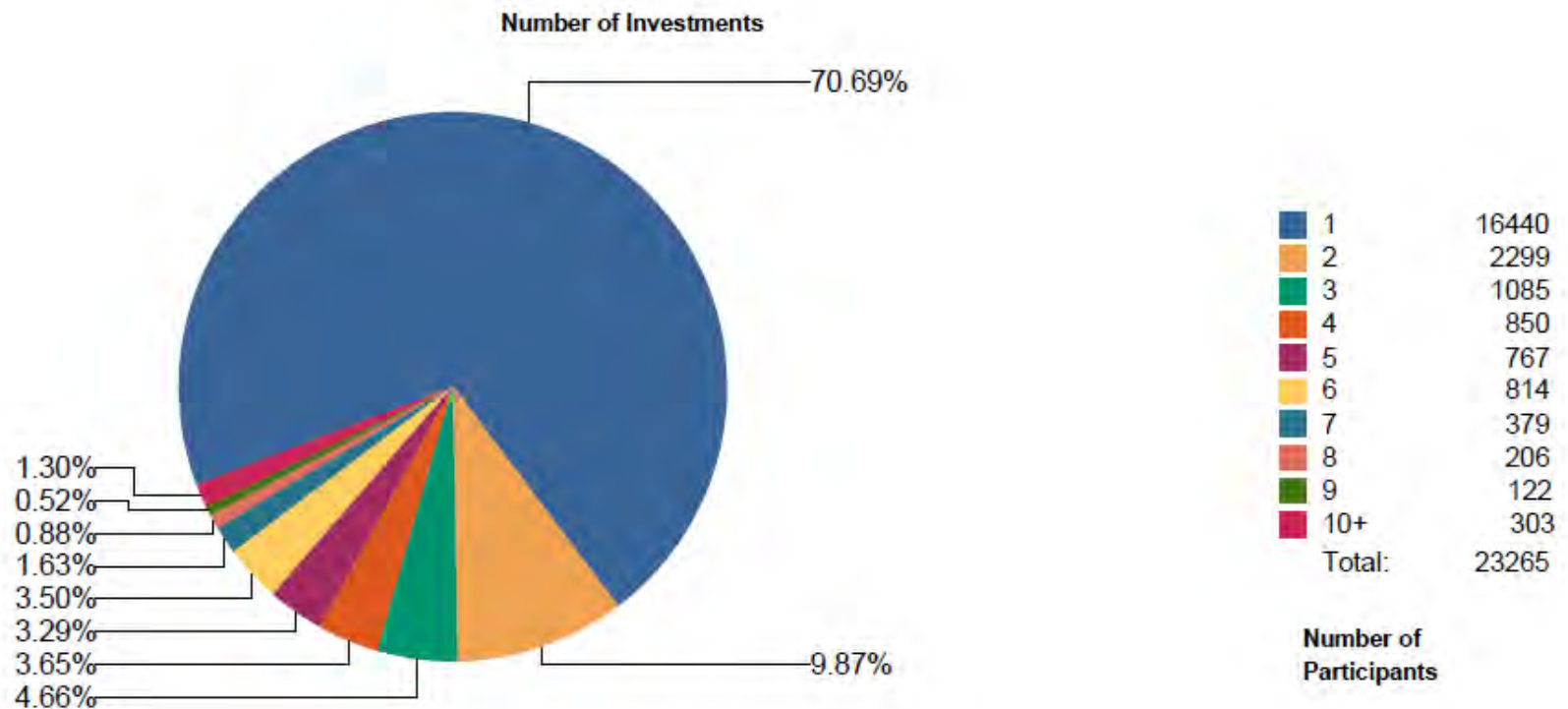
\$662,334,590.19

Total Deemed Loan Fund:

\$2,559,546.63

Participants with Balance by Number of Investments

As of June 30, 2020

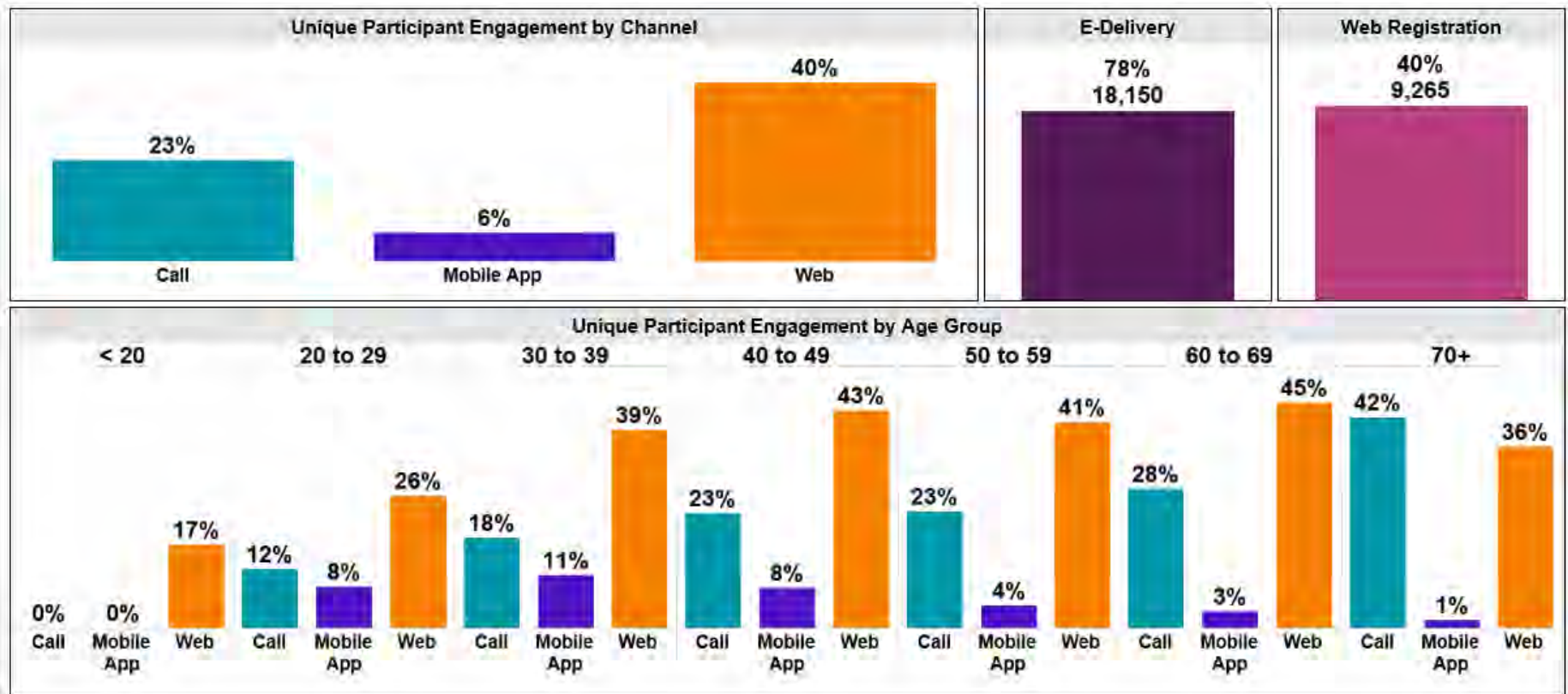


Digital Engagement



Participant Engagement – 2Q2020

47% of Plan participants have engaged (calls, mobile, web) as of June 30, 2020
40% of Plan participants have digitally engaged as of June 30, 2020



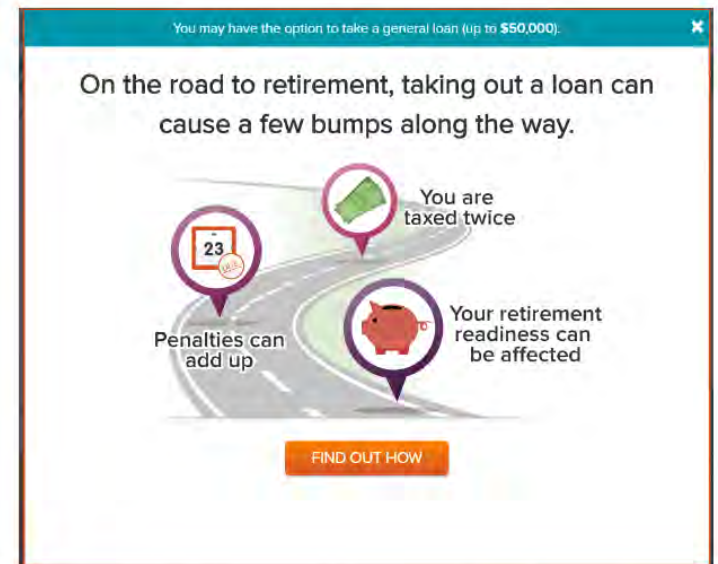
Digital Engagement – 2Q2020

myOrangeMoney Loans

331 participants used loan guidance

126 (38%) participants used loan guidance and did not take a loan

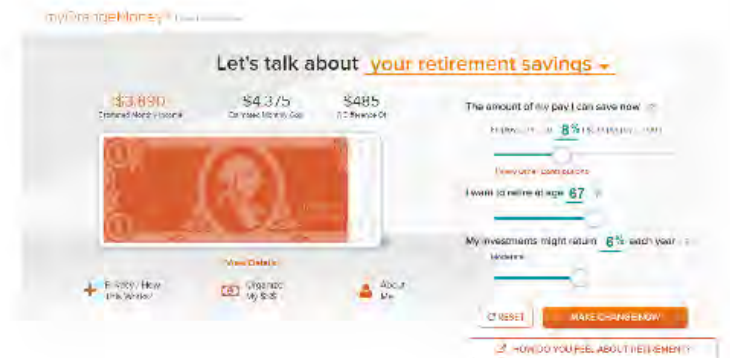
205 (62%) participants used loan guidance and went on to take a loan



Digital Engagement – 2Q2020

myOrangeMoney Engagement

Unique Participant Activity	Participants	
Logged in with access to myOrangeMoney	8,394	
Viewed myOrangeMoney	7,927	94%
Engaged and interacted with myOrangeMoney	2,902	37%
Took action after using myOrangeMoney	306	11%



11% of participants took action after using myOrangeMoney

230 participants are saving an average of \$50 more per pay period (from \$120 to \$170)

70 participants changed a fund allocation

59 participants enrolled in a managed account

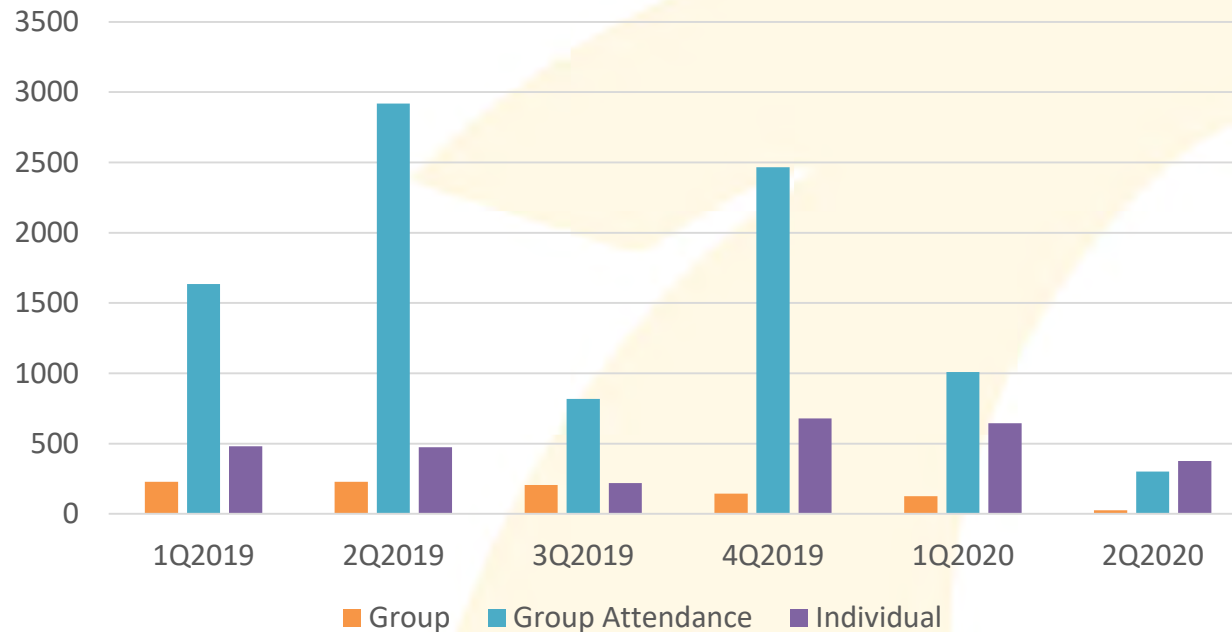
13 participants rolled money into a plan

Data from 1/1/2020 to 6/30/2020

Outreach Update



Outreach Meeting Activity



	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20
Total Group Meetings	228	229	205	144	126	26
Total Group Attendees	1,634	2,918	817	2,465	1,008	301
Total Individual Meetings	481	475	219	678	645	376

Outreach Meeting Activity

Week Ending	Entity/Agency	Department	Location	Rep	Group Attendees	One/One
04/03/2020	City of Albuquerque	AFR Station 6	Albuquerque	Lium	8	2
04/03/2020	Bernalillo County		Albuquerque	Lium	0	2
04/03/2020	City of Alamogordo	HR	Alamogordo	Miller	0	1
04/03/2020	City of Alamogordo	Water	Alamogordo	Miller	0	1
04/03/2020	City of Alamogordo	Administration	Alamogordo	Miller	0	1
04/03/2020	NM Dept of Transportation	Patrol	Las Cruces	Miller	0	1
04/10/2020	Santa Fe County	NEO	Santa Fe	Day	6	0
04/10/2020	NM Tax & Rev	NEO	Santa Fe	Day	9	0
04/10/2020	Santa Fe County	Staff	Santa Fe	Day	0	3
04/10/2020	City of Santa Fe	Staff	Santa Fe	Day	0	2
04/10/2020	NM DOT	Staff	Santa Fe	Day	0	1
04/10/2020	City of Farmington	Staff	Farmington	Day	0	1
04/10/2020	NM Environment	Staff	Santa Fe	Day	0	1
04/10/2020	City of Albuquerque		Albuquerque	Lium	0	2
04/10/2020	Bernalillo County		Albuquerque	Lium	0	1
04/10/2020	Corrections	Southern NM Facility	Las Cruces	Miller	0	1
04/10/2020	Dept of Health	Public Health	Roswell	Miller	0	1
04/10/2020	Environment Dept	Administration	Carlsbad	Miller	0	1
04/10/2020	City of Artesia	Administration	Artesia	Miller	0	1
04/10/2020	City of Carlsbad	Police	Carlsbad	Miller	0	1
04/10/2020	CYFD	CYFD	Las Cruces	Miller	0	1
04/10/2020	Dept of Health	Public Health	Las Cruces	Miller	0	1
04/10/2020	City of Hobbs	HR	Hobbs	Miller	0	1
04/17/2020	NM Dept of Health	Behavioral Health Inst	Las Vegas	Day	0	2
04/17/2020	City of Santa Fe	Staff	Santa Fe	Day	0	4
04/17/2020	Santa Fe County	Staff	Santa Fe	Day	0	2
04/17/2020	Highlands Univ.	Staff	Las Vegas	Day	0	1
04/17/2020	N. Central Solid Waste	Staff	Alcade	Day	0	1
04/17/2020	City of Albuquerque		Albuquerque	Lium	0	1
04/17/2020	Bernalillo County		Albuquerque	Lium	0	2
04/17/2020	Dona Ana County	Utilities	Las Cruces	Miller	0	1
04/17/2020	NM Dept of Transportation	Patrol Yard	Las Cruces	Miller	0	1
04/17/2020	City of Alamogordo	Administration	Alamogordo	Miller	0	1

Outreach Meeting Activity cont.

04/17/2020	City of Hobbs	Facilities	Hobbs	Miller	0	1
04/17/2020	City of Las Cruces	Police	Las Cruces	Miller	0	1
04/17/2020	City of Las Cruces	Police	Las Cruces	Miller	0	1
04/17/2020	City of Roswell	Police	Roswell	Miller	0	1
04/24/2020	Santa Fe County	NEO	Santa Fe	Day	4	0
04/24/2020	Santa Fe County	Staff	Santa Fe	Day	0	4
04/24/2020	City of Santa Fe	Staff	Santa Fe	Day	0	1
04/24/2020	NM Dept Public Safety	Staff	Santa Fe	Day	0	1
04/24/2020	Harding County	Staff	Harding County	Day	0	1
04/24/2020	City of Albuquerque		Albuquerque	Lium	0	3
04/24/2020	Bernalillo County		Albuquerque	Lium	0	4
04/24/2020	Courts	12th District Attorney	Silver City	Miller	0	1
04/24/2020	CYFD	CYFD	Roswell	Miller	0	1
04/24/2020	Human Services Dept	Child Enforcement	Roswell	Miller	0	1
04/24/2020	City of Las Cruces	Police	Las Cruces	Miller	0	1
04/24/2020	NM Dept of Transportation	Patrol Yard	Las Cruces	Miller	0	1
04/24/2020	Courts	3rd District Attorney	Las Cruces	Miller	0	1
04/24/2020	Office of the State Engineer	Administration	Roswell	Miller	0	1
05/01/2020	Santa Fe County	NEO	Santa Fe	Day	3	0
05/01/2020	Santa Fe County	Staff	Santa Fe	Day	0	2
05/01/2020	City of Santa Fe	Staff	Santa Fe	Day	0	2
05/01/2020	NM Corrections	Staff	Springer	Day	0	1
05/01/2020	NM Gen Seviles	Staff	Santa Fe	Day	0	1
05/01/2020	Rio Arriba County	Staff	Espanola	Day	0	1
05/01/2020	Admin Office of the Courts	2nd Judicial District Court	Albuquerque	Lium	0	2
05/01/2020	Department of Health		Albuquerque	Lium	3	0
05/01/2020	Children Youth and Families Dept		Albuquerque	Lium	4	1
05/01/2020	City of Albuquerque		Albuquerque	Lium	0	2
05/01/2020	Bernalillo County		Albuquerque	Lium	0	3
05/01/2020	Workforce Solutions		Albuquerque	Lium	0	2
05/01/2020	Town of Silver city	Administration	Silver City	Miller	0	1
05/01/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
05/01/2020	Dept of Public Safety	State Police	Las Cruces	Miller	0	1
05/01/2020	City of Roswell	Facilities	Roswell	Miller	0	1

Outreach Meeting Activity cont.

05/01/2020	Dona Ana County	HR	Las Cruces	Miller	0	1
05/01/2020	Courts	6th District Court	Socorro	Miller	0	1
05/01/2020	Grant County	HR	Silver City	Miller	0	1
05/01/2020	Sierra County	HR	Truth or Consequ.	Miller	0	1
05/01/2020	Lincoln County	Administration	Carrizozo	Miller	0	1
05/01/2020	CYFD	CYFD	Las Cruces	Miller	0	1
05/01/2020	Eddy County	Sheriff	Carlsbad	Miller	0	1
05/08/2020	4th Judicial Courts	Staff	Taos	Day	0	1
05/08/2020	City of Aztec	Staff	Aztec	Day	0	2
05/08/2020	City of Santa Fe	Staff	Santa Fe	Day	0	1
05/08/2020	State of NM	Staff	Santa Fe	Day	0	2
05/08/2020	Santa Fe County	Staff	Santa Fe	Day	0	2
05/08/2020	City of Santa Fe	Staff	Santa Fe	Day	0	2
05/08/2020	Taos County	Staff	Taos	Day	0	1
05/08/2020	Children Youth and families Dept		Albuquerque	Lium	0	3
05/08/2020	City of Albuquerque		Albuquerque	Lium	0	5
05/08/2020	Bernalillo County		Albuquerque	Lium	0	6
05/08/2020	Admin Office of the Courts	Metropolitan Court	Albuquerque	Lium	2	0
05/08/2020	Estancia Valley SWA		Estancia	Lium	0	1
05/08/2020	Admin Office of the Courts	2nd Judicial District Court	Albuquerque	Lium	0	1
05/08/2020	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium	33	8
05/08/2020	Alb Bernalillo County WUA		Albuquerque	Lium	0	2
05/08/2020	CYFD	Juvenile Prob & Parole	Las Cruces	Miller	0	1
05/08/2020	School for the Visually Blind	HR	Alamogordo	Miller	0	1
05/08/2020	Courts	5 District Court	Hobbs	Miller	0	1
05/08/2020	Dept of Health	Public Health	Artesia	Miller	0	1
05/08/2020	City of Alamogordo	Administration	Alamogordo	Miller	0	1
05/08/2020	Dept of Health	Public Health	Las Cruces	Miller	0	1
05/08/2020	Eddy County	Administration	Carlsbad	Miller	0	1
05/08/2020	City of Hobbs	HR	Hobbs	Miller	0	1
05/08/2020	Dona Ana County	HR	Las Cruces	Miller	0	1
05/08/2020	Dona Ana County	Administration	Las Cruces	Miller	0	1
05/08/2020	City of Alamogordo	HR	Alamogordo	Miller	0	1
05/08/2020	Courts	3rd District Court	Las Cruces	Miller	0	1

Outreach Meeting Activity cont.

05/08/2020	City of Las Cruces	HR	Las Cruces	Miller	0	1
05/08/2020	City of Las Cruces	Utilities	Las Cruces	Miller	0	1
05/08/2020	Eddy County	Sheriff	Carlsbad	Miller	0	1
05/08/2020	Courts, DA	12t+C75h District Attorney	Silver City	Miller	0	1
05/15/2020	NM Dept of Health	NEO	Santa Fe	Day	7	0
05/15/2020	NM Dept of Health	Staff	Santa Fe	Day	0	2
05/15/2020	Miner's Colfax Med Ctr	Staff	Raton	Day	0	2
05/15/2020	City of Farmington	Staff	Farmington	Day	0	1
05/15/2020	Santa Fe County	Staff	Santa Fe	Day	0	2
05/15/2020	City of Santa Fe	Staff	Santa Fe	Day	0	3
05/15/2020	Village of Questa	Staff	Questa	Day	0	1
05/15/2020	City of Albuquerque		Albuquerque	Lium	0	10
05/15/2020	Bernalillo County		Albuquerque	Lium	0	2
05/15/2020	Department of Corrections		Albuquerque	Lium	0	1
05/15/2020	City of Gallup		Gallup	Lium	0	1
05/15/2020	Village of Los Lunas		Los Lunas	Lium	0	1
05/15/2020	City of Alamogordo	Administration	Alamogordo	Miller	0	1
05/15/2020	Eddy County	HR	Carlsbad	Miller	0	1
05/15/2020	City of Las Cruces	Administration	Las Cruces	Miller	0	1
05/15/2020	Town of Mesilla	Utilities	Mesilla	Miller	0	1
05/15/2020	Eddy County	HR	Carlsbad	Miller	0	1
05/15/2020	Town of Silver City	HR	Silver City	Miller	0	1
05/15/2020	CYFD	CYFD	Roswell	Miller	0	1
05/15/2020	City of Roswell	Fire	Roswell	Miller	0	1
05/15/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
05/15/2020	City of Carlsbad	Public Works	Carlsbad	Miller	0	1
05/15/2020	City of Carlsbad	Public Works	Carlsbad	Miller	0	1
05/15/2020	Dept of Health	Public Health	Deming	Miller	0	1
05/22/2020	Santa Fe County	NEO	Santa Fe	Day	3	0
05/22/2020	Santa Fe County	Staff	Santa Fe	Day	0	3
05/22/2020	City of Santa Fe	Staff	Santa Fe	Day	0	2
05/22/2020	City of Espanola	Staff	Espanola	Day	0	1
05/22/2020	Taos County	Staff	Taos	Day	0	1
05/22/2020	Department of Transportation		Albuquerque	Lium	0	2

Outreach Meeting Activity cont.

05/22/2020	Bernalillo County		Albuquerque	Lium	0	2
05/22/2020	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium	0	1
05/22/2020	City of Las Cruces	Administration	Las Cruces	Miller	0	1
05/22/2020	City of Hobbs	HR	Hobbs	Miller	0	1
05/22/2020	Dept of Vocational Rehab	DVR	Las Cruces	Miller	0	1
05/22/2020	City of Carlsbad	Administration	Carlsbad	Miller	0	1
05/22/2020	NM Dept of Transportation	Patrol Yard	Silver City	Miller	0	1
05/29/2020	Presentation w/ PERA	NM PRC	Santa Fe	Day	8	0
05/29/2020	Santa Fe County	Staff	Santa Fe	Day	0	3
05/29/2020	City of Santa Fe	Staff	Santa Fe	Day	0	2
05/29/2020	San Juan County	Staff	Aztec	Day	0	1
05/29/2020	NM Corrections	Staff	Springer	Day	0	1
05/29/2020	NM Tax & Rev	Staff	Santa Fe	Day	0	1
05/29/2020	NM DOH	Behavioral Health Inst	Las Vegas	Day	0	1
05/29/2020	Middle Rio Grande Conserv Dist		Albuquerque	Lium	0	2
05/29/2020	PERA		Albuquerque	Lium	0	3
05/29/2020	Alb Bernalillo County WUA		Albuquerque	Lium	0	1
05/29/2020	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium	0	1
05/29/2020	Bernalillo County		Albuquerque	Lium	0	3
05/29/2020	Bernalillo County	Fire	Albuquerque	Lium	0	1
05/29/2020	Department of Transportation		Albuquerque	Lium	2	1
05/29/2020	City of Albuquerque		Albuquerque	Lium	0	1
05/29/2020	City of Carlsbad	Administration	Carlsbad	Miller	0	1
05/29/2020	Dept of Public Safety	State Police	Roswell	Miller	0	1
05/29/2020	City of Carlsbad	HR	Carlsbad	Miller	0	1
05/29/2020	CYFD	CYFD	Las Cruces	Miller	0	1
05/29/2020	CYFD	CYFD	Deming	Miller	0	1
05/29/2020	City of Carlsbad	HR	Carlsbad	Miller	0	1
05/29/2020	Dept of Health	Administration	Silver City	Miller	0	1
05/29/2020	NM Dept of Transportation	Administration	Las Cruces	Miller	0	1
05/29/2020	Dept of Health	Administration	Las Cruces	Miller	0	1
05/29/2020	SW Council of Governments	Administration	Silver City	Miller	0	1
06/05/2020	Santa Fe County	NEO	Santa Fe	Day	3	0
06/05/2020	Presentation w/ PERA	NM PRC	Santa Fe	Day	6	0

Outreach Meeting Activity cont.

06/05/2020	Santa Fe County	Staff	Santa Fe	Day	0	1
06/05/2020	City of Santa Fe	Staff	Santa Fe	Day	0	2
06/05/2020	Santa Fe Comm College	Staff	Santa Fe	Day	0	1
06/05/2020	NM Dept Public Safety	Staff	Santa Fe	Day	0	1
06/05/2020	City of Farmington	Staff	Farmington	Day	0	1
06/05/2020	Bernalillo County		Albuquerque	Lium	0	5
06/05/2020	Bernalillo County	Fire	Albuquerque	Lium	3	1
06/05/2020	Department of Transportation		Grants	Lium	0	1
06/05/2020	City of Albuquerque		Albuquerque	Lium	0	4
06/05/2020	Courts, DA	12th District Attorney	Deming	Miller	0	1
06/05/2020	Courts, DA	3rd District Court	Las Cruces	Miller	0	1
06/05/2020	Courts, DA	6th District Attorney	Lordsburg	Miller	0	1
06/05/2020	City of Carlsbad	Administration	Carlsbad	Miller	0	1
06/05/2020	Elephant Butte Irrigation Dis	HR	Las Cruces	Miller	0	1
06/05/2020	NM Dept of Transportation	HR	Roswell	Miller	0	1
06/05/2020	Dept of Health	Ft Bayard	Silver City	Miller	0	1
06/05/2020	Dona Ana County	HR	Las Cruces	Miller	0	1
06/05/2020	City of Roswell	HR	Roswell	Miller	0	1
06/05/2020	City of Artesia	Administration	Artesia	Miller	0	1
06/05/2020	Courts	12+C2th District Attorney	Silver City	Miller	0	1
06/05/2020	Town of Silver City	Administration	Silver City	Miller	0	1
06/05/2020	Courts	6th District Attorney	Las Cruces	Miller	0	1
06/05/2020	Chaves County	HR	Roswell	Miller	0	1
06/05/2020	Elephant Butte Irrigation Dis	HR	Las Cruces	Miller	0	1
06/05/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
06/05/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
06/05/2020	Chaves County	Administration	Roswell	Miller	0	1
06/05/2020	Chaves County	Administration	Roswell	Miller	0	1
06/05/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
06/05/2020	Chaves County	Administration	Roswell	Miller	0	1
06/05/2020	Town of Mesilla	Utilities	Mesilla	Miller	0	1
06/05/2020	Dept of Vocational Rehab	DVR	Silver City	Miller	0	1
06/05/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
06/05/2020	Eddy County	Administration	Carlsbad	Miller	0	1

Outreach Meeting Activity cont.

06/05/2020	Dept of Health	Administration	Las Cruces	Miller	0	1
06/05/2020	NM Dept of Transportation	Administration	Las Cruces	Miller	0	1
06/05/2020	Chaves County	Sheriff	Carlsbad	Miller	0	1
06/12/2020	NM Dept of Health	NEO	Santa Fe	Day	4	0
06/12/2020	NM Dept of Health	Staff	Santa Fe	Day	0	1
06/12/2020	NM Game & Fish	Staff	Raton	Day	0	1
06/12/2020	Town of Taos	Staff	Taos	Day	0	1
06/12/2020	Colfax County	Staff	Raton	Day	0	2
06/12/2020	City of Santa Fe	Staff	Santa Fe	Day	0	3
06/12/2020	Santa Fe County	Staff	Santa Fe	Day	0	1
06/12/2020	Middle Rio Grande Conserv Dist		Albuquerque	Lium	0	3
06/12/2020	City of Albuquerque		Albuquerque	Lium	0	1
06/12/2020	City of Albuquerque	Albuquerque Fire Rescue	Albuquerque	Lium	0	1
06/12/2020	Bernalillo County		Albuquerque	Lium	0	5
06/12/2020	Bernalillo County	Sheriff	Albuquerque	Lium	0	1
06/12/2020	Taxation and Revenue Department		Albuquerque	Lium	0	1
06/12/2020	Department of Corrections		Grants	Lium	0	1
06/12/2020	Curry County		Clovis	Lium	0	1
06/12/2020	PERA		Albuquerque	Lium	0	1
06/12/2020	Eddy County	Administration	Carlsbad	Miller	0	1
06/12/2020	Chaves County	Sheriff	Roswell	Miller	0	1
06/12/2020	Dept of Health	Administration	Las Cruces	Miller	0	1
06/12/2020	Eddy County	Administration	Carlsbad	Miller	0	1
06/12/2020	Eddy County	Administration	Carlsbad	Miller	0	1
06/12/2020	South Central Transit	HR	Anthony	Miller	0	1
06/12/2020	Eddy County	Administration	Carlsbad	Miller	0	1
06/12/2020	NM Dept of Transportation	Administration	Las Cruces	Miller	0	1
06/12/2020	City of Las Cruces	Administration	Las Cruces	Miller	0	1
06/12/2020	City of Carlsbad	HR	Carlsbad	Miller	0	1
06/12/2020	Eddy County	Administration	Carlsbad	Miller	0	1
06/12/2020	Chaves County	Administration	Roswell	Miller	0	1
06/12/2020	City of Hobbs	HR	Hobbs	Miller	0	1
06/19/2020	Bloomfield	Staff	Bloomfield	Day	0	1
06/19/2020	NM Gen Seivces	Staff	Santa Fe	Day	0	1

Outreach Meeting Activity cont.

06/19/2020	N Central Solid Waste	Staff	Alcade	Day	0	1
06/19/2020	NM PRC	Staff	Santa Fe	Day	0	1
06/19/2020	Santa Fe	Staff	Santa Fe	Day	0	1
06/19/2020	City of Santa Fe	Staff	Santa Fe	Day	0	1
06/19/2020	NM CYFD	Staff	Santa Fe	Day	0	1
06/19/2020	Bernalillo County		Albuquerque	Lium	0	1
06/19/2020	Bernalillo County	Sheriff	Albuquerque	Lium	2	1
06/19/2020	Bernalillo County	Fire	Albuquerque	Lium	0	2
06/19/2020	City of Albuquerque		Albuquerque	Lium	76	1
06/19/2020	City of Albuquerque	AFR Station 6	Albuquerque	Lium	3	0
06/19/2020	City of Albuquerque	AFR Station 13	Albuquerque	Lium	2	0
06/19/2020	City of Albuquerque	Police	Albuquerque	Lium	0	1
06/19/2020	City of Albuquerque	Transit	Albuquerque	Lium	0	1
06/19/2020	Department of Public Safety	State Police	Albuquerque	Lium	0	2
06/19/2020	Admin Office of the Courts	2nd Judicial District Court	Albuquerque	Lium	0	1
06/19/2020	Department of Health		Albuquerque	Lium	0	2
06/19/2020	City of Deming	HR	Deming	Miller	0	1
06/19/2020	Dept of Health	Administration	Las Cruces	Miller	0	1
06/19/2020	City of Roswell	Administration	Roswell	Miller	0	1
06/19/2020	CYFD	Juvenile Prob & Parole	Las Cruces	Miller	0	1
06/19/2020	Eddy County	Administration	Carlsbad	Miller	0	1
06/19/2020	City of Alamogordo	Administration	Alamogordo	Miller	0	1
06/19/2020	Courts	5th District Attorney	Carlsbad	Miller	75	0
06/19/2020	Sierra County	Detention	Truth or Consequences	Miller	0	1
06/19/2020	Dept of Corrections	Southern NM Facility	Las Cruces	Miller	0	1
06/26/2020	Village of Angel Fire	Staff	Angel Fire	Day	0	1
06/26/2020	City of Farmington	Staff	Farmington	Day	0	1
06/26/2020	NM ERB	Staff	Santa Fe	Day	0	1
06/26/2020	Santa Fe County	Staff	Santa Fe	Day	0	3
06/26/2020	City of Santa Fe	Staff	Santa Fe	Day	0	2
06/26/2020	NM Dept of Info Tech	Staff	Santa Fe	Day	0	1
06/26/2020	City of Espanola	Staff	Espanola	Day	0	1
06/26/2020	San Juan County	Staff	Aztec	Day	0	1
06/26/2020	Department of Public Safety	State Police	Santa Fe	Lium	18	0

Outreach Meeting Activity cont.

06/26/2020	Guadalupe County		Santa Rosa	Lium	0	1
06/26/2020	Department of Transportation		Albuquerque	Lium	0	1
06/26/2020	Sandoval county	Fire	Bernalillo	Lium	0	1
06/26/2020	Bernalillo County		Albuquerque	Lium	0	1
06/26/2020	Admin Office of the Courts	Metropolitan Court	Albuquerque	Lium	0	1
06/26/2020	City of Albuquerque	AFR Station 6	Albuquerque	Lium	8	2
06/26/2020	City of Farmington	Police	Farmington	Lium	7	1
06/26/2020	City of Farmington	Administration	Farmington	Lium	2	1
06/26/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
06/26/2020	City of Las Cruces	HR	Las Cruces	Miller	0	1
06/26/2020	Dept of Corrections	Southern NM Facility	Las Cruces	Miller	0	1
06/26/2020	Eddy County	Administration	Las Cruces	Miller	0	1
06/26/2020	City of Carlsbad	Administration	Carlsbad	Miller	0	1
06/26/2020	Courts	3rd District Court	Las Cruces	Miller	0	1
06/26/2020	courts	3rd District Court	Las Cruces	Miller	0	1
06/26/2020	CYFD	CYFD	Las Cruces	Miller	0	1
06/26/2020	Dept of Health	Public Health	Las Cruces	Miller	0	1
06/26/2020	City of Roswell	Administration	Roswell	Miller	0	1
06/26/2020	Dept of Health	Public Health	Silver City	Miller	0	1

Participant Services



CARES Act April 8, 2020 – August 21, 2020

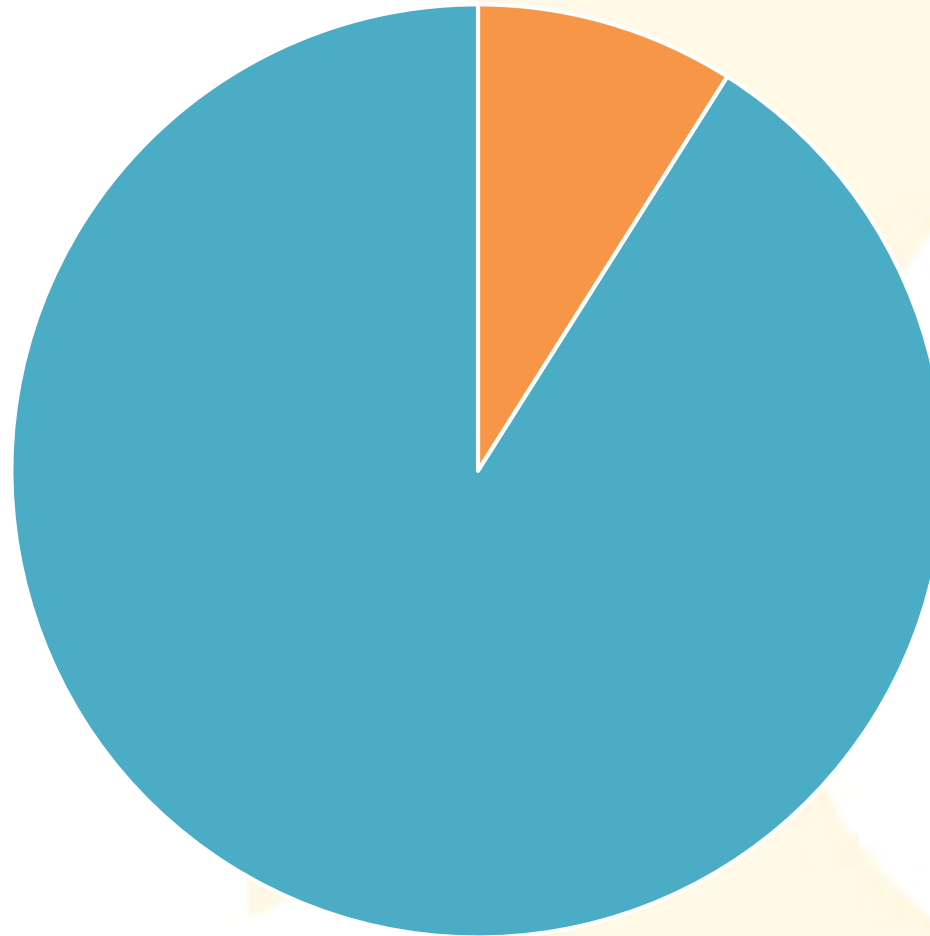
Plan Provision Elections		
COVID Related Distributions	YES- adopted April 8, 2020	
COVID Increased Loan Limits	YES- adopted April 8, 2020	
COVID Loan Repayment Deferrals	YES- adopted April 8, 2020	
COVID Related Participant Calls	390	
	Transaction Counts	Transaction Amounts
COVID Related Distributions	294	\$2,898,423.29
COVID Increased Loan Limits	19	\$277,459.00
COVID Loan Repayment Deferrals	34	-

CARES Act - Deadlines

- COVID Related Distributions
 - Deadline to request a COVID-Related Distribution is **12/28/20, prior to 2 pm MT**
- COVID Loan Repayment Relief will stop 12/31/20
- COVID Related Loans
 - Deadline to request a COVID-Related Loan is **9/18/20, prior to 2 pm ET**

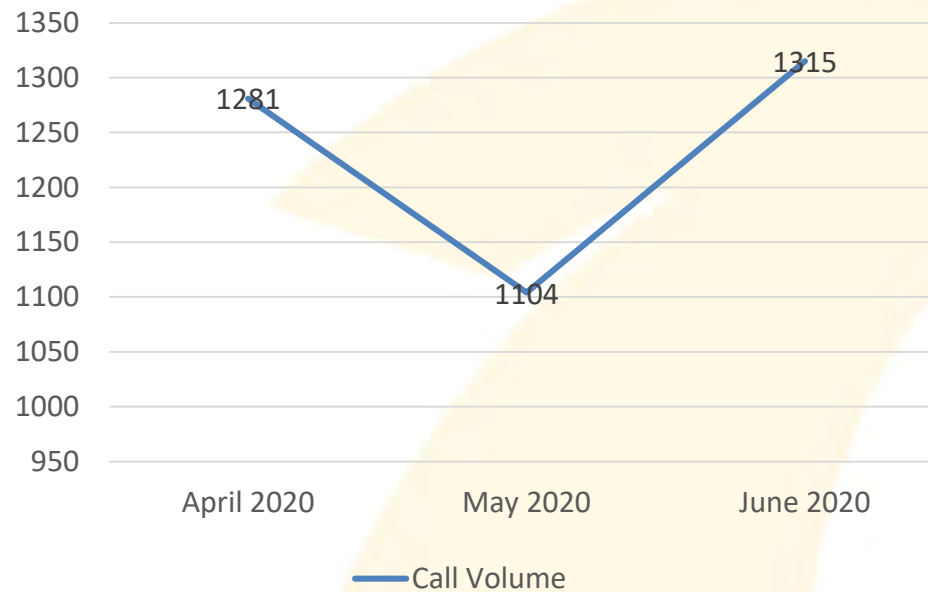
Participant Contact Summary

April 1, 2020 – June 30, 2020



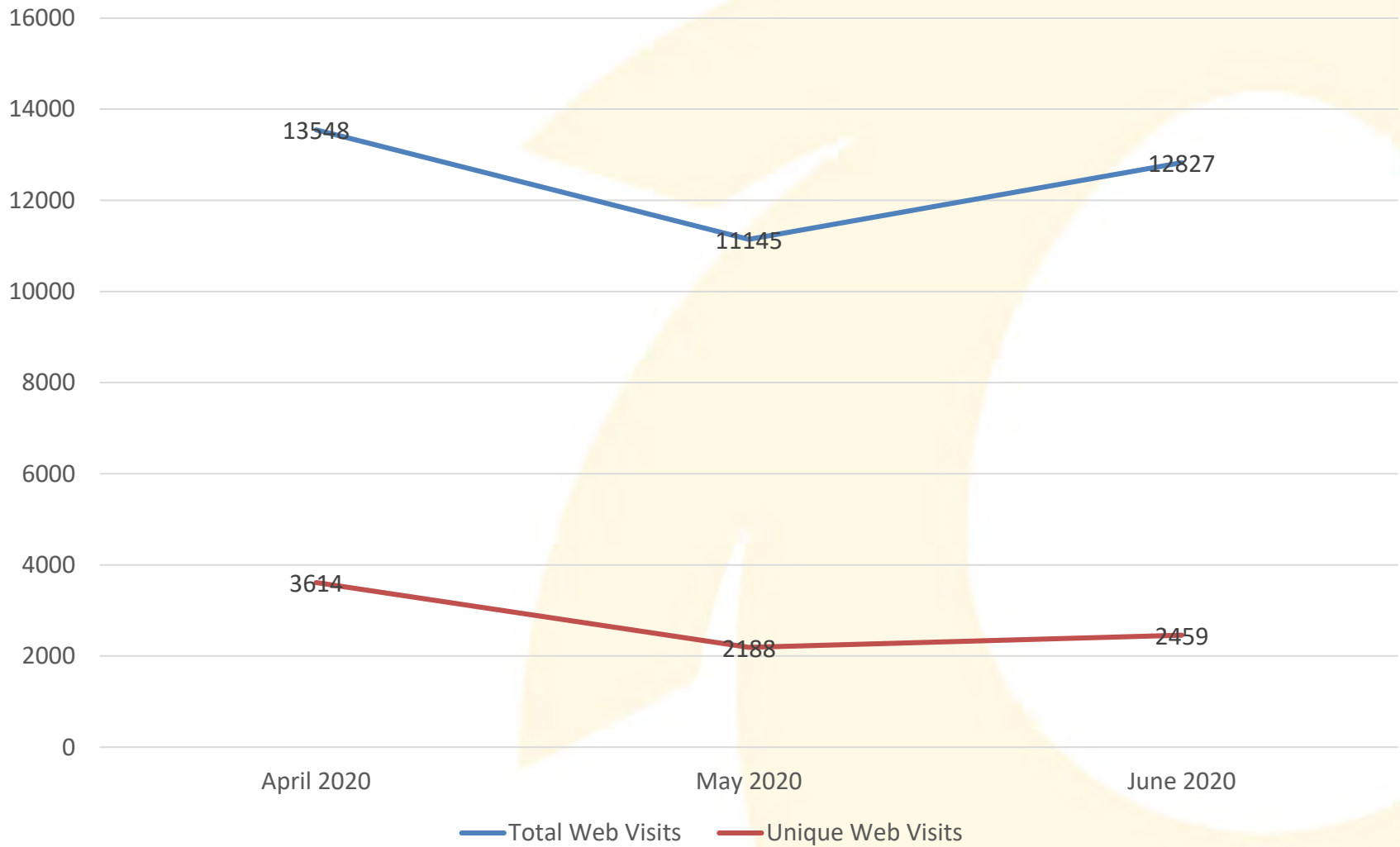
■ Call Center (3,700) ■ Participant Web (37,520)

Call Center Activity April 1, 2020 – June 30, 2020



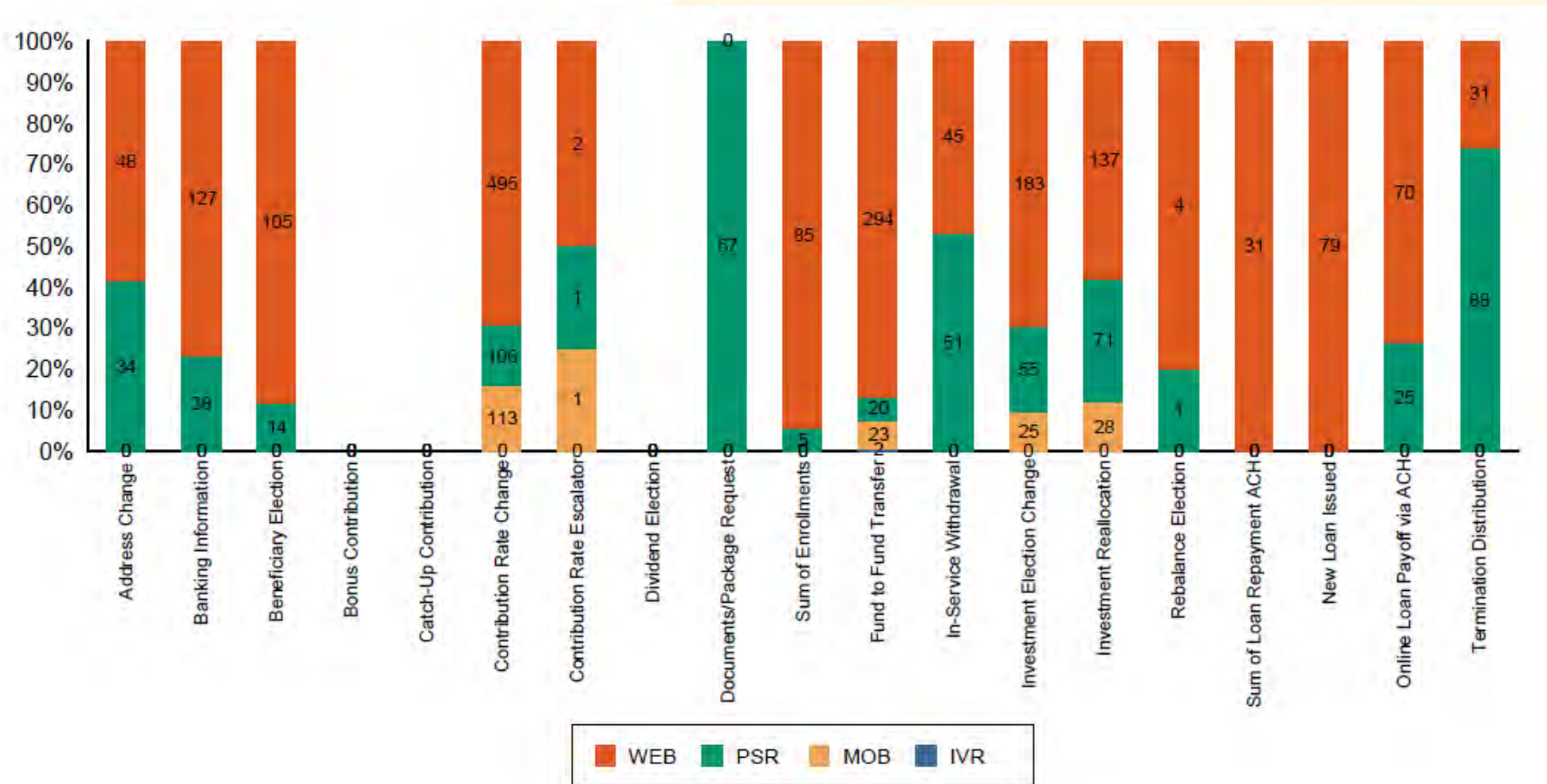
	Call Volume	Average Speed of Answer (Seconds)	Average Call Length (Minutes)	Number of Abandoned Calls	Percentage of Abandoned Calls
April 2020	1,281	3	7:15	1	.1%
May 2020	1,104	11	7:26	6	.5%
June 2020	1,315	29	8:53	25	1.9%

Participant Web Activity April 1, 2020 – June 30, 2020



Paperless Transactions by Channel

April 1, 2020 – June 30, 2020

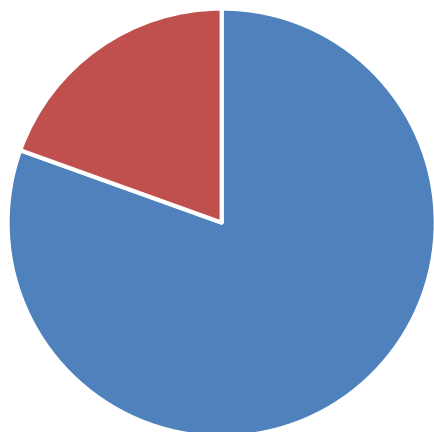


Paperless Transactions Volume

April 1, 2020 – June 30, 2020

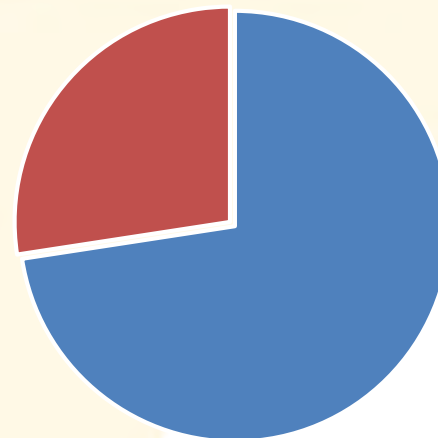
Paperless Transaction Description	Transaction Volume
Address Change	82
Banking Information	165
Beneficiary Election	119
Bonus Contribution	0
Catch-up Contribution	0
Contribution Rate Change	714
Contribution Rate Escalator	4
Dividend Election	0
Document/Package Request	67
Fund to Fund Transfer	339
In-service Withdrawal	96
Investment Election Change	263
Investment Reallocation	236
Rebalance Election	5
Loan Repayment ACH Election	31
New Loans Issued	79
Online Loan Payoff via ACH	95
Termination Distribution	119

Enrollment Summary October 7, 2019 – June 30, 2020



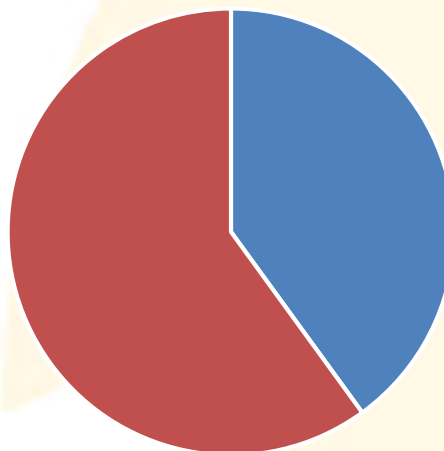
■ Form Enrollment (524) ■ Online Enrollment (127)

4Q2019



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

1Q2020



■ Form Enrollment (144) ■ Online Enrollment (216)

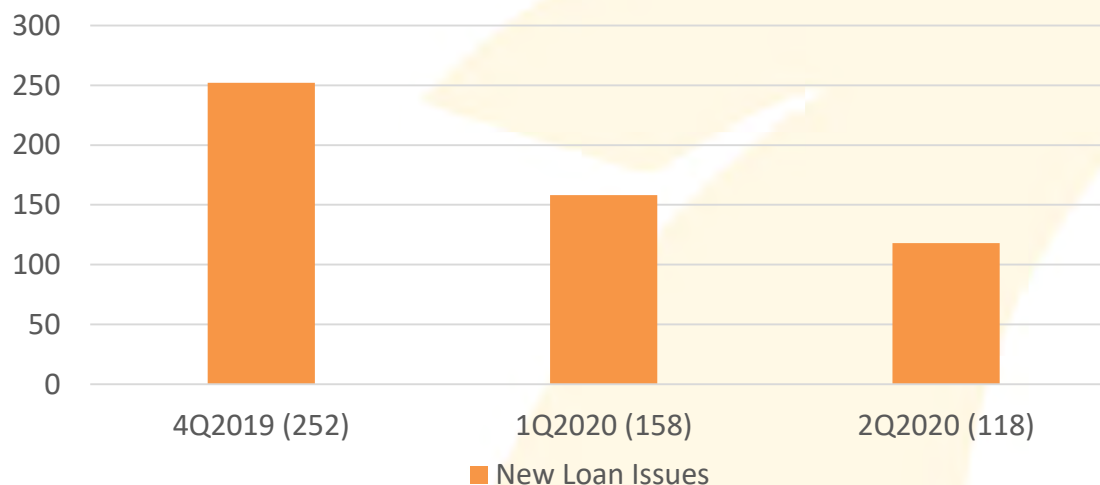
2Q2020

Transaction Processed Summary

April 1, 2020 – June 30, 2020

Transactions	Transaction Volume
Contributions	90,456
Rebalance Transfers	65
Loan Repayment	6,972
Loans Re-amortized	4
Dividend Pass-Throughs	0
Dividend Reinvestments	10,242
Fee Deductions	24,444
Installment Distributions via Check	98
Installment Distributions via ACH	920
Forced Deminimus Distributions	0
Required Minimum Distributions	0
Forced Default Rollover Distributions	0
Total:	133,201

Loan Summary January 1, 2020 – March 31, 2020



New Loans Issued 2Q2020	118
Total Outstanding Loans as of June 30, 2020	2,438
Total Outstanding Loan Balance as of June 30, 2020	\$12,679,881.24
Total Outstanding Deemed Loan Balance as of June 30, 2020	\$2,559,546.63

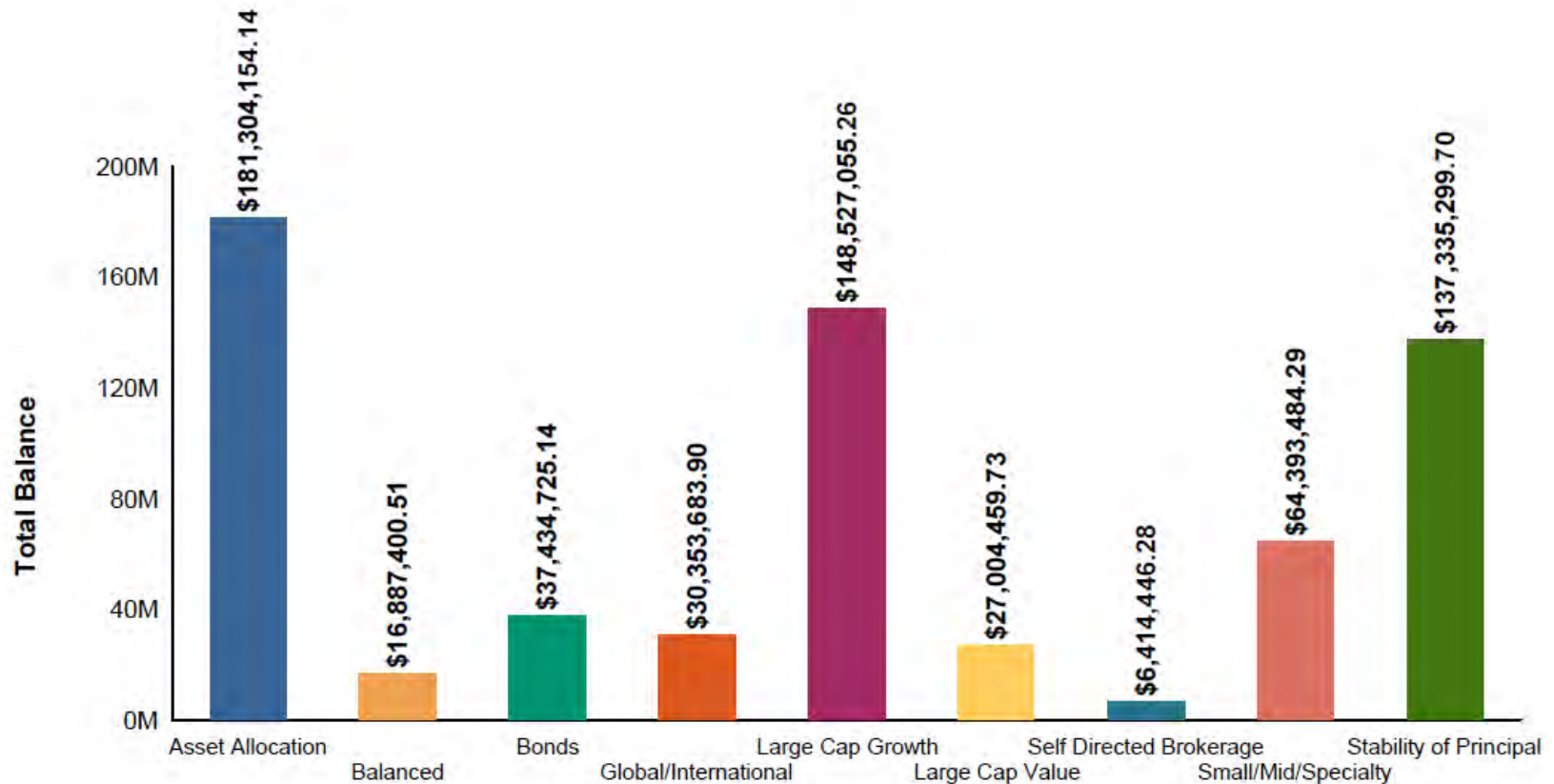
Voya Retirement Advisors, LLC Summary

	April 2020	May 2020	June 2020
Total participants eligible for advice	23,016	22,998	22,972
Advisor Service Activity			
# Participants with a balance that have used the VRA Services	1240	1286	1,341
% Participants with a balance that have used the VRA Services	5.39%	5.59%	5.84%
VRA Advisor Calls	361	385	403
Online Advice Adopters	475	475	491
Professional Management Members	404	426	447
Monthly VRA Investment Advisor Activity			
Calls	34	24	18
Received a Retirement Plan	16	24	11
Processed a Transaction	3	15	5
Monthly Online Activity			
New Adopters	27	5	21
Received Forecast	24	5	19
Received Advice Online	24	5	19
Professional Management Activity			
Net Activity	44	22	21
Total Members	404	426	447
Total Members Assets	\$16,245,464	\$ 17,796,237	\$ 18,828,683
Average Member Balance	\$ 40.212	\$ 41,775	\$ 42,122

Asset Analysis



Asset Class Summary As of June 30, 2020

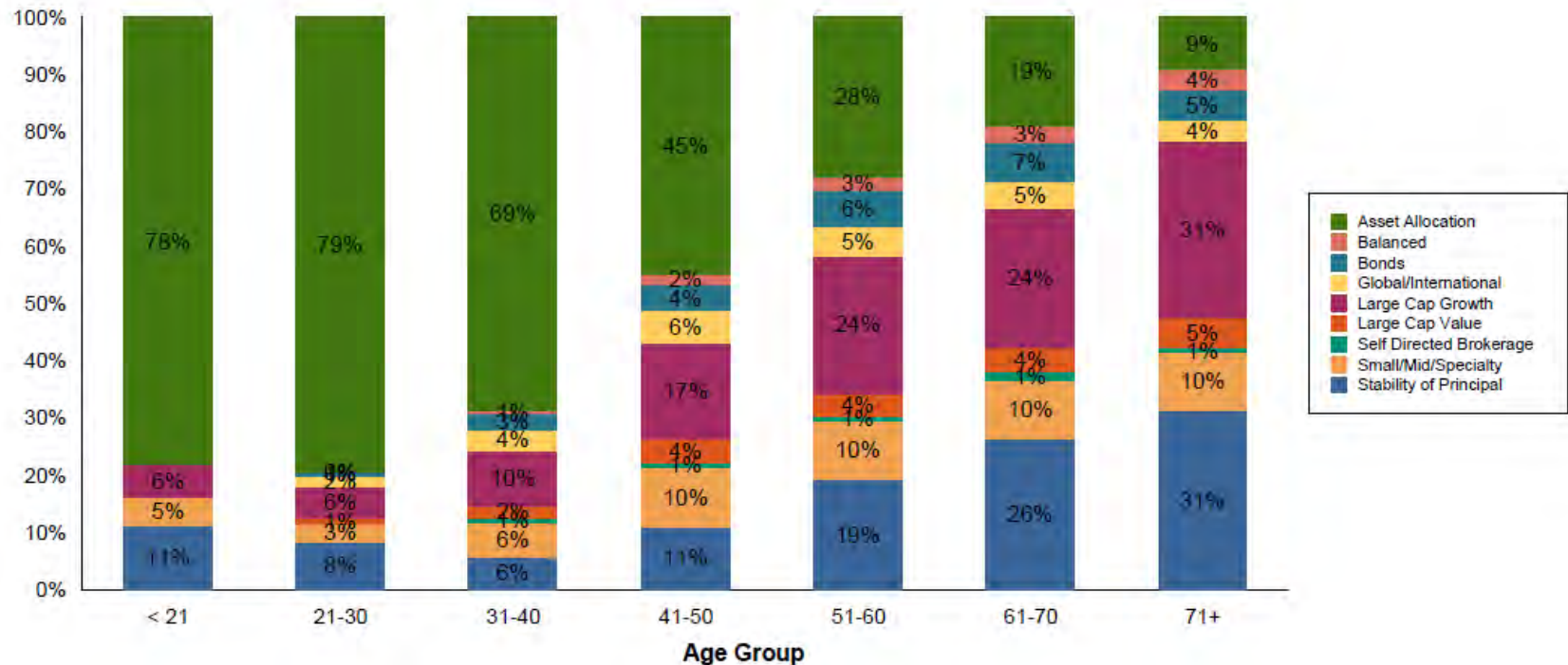


Asset Class Summary As of June 30, 2020

Asset Class	Balance	Percentage of Total Assets
Asset Allocation	\$181,304,154.14	27.91%
Balanced	\$16,887,400.51	2.60%
Bonds	\$37,434,725.14	5.76%
Global/International	\$30,353,683.90	4.67%
Large Cap Growth	\$148,527,055.26	22.86%
Large Cap Value	\$27,004,459.73	4.16%
Self Directed Brokerage	\$6,414,446.28	0.98%
Small/Mid/Specialty	\$64,393,484.29	9.91%
Stability of Principal	\$137,335,299.70	21.14%

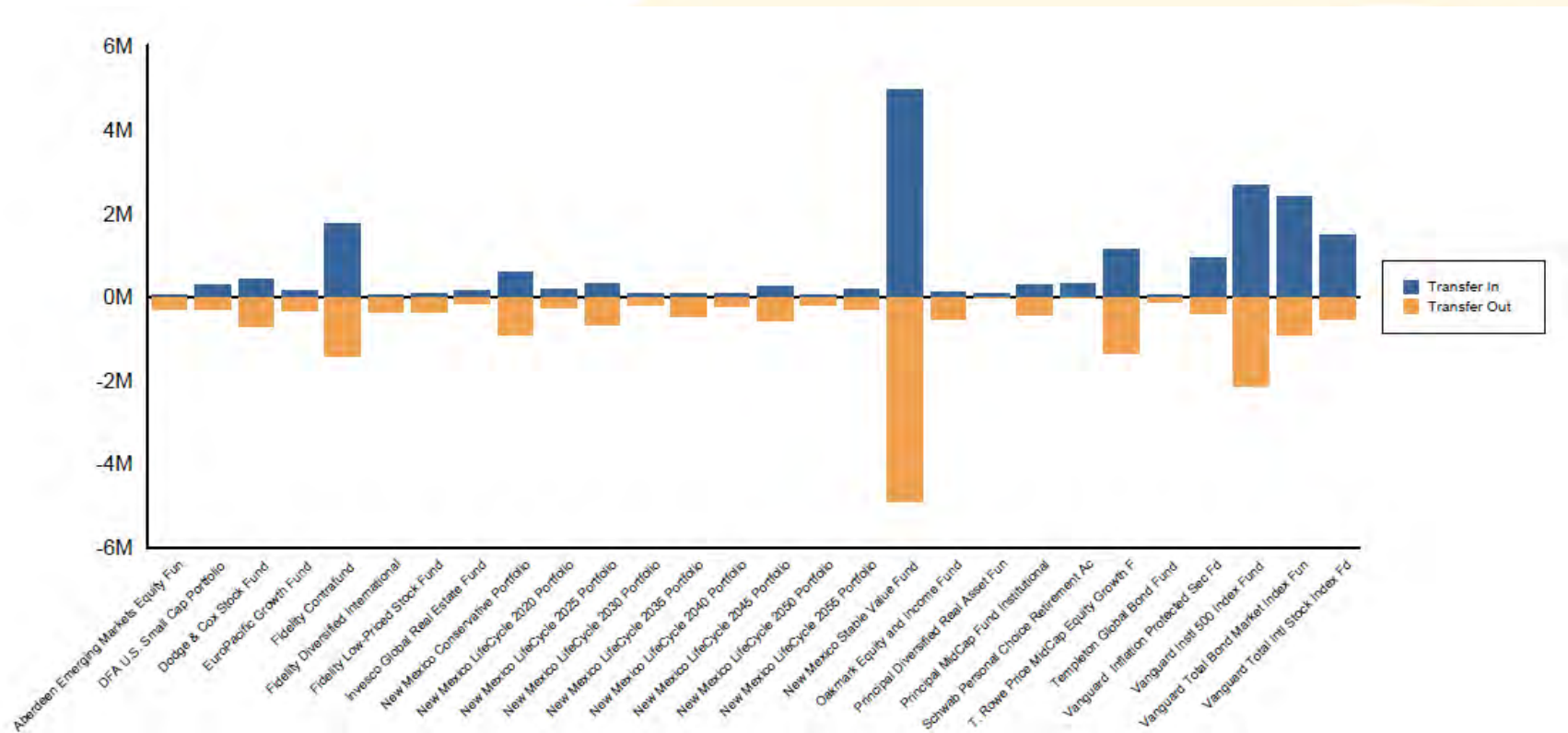
Asset Class Balances by Age Group

As of June 30, 2020



Transfer Activity by Investment

April 1, 2020 – June 30, 2020



Transfer Activity by Investment

April 1, 2020 – June 30, 2020

Investment Name	Transfers In	Transfers Out	Net
Aberdeen Emerging Markets Equity Fun	\$29,543.75	(\$284,634.98)	-\$255,091.23
DFA U.S. Small Cap Portfolio	\$290,092.75	(\$312,437.24)	-\$22,344.49
Dodge & Cox Stock Fund	\$417,386.55	(\$701,747.46)	-\$284,360.91
EuroPacific Growth Fund	\$156,023.95	(\$330,686.33)	-\$174,662.38
Fidelity Contrafund	\$1,747,879.20	(\$1,408,909.05)	\$338,970.15
Fidelity Diversified International	\$49,850.56	(\$376,500.55)	-\$326,649.99
Fidelity Low-Priced Stock Fund	\$60,645.12	(\$352,109.07)	-\$291,463.95
Invesco Global Real Estate Fund	\$166,463.12	(\$166,163.89)	\$299.23
New Mexico Conservative Portfolio	\$582,341.50	(\$909,290.64)	-\$326,949.14
New Mexico LifeCycle 2020 Portfolio	\$187,793.69	(\$246,268.10)	-\$58,474.41
New Mexico LifeCycle 2025 Portfolio	\$317,300.61	(\$676,190.18)	-\$358,889.57
New Mexico LifeCycle 2030 Portfolio	\$78,180.93	(\$191,100.75)	-\$112,919.82
New Mexico LifeCycle 2035 Portfolio	\$84,432.73	(\$474,969.26)	-\$390,536.53
New Mexico LifeCycle 2040 Portfolio	\$73,998.30	(\$215,924.32)	-\$141,926.02
New Mexico LifeCycle 2045 Portfolio	\$258,741.97	(\$566,786.67)	-\$308,044.70
New Mexico LifeCycle 2050 Portfolio	\$31,404.98	(\$175,141.85)	-\$143,736.87
New Mexico LifeCycle 2055 Portfolio	\$186,343.21	(\$287,734.85)	-\$101,391.64
New Mexico Stable Value Fund	\$4,938,324.06	(\$4,888,993.03)	\$49,331.03
Oakmark Equity and Income Fund	\$102,892.45	(\$519,907.45)	-\$417,015.00
Principal Diversified Real Asset Fun	\$68,920.55	(\$14,532.05)	\$54,388.50
Principal MidCap Fund Institutional	\$280,485.60	(\$450,396.76)	-\$169,911.16
Schwab Personal Choice Retirement Ac	\$312,645.01	(\$21,282.84)	\$291,362.17
T. Rowe Price MidCap Equity Growth F	\$1,116,479.50	(\$1,350,979.77)	-\$234,500.27
Templeton Global Bond Fund	\$26,248.70	(\$140,299.71)	-\$114,051.01
Vanguard Inflation Protected Sec Fd	\$919,437.47	(\$392,796.81)	\$526,640.66
Vanguard Instl 500 Index Fund	\$2,654,886.88	(\$2,140,644.52)	\$514,242.36
Vanguard Total Bond Market Index Fun	\$2,414,258.60	(\$923,241.47)	\$1,491,017.13
Vanguard Total Intl Stock Index Fd	\$1,486,007.38	(\$519,839.96)	\$966,167.42
	\$19,039,009.12	(\$19,039,509.56)	(\$500.44)

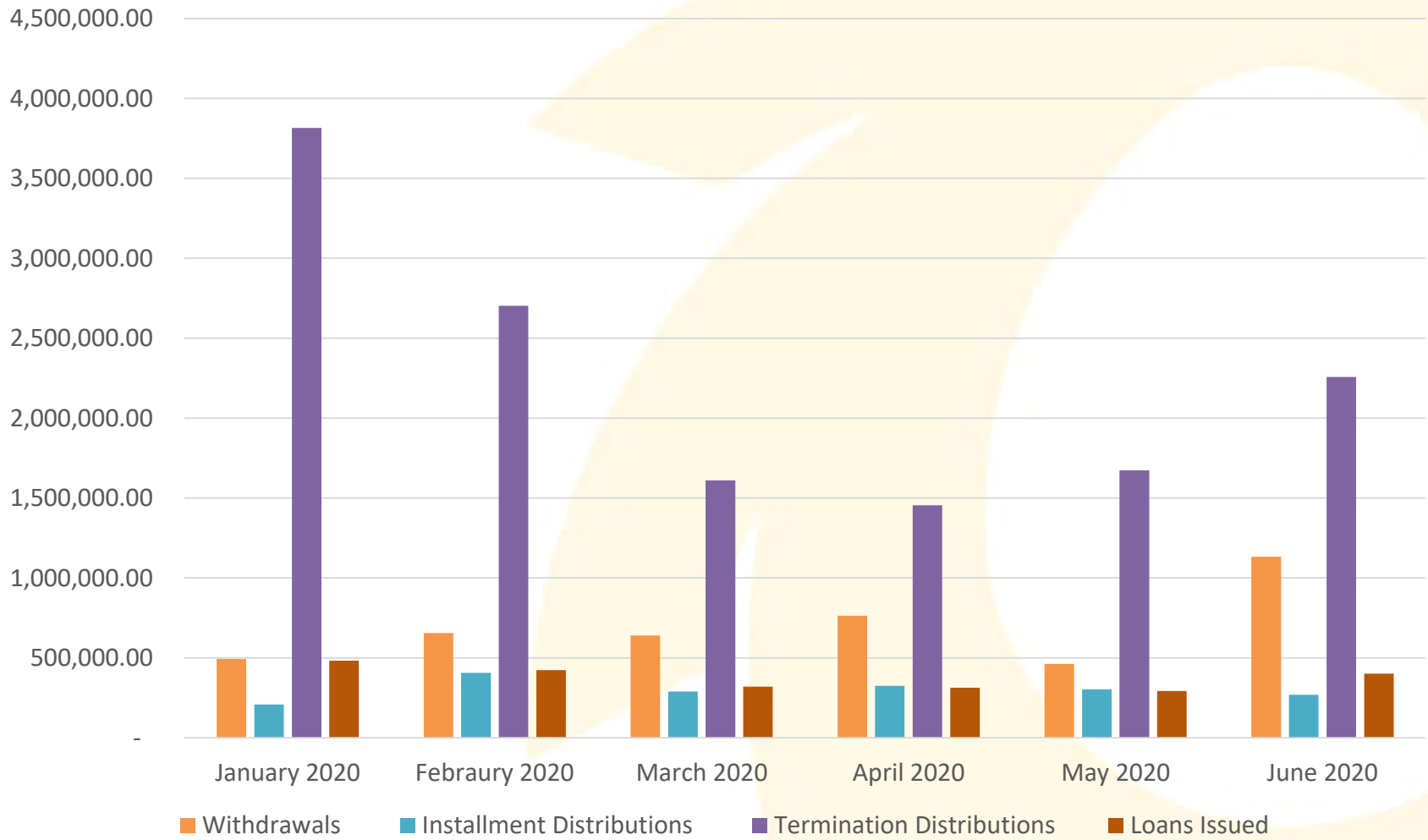
Withdrawals and Distributions by Investment

April 1, 2020 – June 30, 2020

Investment Name	Withdrawals	Termination
Aberdeen Emerging Markets Equity Fun	\$980.63	\$2,642.86
DFA U.S. Small Cap Portfolio	\$11,777.22	\$107,297.94
Dodge & Cox Stock Fund	\$17,135.80	\$208,247.27
EuroPacific Growth Fund	\$15,032.79	\$25,453.49
Fidelity Contrafund	\$134,920.21	\$330,543.13
Fidelity Diversified International	\$1,561.54	\$135,789.40
Fidelity Low-Priced Stock Fund	\$11,228.79	\$91,285.29
Invesco Global Real Estate Fund	\$2,660.56	\$1,665.36
New Mexico Conservative Portfolio	\$193,926.29	\$287,695.59
New Mexico LifeCycle 2020 Portfolio	\$10,530.63	\$73,148.57
New Mexico LifeCycle 2025 Portfolio	\$362,249.23	\$307,325.36
New Mexico LifeCycle 2030 Portfolio	\$30,048.50	\$15,195.73
New Mexico LifeCycle 2035 Portfolio	\$172,294.51	\$269,080.06
New Mexico LifeCycle 2040 Portfolio	\$15,556.06	\$14,048.54
New Mexico LifeCycle 2045 Portfolio	\$82,327.19	\$77,710.92
New Mexico LifeCycle 2050 Portfolio	\$20,425.88	\$14,203.28
New Mexico LifeCycle 2055 Portfolio	\$51,784.61	\$26,072.06
New Mexico Stable Value Fund	\$684,477.64	\$1,475,451.75
Oakmark Equity and Income Fund	\$34,073.68	\$184,873.81
Principal Diversified Real Asset Fun	\$0.20	\$38.11
Principal MidCap Fund Institutional	\$17,312.18	\$97,261.97
Schwab Personal Choice Retirement Ac	\$0.00	\$0.00
T. Rowe Price MidCap Equity Growth F	\$174,403.19	\$331,818.32
Templeton Global Bond Fund	\$3,434.99	\$8,711.91
Transamerica Life	\$0.00	\$0.00
Vanguard Inflation Protected Sec Fd	\$15,795.12	\$194,606.81
Vanguard Instl 500 Index Fund	\$121,097.49	\$557,465.82
Vanguard Total Bond Market Index Fun	\$102,193.31	\$513,546.67
Vanguard Total Intl Stock Index Fd	\$70,886.14	\$32,862.53
	\$2,358,114.38	\$5,384,042.55

Withdrawal and Distribution Breakdown

January 1, 2020 – June 30, 2020



Quarterly Fee Reconciliation

REVENUES	2Q2019	3Q2019	4Q2019	1Q2020	2Q2020
PARTICIPANT REVENUES					
Asset / Admin Fee Amount Collected*	\$303,811.41	\$299,059.34			
Asset / Admin Fee Amount Collected**			\$337,585.20	\$331,354.80	\$339,721.00
PRODUCT PROVIDER REVENUES					
Total Product Provider Revenues	\$31,936.08	\$31,462.60	\$31,700.45	\$29,115.64	\$31,000.00
GRAND TOTAL REVENUES	\$335,747.49	\$330,521.94	\$368,585.20	\$360,470.44	\$370,721.00
PAYMENTS					
Voya Recordkeeping Fee					
Participants					
Per Participant Fee	\$13.00	\$13.00	\$12.7013585***	\$13.587500	\$13.587500
Number of Participants collected from	22214	22403	22091	23266	23265
Total Recordkeeping Fee	\$288,782.00	\$291,239.00	\$280,585.71	\$316,126.78	\$316,113.19
MEKETA CONSULTING FEE	\$21,250.00	\$21,250.00	\$22,500.00	\$22,500.00	\$22,500.00
PERA PAYMENT FOR EXPENSES	\$26,600.00	\$22,035.83	\$30,000.00	\$27,000.00	\$25,000.00
GRAND TOTAL PAYMENT	\$336,632.00	\$334,524.83	\$333,085.71	\$365,626.78	\$363,613.19

* 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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