







# Enrollment Guide for the PERA SmartSave Deferred Compensation Plan

You're eligible to participate in the voluntary 457(b) retirement plan, the PERA SmartSave Deferred Compensation Plan (the Plan). Whether you're new to saving or an experienced investor, this Enrollment Guide explains the advantages of the Plan. Make sure that you get the most out of your Plan!

## What is the 457(b) retirement plan?

Your Voluntary 457(b) retirement plan is offered through New Mexico Public Employees Retirement Association (PERA), and contributions are taken from your paycheck on a before-tax or after-tax (Roth) basis.\*

-  A defined contribution plan intended to supplement your mandatory defined benefit retirement.
-  Your benefit is based on total contributions plus investment earnings. You choose your contribution amount and investment options.
-  For optimal investment results, it's best to start sooner, but it's never too late to start saving.
-  The PERA Board acts as a fiduciary of the Plan.

\* Roth availability may vary by employer

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# Four Reasons to Start Saving Today.

## REASON 1: Your future is in your hands

The truth is we all have to take responsibility for our future. And that includes making sure we have the income we'll need in retirement. Social Security won't cover your entire retirement, so funding the rest of your retirement paycheck is up to you through personal savings and other retirement income sources — including employer-provided plans like your PERA SmartSave Deferred Compensation Plan. By contributing to the Plan now, you'll be taking a great step toward building your savings for tomorrow.

## REASON 2: You can make two different types of contributions—and invest in the way that's best for you

The 457(b) Plan puts you in control. Choose to contribute up the IRS annual limit of your eligible pay in any combination. Visit [voyadelivers.com/irslimits](https://voyadelivers.com/irslimits) for more information.

- ✿ Before-tax contributions: You invest your savings in your account before it is subject to federal income tax, and it grows tax-deferred. You do not pay federal income tax on these contributions and their earnings until you withdraw them, typically at retirement.
- ✿ Roth 457(b) after-tax contributions:<sup>\*</sup> You invest your savings after it is subject to federal income tax.<sup>1</sup> If you keep that money in your account at least five years and don't withdraw it before age 59½, the earnings are not subject to federal income tax.

<sup>\*</sup>Roth availability may vary by employer

<sup>1</sup> For Roth 457(b) earnings to be eligible for tax-free withdrawals, your initial Roth deposit must have been in your account for at least five years. Withdrawals may be made after age 59½, or due to disability or death.

## About Voya Financial

Voya Financial (NYSE: VOYA) is a retirement, investment and insurance company servicing the financial needs of millions of individual and institutional customers throughout the United States. Voya Institutional Plan Services, LLC, a member of the Voya family of companies, is the Plan's recordkeeper. Voya provides you with Plan information, retirement saving and investing education, transaction processing and more on your journey to retirement.





REASON 3: The sooner you start, the more you could have

Starting now can make a huge difference. Why? Because the longer you save, the more you will save and the more time your savings will have to grow—through investment returns that go back into your account where they can earn more. It’s called compounding. And with the Plan, your before-tax savings, and any returns, grow tax-free until withdrawal. While it’s never too late to start saving, just look at how much more you could have by starting early and saving \$100 a month.

Growth Period			Ending Balance		
Deferral Per Pay	Paycheck Impact	Annual Pay Reduction	Accumulation 10 Years	Accumulation 20 Years	Accumulation 30 Years
\$25	\$18.75	\$488	\$9,304	\$27,605	\$63,607
\$50	\$37.50	\$975	\$18,607	\$55,210	\$127,124
\$75	\$58.25	\$1,463	\$27,911	\$82,815	\$190,821
\$100	\$75	\$1,950	\$37,214	\$110,420	\$254,428
\$125	\$93.75	\$2,438	\$46,518	\$138,025	\$318,035
\$150	\$112.50	\$2,925	\$55,821	\$165,631	\$381,642
\$175	\$131.25	\$3,413	\$65,125	\$193,236	\$445,249
\$200	\$150	\$3,900	\$74,429	\$220,841	\$508,856
\$225	\$166.75	\$4,388	\$83,732	\$248,446	\$572,463
\$250	\$187.50	\$4,875	\$93,035	\$276,051	\$636,070

The above is an example of a hypothetical compound annual rate of 7% and a 25% federal tax rate, for a single person with an annual salary of \$38,000 and one deduction for federal tax purposes.

REASON 4: It’s your money

To be vested is to own the money in your account. You’re always 100% vested in your own contributions, your rollover contributions and investment earnings on those contributions.



# What Kind Of Investor Are You?

You have a choice of investment options including Target Date Funds and individual core funds. You can choose to invest in any mix of the options available, and you can change your investment elections or the investment of your balance at any time. If you need assistance, take the **What Type of Investor Are You** questionnaire on the home page of the Plan website.

## Easy Fund Choice

### If you like:

- A simple way to pick an overall investment solution that seeks to maximize assets for retirement, based on your tolerance for risk and your investment time horizon.
- A pre-diversified investment mix that is designed to continuously reduce risk exposure until the target date is reached.

### Consider:

#### The New Mexico LifeCycle Portfolios<sup>2</sup>

These “one-stop-shopping” funds are a pre-diversified mix of investments managed by a professional fund manager who automatically adjusts the risk/return exposure of the fund as you get closer to retirement. You choose the fund most closely associated with your normal retirement age (generally, your 65th birthday).

Year of Birth	Participant Fund
Before 1957	New Mexico Conservative Portfolio
1958-1962	New Mexico LifeCycle 2025 Portfolio
1963-1967	New Mexico LifeCycle 2030 Portfolio
1968-1972	New Mexico LifeCycle 2035 Portfolio
1973-1977	New Mexico LifeCycle 2040 Portfolio
1978-1982	New Mexico LifeCycle 2045 Portfolio
1983-1987	New Mexico LifeCycle 2050 Portfolio
1988-1992	New Mexico LifeCycle 2055 Portfolio
1993 or after	New Mexico LifeCycle 2060 Portfolio

The LifeCycle Portfolios are comprised of most of the funds offered in the core fund lineup. Find more information about the funds, including historical performance and fund fact sheets, on the Plan website under Plan Information, then Fund Performance.

## Mix-Your-Own

### If you like:

- To be in control
- To pick and manage your investment mix

### Consider:

#### The Core Funds

You pick the funds and create a strategy that you think will best fit your time horizon and risk tolerance, and then manage your portfolio of funds over time. These include stock, bond and stable value options:

#### Stable Value Funds

- New Mexico Stable Value Fund

#### Bond Funds

- Vanguard Total Bond Market Index Fund – Institutional Shares
- Vanguard Inflation Protected Securities Fund – Institutional Shares
- Wellington CIF II Opportunistic Emerging Markets Debt – Series 1

#### Stock Funds

- Vanguard® Institutional Index Fund – Institutional Plus Shares
- Dodge & Cox Stock Fund
- Vanguard Institutional Index Fund
- Principal Funds, Inc. MidCap Fund – Institutional Class
- T. Rowe Price Institutional Mid-Cap Equity Growth Fund
- Fidelity Low-Priced Stock K
- Fidelity Small Cap Index Fund
- Principal Diversified Real Asset Fund – Institutional
- Vanguard Real Estate Index Admiral Shares

#### International Funds

- Vanguard Total International Stock Index Fund – Institutional Shares
- EuroPacific Growth Fund – Class R6
- Fidelity Diversified International K
- Fidelity Select Emerging Markets Index Fund

## For the Experienced Investor

### Schwab Personal Choice Retirement Account® (PCRA)<sup>3</sup>

The Plan offers a brokerage option through Schwab. This option is for more experienced investors who want to select from a wider variety of mutual funds than offered by the Plan. Additional fees will apply. Details can be found on the Plan website under Plan Details> Plan Highlights for more information.

<sup>2</sup> The LifeCycle Portfolios are comprised of underlying investment strategies available in the Plan on a stand-alone basis. The Portfolios themselves are not registered investment options. The information contained herein has been provided by Mercer Investment Consulting or the representative investment managers. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

<sup>3</sup> The availability of the Schwab Personal Choice Retirement Account may vary by employer. Charles Schwab Corporation provides a full range of brokerage, banking and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co., Inc. (member SIPC), offers investment services and products, including Schwab brokerage accounts. Its banking subsidiary, Charles Schwab Bank (member FDIC and an Equal Housing Lender), provides deposit and lending services and products. Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

## Personalized Advice

### If you like:

Getting savings and investment advice tailored to your personal situation, Voya Retirement Advisors<sup>4</sup> (VRA) provides you with access to two levels of investment advisory services.

### Consider:

**Online Advice:** if you prefer to manage your own account, this web-based service lets you get personalized retirement income forecasts,<sup>5</sup> risk assessments and specific savings and fund recommendations at no additional cost.

**Professional Management:** if you prefer to have your account managed for you, you can work one-on-one by phone with VRA. If you enroll with Professional Management there is an additional fee based on your account balance and the program offers:

- ✿ Personalized advice forecasts<sup>5</sup>
- ✿ Specific savings and fund recommendations
- ✿ Ongoing account management support
- ✿ Quarterly progress reports

### Professional Management Fees

A tiered fee schedule applies as noted at right. Fees start at 0.60% of your account balance per month (that is \$5.00 per month based on a \$10,000 balance).

Combined 457(b) Plan Balance Under Management	Monthly
First \$100,000	0. 60%
Next \$150,000	0. 45%
Amounts Over \$250,000	0. 30%

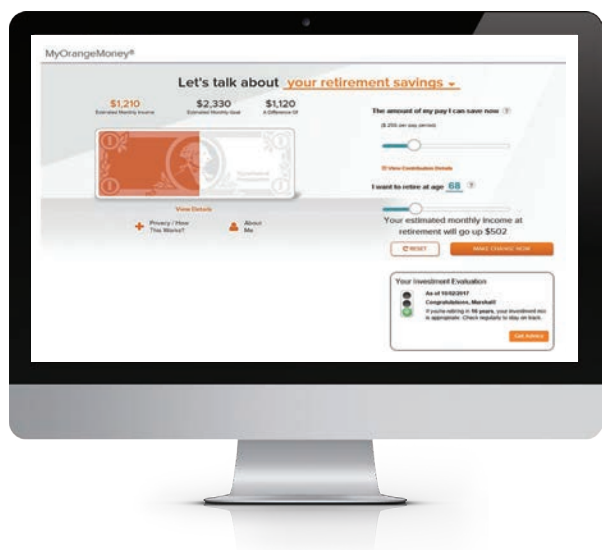
**Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at [PERASmartSave.voya.com](https://PERASmartSave.voya.com). You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at **833-424-SAVE (7283)**. Financial Engines Advisors L.L.C. (FEA) acts as a sub advisor for Voya Retirement Advisors, LLC. Financial Engines Advisors L.L.C. (FEA) is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA or any other party and past performance is no guarantee of future results. Edelman Financial Engines<sup>®</sup> is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies.  
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<sup>4</sup>To enroll in Professional Management, you may be required to enter into a services agreement with VRA. The PERA of New Mexico Board does not review individual participant services agreements. You should consider seeking your own independent legal advice regarding your rights and obligations under the services agreement.

<sup>5</sup>**IMPORTANT:** Forecasts, projected outcomes or other information generated regarding the likelihood of various investment options are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

# Retirement Readiness Tools

At New Mexico PERA, our goal is for all employees to take action and assess their retirement readiness. Be sure to check out these great tools and features offered by Voya.<sup>6</sup>



## myOrangeMoney® web experience

myOrangeMoney is an educational, interactive online experience that shows you how your current retirement savings may translate into monthly retirement income. It shows you where you stand today, highlights areas that need improvement, and lets you take immediate action to improve your readiness. Orange Money is the money you need to save for retirement, versus green money, which can be spent now. This back-to-basics approach helps you see the steps you need to follow to take control of your financial future.

People who have disabilities or special needs or are caregivers can also use myOrangeMoney to visualize their retirement goals and progress. myOrangeMoney will take your unique circumstances into account with eligibility for additional government benefits for your dependent from Social Security Disability Insurance (SSDI).



## Voya Retire mobile app

The Voya Retire mobile app is a fast and easy way to access your retirement account, manage your savings and evaluate whether you're on track toward reaching your goals — on the go! Search **"Voya Retire"** in your app store.

## Roth microsite

The Roth microsite provides saver scenarios and a comparison guide so you can learn more about before-tax and Roth after-tax contributions.\* Visit [voyadelivers.com/Roth](https://voyadelivers.com/Roth) for more information.

<sup>6</sup> IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

\* Roth availability may vary by employer.

## Personal financial dashboard

Try our web-based tool that enables users to organize, integrate, and manage all of their financial information on one comprehensive and intuitive digital platform.



## Financial Wellness experience

Financial Wellness is about the balance of living for today, saving for tomorrow and building confidence along the way. There are small steps you can take to understand your complete financial situation. To help guide you, Voya is proud to bring you the Financial Wellness experience. Take your personal assessment at **voyadelivers.com/fw/** to gain insights that will help you take meaningful actions for your financial future.



## Voya Cares®

Voya Cares is a program at the heart of Voya's culture, offering people with disabilities and special needs, as well as their caregivers, access to financial wellness and retirement planning resources.

Voya Cares provides you with a variety of resources that are available how and when you need them. The online resource center provides access to educational articles, white papers and informational brochures.

Topics include:

- ✿ Planning checklist
- ✿ Understanding government benefits
- ✿ Key considerations
- ✿ Filling the financial gap
- ✿ Creating a letter of intent
- ✿ Fully integrating employee benefits

Visit **voyacares.com** for more information.

## Voya Financial blog for savings and investing

Check out the Voya Financial blog for the latest information to help you with your goal of saving and planning for retirement. Visit **blog.voya.com** to find out more.



# Get to know your Plan

## How is PERA affiliated with this Plan?

The PERA Board of Trustees is the fiduciary of the Deferred Compensation Plan; the PERA Board oversees all aspects of the Plan including the mutual fund options with recommendations from an investment consultant and PERA's Investments Division.

## I work for a NM public school, can I participate in this Plan?

**Yes!** The PERA Deferred Compensation Plan is governed by the NM Deferred Compensation Act and allows public entities that provide services to the state or any local public body to participate in the plan, this includes NM public schools. However, your employer (school) must formally adopt the Plan.

## How does the Deferred Compensation Plan work?

You choose your contribution amount (minimum \$10 per pay period) and you choose your own investments from the funds that are offered in the Plan. Visit the plan website at **PERASmartSave.voya.com** for fund information, such as fund fact sheets and historical data.

## What does "tax deferred" mean?

You don't pay taxes on that portion of income going toward your deferred compensation account until you retire and/or begin to take payments from your account. This may lower your current taxable income.

## Am I eligible? How do I enroll?

All employees covered under New Mexico PERA are immediately eligible to participate in the Plan. You do not have to wait for open enrollment.

### Get started by setting your retirement goals at **PERASmartSave.voya.com**.

Based on your answers, you'll be shown your potential monthly retirement income need. Then it's time to make some decisions.

- **First:** Choose how much you want to save from your paycheck.
- **Next:** Select your investments.
- **Then** choose your beneficiaries.

Before you sign off, be sure to confirm your elections and submit. That's it! Just a few easy steps and you are enrolled in the Plan and making progress towards securing your financial future. Contributions typically begin within one or two pay periods.

## How can I contribute?

The Plan offers you the opportunity to save with before-tax and/or Roth 457(b) after-tax dollars.\* You can choose either or both, and change your contribution rate at any time. You can get started with as little as a \$10 per pay period deduction.

- ✿ Visit **voya.com/irslimits** to confirm this year's maximum annual contribution limit for 457 plans.
- ✿ Those who are age 50 and older by December 31 may make an additional age 50 and older catch-up contribution.
- ✿ Rollovers from another employer's eligible plan or pre-tax IRA are accepted into the Plan at any time.

## Should I consider Roth 457(b) after-tax contributions?

While you won't reduce your current taxable income as you do with before-tax contributions, qualified withdrawals of Roth 457(b)\* earnings are potentially Federal income tax free (subject to IRS rules).

For more information on the Roth 457(b) after-tax contribution option, visit **voyadelivers.com/Roth**.





## If I'm close to retirement, is there a way to contribute more?

If you are 50 years or older, you may use the Age 50 Catch-up provision which allows you to contribute an additional amount over the normal deferral limit. To confirm this year's maximum catch-up contribution amount, visit **voya.com/irslimits** to confirm this year's maximum catch-up contribution amount.

If you are within three years of the year in which you will attain Normal Retirement Age under the Plan, and are making the maximum contribution to the Plan, you may be eligible for a catch-up contribution through the Special 457 Catch-up provision. If you have not contributed the maximum in the past, you may be able to increase your deferral amount to up to two times the maximum contribution limit.

Important: Special 457 Catch-up cannot be used in the same year as Age 50 Catch-up.

## Can I stop my contributions anytime?

**Yes**, you can stop your contributions at any time, although you will continue to pay Plan fees on your account balance. However, you typically cannot withdraw your funds until you terminate employment, at which point you will pay the taxes. (see pages 9 and 10 FAQ about loans and emergency withdrawals).

## What should I invest in?

New Mexico PERA offers several ways to help make investing easier, including the New Mexico LifeCycle Portfolios, and core funds as found on page 4. You can also choose from a Self-Directed Brokerage Account option available through the Schwab Personal Choice Retirement Account® (PCRA) and investment advice that's available online or by phone through Voya Retirement Advisors (VRA), powered by Edelman Financial Engines.

## How often can I change my investment options?

You may make changes to your fund selections at any time. However, each mutual fund has specific rules and guidelines that may restrict frequent transactions in and out of that fund. These rules and guidelines are generally included in the prospectus of each mutual fund. You can obtain prospectus(es) from **PERASmartSave.voya.com**.

## Can I take a loan?

As a Plan participant and active employee, you may be able to borrow from your account through a plan loan for a personal reason or to buy a primary residence. Log into your account through **PERASmartSave.voya.com** and click *Loans & Withdrawals* for more information and to request a loan. For assistance with requesting your loan online, you may call **833-424-SAVE (7283)** to speak with a Customer Service Associate.

## Is there a fee for the PERA Deferred Compensation Plan?

**Yes**, the Plan charges a quarterly recordkeeping fee of \$10 flat rate + .135% of the account balance with a cap of \$26; the fee is paid directly from your account balance.

For example:

- ✿ An account balance of \$5,000 pays a quarterly fee of approximately \$11.68
- ✿ An account balance of \$25,000 pays a quarterly fee of approximately \$18.43
- ✿ An account balance of \$47,450+ is capped at \$26 per quarter for the current record keeping fee.

Starting June 2023, a periodic \$2.96 will deduct from your account balance that pays for PERA's direct costs for managing the Plan and the Plan's investment consultant.

Both fees are waived for the first two quarters or until your account balance reaches \$1,000, whichever comes sooner.

## Can I combine similar retirement accounts?

**Yes**, you can consolidate any qualified retirement account(s) you may have, such as a 403(b) or 401(k) to your PERA SmartSave Deferred Compensation account. However, you may want to check with your previous provider regarding possible surrender charges. You should consult your attorney or financial/tax advisor with any questions you may have.

### Can I withdraw my funds before I retire?

If you are still employed, you can withdraw money from your Plan if:

- ⚙️ You experience an unforeseeable emergency that is approved by the Plan
- ⚙️ Your account balance is \$5,000 or less and you have not deferred into the Plan for at least two years, and you have not made prior withdrawals of this type
- ⚙️ You have reached age 73

### Can I rollover my annual leave payout into my Deferred Compensation Plan when I retire?

**Yes**, as long as the amount is within the contribution maximum amounts.

### Do I have to withdraw all of my Deferred Compensation Plan balance when I retire?

**No**. You can leave your Deferred Compensation Plan funds on account until you are ready to use them. You may also set up systematic payments, ie: monthly, quarterly. The IRS will require you to take the Required Minimum Distribution at age 73 if you have not yet started receiving payments by that age.

### Can I buy retirement service credit with my Deferred Compensation Plan funds?

**Yes!** You can use your Deferred Compensation Plan funds to purchase PERA air time, military service or withdrawn service credit; the transaction is not considered taxable. You can also purchase NMERB service credit with your deferred compensation funds.

## Account Access



**Web - PERASmartSave.voya.com.**



**Chat** - Use the chat functionality on the website to contact a Voya Customer Service Associate.



**Mobile** - Search “**Voya Retire**” in your favorite app store.



**Phone** - **833-424-SAVE (7283)**; 800-579-5708 (Hearing Impaired Number)

If you have questions or need assistance, Voya Customer Service Associates are available to help. They're available weekdays from 7 a.m. to 7 p.m. MT, excluding stock market holidays.

This guide is a brief, non-technical description of certain provisions of the PERA SmartSave Deferred Compensation Plan. It is not intended to be a complete statement of Plan provisions. If a description in this summary differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary Plan Description (SPD).

**PERSONAL INFORMATION (please print clearly using black or blue ink)**

NAME: \_\_\_\_\_ SOCIAL SECURITY NUMBER: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_ APT: \_\_\_\_\_  
 CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_  
 DAY PHONE: \_\_\_\_\_ EVENING PHONE: \_\_\_\_\_  
 E-MAIL: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 EMPLOYER NAME (required): \_\_\_\_\_  
 PRIMARY BENEFICIARY: \_\_\_\_\_

Include: Name, Date of Birth, and Relationship

**EMPLOYEE CONTRIBUTION ELECTION**

You may elect to contribute to PERA SmartSave by selecting the dollar amount of your gross salary you want deducted from your wages on a per pay period basis. The minimum per pay period contribution is \$10. The total IRS maximum annual contribution is \$23,000 or \$30,500 for those age 50+.

Pre-tax contribution amount: \$ \_\_\_\_\_ / per pay period

Roth contribution amount: \$ \_\_\_\_\_ / per pay period

(If your employer does not offer the Roth option, only your pre-tax contribution will be processed at this time. See next page for participating Roth employers.

**INVESTMENT FUND ELECTION**

This form will default you to the portfolio based on your birth year and a common retirement age of 65:

Name:	Birth Date Range:
New Mexico Conservative Portfolio	Before 1957
New Mexico LifeCycle 2025 Portfolio	1958 - 1962
New Mexico LifeCycle 2030 Portfolio	1963 - 1967
New Mexico LifeCycle 2035 Portfolio	1968 - 1972
New Mexico LifeCycle 2040 Portfolio	1973 - 1977
New Mexico LifeCycle 2045 Portfolio	1978 - 1982
New Mexico LifeCycle 2050 Portfolio	1983 - 1987
New Mexico LifeCycle 2055 Portfolio	1988 - 1992
New Mexico LifeCycle 2060 Portfolio	1993 or after

**Please note:** If you wish to select your own asset allocation, you may do so via the participant website after your account is established.

**AUTHORIZATION**

By signing this form, I authorize my employer to reduce my salary by the amounts indicated in the Employee Contribution Election section of this form and I allow the Plan to set up my account with the contribution source(s). I understand if I do not complete one of the Investment Funds Election sections, my contributions will default to the target date fund closest to the year I reach age 65.

I understand this change will become effective on the first available pay period of next month per IRS guidelines.

*I hereby certify that the information I furnished herein is true, accurate and complete.*

PARTICIPANT SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_



## ENROLLMENT FORM RETURN INSTRUCTIONS

Please submit your completed form to:

VIA FAX:	VIA MAIL DELIVERY:	VIA OVERNIGHT DELIVERY:	VIA EMAIL:
Voya Financial Attn: PERA SmartSave 1-844-299-2373	Voya Financial Attn: PERA SmartSave P.O. Box 389 Hartford, CT 06141	Voya Financial Attn: PERA SmartSave One Orange Way Windsor, CT 06095	PERA-SmartSave@state.nm.us

If you have any questions or need to obtain additional plan or account information, please go online at [PERASmartSave.voya.com](http://PERASmartSave.voya.com) or call the PERA SmartSave Service Center at 1-833-424-7283 (SAVE) (TTY/TTD users call 1-800-579-5708). Customer Service Associates are available Monday through Friday, 7:00 A.M. to 7:00 P.M. Mountain Time (excluding stock market holidays).

## EMPLOYERS THAT OFFER THE ROTH OPTION

Voya Plan #	Plan Name
626101	ALBUQUERQUE BERNALILLO CO WATER UTIL DIST
626102	ALBUQUERQUE PUBLIC SCHOOLS
626105	BERNALILLO COUNTY
626111	CITY OF ALAMOGORDO
626126	CITY OF LAS CRUCES
626153	EL VALLE DE LOS RANCHOS W AND S DIST
626189	RIO ARRIBA COUNTY
626194	SANTA CLARA HOUSING AUTHORITY
626205	STATE OF NEW MEXICO
626244	VILLAGE OF TAOS SKI VALLEY