

PERA SmartSave

Deferred Compensation Plan 

SEND OR FAX COMPLETED FORM TO:

Nationwide Retirement Solutions
3600 Rodeo Lane
Suite B1
Santa Fe, NM 87507
Phone: 505-989-4992
Fax: 505-989-4991

EZ Enrollment Form: 457(b) Plan

PERSONAL INFORMATION (please print)

Name _____ Male Female

Social Security Number _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Date of Birth ____/____/____ Number of pay periods per year _____

Payroll Center/Employer Name _____

Beneficiary Name _____

DOB _____ Relationship _____ Percentage _____

Participant Signature _____ Date _____

Retirement Specialist Name / Agent Number _____

ENROLLMENT INSTRUCTIONS

- I want to enroll in the NM-PERA Program today and begin contributing:
 - \$ _____ per pay period
(Minimum of \$10)
- I acknowledge that I have read the terms and conditions detailed below. I will be enrolled into the 457(b) plan.

Your pre-tax payroll deduction amount will be invested in a LifeCycle fund closest to the year in which you turn 65. I understand that the earliest my enrollment can start is the first day of the month following my completed request, and that upon receipt of this form I will receive a welcome notice. Changes can be made at any time.

Please be sure to provide your Social Security Number, signature, and date.

TERMS AND CONDITIONS

Upon receipt of this enrollment form, you will be provided a welcome kit which will include a Beneficiary Form, Memorandum of Understanding and Enrollment Kit or Basics Booklet with more detailed information on the provisions outlined below:

- My account balance will be held in trust for the exclusive benefit of me or my beneficiaries.
- I may cancel my participation, before my forms are processed, by calling 505-989-4992 within seven days from the date that I signed the enrollment form.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments may have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es). Investment profiles and prospectus(es) can be found on the Plans website at www.newmexico457dc.com
- The beneficiary will default to the participants estate in the event beneficiary information is not provided or incomplete.
- Fund prospectuses can be obtained by calling 1-877-677-3678. Read the prospectuses carefully before investing. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information.

The Internal Revenue Service imposes rules which limit the times when I can make changes or receive withdrawals from the Program.

- At any time, I may change my contribution amount and the investment allocation of my current account balance.
- I may withdraw funds from the Program only upon:
 - 1) Severance from employment (including termination or death)
 - 2) An Unforeseeable Emergency (as defined by IRC section 457(b))
 - 3) Plans loan provision
 - 4) Total disability
 - 5) Attaining age 70 1/2 even if still employed.
- Although not required, withdrawals may begin after receipt of a Payout Request Form including my severance from employment and my employer's verification of severance.
- The funds in my account may be eligible for rollover to an IRA or to an eligible retirement plan upon severance from employment.



The NM PERA Smart Save Plan is administered by Nationwide.

Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties, and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

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