

# PERA SmartSave Newsletter



## The do's and don'ts of investing

You don't need to be a financial professional to learn how to invest for your future. Here are a few key things to consider to help you feel confident and remain committed to your long-term goals.

**Do start with a plan.** Before investing, it's important to have a clear plan in place. This should include your long-term financial goals, risk tolerance, and investment timeline. By starting with a plan, you'll likely be better able to make informed decisions about where to put your money and how much risk you're willing to take on.

**Don't invest in something you don't understand.** If you're not familiar with a particular investment, consider taking the time to research it so you better understand the risks and potential rewards before putting any money into it. Consult with a financial professional to help guide you through the process.

**Do diversify your portfolio.** Diversification is key when it comes to investing.<sup>1</sup> By spreading your money across a range of investments, you can potentially reduce your risk and increase your chances of positive returns over the long term. This could include investing in stocks, bonds, mutual funds, and other asset classes.

**Don't try to time the market.** Experts say that predicting the market is like predicting the weather — you never know what will happen. Without knowing the exact moment to buy or sell, it would be easy to miss the market, which could be costly. Consult with a financial professional about potentially building a diversified portfolio that you'll hold for a longer period of time.

**Do think about the fees.** When choosing investments, consider the fees you'll be charged and look for similar options that may offer lower fees and expenses. Over time, these small savings can potentially add up to a significant amount of money.

**Don't panic when the market dips.** The stock market is designed to move, so it's normal for it to go through ups and downs. However, it's important not to panic when the market dips. Remember that market fluctuations are a natural part of the investment process.

**Do invest for the long term.** Long-term investing can potentially be stress-free and give investments time to make a greater impact. By investing for the long term, you may be able to ride out short-term market fluctuations and give your investments time to grow and compound over time. If you try to time the market or panic during a market downturn, you risk missing out on these long-term gains. With compound interest, you may also earn more over the life of your investments by investing less now than by contributing larger amounts later. Talk with a financial professional about your investing plan and ideas.

Investing can be intimidating. Keeping these do's and don'ts in mind can help you make informed decisions about your investments. Remember that investing is a journey and not a destination. The most successful investors tend to be those who are patient, disciplined, and committed to the long term.

To learn more about investing concepts and steps you can take to be a more confident investor for your future, visit [voya.com/page/steps-to-invest](https://voya.com/page/steps-to-invest). Then log into your account at [PERASmartSave.voya.com](https://PERASmartSave.voya.com) and go to *Investments & Research*, and commit to reviewing your account periodically.

## Free yourself from managing too many retirement accounts

Did you know that PERA SmartSave has resources that can help you roll retirement accounts from former employers into your PERA SmartSave Deferred Compensation Plan account to simplify your retirement planning process? Consolidating accounts can help you stay on top of your finances by investing consistently, paying the same fees, and tracking your retirement progress in one place.

The Voya Account Consolidation Team can help determine if your former employer retirement account can be transferred to your PERA SmartSave Deferred Compensation Plan. They can also help you consider your options, such as:

- Keeping your assets where they are.
- Withdrawing your assets, which may create a taxable event.
- Rolling your assets to the Plan.
- Rolling your assets to another eligible savings vehicle.

The Voya Account Consolidation Team<sup>2</sup> will guide you through the consolidation process and assist with collecting and completing the necessary transfer paperwork. Call **(866) 865-2660** or email **ACT@voya.com** to learn about your options to help simplify your financial life.

*Please carefully consider the benefits of existing and potentially new retirement accounts and any differences in features. Please note that assets rolled over from other non-457 plans (such as 401(a)/401(k), 403(b), a traditional IRA) may remain subject to the IRS 10% premature distribution penalty tax.*

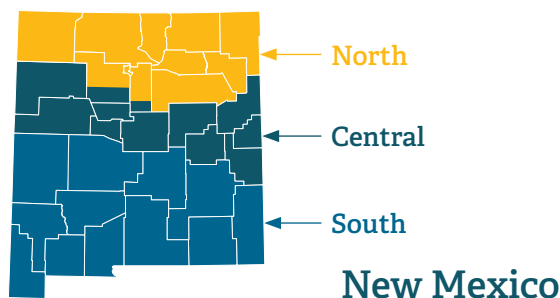


## Your local Retirement Plan Representatives<sup>3</sup>

Northern NM | Peter Rappmund | **(480) 877-2104**  
Peter.Rappmund@voya.com

Central NM | Paul Lium | **(505) 699-8548**  
Paul.Lium@voya.com

Southern NM | Ron Uribe | **(915) 204-9904**  
Ronnie.Uribe@voya.com



## Accessing Your Account



Log on to **PERASmartSave.voya.com**



Call **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.

<sup>1</sup> While using diversification and/or asset allocation as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets, they are well-recognized risk management strategies.

This information is provided for your education only through the Voya® family of companies. This information is not intended to be considered tax or investment advice. Neither Voya or its affiliated companies or representatives offer legal or tax advice. Consult your tax and legal advisors regarding your individual situation.

<sup>2</sup> Retirement Consultants are registered representatives of and offer securities through Voya Financial Advisors, Inc. (member SIPC).

<sup>3</sup> Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies and is not affiliated with New Mexico PERA.