



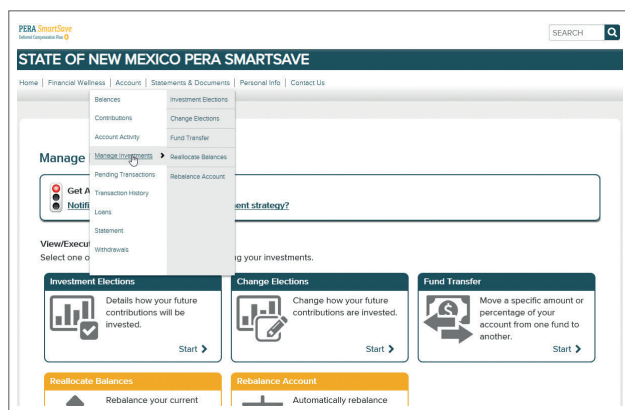
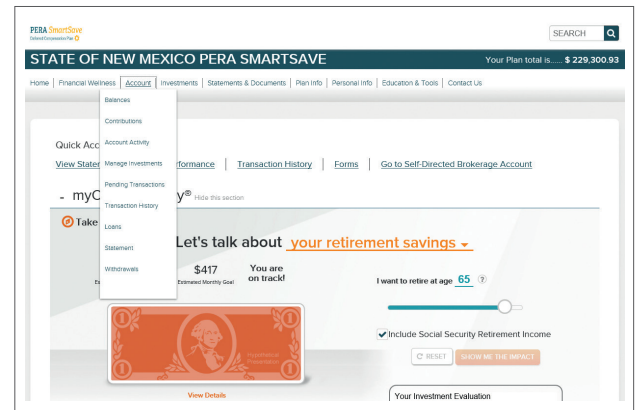
## Access your account online

Plan your future and use the tools that are readily available for you on the PERA SmartSave Deferred Compensation Plan website.

# Account

The account tab offers access for you to view your account activity and manage your contributions.

Balances / **Balances**  
 Contributions / **Contributions**  
 Account Activity / **Account Activity**  
 Manage Investments / **Manage Investments**  
 QDRO Center / **QDRO Center**  
 Pending Transactions / **Pending Transactions**  
 Transaction History / **Transaction History**  
 Loans / **Loans**  
 Statement / **Statement**  
 Withdrawals / **Withdrawals**



## Manage your investments under the “Manage Investments” tab.

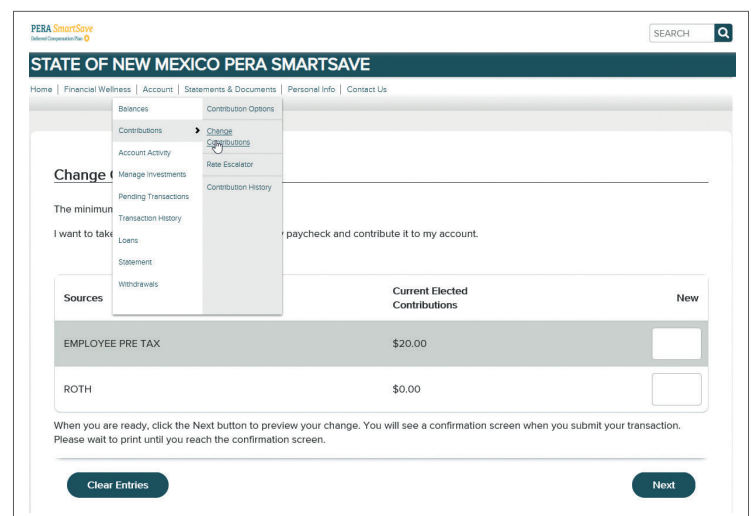
You can choose how you want your contributions to be invested and transfer existing assets into different funds.

Manage Investments ▶ Investment Elections  
 Change Elections  
 Fund Transfer  
 Reallocate Balances  
 Rebalance Account

## Review your transaction/contribution history

To change your contributions:

- 1: Select Change Contributions under the Account tab
- 2: In the New column, enter the dollar amount you would like to contribute from your paycheck in to the appropriate contribution type box. You can make pre-tax contributions, after-tax (Roth) contributions, or a combination of the two.
- 3: Click Next to submit your request.



PERA SmartSave  
Defined Contribution Plan

SEARCH

## STATE OF NEW MEXICO PERA SMARTSAVE

Home | Financial Wellness | Account | Statements & Documents | Personal Info | Contact Us

Contributions

Elect an increase

Elected Contributions

Contribution Options

Change Contributions

Rate Escalator

Contribution History

Set time period

Select Your Frequency

Initial Increase Date

mm/dd/yyyy

Clear Entries

Next

EMPLOYEE PRE TAX

ROTH

Current Elected Contributions

\$20.00

\$0.00

Increase my current contribution rate by

0

0

Stop my increase when my contribution reaches

0

0

## Use the Rate Escalator to increase your contributions automatically:

- 1: From the Account tab, select Contributions and then select Rate Escalator
- 2: Enter the dollar amount you would like to contribute from your paycheck in the corresponding contribution type box
- 3: Enter the maximum dollar amount increase to defer from your paycheck
- 4: Select the frequency and start date
- 5: Click Next to complete your request

## Investments

You can review how a fund is currently performing, as well as the historical performance.

On the home page, under Plan Information, select Fund Performance from the drop down menu.

Each fund has a link that opens a PDF of the fact sheet. Review the fund fact sheet before considering investing in a fund to help you understand the risks associated with such fund. You can review and print the fund fact sheets at your convenience. All materials are in English only.

### Fund Performance

The table below provides historical performance information for the Plan investments.

Funds you are invested in. Balances are as of prior business day

Print This View

Show Only My Funds

28 of 28 Funds

Investment Options	Previous Month	Calendar YTD As Of 11/30/2020	Previous 3 Months	Previous 1 Year	Previous 3 Years	Previous 5 Years	Previous 10 Years	Inception to Date
<a href="#">New Mexico Conservative Portfolio</a>	3.92%	6.89%	2.66%	8.35%	5.57%	5.71%	5.03%	
<a href="#">New Mexico LifeCycle 2025 Portfolio</a>	5.81%	8.43%	3.89%	10.66%	6.74%	7.67%	7.55%	
<a href="#">New Mexico LifeCycle 2030 Portfolio</a>	7.26%	9.26%	4.80%	11.97%	7.41%			9.22%
<a href="#">New Mexico LifeCycle 2035 Portfolio</a>	8.06%	9.45%	5.39%	12.52%	7.66%	8.96%	8.48%	
<a href="#">New Mexico LifeCycle 2040 Portfolio</a>	8.80%	9.54%	5.93%	12.88%	7.81%			10.11%

PERA SmartSave  
Selected Contribution Plan

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Balances  
Contributions  
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Loans  
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Investment Elections  
Change Elections  
**Fund Transfer**  
Reallocate Balances  
Rebalance Account

Fund Transfer

To better understand investment risks, please carefully review this [additional information](#) about types of risks found on the fund fact sheets. Documentation will also provide instructions about how to transfer funds.

To begin a fund transfer, select the fund you want to transfer out of, then click Next.

Fund Name	Current Balance	Amount Available
ASSET ALLOCATION		
<input type="radio"/> New Mexico LifeCycle 2055 Portfolio	\$1,049.03	\$1,049.03

## Transfer funds through your Plan website.

- 1: Select Fund Transfer
- 2: Select the fund you want to transfer out of, click Next
- 3: Select the percentage of/ dollar amount of fund to transfer out and enter the appropriate amount
- 4: Enter the amount going into each new fund
- 5: Click Finish and Review All Transfers to complete the fund transfer and you will see the confirmation number as well as the date and time of your request

Current Balance	Amount Available
\$1,049.03	\$1,049.03
\$1,049.03	\$1,049.03

Click Next to print until you reach the confirmation screen.

[Next](#)

Current Balance	Amount Available
\$1,049.03	\$1,049.03
\$1,049.03	\$1,049.03

Click Next to print until you reach the confirmation screen.

[Next](#)

## Online Account Statements

You may generate copies of ad hoc statements for various date ranges. Go to the Account tab, select Statements.

Your Online statement provides you with various ways to view your statement information. You are able to:

- Enter a specific date range and generate a statement for that time period.
- Print a copy of your statement to save for your personal records.

PERA SmartSave  
Selected Contribution Plan

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Balances  
Contributions  
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Manage Investments  
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Transaction History  
Loans  
**Statements**  
Withdrawals

Quick Account  
View Statement  
Transaction History

Let's talk about your **retirement savings**

\$X,XXX  
Estimated Monthly Goal

\$XXX  
A Difference Of

The myOrangeMoney® feature is currently only available for participants.



# Statement & Documents

The Statements & Documents tab gives access to documents that you may need, such as tax forms and correspondence. Your official quarterly statement is also located here.



### Online Statement

Please specify the period for which you would like your statement:

☐ Year to Date

☐ Quarterly

Last Quarter

☐ Monthly

Current Month

☒ Specify period

Specify Period

From This Date

mm

dd

yyyy

To This Date

mm

dd

yyyy

Reset

Generate Statement

# Plan Information

To make sure that you get the most out of your Plan, review the enrollment guide for information about your Plan and its benefits

- 1: You may access the Enrollment Guide on the home page by clicking on “Preview the Voluntary 457 Plan”
- 2: Select Get to know your plan.



You can also download the Enrollment Guide, which also provides information about your Plan and its benefits.

PERA SmartSave

Deferred Compensation Plan

Log In

Username

Forgot Username ?

Password

Forgot Password ?

Enter

Remember Me

First time visitor?

Register Now

Need Help?

Preview the Voluntary 457 Plan Features

Click here for PERA SmartSave Enrollment

Updates & Notices

What Type of Investor Are You?

Plan website survey

Pinless Enrollment Instructions

Plan Information

Access Plan Information, which provides free information about your plan benefits, without logging in.

PERA SmartSave

Deferred Compensation Plan

Welcome

Four reasons to start saving today

What kind of investor are you?

Get to know your Plan

Tools

Contact us

PERA SmartSave Deferred Compensation Plan

Browse Topics

You're eligible to participate in the voluntary 457(b) Plan, the PERA SmartSave Deferred Compensation Plan

Already know you want to save?

To get enrolled today, log on PERASMARTSAVE.VOYA.COM and

PERA SmartSave

Deferred Compensation Plan

Welcome

Four reasons to start saving today

What kind of investor are you?

Get to know your Plan

Tools

Contact us

Get to know your Plan

BROWSE TOPICS

Here are some of the key facts and features of the PERA SmartSave Deferred Compensation Plan.

You can learn more, enroll, and transact by going to the Plan website at PERASMARTSAVE.VOYA.COM.

Or you can call the PERA SmartSave Deferred Compensation Plan Service Center at 833-424-SAVE (7283). Customer Service Associates are available to help you - whether you have questions, need more information, or just need help enrolling or making a transaction. Don't be shy, feel free to call.

Click on a topic below for more information.

Eligibility

Enrolling

Contributions

Voya Account Activation

When you first access the website, select Register Now below the Enter button and choose the way you would like to create your online account access. You can either enter your Social Security number and the PIN that was sent to you by Voya or you can enter your Social Security number and Date of Birth.

Once your identity is confirmed, you will create your Username and Password, which you will use to access your account going forward through both the website and the Voya Retire mobile app. You will also be asked to provide a mobile number or alternate email, which

5

## Personal Information

The Personal Information tab allows you to view your information on file, as well as add or edit personal information such as your beneficiary designations.

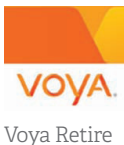
If you wish to make changes or if any of the information in this section is incorrect, please contact your Human Resources Representative.

## Education & Tools

Visit the Education & Tools section of the website to learn more about saving and investing topics and to help calculate your potential account growth. Know how your money is working for you.



### Voya Mobile App



### Go mobile!

Download the free Voya Retire mobile app from your favorite app store. Search keyword: Voya Retire to bring your retirement account with you when you're on the go. You can view your account details and make changes to your contributions and investment elections.

### Roth microsite

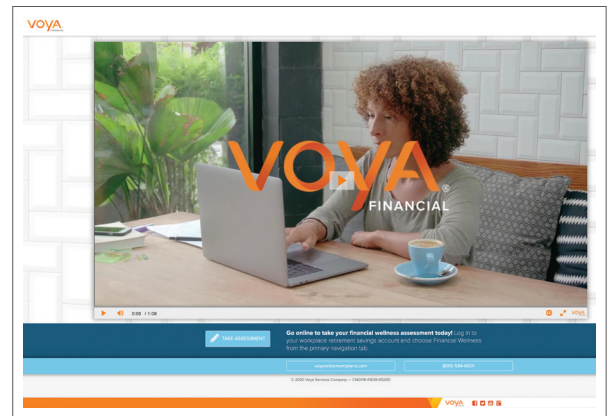
The Roth microsite provides saver scenarios and a comparison guide so you can learn more about before-tax and Roth after-tax contributions\*. Visit [voyadelivers.com/Roth](http://voyadelivers.com/Roth) for more information.

iPhone and iPod touch are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc. Amazon and Kindle are trademarks of Amazon.com, Inc. or its affiliates.

\* 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.

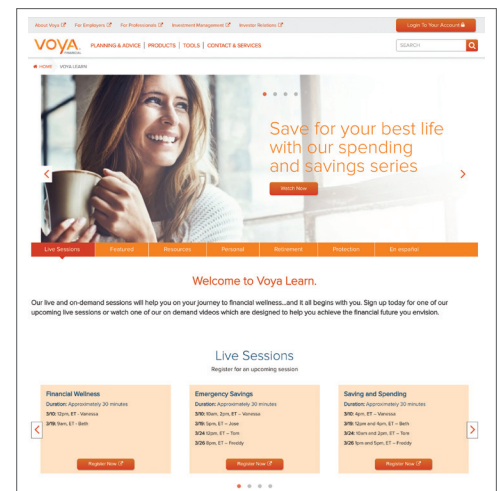
## Financial Wellness experience

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/](https://voyadelivers.com/fw/) to gain insights that will help you take meaningful actions for your financial future.



## Voya Learn's

Voya Learn's live and on-demand sessions are designed to help you achieve the financial future you envision...but it all begins with you! Visit [Voya.com/VoyaLearn](https://Voya.com/VoyaLearn) today to sign up for an upcoming live session, or to explore our on demand library. Get to know our team of Education Champions and let them motivate you on your journey to financial wellness.



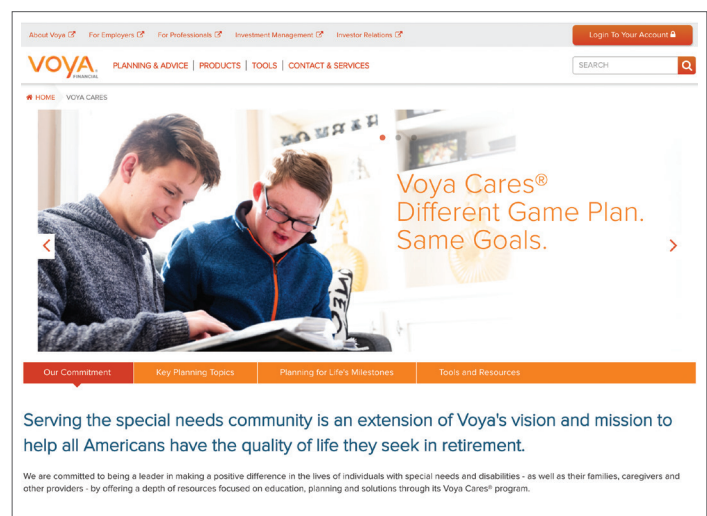
## Voya Cares®

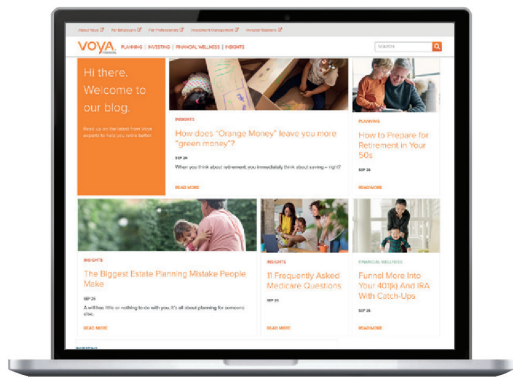
Voya Cares is a program at the heart of Voya's culture, offering people with disabilities and special needs, as well as their caregivers, access to financial wellness and retirement planning resources. Voya Cares provides you with a variety of resources that are available how and when you need them. 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](https://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](https://blog.voya.com) to find out more.

If you have questions or need assistance, Voya Customer Service Associates are available to help. You may reach them at **833-424-SAVE (7283)**; 800-579-5708 (Hearing Impaired Number) weekdays from 7 a.m. to 7 p.m., MT, excluding stock market holidays.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

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