Time for your financial checkup?

Meet with a financial professional.

Financial professionals are now available on-site to discuss your retirement plan accounts and options!

As always, we are also available to meet via phone or virtually.

On-site days: In person meetings available upon request.

Schedule a meeting now to make sure you are on track for the kind of retirement that you envision. Contact a financial professional or scan the QR code below to schedule an on-site or virtual appointment.

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MissionSquare
RETIREMENT

Meet Your Retirement Plans Specialist

Julie Flores
Retirement Plans Specialist, City of Albuquerque
202-809-2113 | jaflores@missionsq.org

Your MissionSquare Retirement Plans Specialist is motivated every day to help you build a path to financial security. Your Retirement Plans Specialist is responsible for providing on-site services, including enrollment, investment education, retirement readiness education, and individual informational meetings. **To help serve you better, use the contact guide below:**

Contact your Retirement Plans Specialist, if you need assistance with:

- Enrollment questions
- Roll-ins into your MissionSquare account
- Investment education, account management, and how much to save
- A pre-retirement checkup

Visit the Retirement Education Center at www.missionsq.org/education for tips and tools to help you save, invest, and realize retirement.

Access your account at www.missionsq.org or contact MissionSquare Participant Services at (800) 669-7400, if you need assistance with:

- Account login or website resources
- Changing or verifying your 457 plan or Roth IRA contribution amount *(Roth IRA contributions can only be changed online.)*
- Investment changes *(allocations and transfers between funds)*
- Withdrawals or distributions
- Forms and brochure requests
- Balance and quarterly statement inquiries
- Account maintenance and transactions
- Personal information updates
- All other questions

Did you know...

PERA SmartSave
Deferred Compensation Plan

City of Albuquerque employees can join a plan to help you have a more secure retirement?

*The **New Mexico PERA SmartSave Deferred Compensation Plan** was created to be your plan before, during and after retirement.*

- PERA (Public Employees Retirement Association) optional tax-deferred retirement plan
- Dedicated resources, education and individual attention
- Automatic payroll deduction
- Lower administrative fees
- Variety of investment choices
- PERA Board oversight
- Investments potentially grow tax deferred
- Withdrawals are taxable in the year you take them
- Assets may be used to purchase PERA and ERA service credit on a pre-tax basis
- Access to thousands of investment options via Schwab PCRA*
- Loan provision and unforeseeable emergency assistance
- Access to your account. Anywhere. Any time. Any device.

Connect with your local Voya Plan representative

Paul Lium

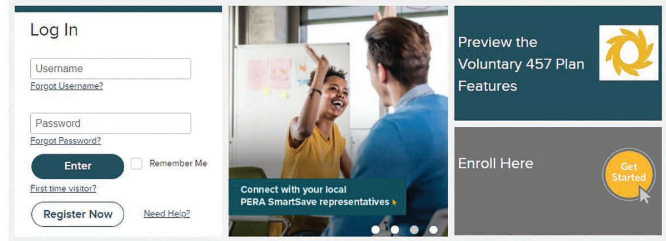
Your local Voya representative** is available to assist you with a variety of services designed to help you review your specific situation and develop a plan that helps you work toward your retirement objectives.

Call:
(505) 699-8548

Email:
paul.lium@voya.com

* Schwab Personal Choice Retirement Account® (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer which also provides other brokerage and custody services to its customers. Used with permission. Charles Schwab and Voya Financial are separate and unaffiliated and are not responsible for each other's policies or services.

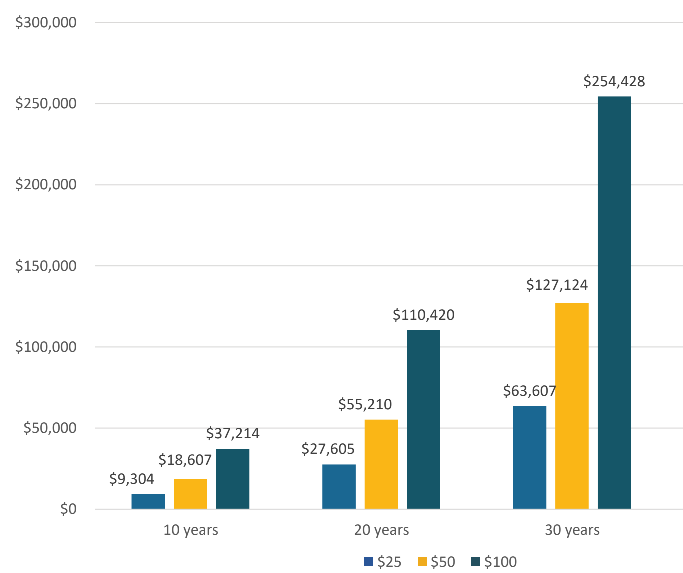
How to access plan information and **enroll** in the NM PERA Smart Save Deferred Compensation Plan



1. Go to **PERASmartSave.voya.com** or call **833-424-SAVE (7283)** to speak with a Voya Customer Service Associate.
2. On the homepage, click on *Preview the Voluntary 457 Plan Features* in the upper right corner for useful information about the Plan and how it works. Click on each of the tabs at the top of the page, especially *Get to know your Plan*.
3. To enroll in the Plan, click on the gray *Enroll Here* box on the homepage. Follow the easy to use, step by step instructions.
4. For step-by-step instructions and examples on how to enroll on-line, go to *Updates & Notices* on the homepage and click on *Online Enrollment Instructions*.
5. A hardcopy enrollment form can be accessed from the drop down menu, under the *Plan Information* section on the homepage. Complete and submit.
6. After you have enrolled in Plan, a letter will be sent to you that contains a PIN. Use it to create your on-line account access by going to the homepage and clicking on the *Register Now* link.

It's important to start early

Regardless of the option you choose, you may wish to consider starting early. Waiting may have an impact on how much you can save for your future. Here's an illustration based on saving $25 $50 or $100 per month for retirement.



These hypothetical examples assume the following: 6% annual interest, 24 contributions per year, and end-of-month contributions. This example is not guaranteed and your actual results may vary. Systematic investing does not ensure a profit nor guarantee against a loss in declining markets. You should consider your financial ability to consistently invest in up as well as down markets.

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.

** 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.

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PERA SmartSave
Deferred Compensation Plan