

Did you know...

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.

- ✿ Voluntary, supplemental 457b retirement plan
- ✿ Dedicated resources, education and individual attention from the Plan's CABQ outreach representative
- ✿ Automatic payroll deduction
- ✿ Lower administrative fees
- ✿ Variety of investment choices
- ✿ Save on a pre-tax and/or Roth after-tax basis
- ✿ PERA Board oversight
- ✿ Withdrawals are taxable in the year you take for pre-tax balances.
- ✿ 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

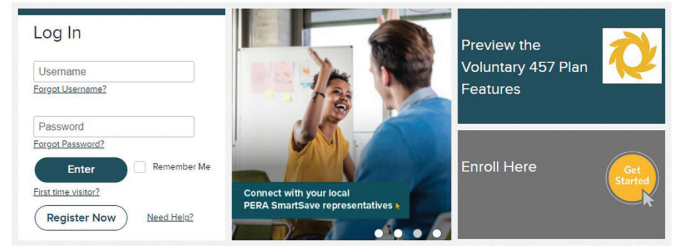


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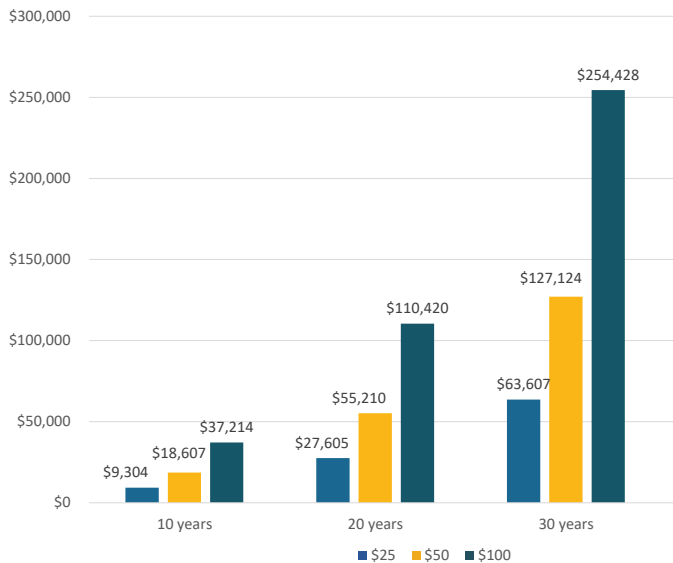
How to access plan information and enroll in the NM PERA Smart Save Deferred Compensation Plan

- 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.

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