

## Online Enrollment

Enrolling in the Plan via the Participant Web

- Access the PWEB via [PERASmartSave.voya.com](https://PERASmartSave.voya.com) and select “Click here for PERA SmartSave Enrollment”

**Special Message from Voya:** As the novel coronavirus (COVID-19) and recent market volatility begins to have an increased impact on our communities, we want to assure you that Voya is here to support you. We have a central location with [education](#), [tools](#) and [resources](#) to help you navigate the uncertainty today and keep saving for your best life. Check back often for updates that may assist you.

### Updates & Notices

**What Type of Investor Are You?**  
Learning about yourself can help you make smart choices for your future.

**Plan website survey**  
Share your thoughts about your plan's website. This survey is also available on the logout page.

### Plan Information

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

- Enter your Employer’s Name and hit “CONTINUE”.

- Enter your SSN, DOB, and Zip Code and hit “CONTINUE”.

Your Plan

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STATE OF NEW MEXICO PERA SMARTSAVE  
Plan Number: 626205

To begin your plan enrollment, please enter the following: \* Required

Social Security Number\*  Confirm Social Security Number\*

Date of Birth\*

ZIP Code\*

[← BACK](#) [CONTINUE](#)

- Enter your personal information and hit “CONTINUE”.

**PERA SmartSave**  
Deferred Compensation Plan 

[Need Help?](#) | [Important](#)

[ABOUT ME](#) | [SET A GOAL](#) | [ENROLLMENT CHOICES](#) | [REVIEW & CONFIRM](#)

## Tell us more about you

Let's get a few details out of the way

View important information about your retirement program, including details on fees and investment options.

Personal Info \* Required

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First Name\*  M.I.  Last Name\*  Suffix  Gender\*

Street Address\*  Apt./Suite/P.O.Box  City\*

State\*  ZIP Code\*

Email & Phone

 [Why do we ask for your email and phone number?](#)

Email Address\*  Confirm Email\*

Mobile Phone Number

Employment

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Annual Salary\*

Number of pay periods per year\*  ▼ Date of Hire\*

← BACK Please review the information you entered before continuing.

**CONTINUE**

- Enter goals and hit “LET’S SEE”.

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ABOUT ME    **SET A GOAL**    ENROLLMENT CHOICES    REVIEW & CONFIRM

Okay, now it's time to set some goals.

For most savers, it helps to have a goal in mind to know where you stand. It's okay if you aren't sure what your goal is yet. Give us your best guess - you can make changes later.

We'll use your information to estimate how ready you may be for retirement.

I want to retire at age  and save enough

to have \* of my pre-retirement income.

I have already saved .

\* In retirement, the average person may need to replace at least 70% of their annual income.

Michelle, based on these goals will you be ready?

**LET'S SEE**

- Your estimates will be projected for you. Select to increase or decrease your per pay period contributions to change projections. Select “Guide Me” or “Get There Myself” for a list of investment options.

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Here’s what your monthly income in retirement could look like.

Your estimate is based on your goals, your salary and the savings amount selected below.



Hypothetical Presentation

Details

You may have

**\$ 1,623**

Include Social Security Retirement Income ⓘ

You may need

**\$ 866**

How do we come up with your number?

Change my retirement goals

**✔ You're on track**

You can keep these numbers and enroll now, or adjust them below to get closer to your goal.

**Select an amount from your paycheck:**

✔ People like you on track for retirement save 5% ⓘ

⊖ **\$350.00** ⊕

While **\$350.00** in PRETAX dollars goes into your account per pay period, only **\$308.00** comes out of your take-home pay after taxes. <sup>1</sup>

[See More Savings Options \(including Roth\) >](#)

**Select an investment option:**

**Guide Me** >

with a pre-defined investment strategy

**Get There Myself** >

by choosing my own investments

[See All Investment Options >](#)

<sup>1</sup> Assumes a single filer and 12% marginal tax rate based on the annual salary you provided. For illustrative purposes only. Consult with an appropriate tax and/or legal advisor regarding your situation as your individual rate may vary. ⓘ

**GO WITH THESE CHOICES**

And don't worry, you'll be able to make changes after you've enrolled.

If your plan offers a match, the match amount reflects the most recent information we have on file from your employer.

- In the “Guide Me” section you will be given a list of options based on the year you want to retire. Hit “SELECT”. (If you chose “Get There Myself” you will be choosing your own investments based on your review of the fund prospectus/fund fact sheets. Your elections must equal 100%.)

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### Guide Me

Here are some investment choices the plan makes available based on:  
The YEAR I want to retire

Here are the plan's retirement year investment options.

1	***New Mex Conservative Port	SELECT
2	***New Mex Life Cycle 2020 Port	SELECT
3	***New Mex Life Cycle 2025 Port	SELECT
4	***New Mex Life Cycle 2030 Port	SELECT
5	***New Mex Life Cycle 2035 Port	SELECT
6	***New Mex Life Cycle 2040 Port	SELECT
7	***New Mex Life Cycle 2045 Port	SELECT
8	***New Mex Life Cycle 2050 Port	SELECT
9	***New Mex Life Cycle 2055 Port	SELECT

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- Once you select an investment option you will be brought back to the below screen to confirm. You can make changes or select “GO WITH THESE CHOICES”.

You can keep these numbers and enroll now, or adjust them below to get closer to your goal.

**Select an amount from your paycheck:**

✔ People like you on track for retirement save 5% [?](#)

-

\$350.00

+

While **\$350.00** in PRETAX dollars goes into your account per pay period, only **\$308.00** comes out of your take-home pay after taxes. <sup>1</sup>

[See More Savings Options \(including Roth\) >](#)

**Select an investment option:**

A single investment that's professionally managed and aligns with my chosen retirement year

\*\*\*New Mex Conservative Port

[More Investment Options >](#)

<sup>1</sup> Assumes a single filer and 12% marginal tax rate based on the annual salary you provided. For illustrative purposes only. Consult with an appropriate tax and/or legal advisor regarding your situation as your individual rate may vary. [?](#)

**GO WITH THESE CHOICES**

And don't worry, you'll be able to make changes after you've enrolled.

- Next you will be prompted to designate your beneficiaries. You may elect to complete this at a later time. Choose either “ELECT LATER” or “ELECT NOW”.

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Need Help?

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Now let's talk about beneficiaries.

A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. If you do not designate any beneficiaries - or the beneficiaries you designate die before you - benefits will be paid as mandated by your plan document or as allowed by your retirement plan. Please consult with your employer or plan administrator for additional information.

Please Note: If one or more of your named beneficiaries has a disability or special need, and is now, or may in the future, receive government benefits, this helpful information may assist you in understanding how the receipt of beneficiary payments may affect the ability to receive other benefits. This should not stop you from this enrollment process and information will be available after enrollment.

Would you like to elect your beneficiaries now or later?

ELECT LATER

ELECT NOW

- If you choose to “ELECT NOW”, select your marital status and hit “SUBMIT”.

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ABOUT ME      SET A GOAL      **ENROLLMENT CHOICES**      REVIEW & CONFIRM

## Now let's talk about beneficiaries.

A beneficiary can be any person or entity you choose to receive the benefits of your retirement account after you die. If you do not designate any beneficiaries—or the beneficiaries you designate die before you—benefits will be paid as mandated by your plan document or as allowed by your retirement plan. Please consult with your employer or plan administrator for additional information.

Before electing your beneficiaries, please confirm the following: \*Required

Marital Status\*

You can update or add additional beneficiary(ies) any time after enrollment.

[< BACK](#)      [ELECT LATER](#)      [SUBMIT](#)

- Enter your beneficiary’s personal information.

[Start Over](#)

### Beneficiary 1

Beneficiary Type\*

Relationship\*      Type\*  
     

First Name\*      M.I.      Last Name\*      Suffix

Date Of Birth\*      Social Security Number

Percent              Equal Percent to all

This beneficiary lives at my current home address

Foreign Address

- You may elect more than one beneficiary by choosing “Add another beneficiary”. Hit “SUBMIT” once complete.

This beneficiary lives at my current home address

Foreign Address

Street Address      Apartment / Suite / P.O.      City

State      ZIP Code

Phone Number

[+ Add another beneficiary](#)

You can update or add additional beneficiary(ies) any time after enrollment.

[← BACK](#)      [ELECT LATER](#)      [SUBMIT](#)

- Review all elections, check acknowledgement box and hit “ENROLL NOW”.

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Before you head out, confirm your enrollment choices.

My personal and employment information is: [Edit](#)

Name:	Michelle Jowers
Address:	123 Home Jacksonville, FL 32221
Email:	michelle.jowers@voya.com
Mobile Phone Number:	(904) 742-9004
Date of Hire:	01/01/2019

I will save the following from my pay:

**EMPLOYEE PRE TAX**

Contributing \$350.00 of salary . Only \$308.00 comes out of your take-home pay. This assumes a single filer and 12% marginal tax rate based on the annual salary you provided. For illustrative purposes only. Consult with an appropriate tax and/or legal advisor regarding your situation as your individual rate may vary. 

Would you like to pick up the pace each year?

**YES**, I would like to set an annual automatic increase starting on

Please note: Any changes to my savings rate each year will be subject to normal plan processing.

Increase my EMPLOYEE PRE TAX contribution by...

...until my total rate reaches

Future monthly income estimate:

 [View myOrangeMoney® estimates](#)



I will invest it in:



Fund Name

\*\*\*New Mex Conservative Port

100%

A single investment that's professionally managed and aligns with my chosen retirement year.

My beneficiaries are:

**Primary Beneficiary**

Your Spouse, **Justin Jowers**, born on **10/28/1981**, will receive **100%** of your benefits

Please Note: If one or more of your named beneficiaries has a disability or special need and currently receives—or may receive in the future—government benefits, this helpful information may assist you in understanding how the receipt of beneficiary payments may affect the ability to receive other benefits. This should not stop you from this enrollment process and information will be available after enrollment.

**I acknowledge that:**

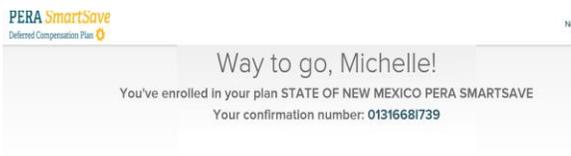
All account information and transactions are subject to terms of my plan. I provide my informed consent to the electronic delivery of Important Information by Voya via this website. I understand that this consent applies to the documents available on this website during the period of my enrollment. I understand that the most recent versions of these documents are available on the website. I will be able to select paperless or mail delivery options and manage my communication preferences on the participant website once I have successfully enrolled.

I understand that by selecting the Enroll Now button, I acknowledge the above statements and affirm that I have reviewed Important Information, including details on fees and investment options, prior to submitting my enrollment choices.

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[ENROLL NOW](#)

- You will receive a confirmation number.



- You will also receive a confirmation email from Voya Financial.

Voya Financial <voyafinancial@e.voyafinancial.com>

[We've received your enrollment information](#)

**Bravo, Michelle!**

You just took an important step to save for your future by enrolling in your retirement savings plan! Now the next step is in our hands so just sit back, relax and we'll be in touch soon with more details.

Here's your plan info for easy reference:  
STATE OF NEW MEXICO PERA SMARTSAVE

**We want to hear from you!**

Let us know what you thought about the enrollment experience with this short survey. Your feedback will help us improve Voya's online experience. [TAKE SURVEY >](#)

If one or more of your named beneficiaries has a disability or special need and currently receives or may receive government benefits in the future, the following helpful information may assist you in understanding how beneficiary payments may affect eligibility for government benefits.

- Lastly, a PIN mailer will be mailed to you in order to setup your account online.