

**NEW MEXICO
EDUCATIONAL
RETIREMENT BOARD**

2021 Retirement Webinar



ERB's Retirement Specialist Team



Monica Lujan

Member Services Director



Cynthia Marquez

Benefit Analyst



Selina Herrera

Payroll Specialist

What we will talk about...

- Retirement eligibility
- Important considerations before retiring
- Next steps. I am ready to retire!

Creating your online account

Benefit Estimator

Your retirement options

Retirement application process and form

Completing your final retirement documents

Receiving your retirement benefit

Return to work

**Are you eligible to
retire?**



Are you eligible to retire?

- ❑ **Tier 1 (hired prior to July 1, 2010)**
25 and out 25 years at any age - Earned + Allowed Service
Rule of 75 Age + Earned Service = 75 or more
65 and 5* Age 65 or older and 5 years or more Earned Service
- ❑ **Tier 2 (hired July 1, 2010 - June 30, 2013)**
30 and out 30 years of Earned Service at any age
Rule of 80* Age + Earned Service = 80 or more
67 and 5* Age 67 or older and 5 years or more Earned Service
- ❑ **Tier 3 (hired July 1, 2013 - June 30, 2019)**
30 and out 30 years of Earned Service
Rule of 80* Age + Earned Service = 80 or more
67 and 5* Age 67 or older and 5 years or more Earned
- ❑ **Tier 4 (hired on or after July 1, 2019) – visit our website or contact NMERB for more information**

*Allowed service counts toward benefit calculation only, NOT towards retirement eligibility



**I'm qualified to
retire...
should I?**

Age reductions – consider working longer to lessen or get rid of age reductions

- Under any Tier - the longer you work, the higher the benefit payment
- No maximum benefit



**I'm qualified to
retire...
should I?**

Healthcare Options and cost – these are not included in your estimate and are up to you to research, select, and set up with a third party (any of these may apply to you)

- NMRHCA – monthly premiums (applies to most employers)
- Employer’s Healthcare - check with your employer HR on your healthcare options
- Spouse’s healthcare



**I'm qualified to
retire...
should I?**

Consider personal finances

- Savings
- Property
- Assets
- Debt



**I'm qualified to
retire...
should I?**

Contact Social Security

- Eligibility and payment amounts.

SSN contact info

www.ssa.gov

1-800-772-1213



**I'm qualified to
retire...
should I?**

Create your personal account:

MyNMERB

Located on our website homepage

→ Click on *Create MyNMERB Account*

 **Create My NMERB & Tutorial**

Need help?

→ Here, you will also find *MyNMERB Tutorial* a step by step guide



[Home](#) [About Us](#) [Offices](#) [News](#)



[My NMERB Account](#)

[Active Members](#) [Retired Members](#) [Employers](#)

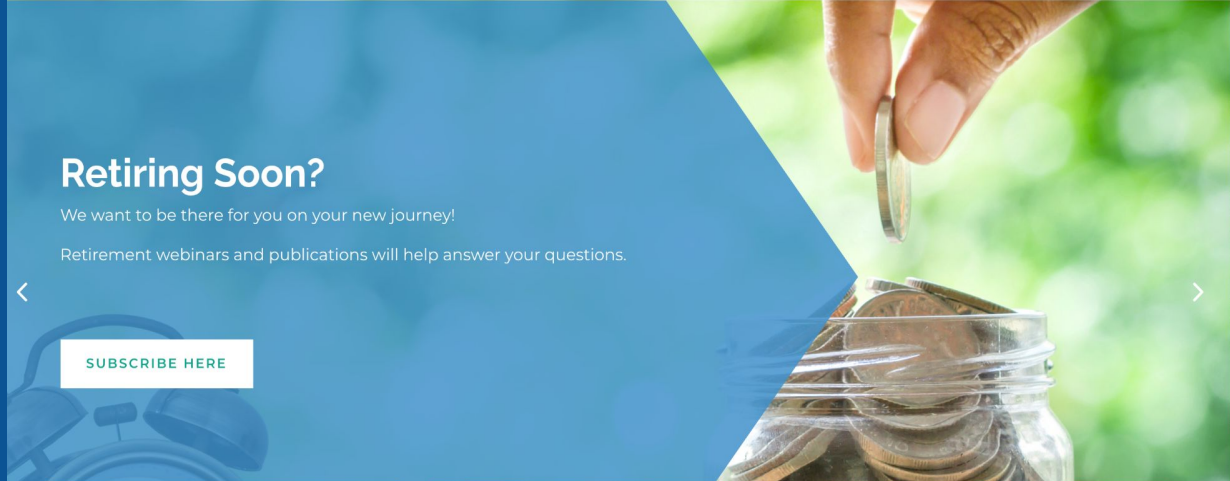
[Forms](#) [Calculators](#) [Create My NMERB & Tutorial](#) [Frequently Asked Questions](#) [What's New](#) [Webinars & Presentations](#)

Retiring Soon?

We want to be there for you on your new journey!

Retirement webinars and publications will help answer your questions.

[SUBSCRIBE HERE](#)





Log In

User Name

Password

Log In

System update: Please note that to protect your NMERB Self Service account, your password will expire after 90 days. With successful login you will be redirected to the Password reset function. If you don't remember your password click on Forgot Password to reset it. If for some reason, you experience any difficulty in resetting your password, please email Member.Help@state.nm.us

[Register](#) | [Forgot Password](#)

In your personal MyNMERB account you will find:

- Work History
- Purchase estimators
 - Sick leave purchase
 - Allowed purchase
 - Military purchase
- Benefit estimator

Run retirement estimates with your MyNMERB account

Menu

- Home
- Profile
- Address
- Work History
- Benefit Estimator**
- Service Credit Purchase Estimator
- Retirement/Refund Application
- Statement of Account
- Help

Benefit Estimator

SSN: XXX-XX-

Name:

Retirement Date: 07/01/2021

Member DOB: /1951

Beneficiary DOB: /1949

Check if Spouse:

Actual

Earned Credits:	37.75
Allowed Credits:	0.00
Total Credits:	37.75
Estimated Fas:	\$63,995.37
OptionA Est:	\$4,730.99
OptionB Est:	\$4,075.28
OptionC Est:	\$4,378.53

Estimated

Earned Credits:	38.50
Allowed Credits:	0.00
Total Credits:	38.5
Estimated Fas:	63,995.37
OptionA Est:	\$4,824.98
OptionB Est:	\$4,156.24
OptionC Est:	\$4,465.52

Calc Estimate

[Click here](#) for information concerning retirement qualifications and retirement option definitions.

The Retirement Benefits Calculator provides you an unofficial ERB benefit estimate. You can use this estimate to guide you in retirement planning. Any calculation does not guarantee you a benefit. All benefits are determined according to the Educational Retirement Board Law.

Forms

Title	Description	Format	DocuSign Links
Application to Purchase Service Credit	Out of State School Employment	PDF	
Application to Purchase Service Credit	Private School Employment in New Mexico	PDF	
Application to Purchase Service Credit	Based on Unused sick leave	PDF	
Direct Deposit Authorization Form	Bank Form for Retirees	PDF	
Beneficiary Designation Form		PDF	DocuSign
Change of Address Form		PDF	DocuSign
Divorce – Pre-Retirement Model Order with Instructions Dividing ERB Benefits	Download document here	PDF	
Divorce – Post-Retirement Model Order with Instructions Dividing ERB Benefits	Download document here	PDF	
Divorce – Release of Claims		PDF	
Independent Contractor Determination Application		PDF	
Request for Benefit Estimate Form		PDF	



Within one year of eligibility, request a formal estimate

To download the *Request for Benefit Estimate Form* go to our website

- Click on *Forms*
- Look for *Request for Benefit Estimate Form*
- *Download PDF, fill form and mail back to ERB on the address on form*

The estimate is only for informational purposes – this does not obligate you to the retirement date you request.

Benefit payments are taxable income – you paid your contributions with pre-tax money

Annual Benefit Calculation Tiers 1,2,3

Final Average Salary (FAS)
(the average of your highest
consecutive 5 year gross salaries)

X

Years of Service

X

2.35% (multiplier set by state statute)

= Gross annual benefit
/ by 12

= Gross monthly benefit

STATE OF NEW MEXICO
Educational Retirement Board
P.O. BOX 26129
SANTA FE, NEW MEXICO 87502-0129
PHONE: (505) 827-8030 FAX: (505) 827-1855

Member Information

Name: SSN:
DOB: December 24, 1969 Age: 51.50

Retirement Information

Effective Date: July 01, 2021 Final Average Salary: \$63,155.03 Total Service Credit: 26.0000

Service Credit Breakdown

Estimated Add'l Earned Service: 0.2500 Estimated Add'l Allowed Service: 0.00
Earned Service Purchased: Allowed Service Purchased: 0.00
Earned Service: 25.75
Sick Leave Service Purchase: 0.00

Beneficiary Information

Name: SSN:
DOB: December 07, 1962 Age: 58.50

Benefit Information

Final Average Salary	X	Total Service Credit	X	Factor	=	Gross Annual Benefit
\$63,155.03		26.0000		.0235		\$38,587.72

Gross Annual Benefit	/	12	=	Unadjusted Monthly Benefit
\$38,587.72				\$3,215.64

Unadjusted Monthly Benefit	X	Factor	=	Adjusted Monthly Benefit
\$3,215.64		100.00%		\$3,215.64

<u>Option</u>	<u>Member</u>	<u>Beneficiary</u>	<u>ODRO</u>
A	\$3,215.64	\$0.00	\$0.00
B	\$3,057.43	\$3,057.43	\$0.00
C	\$3,134.61	\$1,567.31	\$0.00

Note: The information provided above is based on our current records. If errors or irregularities are discovered, the amounts shown are subject to change. This estimate is solely provided as a guide for your retirement planning.

This is how your
benefit estimate
will look...

Know your retirement options (All tiers)

Option A

Highest amount monthly

Refund beneficiary – NO lifetime benefit for beneficiary

Only option that you can have more than one beneficiary

Only option that the beneficiary can be an estate, charity or organization

Option B

Reduced benefit - least amount monthly

Lifetime benefit for one beneficiary - 100% matching option (after your death)

Age provisions for non-spouse

Option C

Reduced benefit - less than A, more than B

Lifetime benefit for one beneficiary - 50% matching option (after your death)



**I am ready to retire!
What now?**



Application process – submit 60 to 90 days prior to your retirement date

Get Retirement Application directly from your employer, from the NMERB website, or by contacting NMERB

Retirement Application – **all pages must be submitted together** to NMERB (available through DocuSign)

Page 1 Member Completion – **you complete** – **must be original**

You are requesting to have your Beneficiary Options calculated, option selection comes later

Page 2 Employer Certification – **your employer completes** – **must be original**

Check with your Payroll or Human Resources Benefits office
Inactive employees who terminated 90 days or more are not required to submit page 2

Page 3 Proof of Age for you – **copy accepted** - State or Federal issued document that shows your name and date of birth.

Proof of Age for your beneficiary – **copy accepted**. This is required when you request Option B and C calculations on Page 1 of Retirement Application

Receiving your retirement packet



Receiving your retirement packet

Have a seat, you've got some reading to do

Once your complete Retirement Application is received and processed, approximately one month prior to your retirement date or as soon as administratively possible you will receive a Retirement Packet in the mail.

- Please read through all the materials, then complete the forms.
- Submit completed forms to NMERB – all forms must be submitted together



Forms in your retirement packet

Submit completed forms to NMERB – all forms must be submitted together

- Final Selection of Benefits form – form is required to be notarized
- Direct Deposit Authorization Form
- Federal and NM Tax Deduction form
- Permanently Reduced Rate Calculation Notice – if applicable
- Returning to Work after Retirement Notice

Forms in your retirement packet

Final Selection of Benefits form

Must be notarized

- Use this form to select your pension payment option. You will not be able to modify this option once it's submitted.
- If you select option A ONLY complete Part I.
- If you select option B or C ONLY complete Part II.

FINAL SELECTION OF BENEFIT

FAILURE TO ACCURATELY COMPLETE THIS FORM COULD CAUSE A DELAY IN THE PROCESSING OF YOUR APPLICATION

Name: _____ Date: _____
Address: _____ SSN: _____

	YOUR BENEFIT	SURVIVOR'S BENEFIT
(1) OPTION "A" BENEFIT	\$1,959.65 per month	See Below
(2) OPTION "B" BENEFIT	\$0.00 per month	\$0.00 per month
(3) OPTION "C" BENEFIT	\$0.00 per month	\$0.00 per month

RECEIVED
MAY 18 2021
NM Educational Retirement Board
Albuquerque Office

RETIREMENT BENEFIT - "PART I" (Option A) SELECTION MUST BE NOTARIZED BELOW

I hereby elect to receive my retirement benefit as provided in Section 22-11-30 N.M.S.A., 1978 Compilation. I understand that I shall receive approximately \$1,959.65 (see #1) per month during my lifetime with nothing payable thereafter. However, if upon my death any sum of money is due me as a residual of my last monthly benefit, or as a balance of my contributions, I designate the following person to receive the greater sum:

Name of Beneficiary	Relationship to Me	Social Security Number
_____	_____	_____

Address of Beneficiary _____

Member's Signature _____ Date _____

Spouse's Signature (Required if married) _____ Date _____

RETIREMENT BENEFIT - "PART II" (Option B or C) SELECTION MUST BE NOTARIZED BELOW

I hereby elect to receive my retirement benefit under the terms of Option _____ as provided in Section 22-11-29 N.M.S.A., 1978 Compilation. I understand that the monthly amount which I am to receive has been estimated as \$ _____ (See above) and may vary slightly after a final calculation is made.

Name of Beneficiary	Sex	Social Security Number	Birth Date	Relationship to Me
_____	_____	_____	_____	_____

Member's Signature _____ Date _____

Spouse's Signature (Required if married) _____ Date _____

NOTARIZATION MUST BE COMPLETE PRIOR TO SUBMITTING TO ERB

NOTARY PUBLIC: The above subscribed and sworn to before me at _____ this _____ day of _____ 20____. My commission expires: _____

Notary Public: _____



Forms in your retirement packet

Direct Deposit Authorization Form

Original forms only – faxed
copies are not accepted.

- If requesting a deposit into a savings account, do not attach a voided check. Attach a direct deposit form from your financial institution verifying the savings account information.
- A voided check or verification from bank is required. No deposit slips are accepted.
- Do not forget to sign the form.



New Mexico Educational Retirement Board (NMERB)

P.O. Box 26129

Santa Fe, NM 87502-0129

Phone: (505) 827-8030 / Fax: (505) 827-1855

NMERB DIRECT DEPOSIT AUTHORIZATION FORM

Instructions: Please print or type in dark ink. Required Fields are in ***BOLD ITALICS***. Additional instructions are on page 2.

Check One: New Form Change In Existing Information

Check One: Retiree I receive a benefit as a beneficiary/co-payee Please provide _____

Deceased member's SSN _____

SOCIAL SECURITY NUMBER		HOME or CELL TELEPHONE NUMBER		
NAME First _____ Middle Initial _____ Last _____				
MAILING ADDRESS		City _____	State _____	Zip Code _____
FINANCIAL INSTITUTION				
You are hereby directed to electronically transfer my monthly benefit check to:				
NAME of PREVIOUS FINANCIAL INSTITUTION (changing from, if applicable) _____				
NAME of NEW FINANCIAL INSTITUTION (changing to) _____			Type of Account Check One	
NEW ACCOUNT NUMBER _____			<input type="checkbox"/> Savings <input type="checkbox"/> Checking	
NEW ROUTING NUMBER _____				
AUTHORIZATION				
I authorize NMERB to make credit and debit entries to my account at the above named financial institution. I agree to notify NMERB immediately upon discovery of any errors resulting from transactions under this authorization and of any changes that may affect these instructions. I agree to hold NMERB and the State of New Mexico harmless from any and all loss, cost, damage or expenses suffered as a result of errors in credit or debit entries caused by persons not employed by NMERB. I direct the above named financial institution on demand to refund and repay to NMERB any deposits made to my account after my death, the due date of which is subsequent to my death.				
Signature: _____			Date: _____	

YOU MUST ATTACH A VOIDED CHECK OR A COMPLETED DIRECT DEPOSIT FORM FROM YOUR NEW FINANCIAL INSTITUTION HERE (Please do not include a copy of a deposit slip)

John and Jane Retiree 1234 Main St. Denver, CO 80205	DATE _____	1025
PAY TO THE ORDER OF _____	\$ _____	
MEMO _____		DOLLARS Security Features
⑆0000000000⑆ ⑆0000000000⑆		1025



Forms in your retirement packet

Federal and NM Tax Deduction form

- Complete both Federal and State Withholding Election.
- NMERB cannot give any tax guidance, please consult with a tax professional.
- If you are selecting Box 1. under Federal and/or State withholdings, Don't forget to select your withholding status and number of exemptions.
- New Mexico taxes are the only state taxes that can be withheld.
- Box 4 on the federal portion and Box 5 on the state portion of the form are not applicable to new retirees.



Return completed form to: P O Box 26129 Santa Fe, NM 87502-0129 (866) 691-2345

Federal and New Mexico State Tax Withholding Form (Substitute W-4P)

SECTION I: See page two (2) for instructions. You MUST fill out this form using BLUE or BLACK ink.		
Select one option: <input type="checkbox"/> New retiree <input type="checkbox"/> Change in existing information		
Legal name:	NMERB ID number or SSN:	
Your telephone number:	Your email address:	
Your mailing address:		
City:	State:	Zip:
<input type="checkbox"/> I receive a benefit as a beneficiary.	Deceased member's SSN:	
SECTION II: Select the appropriate boxes in both the Federal and New Mexico State withholding election columns.		
<small>*Under current Federal Law, you may designate an additional amount to be withheld in Box three (3) of the Federal withholding election. Note: An amount cannot be entered in Box three (3) without first entering your withholding status and exemptions in Box two (2) (including zero).</small>		
Federal Withholding Election:		New Mexico State Withholding Election:
<input type="checkbox"/> 1. Check this box to withhold Federal income tax from each monthly benefit payment according to my withholding status and the number of exemptions as I have indicated below: Withholding status: <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher single rate <input type="checkbox"/> Single Number of exemptions: _____		<input type="checkbox"/> 1. Check this box to withhold State income tax from each monthly benefit payment according to my withholding status and the number of exemptions as I have indicated below: Withholding status: <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher single rate <input type="checkbox"/> Single Number of exemptions: _____
<input type="checkbox"/> *2. If you check this box, you MUST include your withholding status and fill out the number of exemptions in Box number one (1). Check this box to withhold an additional amount of Federal income tax from your monthly benefit in the amount of \$_____.		
<input type="checkbox"/> 3. Check this box, if you do NOT want any Federal income tax withheld.		<input type="checkbox"/> *2. If you check this box, you MUST include your withholding status and fill out the number of exemptions in Box number one (1). Check this box to withhold an additional amount of State income tax from your monthly benefit in the amount of \$_____.
<input type="checkbox"/> 4. Check this box if there is no change to your Federal income tax withholding.		<input type="checkbox"/> 3. Check this box, if you want a flat dollar amount withheld from your monthly benefit in the amount of \$_____.
<input type="checkbox"/> 3. Check this box, if you do NOT want any Federal income tax withheld.		<input type="checkbox"/> 4. Check this box, if you do NOT want any New Mexico State income tax withheld.
<input type="checkbox"/> 4. Check this box if there is no change to your Federal income tax withholding.		<input type="checkbox"/> 5. Check this box if there is no change to your existing New Mexico State income tax withholding.
I understand that this form supersedes any and all previous tax withholding forms. I have completed all applicable fields in the Federal and NM State Tax Withholding sections of this form. I understand that if insufficient income taxes are withheld or remitted, I may be subject to a penalty and interest by the Internal Revenue Service and the State of New Mexico. I hereby submit this request regarding the treatment of my retirement benefit for purposes of withholding Federal and New Mexico State income taxes.		
Signature:		Date:



Forms in your retirement packet

Permanently Reduced Rate Calculation Notice –

If applicable

- This form acknowledges that you understand that your retirement benefits will be permanently reduced.
- Your signature is required if your benefit is calculated at a reduced rate .

PERMANENTLY* REDUCED RATE CALCULATION NOTICE

(please return with final retirement documents)

If you retire under the “Rule of 75” or “Rule of 80” and your age is less than the age of 60 (rule of 75) or less than the age of 65 (rule of 80) then your retirement benefit will be calculated at a reduced rate. A member under sixty years of age is eligible to retire under the Educational Retirement Act, as long as their age plus service is equal to 75 (for members who began work prior to July 1, 2010) and 80 (for members who began work on or after July 1, 2010).

TIER 1: Membership Prior to July 1, 2010

“Rule of 75” – Your age + earned service credits = 75 or more. Under the Rule of 75, allowed service credits are used to calculate your retirement benefit but do not count toward eligibility. If you retire under this rule, are under age 60, and have less than 25 years of earned service credit, your retirement benefit will be permanently* reduced by:

0.6% for each ¼ year, or portion thereof, that retirement occurs prior to age 60 but after the 55th birthday (equal to 2.4% per year), plus

1.8% for each ¼ year, or portion thereof, that retirement occurs prior to age 55 (equal to 7.2% for each year under age 55).

For example, if you are six months past your 59th birthday, the permanent reduction in benefits is 1.2%.*

TIER 2, 3 & 4: Membership on or after July 1, 2010

“Rule of 80” – Your age + earned service credits = 80 or more. As in the Rule of 75, allowed service credits are used to calculate your retirement benefit but do not count toward eligibility. If you retire under this rule, are under age 65, and have less than 30 years of earned service credit, your retirement benefit will be permanently* reduced by:

0.6% for each ¼ year, or portion thereof, that retirement occurs prior to age 65 but after the 60th birthday (equal to 2.4% per year), plus

1.8% for each ¼ year, or portion thereof, that the retirement occurs prior to age 60 (equal to 7.2% per year).

I acknowledge and understand the provisions of the permanently* reduced rate calculations.

Signature: _____ Date: _____

*Retirement benefits will be permanently reduced unless the retiree suspends retirement and earns additional service credit.

Forms in your retirement packet

Returning to Work after Retirement Notice

- Whether you think you will return to work or not, it is important that you read and sign NMERB's return to work notice.
- Your signature acknowledges that you understand your options for returning to work.
- Failure to follow NMERB's policies can result in suspension of your benefit.

RETURNING TO WORK AFTER RETIREMENT (please sign and return with retirement documents)

If you are planning to return to work for a New Mexico Educational Retirement Board (NMERB) Employer following retirement, we encourage you to contact NMERB in order to avoid suspension of your retirement benefit.

Options For Returning To Work After Retirement:

1. A retired member may return to work for a non-ERB employer without notice to the ERB, without restriction, and without any effect on their retirement benefit.
2. A retired member may return to work for an ERB employer at greater than .25 Full Time Equivalency (FTE) and keep their retirement benefit if the member completes a 12 consecutive month layout period between the retirement date and the date of re-employment.* These members will make non-refundable employee contributions to the ERB fund. They will not be able to earn or purchase service credit during this employment.
3. A retired member may return to work for an ERB employer at or less than .25 FTE and keep their retirement benefit without completing the 12 consecutive month layout period. The .25 FTE is combined for multiple employers. These members will not make contributions to the ERB fund, nor will they be able to earn or purchase service credit during this employment.
4. A retired member may return to work for an ERB employer and keep their retirement benefit if the member earns less than \$15,000 per year and completes a 90 consecutive day layout period.** These members cannot have entered into either a formal or informal agreement to return to work prior to the date of retirement or within 90 days after the date of retirement. These members will not make contributions to the ERB fund, nor will they be able to earn or purchase service credit during this employment.

5. A retired member may return to work for an ERB employer as an independent contractor as defined by the Internal Revenue Service. These members will keep their retirement benefit. They will not make employee contributions to the ERB fund or otherwise participate in the Educational Retirement Plan.
6. A retired member who contracts with a third-party entity and is placed in a position with an ERB employer is not automatically exempt from the requirements of post-retirement employment, including the requirement (for both member and employer) to make contributions to the ERB fund.

*The 12-month layout period cannot include any part of a summer or other scheduled break, or vacation period or sick leave. During the layout period, the retiree must not be employed with an ERB employer in

any capacity. This includes full or part-time employment, services as a volunteer in a paid position, substitute teaching, services rendered as an independent contractor and/or employment with an independent contractor.

** The 90-day layout period may include part of the summer or other scheduled break. However, during the layout period, the retiree must not be employed with an ERB employer in any capacity. This includes full or part-time employment, services as a volunteer in a paid position, substitute teaching, services rendered as an independent contractor and/or employment with an independent contractor.

Prior to returning to work for an ERB employer, whether as an employee or independent contractor, the retired member must file an application and obtain approval from NMERB. Failure to do so will result in suspension and repayment of retirement benefits (where applicable) paid during the employment.

Signature: _____

Date: _____

Submit completed forms to NMERB, remember all forms must be submitted together

Once all forms are completed and sent to our Santa Fe office you will be placed on payroll

All paperwork must be received by the last business day of the month prior to your retirement.

Example: If you retire June 1, 2021, we need to receive the paperwork by May 31, 2021 to avoid any delay





Payroll and COLA

Upon receipt of all correct forms, you will be placed on Payroll

Benefit payment is direct deposited on the last business day of the month

Example: If you retire July 1, 2021, your first pension payment is July 31, 2021

If you retire with NMPERA Reciprocity you will receive two separate direct deposits; one from NMERB and one from NMPERA



PAYROLL

Will always be on the last business day of the month

Cost of Living Adjustment – COLA is variable and based on the Consumer Price Index (CPI) and funding level.

Automatically begins in July (last business day in July) of the year you turn age:

65 – Tier 1 and 2

67 – Tier 3 and 4

COLA **Cost of Living Adjustment**



Return To Work (RTW) with NMERB Employer(s) As of May 20, 2020



Return To Work (RTW)

with NMERB

Employer(s) As of May

20, 2020

Formal Return To Work – RTW Application required

12 month layout period after retirement date (not from last date worked)

No limit on earnings

Contributions required by retiree and employer – nonrefundable

Working .25 FTE or less – RTW Application required

FTE is limited, no limit on earnings

No contributions

Multiple NMERB employers – all FTEs combined cannot exceed .25 FTE

Return To Work (RTW)

with NMERB
Employer(s) As of May
20, 2020

Earning less than \$15,000 – RTW Application required

90 day layout period after retirement date (not from last date worked)

Gross earnings limit for each fiscal year – July 1 to June 30

No contributions

Multiple NMERB employers – all gross earnings combined must be less than \$15,000

You can work anywhere outside of NMERB employers – no restrictions

Highest amount monthly

Refund beneficiary – NO lifetime benefit for beneficiary

Only option that you can have more than one beneficiary

Only option that the beneficiary can be an estate, charity or organization

Helpful Information

NMRHCA contact info

www.nmrhca.org

customerservice@state.nm.us

1-800-233-2576

NMPERA contact info

www.nmpera.org

PERA-MemberServices@state.nm.us

1-800-342-3422

SSN contact info

www.ssa.gov

1-800-772-1213

Federal tax information www.irs.gov

New Mexico tax information

www.tax.newmexico.gov



For any questions

Email Member Services: Member.Help@state.nm.us

Call 1-866-691-2345

Our offices*

Santa Fe

701 Camino De Los Marquez Santa Fe, NM 87502

Main fax 1-505-827-1855

Albuquerque Office*

8500 Menaul Blvd NE Suite B-450 Albuquerque, NM 87112

Fax 1-505-830-2976

* The offices are presently closed to the public due to the public health emergency, however you can reach us through the email, phone, and faxes above. There will be a notice on the homepage of our website when the offices open again.



Contact NMERB

**2021 Retirement
Webinar**

Thank you!!!



**HAPPY
RETIREMENT**

