

## WELCOME

### DEFINED BENEFIT PLAN NEW HIRE GUIDE



#### Defined Benefit Plan as a Secure Gateway to Retirement

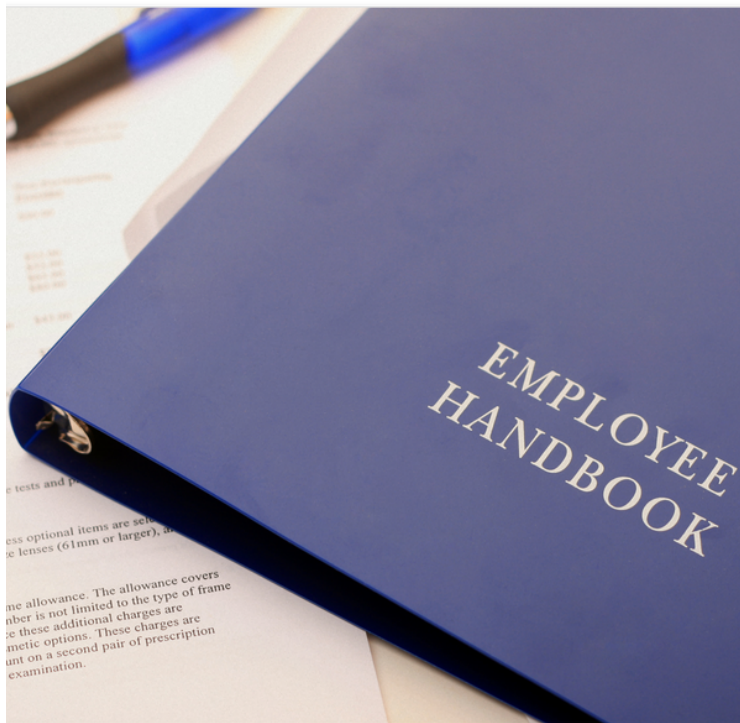
ERB membership is mandatory for eligible employees working more than 0.25 Full-Time Equivalent (FTE). This means that by being a part of ERB, you are taking a crucial step towards securing your financial future. While membership is a condition of your employment, it is also a gateway to financial security in your golden years.



#### Three Steps to Getting More Out of Your Retirement

When it comes to retirement planning, ERB is here to support you throughout your entire career journey. We recommend your take the following steps to get the most out of your membership:

- 1)** Use the ERB website ([www.erb.nm.gov](http://www.erb.nm.gov)) as a tool to answer general questions, find forms, and read the Member Handbook to learn about your options and the guidelines of the Defined Benefit Plan.
- 2)** Create your Member Portal login and credentials so you can access your MyNMERB Account. Once in the Member Portal, you will be able to:
  - View and verify that your name, address, and contact information are correct.
  - View your work history and statement of account.
  - Access calculators to estimate benefits and service credit purchases.
- 3)** Complete and submit your pre-retirement beneficiary designation form.



#### ERB's Responsibility

Our mission is to provide secure retirement benefits for New Mexico's educational employees - past, present, and future.