1. **Do I have to wait 45 days to sign the Voluntary Separation Agreement?**  
   No, you can sign when you are ready.

2. **Can I change my mind once I have signed the Agreement?**  
   Yes, see Agreement revocation language.

3. **How will the one-time lump sum payment be taxed?**  
   In general, taxation for payments such as this incentive payment would result in about 2/3 net pay.

4. **If I accept the offer, would that preclude me from a return to work at .25 FTE position?**  
   Participating in the VRIO program does not prevent you from taking a working retiree position post-retirement. To do so, you must comply with the ERB return to work requirements.

5. **Is UNM providing notary services?**  
   For Notary services, UNM Mailing Systems, located at 1128 University Blvd NE, staffs a Notary Public. You may call them at 505-277-4124 ahead of time to ensure availability of the Notary. Other notary public services can be found online and are typically available at banking institutions or places like The UPS Store.

6. **Do I lose my post-retirement benefits or access?**  
   No, participation in the VRIO program does not prevent you from receiving any post-retirement benefits that you would otherwise be eligible for.

7. **Will prior years of service in another ERB or a PERA organization count towards meeting the eligibility for this program?**  
   Yes, individuals who do not receive an email from Benefits & Employee Wellness and believe they may be eligible for retirement may complete the VRIO Interest Form or contact Human Resources at vrio@unm.edu to discuss their situation and possible eligibility no later than September 30, 2020.

8. **Will the VRIO Interest Form be confidential?**  
   Yes, until you make a decision and submit the appropriate retirement documents, we will not share your interest with your department. Keep in mind you are required to provide 4 weeks’ notice prior to the date of retirement.

9. **When do I receive the lump sum incentive payment?**  
   The incentive payment will generally be paid out on the last pay check received as a UNM employee.