



# Focus

## On Your Virginia Retirement System Defined Contribution Plans

October 2025

### October is National Retirement Security Month

#### HOW RETIREMENT READY ARE YOU?

Retirement planning is important for anyone at any age. These questions can help you determine how retirement ready you are now and provide ways to take the next best step to get there.

#### 1. Do you know how much you can afford to save for retirement each paycheck?

The My Retirement Overview® tool allows you to estimate how much you may need to save for retirement and how various savings amounts are likely to impact your take-home pay today. Check out My Retirement Overview by visiting [dcp.varetire.org/plan-tools/calculators](https://dcp.varetire.org/plan-tools/calculators).

#### 2. Do you track your monthly spending and saving?

If you don't, you may be surprised by what you find when you connect your earnings with your spending. The Budget Calculator at [dcp.varetire.org/plan-tools/calculators](https://dcp.varetire.org/plan-tools/calculators) can help balance your income with your spending and saving needs.

#### 3. Do you know what kind of investor you are?

Managing your investments is an important part of reaching your retirement goals. Visit [resourcecenter.voya.com/tools/type-of-investor](https://resourcecenter.voya.com/tools/type-of-investor) to help identify your risk tolerance and receive a recommended investment mix that can help you get there.

#### 4. Do you know if you are on track to achieve your retirement goals?

The myOrangeMoney® Retirement Calculator can show you the future monthly income you may need and your progress toward that goal. Log in to your account at [dcp.varetire.org/login](https://dcp.varetire.org/login) to experience myOrangeMoney.

#### 5. Do you have online access set up for all your financial accounts?

It is important to safeguard your accounts against the ongoing risk of fraud, cyber threats and other unauthorized activity. Register your VRS Defined Contribution Plan account at [dcp.varetire.org/login](https://dcp.varetire.org/login). Click Register Now on the homepage to get started. Account protection is a shared responsibility, so create usernames and strong passwords for all your financial accounts online and log in regularly to ensure there has been no unauthorized activity.

How did you do? For questions with a "No" answer, consider taking action today to help prepare you for a secure financial future later.

**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and do not guarantee 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.

## October is Cybersecurity Awareness Month

### Your account security matters

Safeguarding your VRS defined contribution plan accounts and personal information against the ongoing risk of fraud, cyber threats and other unauthorized activity is a top priority. Voya takes numerous measures to safeguard the confidentiality, integrity and availability of their systems, including authentication, monitoring, auditing and encryption. This is essential to building a successful relationship and maintaining your trust.

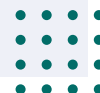
You are your own first line of defense when it comes to protecting your accounts and identity. You play an important role in this process, and the coverage Voya provides under the Secure Accounts for Everyone (S.A.F.E.) Guarantee also considers the degree to which you take the following recommended actions:

1. Register your account online at **[dcp.varetire.org/login](https://dcp.varetire.org/login)**.
2. Review your account information on a regular basis and keep your contact information current.
3. Enroll in Voya Voiceprint, Voya's voice biometrics program.
4. Promptly report any suspected identity theft or unauthorized activity.
5. Practice safe computing habits.

For more information about keeping your accounts and personal information safe and secure, visit **[go.voya.com/datasecurity](https://go.voya.com/datasecurity)**.

### VRS Defined Contribution Plans

- Commonwealth of Virginia 457 Deferred Compensation Plan
- Virginia Cash Match Plan
- Hybrid Retirement Plan
- Optional Retirement Plan for Higher Education
- Optional Retirement Plan for Political Appointees
- Optional Retirement Plan for School Superintendents
- Virginia Supplemental Retirement Plan



## Looking for more help

We offer three levels of retirement planning and financial wellness support depending on how much assistance you need. These options include:



### Self-Service

**myOrangeMoney<sup>®1</sup>**  
Voya Learn<sup>®</sup>  
myVRS Financial Wellness



### Guided

DC Plans Education Specialists<sup>2</sup>  
Point-in-time Advice<sup>3</sup>  
Financial Snapshot<sup>4</sup>



### Managed

Managed Accounts<sup>3</sup>  
Holistic Financial Plan<sup>4</sup>  
Local Certified Financial Planner™ CFP<sup>®4</sup>  
Be Ready Program<sup>4</sup>

Go to [dcp.varetire.org/education](https://dcp.varetire.org/education) to learn more about the available education and support options.

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## Contact us

**Website:** [dcp.varetire.org](https://dcp.varetire.org)

**VRS Defined Contribution Plans Service Center: 877-327-5261.**

Hours: Monday-Friday, 8 a.m. – 9 p.m. ET, except stock market holidays.

**Schedule an appointment with a local DC Plans Education Specialist:**

[dcp.varetire.org/education/dc-plans-specialists](https://dcp.varetire.org/education/dc-plans-specialists)

**Send a secure message:** Log in to your DCP Account [dcp.varetire.org/login](https://dcp.varetire.org/login)

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<sup>1</sup>**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.

<sup>2</sup>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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