



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.

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 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 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 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. 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.
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.

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^{®1}

Voya Learn[®]

myVRS Financial Wellness

Guided

DC Plans Education Specialists²

Point-in-time Advice³

Financial Snapshot⁴

Managed

Managed Accounts³

Holistic Financial Plan⁴

Local Certified Financial PlannerTM CFP^{®4}

Be Ready Program⁴

Go to dcp.varetire.org/education to learn more about the available education and support options.

Contact us

Website: 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

Send a secure message: Log in to your DCP Account dcp.varetire.org/login



¹IMPORTANT: 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.

²Information 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.

³Advisory Services provided by Voya Retirement Advisors, LLC (VRA). VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at dcp.varetire.org. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at 877-327-5261. Financial Engines Advisors L.L.C. (FEA) acts as a sub-advisor for Voya Retirement Advisors, LLC. FEA is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant, or if you need legal advice, consult your lawyer. Future results are not guaranteed by VRA, FEA, or any other party, and past performance is no guarantee of future results. Edelman Financial Engines is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. ©2025 Edelman Financial Engines, LLC. Used with permission.

⁴Financial Advisors are Investment Advisor Representatives and registered representatives of and offer securities and investment advisory services through Voya Financial Advisors, Inc. (member SIPC).

Nothing in this communication should be construed as constituting financial or tax advice. You are encouraged to consult with your personal financial planner and/or tax advisor.

Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.

©2025 Voya Services Company. All rights reserved. 4752859_0925 CN4809209_0927
October 2025