



Focus

On Your Virginia Retirement System Defined Contribution Plans

October 2026

Your Future Is Built Here.

Start with one step.

October is National Retirement Security Month, a good time to pause, look ahead and take one simple action for your future.

Retirement readiness does not happen all at once. It is built over time through the steps you take today: registering your online account, checking your contribution amount, reviewing your investment choices, updating your beneficiary information or attending an educational presentation.

Small actions can help create stronger habits and more confidence over time. You do not need to do everything at once. Start with one step.

Here are a few ways to participate in National Retirement Security Month:

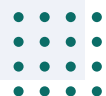
- **Register your DCP account** to stay connected to your retirement savings.
Go to dcp.varetire.org/login, click Register Now and follow the instructions.
- **Review your current contribution amount** and consider whether it still fits your goals.
Log in to your DCP account at dcp.varetire.org/login and use myOrangeMoney to see if you are on track to meet your savings goal.
- **Check your beneficiary information** to make sure it is up to date.
Log in to your DCP account at dcp.varetire.org/login, click your name in the top-right corner and select Personal Information.
- **Explore educational resources** that can help you better understand your VRS Defined Contribution Plans.
Go to dcp.varetire.org/education.
- **Attend a retirement planning webinar** to learn more about planning for what comes next.
Go to dcp.varetire.org/education/dc-plans-specialists* to view the full schedule and book a time convenient for you.

What you do today builds what comes next. Visit dcp.varetire.org to get started.

Stock Market Holidays

- Thursday, November 26, 2026, Thanksgiving Day
- Friday, December 25, 2026, Christmas Day
- Friday, January 1, 2027, New Year's Day

Transactions made on these dates when the New York Stock Exchange (NYSE) is closed will be processed the following business day the NYSE is open.



Managing Your DCP Investments

As a VRS Defined Contributions Plans member, you control how your money is invested in your DCP account among the different investment paths and options available to you.

Within your DCP account, you can change how future contributions are invested, transfer existing balances and set up automatic account rebalancing, any time online.

Visit **dcp.varetire.org/login** to log into your account. Click Register Now to create your account username and password if it is your first time logging in. Once you are logged into your account, go to Investments & Research to get started. On the Manage Investments page, you can make the following types of investment changes.



Future Investment Elections

You may want your future savings to go into different investment options than you have elected. By changing your future contributions, you can allocate any "new money" to different funds.



One-Time Account Rebalance

Your goals or comfort level with risk may change over time, especially as you get closer to retirement. A one-time rebalance will allocate your account to new investment fund choices for all of your current savings.



Automatic Account Rebalancing

Over time, shifts in the market might mean your investment selections have become "out-of-balance" from your original election. Automatic account rebalancing will help you stick to your plan even when markets swing. When your goals change, be sure to revisit and review how you are invested.

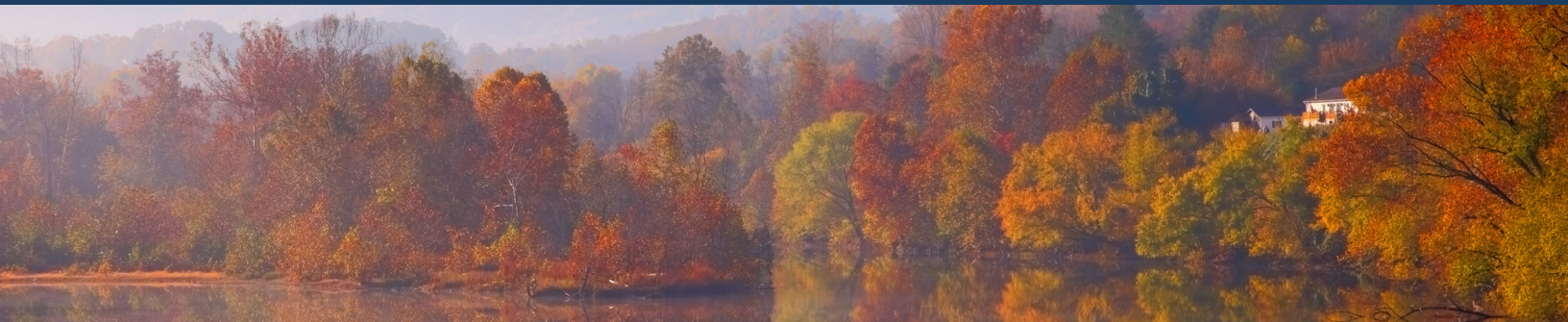


Fund to Fund Transfer

You may move a specific amount of savings from one fund to another. For example, you may decide to move some of your savings into a more moderate or conservative core fund as you near retirement.

To learn more about your VRS DCP investment options, go to **dcp.varetire.org/investments**. You may also schedule a meeting with a local DC Plans Education Specialist at **dcp.varetire.org/education/dc-plans-specialists**.





Why Continued Contributions Matter

The VRS Defined Contribution Plans help you build savings for your financial future. Making regular contributions to the COV 457 Deferred Compensation Plan can help you make progress toward achieving your goals.

You are making it automatic. Your contributions are automatically deducted from your paycheck and invested in your account. This can help take the worry out of transferring money, remembering to contribute or being tempted to spend the money you intended to invest.

You are focusing on the future. If you are ever faced with the decision to contribute for the future or have increased cash flow today, consider the implications. What could stopping contributions now mean once you reach retirement age? Would you have to work longer or do less in retirement? Consider that when balancing current financial needs with future goals.

If your employer participates in the Virginia Cash Match Plan, try to continue to contribute enough to receive the full employer match to ensure you do not miss out on valuable employer-funded retirement savings. For Hybrid Retirement Plan members, it is important to remember that you must first contribute 4% to the Hybrid 457 before being eligible for employer contributions to the Virginia Cash Match Plan.

You are taking advantage of dollar cost averaging*. Dollar cost averaging can help take the guesswork out of when to invest because you invest the same amount of money in the same investments on a regular basis.

When you make regular contributions, the number of shares you are able to buy will vary based on the investment's share price. When the price is high, you buy fewer shares. When the price is low, you buy more. When the market is fluctuating, the average cost of each share you buy over a specific time period will generally be lower than the investment's average share price for the same period.

For example:

	Contribution	Share Price	Shares Acquired
Pay Period 1	\$100	\$10	10
Pay Period 2	\$100	\$5	20
Pay Period 3	\$100	\$8	12.5
Pay Period 4	\$100	\$5	20
Pay Period 5	\$100	\$10	10
Total	\$500		72.5

In five pay periods, you invested \$500 and bought 72.5 shares at an average cost of \$6.90 per share even though the average market price was \$7.60.

To see if your current savings has you on track to reach your retirement goals, log into your account at dcp.varetire.org/login. To review and discuss your retirement saving strategy, schedule an appointment with a local DC Plans Education Specialist at dcp.varetire.org/education/dc-plans-specialists.

*Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels.

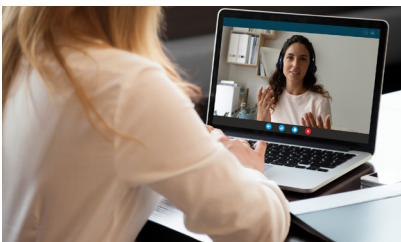
Looking for more help

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 Specialists*
Point-in-time Advice²
Financial Snapshot³



Managed

Managed Accounts²
Holistic Financial Plan³
Local Certified Financial Planner™ CFP®³
Be Ready Program³

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

*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.

¹**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.

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