



# Focusing

## On Your Hybrid Retirement Plan

October 2025

### Boost Your Savings, Your Way

#### Auto-Escalation for Hybrid Retirement Plan Members

If you are not already maximizing your defined contribution plan savings or participating in SmartStep, your contributions will automatically increase by 0.5% on January 1, 2026, to help you reach your retirement goals. Remember, the sooner you boost your savings to the maximum of 4%, the sooner you will receive the full employer match of 2.5%.

Would you like to increase your contribution now or schedule your own contribution increases?

If you do not want to wait or would like to schedule contribution increases to occur at a time of your choosing, you can use SmartStep to set the amount and the frequency of your automatic contribution increase to quarterly, semiannually or annually.

#### To get started:

1. Visit **dcp.varetire.org/login** to log in to your account.
2. Select Accounts on top menu bar and choose your Hybrid Deferred Compensation Plan account.
3. Go to the Contributions & Savings tab and select Manage Contributions.
4. Change the amount of your contribution or choose Set Up Now to set up your SmartStep.
5. Follow the prompts to establish your desired rate of increase, confirm your choice and submit.

If automatic contribution escalation applies to you and you do not want your contribution to increase, you can opt out by logging into your account at **dcp.varetire.org/login** starting December 1–31 at 4 p.m.

**Important note:** The timeframe to make an election is shorter than in previous years.

Additional information will be provided in the coming months. If you are a Hybrid Retirement Plan member who is eligible for automatic contribution escalation, you will receive specific communications later in 2025.

#### VRS Defined Contribution Plans

- Hybrid 457 Deferred Compensation Plan
- Hybrid 401(a) Cash Match Plan



## October is National Retirement Security Month

### Put Your Future into Focus

Will your retirement savings provide sufficient income to enjoy a secure retirement? You have a resource that can help you visualize your future retirement income so you can retire when and how you want. myOrangeMoney® is an interactive experience that can help you answer two key questions about your financial future:

- How much do you need to save for retirement?
- Are you on track to retire when and how you want?

Whether retirement is 5 years or 40 years away, myOrangeMoney estimates where you stand on the journey to retirement and what you can do to help improve your outlook. In the *Let's talk about* section above the dollar bill, *your other retirement savings and income* section allows you to enter information about your future monthly income sources and any other personal savings you expect to have in retirement. myOrangeMoney also helps you understand what your future Social Security benefit may be and how much healthcare could cost in retirement. Visit **[dcp.varetire.org/login](https://dcp.varetire.org/login)** to log in to your account and use myOrangeMoney to help put your financial picture into focus.

### Questions? We are here to help.

If you need help understanding your income needs in retirement, you don't have to do it alone. Go to **[dcp.varetire.org/education](https://dcp.varetire.org/education)** to learn more about the available education and support options.



## 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<sup>™</sup> CFP<sup>®4</sup>  
Be Ready Program

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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## Accessing your account & resources

**VRS Defined Contribution Plans Service Center:** 877-327-5261,  
Monday-Friday, 8 a.m. – 9 p.m. ET, except stock market holidays.

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

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

**Hybrid Learning Channel:** [varetire.org/education/hybrid-learning-channel](https://varetire.org/education/hybrid-learning-channel)

**myVRS Account:** [myVRS.varetire.org](https://myVRS.varetire.org)

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

**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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