



Focusing

On Your Hybrid Retirement Plan

April 2026

Start an Emergency Fund

Did you get a tax refund this year? If you now have some extra cash, why not consider putting it to good use? Setting aside even a portion of any financial windfall in an emergency fund can help make a big difference.

Many people may not be able to cover a surprise expense without borrowing. When life happens and hands you an unexpected bill, having an emergency fund gives you peace of mind and can help you stay in control of your finances.

Think back to the last time something unexpected came up. If your car needed work or a home appliance needed to be replaced, did you have the cash to pay for it, or did it end up on your credit card? Now is the perfect time to start building that "rainy day" fund.

Here is how to get started:

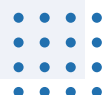
- Aim to have \$1,000 in savings, then work toward saving an amount equal to three to six months of your income.
- Automate your savings by setting up regular deposits into an account that you only access in an emergency.
- If your bank allows, create separate accounts for different goals and make sure you can access them quickly and easily.
- Start small and save consistently. Even saving just \$10 a week gets you halfway to your \$1,000 goal in a year.

To learn more about establishing an emergency fund, visit dcp.varetire.org/videos to watch a brief video. You can also log into your DCP account to connect your external accounts like checking, credit cards, savings and more. That way, you can help manage your spending and identify other ways you can start saving money for an emergency fund.

Stock Market Holidays

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:

- Monday, May 25, 2026, Memorial Day
- Friday, June 19, 2026, Juneteenth National Independence Day
- Friday, July 3, 2026, Independence Day (observed)



Own Your Financial Story During America Saves Week

Do you have a clear view of your finances?

America Saves Week is an annual opportunity in April to encourage Americans to take control of their money and commit to saving. This year, focus on your financial story and consider the small steps that you can take now to have a big impact on your future.

Start with a financial check-in. When it comes to retirement, are you on track? Even if you will have other sources of income, personal savings such as contributions to the Hybrid Plan defined contribution component can help later in life.

Log in to your account and use myOrangeMoney^{®1}. The orange portion of the dollar bill represents the amount of your retirement income that you are on track to replace. Anything not colored orange represents a gap in meeting your retirement income goals. If you have a gap and are still working, consider increasing the amount you save for retirement each pay period.

- If you are not contributing the voluntary maximum of 4% to your Hybrid 457 Deferred Compensation Plan, consider increasing your contribution. You will be saving more for retirement and receiving a larger employer contribution.
- If you can't save 4% now for the full 2.5% match from your employer, you can use SmartStep to automatically make small annual increases to your voluntary contributions, helping you reach 4% gradually.

You can also get help with your financial story on the journey to and through retirement. An annual meeting with your local DC Plans Education Specialist is a great way to review and discuss where you're at and what else you can do to achieve your goals. Schedule an appointment today by visiting dcp.varetire.org/education/dc-plans-specialists.

¹The 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.





Register for a Regional Education Meeting

Your local DC Plans Education Specialists conduct Regional Education Meetings throughout the year for both the VRS Hybrid Plan and the Commonwealth of Virginia 457 Plan. Each of these meetings consists of the following presentations:

Plan Overview (Hybrid or COV 457) – 45 minutes

Hybrid — What is the VRS Hybrid plan? What is the difference between the defined benefit and defined contribution components? Join us as we review the hybrid plan and discuss the defined contribution component in more detail. We will discuss the mandatory and voluntary contributions as well as the employer match.

COV 457 — What is the COV 457 Deferred Compensation Plan? How about the Cash Match Plan? Are you curious to know how your employer's retirement plans work? Come learn about how these plans help you build your retirement future. This presentation is appropriate for employees who are eligible to participate or are already participating in the Commonwealth of Virginia 457 Deferred Compensation Plan.

Understanding your Investment Options – 1 hour

Do you find investing confusing? Learn about asset classes, diversification and the three investment paths available to you within the VRS Defined Contribution Plans. This topic is appropriate for participants in the Commonwealth of Virginia 457 Deferred Compensation Plan, Virginia Cash Match Plan and/or the Hybrid Retirement Plan.

Preparing for Retirement – 1 hour

Are you changing employers or is retirement on the horizon? During this presentation, we will explore your various distribution options and requirements within the Commonwealth of Virginia 457 and Virginia Cash Match plans. This topic is appropriate for participants in the Commonwealth of Virginia 457 Deferred Compensation Plan and Virginia Cash Match Plan.

If you are interested in attending one or all three of these sessions, go to dcprem.timetap.com to register for a virtual meeting or for an in-person meeting at a location near you. These Regional Education Meetings provide you with flexibility to register for specific individual sessions or all three, based on your availability.

Go to dcp.varetire.org/education/dc-plans-specialists to view the full schedule of available sessions and to register for an upcoming event.

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 Planner[™] CFP^{®4}
Be Ready Program

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

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

VRS Website: varetire.org

Hybrid Learning Channel: varetire.org/education/hybrid-learning-channel

myVRS Account: myVRS.varetire.org

DCP Website: dcp.varetire.org

DCP Account: dcp.varetire.org/login

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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.

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