



Focusing

On Your Hybrid Retirement Plan

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 one step at a time. As a Hybrid Retirement Plan member, your retirement income may come from several sources, making it important to understand your benefits and stay engaged with your planning. Actions such as reviewing your account information, checking your beneficiaries, exploring educational resources and attending retirement planning webinars can help you make informed decisions for the future.

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 Hybrid 457 contribution rate** to make sure you are saving 4% and receiving the maximum 2.5% employer match.
Log in to your account at dcp.varetire.org/login. Access your Hybrid 457 account and select Contributions & Savings, then Manage Contributions.
- **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.



Making Your Money Last Through Retirement

If you are nearing or already retired, you likely spent many years setting aside part of your paycheck for retirement. All those years of disciplined saving and resisting the temptation to dip into those funds have paid off. Now, as you transition from saving to spending, the question becomes: Do you have a plan for withdrawals as solid as the one you had for accumulating savings?

Once the paychecks stop, your financial focus may shift from growing your assets to turning them into reliable income. You now have to make sure your money lasts as long as you do. Here are some key factors to keep in mind:

Market downturns – Even with a more conservative investment approach, market volatility can still impact your portfolio and your income.

Inflation – Rising costs for essentials like food, fuel and health care can gradually reduce purchasing power over time. Budgeting for the long term is critical.

Taxes – If your retirement income is similar to what you earned before, your tax bill might be too.

Medical expenses – Health care costs can be unpredictable and may significantly affect your financial plan.

Family obligations – If you are supporting aging parents or adult children, those responsibilities can impact your resources.

Longevity – People are living longer than ever. Your income strategy should account for the possibility of 20–30 years in retirement.

Planning ahead can help you enjoy the retirement you've worked so hard for. For more retirement planning resources, go to dcp.varetire.org/education.

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Four steps to boost your credit score

Lenders use your credit score to decide if you qualify for credit and what terms you will get. Small, steady steps can help boost your score over time. Consider the following measures:

1. Pay your bills on time

Each month, pay at least the minimum amount due on each bill. A consistent record of bills paid on time will improve your credit rating.

2. Stay in touch with creditors

If you are having trouble paying your bills, contact your creditors. They may be willing to work out a reduced payment schedule with you to help you get your financial situation back on track.

3. Reduce debt and credit card balances

Lowering your level of debt and the balances you carry on your credit cards can increase your credit score. Focus on paying off cards with the highest interest rates first. Simply transferring outstanding balances to new accounts without reducing debt will not raise your score.

4. Check your credit report annually

You can order your own credit reports from the three major credit reporting bureaus annually. They are free to order and allow you to check to see if there are any errors or problems. Visit annualcreditreport.com for more information.

Managing debt is important for your credit score and is one of the key pillars that are key to achieving overall financial wellness. Resources are available in your VRS DCP account to help you evaluate your current financial state. Log in to your account at dcp.varetire.org/login and click Financial Wellness at the top of the page to complete a brief assessment. You will then receive a personalized summary with actionable steps to improve your financial outlook.

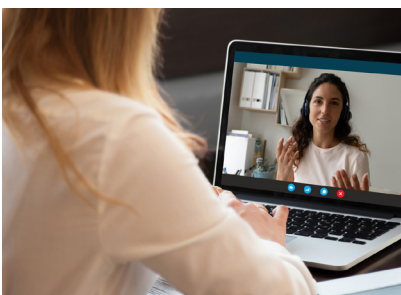
Looking for more help

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 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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