



# DCP

Virginia Retirement System

# Your Investment Options, Made Simple

## Commonwealth of Virginia Defined Contribution Plans

Investing for retirement does not have to be complicated. The Virginia Retirement System defined contribution plans offer a range of flexible investment options designed to fit your level of investment experience, knowledge and interest.

### Getting Started

A good investment strategy begins with a few simple considerations.

- How long do you have to invest?
- How comfortable are you with ups and downs in the market?
- Are you saving enough to reach your retirement goals?

As life changes, your goals may change. Reviewing your account from time to time can help keep you on track for the future you are working toward.

### Why Diversification<sup>1</sup> Matters

All investing involves risk, but spreading your money across different types of investments can help manage that risk over time.

Most retirement portfolios include a mix of stocks, bonds and cash-equivalent investments. Each plays a different role in your account as markets rise and fall. A diversified approach is designed to balance growth potential with stability and income as you move closer to retirement.

### Choose an Investment Path That Fits You

VRS investment options are organized into three flexible paths. You can choose one or mix and match to suit your investing style.

#### Do It For Me Path – Target Date Portfolios

- Professionally managed and diversified.
- Automatically become more conservative over time.
- Choose the portfolio closest to the year you expect to retire.
- Designed for those who prefer a simple, hands off approach.
- You typically only need one Target Date Portfolio to be well diversified.

#### Help Me Do It Path – Core Investment Options

- Build your own diversified mix from a carefully selected menu of funds.
- Includes investments across major asset classes, such as U.S. and international stocks, bonds and cash equivalents.
- Ideal for participants who want a more active role without managing everything themselves.

### Do It Myself Path – Self Directed Brokerage Account<sup>2</sup>

- Designed for experienced investors.
- Access to a wide range of mutual funds, exchange-traded funds (ETFs) and individual securities.
- Additional requirements and restrictions apply.

### Take the Next Step

Explore fund information, performance and educational resources at **[dcp.varetire.org/investments](https://dcp.varetire.org/investments)**.

You can review or change your investments at any time by logging in at **[dcp.varetire.org/login](https://dcp.varetire.org/login)**.

### Need Some Help?

VRS offers education and support to help you make informed decisions, including in-person meetings, live webinars and one-on-one appointments with DC Plans Education Specialists.<sup>3</sup> Learn more at **[dcp.varetire.org/education/dc-plans-specialists](https://dcp.varetire.org/education/dc-plans-specialists)**.

You may also speak with a VRS Defined Contribution Plans Service Center Associate by calling **877-327-5261** (Hearing impaired: 800-579-5708). English- and Spanish-speaking associates are available weekdays from 8 a.m. to 9 p.m. ET, excluding stock market holidays.

<sup>1</sup> Using diversification as part of an investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

<sup>2</sup> Schwab Personal Choice Retirement Account<sup>®</sup> (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), a registered broker-dealer, which also provides other brokerage and custody services to its customers. ©2026 Charles Schwab & Co., Inc. All rights reserved. Used with permission. Charles Schwab and Voya Financial are separate and unaffiliated and are not responsible for each other's policies or services.

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