Virginia Retirement System Defined Contribution Plans

Account Access Guide

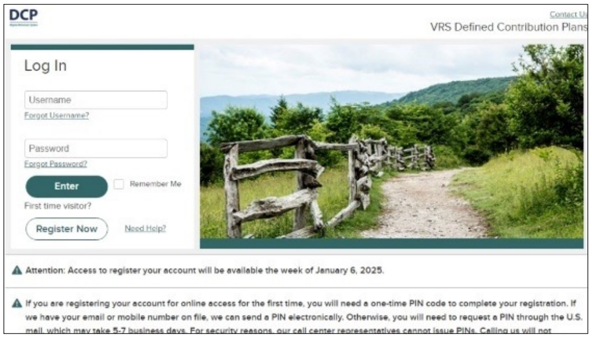
You have 24/7 access to manage your Virginia Retirement System defined contribution plan (DCP) account. This document provides information on how to register your DCP Account and access the **Voya Retire**® mobile app.

For more information on DCP features and benefits visit **dcp.varetire.org**.

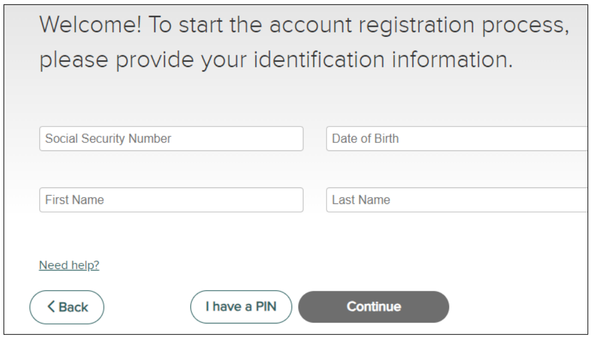
Register your account:

Follow these steps to access your DCP Account at Voya using your PIN:

1. Go to dcp.varetire.org/login and select *Register Now*.

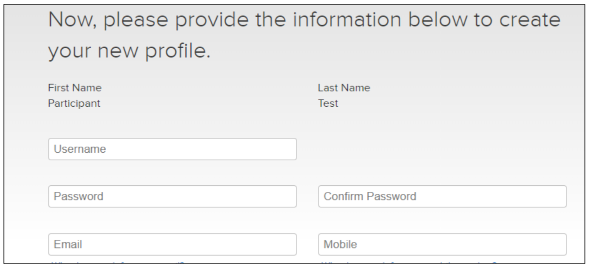


2. Click the option to register your account and enter your information. Then select *I have a PIN*.

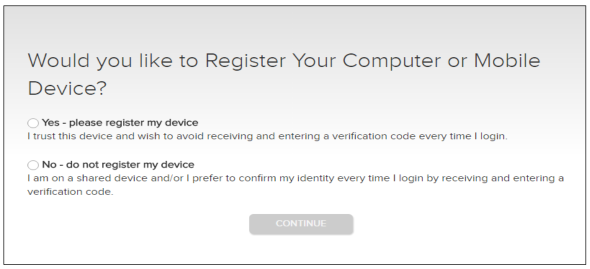


If you can't locate your PIN, you may request that another be sent by calling **877-327-5261**.

3. After you have registered your account, create a username and password. **Also provide a preferred email address and your mobile phone** number for future recovery of your login credentials.



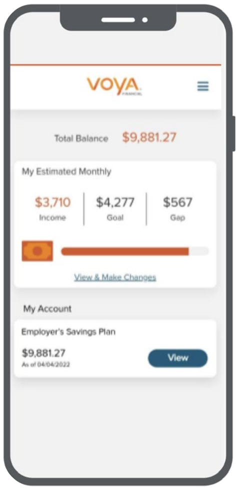
4. **Choose if you'd like to register your computer or mobile device. If you select Yes, you will not need to get a new verification code every time you login.**



Once you have registered your account, you can:

- **Review your account information** and make any needed changes.
- **Choose a beneficiary.** If you participate in more than one plan, you will need to select a beneficiary for each plan.
- **Add your banking information.** You can add (or update) your banking information by finding your name in the upper right corner of the plan website, click on *Personal Information* > *Banking Information* > *Add/Edit*.
- **Ensure timely distributions and withdrawals** by establishing direct deposit at least seven days in advance.
- **Review your investment strategy.** The plans offer a variety of investment options categorized into three paths based on your desired level of assistance in managing your investments. You do not need to choose just one path--you can mix and match investment options among the different paths to help you meet your objectives, risk tolerance, and overall investing style.

Voya Retire® mobile app[1]



The Voya Retire mobile app is an easy, secure and convenient way to access and manage your retirement account all in one place — so you can help boost your retirement savings and manage your money all while on the go.

You'll have access to interactive tools that allow you to:
- Simulate estimated retirement income using **myOrangeMoney**®[2].
- Learn as you go with Voya Learn®.
- Get access to investment advice if offered in your plan.
- Get answers to your questions with chat capabilities.

In addition to these tools, the **Voya Retire** mobile app also provides:

Account details

Here are the key account details you'll be able to see for each of your plans:
- Quarterly statements
- Current balances and balance history
- Balances by fund and source
- Personal rates of return
- Contribution history

Account management

To help you manage your account, the application may also allow you to conduct the following transactions (if available):
- Make a fund transfer
- Reallocate your current balance
- Change your future investment direction
- Change your contribution amount
- Update beneficiaries

Download the **Voya Retire** mobile app.

Available on the App Store

The **Voya Retire** mobile app is available on the App store or Google Play (keyword: Retire).

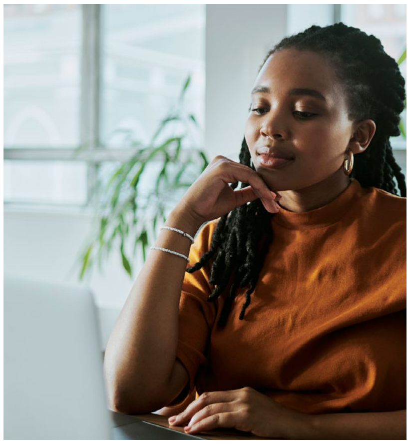
Download on the App Store   GET IT ON Google play

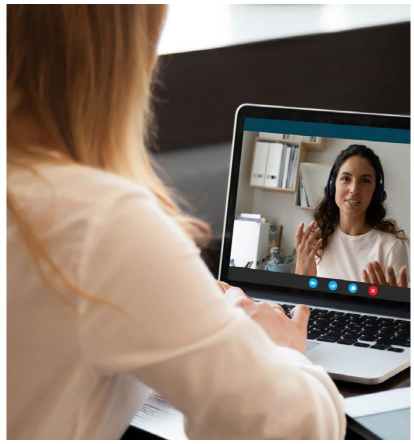
Did we mention you can do all this en Español?

Our **Voya Retire** mobile app is also available in Spanish to help you manage your account.

Looking for more help

We offer three levels of retirement planning and financial wellness support depending on the level of assistance you need. These options include:





Self-Service

myOrangeMoney®[2]

Voya Learn™

myVRS Finanical Wellness

Guided

DC Plans Education Specialists[3]

Point-in-time Advice[4]

Financial Snapshot[5]

Managed

Managed Accounts[4]

Holistic financial plan[5]

Local Certified Financial Planner™ CFP®[5]

Be Ready Program[5]

Contact us by:

VRS Defined Contributions Plans Service Center

- Call **877-327-5261** and speak with a customer service associate.
- Customer service associates are available weekdays from 8 a.m. to 9 p.m. ET, excluding stock market holidays, to help you complete your transactions and to help you understand how the Plan works. Please note customer service associates are unable to provide investment advice.
- Hearing impaired: **800-579-5708**.

Chat

- Customer service associates are available via live chat weekdays from 8 a.m. to 9 p.m., ET, excluding stock market holidays.
- For security reasons, money-out transaction requests are not accepted via chat.
- You will have the option to receive a transcript of your chat session.

Co-Browse

- Co-Browse can be initiated to enable customer service associates to provide online account assistance in conjunction with phone and chat support.
- Co-Browse cannot be used to enter information or to submit transaction requests.
- Co-Browse ends automatically at the end of phone or chat interaction.

Voya Financial Local Office in Richmond

- Call **877-327-5261** and speak with a DC Plans Education Specialist[3].
- Education specialists are available weekdays from 8:30 a.m. to 5 p.m. ET, excluding stock market holidays, to assist you with your Commonwealth of Virginia Retirement Plans, including understanding your investment options, managing contributions and developing a retirement strategy.
- Go to **dcp.varetire.org/education/dc-plans-specialists** to learn more, find a local DC Plans Education Specialist and schedule an appointment.

[1]App Store is a service mark of Apple Inc. Android is a trademark of Google Inc.

[2]**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.

[3]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.

[4]**Advisory Services provided by Voya Retirement Advisors, LLC (VRA).** VRA is a member of the Voya Financial (Voya) family of companies. For more information, please read the Voya Retirement Advisors Disclosure Statement, Advisory Services Agreement, and your plan's Fact Sheet. These documents may be viewed online by accessing the advisory services link(s) through your plan's website at dcp.varetire.org. You may also request these from a VRA Investment Advisor Representative by calling your plan's information line at 877-327-5261. Financial Engines Advisors L.L.C. (FEA) acts as a sub-advisor for Voya Retirement Advisors, LLC. FEA is a federally registered investment advisor. Neither VRA nor FEA provides tax or legal advice. If you need tax advice, consult your accountant, or if you need legal advice consult your lawyer. Future results are not guaranteed by VRA, FEA, or any other party and past performance is no guarantee of future results. Edelman Financial Engines® is a registered trademark of Edelman Financial Engines, LLC. All other marks are the exclusive property of their respective owners. FEA and Edelman Financial Engines, LLC are not members of the Voya family of companies. ©2024 Edelman Financial Engines, LLC. Used with permission.

[5]Financial Advisors are Investment Advisor Representatives and registered representatives of and offer securities and investment advisory services through Voya Financial Advisors, Inc. (member SIPC).

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