



## Boost Your Savings, Your Way

### Auto-Escalation for Hybrid Retirement Plan Members

If you're not already maximizing your defined contribution plan savings or participating in SmartStep, your contributions will automatically increase 0.5% on January 1, 2026, to help you reach your retirement goals.

Every three years, your contribution amount is automatically increased until your contributions reach a maximum of 4% on a before-tax basis.

**The sooner you boost your savings to the maximum of 4%, the sooner you'll receive the full employer match of 2.5%.**

If you don't want to wait or would like to schedule contribution increases to happen at a time of your choosing, you can use SmartStep to set the amount and the frequency of your automatic contribution increase to quarterly, semi-annually 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 Contributions & Savings tab > 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 election and submit.

If auto-escalation applies to you and you don't want your contribution to increase, you can opt out by logging into your account at **dcp.varetire.org/login** starting December 1, 2025 through December 31, 2025 at 4 p.m. ET. The timeframe to make an election is shorter than in previous years.

#### Need help?

If you need assistance, call **877-327-5261** Monday through Friday 8 a.m. to 9 p.m. ET to speak with a representative.

You may also connect with your local DC Plans Education Specialists<sup>1</sup> for your region by scheduling a meeting that works best for you at **dcp.varetire.org/education/dc-plans-specialists** or by calling the VRS Defined Contribution Plans Service Center at **877-327-5261**.

<sup>1</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. Plan administrative services are provided by Voya Institutional Plan Services, LLC (VIPS). VIPS is a member of the Voya® family of companies.