



Focus

On Your Virginia Retirement System Defined Contribution Plans

April 2025

It's time for a spring checkup

Spring is a great time to review your DC Plan account(s) to ensure that your account details are up to date and you are saving and investing according to your personal goals. It's also the time for America Saves Week, an annual call to action reminding you that taking small steps can give you the financial confidence you're looking for both now and through retirement.

Log in to dcp.varetire.org/login to confirm, add or update your DCP account(s) with your current mobile phone number, email address, beneficiaries and your paperless delivery option. You may also want to consider the account rebalance option. This feature will automatically rebalance your account

according to your investment elections, on a schedule that you choose.

Once online, your DCP account(s) include a dashboard that can help you see your whole financial picture and the steps you can take to improve your financial future.

Plan features and services

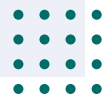
Your updated services include:

- **Transition webinar:** Familiarize yourself with the changes that happened during the transition.
- **myOrangeMoney®:** See if you're on track to meet your retirement income goals.
- **Voya Retire® mobile app:** Enjoy on-the-go access to your plan account 24/7.
- **Advisory Services:** Consider professional savings and investment advice offerings.
- **Be Ready Team:** Call 855-334-4862 for your free financial education and coaching session.
- **Educational resources:** Access live and on-demand sessions at dcp.varetire.org/education.

For assistance updating your account settings, such as your paperless option and beneficiaries, call the VRS Defined Contribution Plans Service Center at 877-327-5261, Monday-Friday from 8 a.m. – 9 p.m. ET, except stock market holidays.

VRS Defined Contribution Plans

- Commonwealth of Virginia 457 Deferred Compensation Plan
- Virginia Cash Match Plan
- Hybrid Retirement Plan
- Optional Retirement Plan for Higher Education
- Optional Retirement Plan for Political Appointees
- Optional Retirement Plan for School Superintendents



Don't take time off from your finances

Prepare financially when planning summer fun. Now is the time to focus on what you can control by getting prepared.

Whether you need to make a change depends on your current financial situation and goals. If you don't have a good handle on your finances, now is always a good time to get organized.

Instead of trying to time the market during uncertain economic times, strengthen your financial foundation by concentrating on the controllable aspects. You'll be in a better position to weather any financial storm and achieve long-term financial stability.

- **Make financial plans.** Summer is a great time for a mid-year review of your financial goals and make any necessary adjustments. Whether you're planning to make a large purchase, go on vacation, get out of debt, or build an emergency fund, staying focused on your goals will help you achieve them faster.

Use the budget calculators at dcp.varetire.org/plan-tools/calculators to help you craft and update your goals.

- **Adjust your savings and spending budget.** Vacations are great, but excess spending can lead to increased debt. By preparing for extra expense you can adjust your budget and spending to help avoid financial setbacks.
- **Ready for changes?** Life events are inevitable and it's important to be financially prepared. Take time to review your finances and ensure you're ready for any changes that may come your way.

Want more tips and insight to help manage your finances? Visit dcp.varetire.org/education for additional resources.

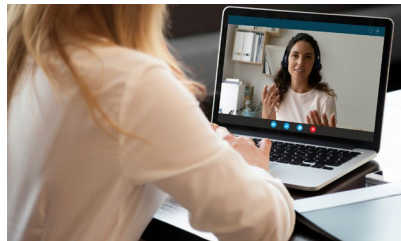
Looking for more help

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



Self-Service

myOrangeMoney[®]
Voya Learn[®]
myVRS Financial Wellness



Guided

DC Plans Education Specialists
Point-in-time Advice
Financial Snapshot



Managed

Managed Accounts
Holistic Financial Plan
Local Certified Financial Planner[™] CFP[®]
Be Ready Program

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

Contact us

Website: dcp.varetire.org

VRS Defined Contribution Plans Service Center:
877-327-5261, Hours: Monday-Friday, 8 a.m. – 9 p.m. ET, except stock market holidays.

Schedule an appointment with a local DC Plans Education Specialist: dcp.varetire.org/education/dc-plans-specialists

Send a secure message: Log in to your DCP Account dcp.varetire.org/login