

WE APPRECIATE OUR TEACHERS

YOU ARE OUR SUPERHEROES



80 percent
of hybrid members
making voluntary
contributions choose to
contribute 4 percent.

Join them!

That's why we want to make sure you take advantage of a save-for-retirement feature that can help you power through to a future worthy of your heroics.

Your VRS Hybrid Retirement Plan offers you the choice to make *voluntary contributions* in addition to your mandatory contributions.

Why make voluntary contributions?

- **You get an employer match.** Contribute up to 4 percent to get a 2.5 percent employer match!
- **The sooner you start — the more you save!**
- **It only takes a few minutes.** Get an early start — delays can push retirement further away.
- **You're worth it.** Put your money where it matters by investing in yourself and your future.
- **Pay less in taxes now.** Taxes are deferred on both your contributions and earnings.

Among teachers who are members of the hybrid plan...

- **The average age is 35.** At this age, many of you have other priorities tugging at your wallet. Making small changes in how you spend — and contributing this money to your retirement — is one way to save now. For example, packing a lunch instead of buying a pricier one, or finding a cheaper pick-me-up than expensive coffee drinks.
- **The average salary is about \$40,000.** If you start contributing 4 percent per paycheck, that's \$1,600 you save for retirement for the year — plus a \$1,000 employer match! Simply put, if you don't make voluntary contributions, you're leaving money on the table.

It's easy to sign up. Start saving NOW!



Online



Phone

Go to www.varetire.org/hybrid to log into your Hybrid Retirement Plan account. Select the percentage of each paycheck you'd like to save. Begin saving 4 percent right away!

Call Investor Services at
1-877-327-5261; select option 1.