Unlock more ways to grow your savings

Planning for retirement doesn't have to feel complicated. You have a strong foundation with two state-sponsored plans, and an additional 403(b) retirement plan from Corebridge Financial to help fill any gaps when you're ready.

Enroll in your VRS Hybrid 457 voluntary plan. Consider contributing the maximum amount of 4% to receive the maximum match from VRS of 2.5%. These contributions help:

- Maximize your base retirement benefits.
- Position you for more flexibility and growth.
- Ensure you're not leaving savings behind.

Two parts. One clear path forward.

1 Step 1: Start with your state plans

The Virgina Retirement System (VRS) Hybrid Retirement Plan combines two plan types:

Defined Benefit (DB) component

- Provides the structure of your future retirement benefit once you're eligible.
- Delivers a lifetime monthly payment based on your age, service credit and average final compensation.
- VRS manages the investments and assumes the associated risk for this component.

Defined Contribution (DC) component

- Offers a tax-deferred way to save alongside your DB pension.
- Builds a retirement account based on your contributions from you and your employer, plus investment performance.
- You manage the investments and assume the associated risk for this component.

2 Step 2: Fill in the gaps

Take your strategy further with your employer plan from Corebridge Financial. These supplemental retirement plans are a key piece to your overall strategy that:

- Help close potential income gaps
- Offer additional ways to save and invest.
- Complement your state benefits, not replace them.

Start building what's next

Defined Benefit Component + Defined Contribution Component + Employer Plan with Corebridge Financial = Your retirement benefit

Enrolling and participating in the plan with Corebridge Financial lets you save more, plan more precisely and tailor your approach to fit your goals.

And you're not on your own. We're here to help guide you with tools, insights and personalized support every step of the way. Use the information below to schedule a meeting with your Corebridge financial professional and learn more about your plan.

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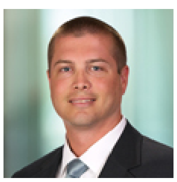

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We're here to help you take action

You can reach out directly to your financial professional.

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