

Top reasons to enroll in your plan

Supplement your Virginia Retirement System and add more to your future

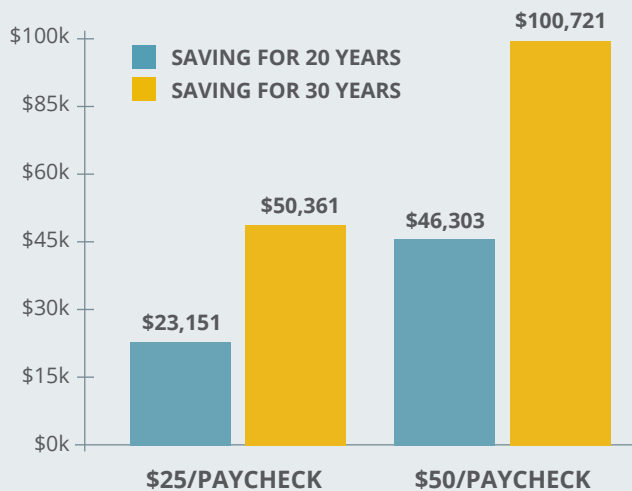
Here are 4 reasons to start saving:

1. STARTING EARLY CAN MAKE A BIG DIFFERENCE

Starting early and making small increases in the amount you contribute could make a real difference when you retire.

The sooner you start saving, the better

Any earnings are reinvested over time, building your savings, and it doesn't take a lot to start. Just \$25 or \$50 can add up to a lot.



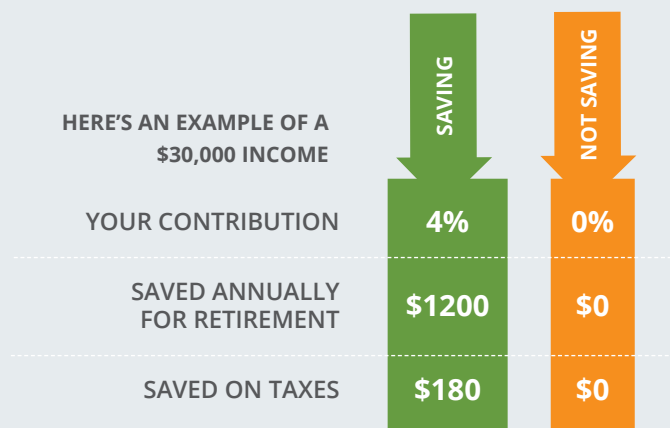
FOR ILLUSTRATIVE PURPOSES ONLY. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes a 6% annual rate of return over 24 pay periods and reinvestment of earnings with no withdrawals. Rates of return may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees had been deducted.

2. SAVING FOR TOMORROW COULD ALSO HELP YOU SAVE TODAY

Since with traditional pretax savings your contributions are deducted from your pay before taxes, whatever amount you decided to contribute may affect your take-home pay less than you think while also reducing your taxable income.

Tax breaks

Pretax contributions reduce your taxable income, so you'll save for tomorrow and also save today.



FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration that assumes a 15% federal tax rate. State and local tax not included. Your salary, contribution rate and tax bracket may vary. The illustration does not reflect any associated charges, expenses or fees. The tax-deferred accumulation shown would be reduced if these fees were deducted. Investing involves risk, including possible loss of principal.

Log in to enroll or turn over to see more reasons why you should.



3. A FOCUS ON MONTHLY RETIREMENT INCOME

Your total account balance is translated into an estimated monthly retirement income as well as a percentage of what you're on track to replace. This is your Lifetime Income ScoreSM (LIS), and it gives you a clearer picture of what your retirement might look like. And since you always know your score, you know how close you are to reaching your goals. View your LIS when you log in to your plan website.

Increase your monthly income in retirement

Saving just \$25 more a month can become \$180 a month in retirement.



FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration to show the value of an increase in contributions. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes monthly contributions of \$25, a 6% average annual rate of return and reinvestment of earnings with no withdrawals over a 30 year period followed by 20 years of monthly withdrawals of \$179.92, including a 6% average annual rate of return, beginning at age 65. Rates of return may vary. This illustration does not include any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulations shown above would be reduced if these fees had been deducted.



STAY IN THE KNOW WHEN YOU'RE ON THE GO

Stay up to date and see what's new in your plan from anywhere at any time.

To make sure your communication preferences and email are up to date, go to your profile page and click your name in the top right corner of the page.

A great way to supplement your retirement. Don't wait. Enroll today.

Visit empowermyretirement.com
or call 800-701-8255

SIMPLIFIED APPROACH TO INVESTING

This plan provides a variety of investment choices so you can build the right mix for your future.

A PARTNER FOR YOUR FUTURE

Your employer oversees your plan and continually works on your behalf. They have carefully selected investment options and a service provider, Empower Retirement, to work directly with you.

STAY AS LONG AS YOU LIKE

Even after you change jobs or retire you can keep your account right where it is so you have access to all the resources your plan has to offer.

WE'RE HERE TO HELP

Representatives are ready to answer your questions and help you plan for the future online or by phone.

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The charts, graphs and screen prints in this presentation are for ILLUSTRATIVE PURPOSES ONLY.

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