

*my*VRS Retirement Planner Article

***my*VRS Retirement Planner Helps You Plan Your Future**

VRS has launched the *my*VRS Retirement Planner, a new comprehensive tool to help you estimate your retirement income.

Because the Retirement Planner is part of your *my*VRS member online account, your VRS information is pre-populated in the planner. Other information, including assumptions for investment returns, inflation and health insurance, has been built into the planner. You can change or add information to produce a financial view tailored to your future financial needs.

The Retirement Planner allows you to:

- Evaluate different VRS retirement scenarios such as using different estimates from the *my*VRS Benefit Estimator or retiring on a different date.
- Factor in tax-deferred savings or Individual Retirement Account (IRA) information.
- Project the impact of increasing your retirement savings or changing your investment strategy.
- View an estimate of your Social Security benefit if you are eligible for Social Security on the retirement date you enter.
- Include health insurance premium estimates.
- Include your spouse's or other individual's retirement income.
- Itemize living expenses in retirement.

I encourage you to go to the VRS Web site at www.varetire.org to learn more about the *my*VRS Retirement Planner. If you have not created a *my*VRS member account, select the "Member" tab from the homepage and then "*my*VRS Login" to get started.

