

VRS Achieves 12.4 Percent Return

FY
2006

The Virginia Retirement System (VRS) announced a 12.4 percent return on its investment portfolio for fiscal year 2006, ending the year with \$48.5 billion. This return surpassed the benchmark of 11.8 percent for investments of the type held by the VRS Trust Fund.

The fund's private equity and real estate investments produced outstanding returns, at 28.6 percent and 23.4 percent respectively. In addition, the system saw a 15.3 percent return in public equity (U.S. and international stocks), a 5.3 percent return in credit strategies and a -0.6 percent return in fixed income.

"The economy was strong, and market conditions were favorable for equity and real estate investments. We are pleased that the fund's diversified portfolio produced attractive returns at an acceptable level of risk," said Chief Investment Officer Charles W. Grant.

The portfolio included \$31.8 billion in public equity, \$9.7 billion in fixed income, \$2.7 billion in private equity, \$2.3 billion in real estate and \$2.0 billion in credit strategies, as of June 30, 2006. The three-year annualized return was 14.0 percent and the five-year annualized return was 7.1 percent.

Watch For Member Benefit Profiles To Arrive Soon



Your 2006 Member Benefit Profile (MBP) will be shipped to employers in late September for distribution to members. This year's design changes make the MBP easier to read and understand.

The MBP is your personalized statement that gives you important information about your VRS retirement, group life insurance and other benefits as of June 30. It is one of your best resources for retirement planning. Keep it with other important documents to refer to as you plan your retirement.

Your MBP shows your membership date, your years of service credit, including service earned, purchased or granted as of June 30, 2006. It also shows the amount of contributions and interest in your account as of June 30.

The projections provided on the MBP are based on the salary your employer reported to VRS as of June 30. The MBP gives an estimate of your monthly benefit payment at the earliest date you will be eligible for an unreduced benefit and your monthly benefit amount at the earliest date you will be eligible for a reduced benefit.

It also shows the amount of your basic life insurance benefit and the amount of optional life insurance, if you have purchased optional life insurance coverage for yourself or your dependents.

When you receive your MBP, review it carefully. If anything needs correcting, notify your human resource office immediately.



STATE EDITION



2 Who Are The People In Your Retirement System?



4 VRS Modernizes Its Phone System



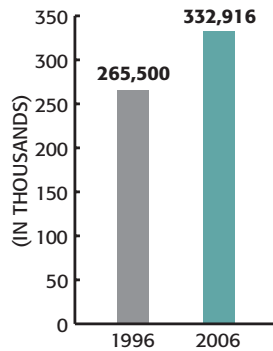
5 Life Events May Require A Beneficiary Change



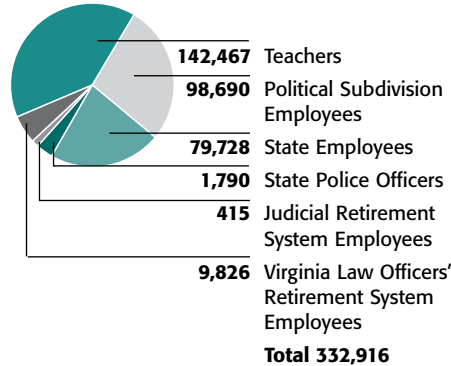
Who Are The People In Your Retirement System?

Who are your fellow VRS members? What do they do? Are they younger than you or older? How has the membership grown over the years? Check out these statistics and see how you fit in.

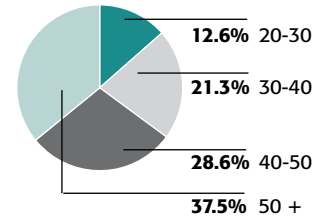
Total Number of Members (VRS, SPORS, LEOS, JRS and VaLORS)



Make-up of Membership



Age of Members



(all statistics as of June 30, 2006)

MAKING THE MOST OF YOUR SLICE

Guidelines To Retirement Planning In All Stages Of Your Career

Early. Middle. Late. Wherever you are in your career, there are opportunities to plan and save for a secure retirement.

Saving Early In Your Career (20s and 30s)



If this is your slice of the pie, you may be focused on buying a home or starting a family. But now is the time to get into the habit of saving for retirement.

- Set a budget. Note your expenses each month to gain control over spending. For example, you could save \$50 to \$100 a month by eating out less often.
- Pay yourself first. Set an amount for saving and investing each month. Try to save 10 percent of each paycheck.
- Limit credit card use and pay off your card balance each month.
- Invest what you save. You may be eligible for the Commonwealth's 457(b) Deferred Compensation Plan (DCP). The DCP allows

you to save and invest a portion of your salary on a tax-deferred basis.

- Determine if you are eligible for an employer match to your DCP contribution into a 401(a) Cash Match Plan. The amount of the cash match is currently 50 percent of your contribution to the DCP, up to \$20 a pay period.
- Save on a tax-deferred basis through your employer's 403(b) tax-deferred annuity plan, if you work in a college or university.

Saving Mid-Career (40s)



Make the most of your mid-career slice. Saving should be an automatic part of your financial life by now. And you are earning more. Now is the time to be more aggressive and save more of your pay.

- Save and invest your next raise and your tax refunds.
- Does your family need more protection? Consider optional life insurance as an additional benefit

CONTINUED ON PAGE 3

Guidelines To Retirement Planning In All Stages Of Your Career | CONTINUED FROM PAGE 2

- Estimate how much money you will need to live comfortably in retirement. Change your savings amount, investment strategy or your projected retirement date to match your estimate.
- Attend one or more VRS-sponsored Retirement Education Seminars (RES) at least 10 years before you retire. See the schedule on page 7.
- Attend a DCP Regional Enrollment and Education Meeting. Learn about plan benefits and how to budget. See the schedule on page 7.
- Read the *Pre-retirement Planning Guide* for an overview of your VRS benefits and to plan your retirement. This publication is available on the Web site at www.varetire.org.

Saving As You Near Retirement (50 and over)




If your age is in the over 50 slice, you are almost ready to enjoy the rewards of your career. But don't slack off now. Keep up your good work and keep saving.

- Attend another DCP Regional Enrollment and Education Meeting to learn what to do with your DCP investments after retirement.
- Consider contributing more to the DCP. At age 50 or over you may contribute an additional amount (the Age 50+ Catch-Up) into the DCP.
- If you are close to retirement, you can make catch-up (the Standard Catch-Up) contributions to the DCP during the three consecutive calendar years before your designated normal retirement age. You cannot use the Standard Catch-Up and the Age 50+ Catch-Up in the same year.
- Need a refresher? Attend another VRS-sponsored RES. Find out what's new in benefits and retirement planning.
- Calculate your monthly income during retirement and try living on it for a month. Include your VRS benefit, Social Security and monthly payouts from your personal savings and investments.
- Double-check that your retirement benefit will cover your health insurance as prices rise.

Tools To Help You Plan For Retirement

myVRS



myVRS, a new online secure service, available on the VRS Web site, puts a planning tool at your fingertips day and night. Using myVRS, you can see how many years of service you have in VRS and the amount of contributions and interest in your account. You can review your employment history and compensation over your career. Create your own retirement benefit estimates using your current or projected salary and current or projected years of service. Just go to the VRS Web site and click on  under the Member tab.

Pre-Retirement Planning Guide

The Pre-Retirement Planning Guide, available on the VRS Web site at www.varetire.org, gives an overview of VRS benefits to help plan your retirement.

Retirement Education Seminars And Group Counseling Sessions



VRS offers retirement education and group counseling opportunities at locations around the state.

Retirement Education Seminars introduce you to estate and financial planning. Learn how to decrease debt and how to use benefits such as deferred compensation to increase retirement savings. You will receive take-home planning booklets with worksheets to estimate what you will need for retirement and the steps to take to get there.

If you are within five years of retirement, attend a Group Counseling Session for details about your VRS benefits and practical advice on completing the retirement application.

Sessions cover estate planning, financial planning and investing, legal concerns, working after retirement and other retirement issues.

See pages 7 and 8 for dates and locations of this fall's Retirement Education Seminars and Group Counseling Sessions. The schedule and registration form are also available on the Web site at www.varetire.org.



VRS Modernizes Its Phone System

VRS recently modernized its phone system to help streamline customer service. The new system replaces multiple phone numbers with one toll-free number. The number is 1-888-VARETIR (827-3847). The Richmond area number, 804-649-8059, will be discontinued after December 31.

When you call 1-888-VARETIR (827-3847), you can either speak to a Customer Contact Center representative or use the automated menu options.

The new phone system has some new features to serve you better:

Faster Retrieval of Your Records

When you call, the system prompts you to enter your Social Security number. As you enter this information, the system immediately displays it on your VRS representative's computer screen. This saves you wait time and helps the representative answer questions based on the information in your VRS record. The representative then asks you to give your name and date of birth as verification to protect your identity.

Option to Request a Call Back

If all representatives are busy, a recording gives you an approximate wait time and the option to continue holding or request VRS to call you back.

If you request VRS to call you back, enter the time most convenient for the return call. When the system calls you back, your call has priority and you are connected to the first available representative.

Check Your Eligibility For The Health Insurance Credit

At retirement, many VRS members qualify for a health insurance credit to reimburse the cost of their individual health insurance premiums.

To be eligible, you must have a minimum of 15 years of VRS creditable service and your employer must participate in the health insurance credit program.

Eligible members include:

- State employees.
- Political subdivision employees whose employer offers the credit.
- Local officers and employees of local officers.
- General registrars and employees of general registrars.
- Local social service employees.
- Teachers, administrators and staff members of school boards.

The health insurance credit is a dollar amount set by the General Assembly for each year of your creditable service. The health insurance credit is added to your monthly retirement benefit. It is a reimbursement for premiums paid to individual health plans; employer-sponsored health plans, including the Commonwealth of Virginia Health Benefits Program; Medicare Part B; dental and vision plans; and prescription drug plans, including Medicare Part D.

If you are eligible for the credit, apply at the time of retirement. Send the Request for Health Insurance Credit (VRS-45) to VRS with your retirement application. After retirement, keep VRS informed of any changes in your insurance carrier or premium amount.

Health Insurance Credit Dollar Amounts

Employer Type	Amount per Year of Service	Maximum Credit per Month
State*	\$4.00	No Cap
Teacher	\$2.50	\$75.00
Enhanced Teacher (if school board elects)	\$3.50	\$105.00
Political Subdivision	\$1.50	\$45.00
Social Service Employees	\$1.50	\$45.00
Enhanced Social Service Employee (if political subdivision elects)	\$2.50	\$75.00
General Registrars/Employees of General Registrars	\$1.50	\$45.00
Enhanced General Registrar (if political subdivision elects)	\$2.50	\$75.00
Local Officers	\$1.50	\$45.00
Enhanced Local Officer (if political subdivision elects)	\$2.50	\$75.00
Includes retirees from a state Optional Retirement Plan or Alternate Retirement Plan.		
*The 2006 General Assembly removed the maximum of 30 years for state employees.		

Life Events May Require A Beneficiary Change

Did you know that retirement and life insurance benefits are paid according to your most recent Designation of Beneficiary (VRS-2) form on file at VRS, regardless of how long ago you submitted the form? If you never filed a Designation of Beneficiary (VRS-2), benefits are paid in the order of precedence:

- first to your spouse;
- if no spouse, then to your children or any children of deceased children;
- if no children, to your parents;
- if no living parents, to the duly appointed executor of your estate; or to your next of kin.

If you have experienced a marriage, divorce or other life event, have a Designation of Beneficiary on file at VRS and have not updated the form, your benefits could be paid to someone other than your current beneficiary choice.

Keeping your information up to date is the only way you can be sure that benefits are paid according to your wishes. If you have a Designation of Beneficiary on file, you may want to complete a new form.

If you do not have a Designation of Beneficiary on file and you want your benefits paid other than in the order of precedence, file the Designation of Beneficiary, available on the VRS Web site at www.varetire.org, with VRS.

You may contact Minnesota Life at 1-800-441-2258 to receive information through the mail about your existing beneficiary designation.



How To Access Your VSDP Benefits

The Virginia Sickness and Disability Program (VSDP) gives you income security through replacement income if you become ill or injured.

If you become ill or injured and expect to be unable to work for more than seven calendar days, call UnumProvident, the VSDP administrator, at 1-800-652-5602.

When you call, provide the UnumProvident customer care specialist with your name, Social Security number, date of birth and current mailing address, the nature of your disability, the last day you were able to work, and the name, address and phone number of your licensed treating professional.

UnumProvident will mail you a packet of information about the program and what to expect while on disability. The packet includes an Authorization for Release of Medical Information form for you to sign and give to your licensed treating professional as soon as possible. This form is your consent for confidential medical information to be released to UnumProvident. Without this information, UnumProvident cannot process your claim.

UnumProvident will call your licensed treating professional to obtain clinical information concerning your disability and to arrange a return-to-work plan for you, when medically appropriate.

For information about your VSDP benefits, see your *VSDP Handbook*, available on the VRS Web site at www.varetire.org.





News

FROM YOUR DEFERRED COMPENSATION PLAN

Cash Match Plan Allows You To Consolidate Retirement Plans

The VRS Board approved an amendment to the Virginia Cash Match Plan allowing participants in the Commonwealth of Virginia 457 Deferred Compensation Plan (DCP) to consolidate rollovers and retirement funds into the Cash Match Plan.

This change will benefit:

- College and university employees with 457 accounts, who may wish to roll their Partial Lump-Sum Option Payment (PLOP) at retirement into the Cash Match Plan with other rollovers. This includes employees who had their employer cash match going to the institution's cash match plan.
- Wage employees who contribute to the 457 Plan but who are not eligible for an employer cash match, may use the Cash Match Plan to consolidate other retirement funds.
- Employees of political subdivisions, including school divisions participating in the Commonwealth's 457 Plan, who may roll eligible retirement plan accounts into the Cash Match Plan, even if the employer does not provide a cash match.
- Retirees who contributed to the 457 Plan before the Cash Match Plan was available, may use the Cash Match Plan to consolidate retirement funds, as long as they have not taken a total distribution of their 457 Plan account balance.

For more information visit www.vadcp.com or contact Great-West Retirement Services, at 804-643-1882 or toll free at 1-866-226-6682 (option 2); TDD 1-800-766-4952

DCP Enhances Web Site

The defined contribution plans Web site www.vadcp.com now offers a variety of enhancements. You can:

- Receive your quarterly statement online instead of waiting for the paper statement.
- Read the quarterly participant newsletter online.
- Access your account balances 24 hours a day and make investment choices for your current account balances and future contributions.
- Access your account history, including account balance, contribution history, personalized rate of return, fund values, asset allocation, withdrawals and transfers for the past 36 months.
- Select a username for logging on to your account information instead of using your Social Security number, improving security.
- Specify the percentages you want maintained in each investment and select the frequency you want your account to be rebalanced.
- Use DreamTracker, a retirement planning tool, your VRS MBP (see page 1) and the estimate you receive each year from Social Security to plan for retirement.
- Refer to Plan Features and Highlights, the updated *Planning Guide* and *Investment Guide*, frequently asked questions, forms and the legal documents for the plans.



VRS Offers DCP Regional Enrollment And Education Meetings On Saturday

The Commonwealth of Virginia Deferred Compensation Plan Regional Enrollment and Education Meetings now include Saturday sessions. These meetings introduce you to the features and benefits of the Deferred Compensation and Cash Match Plans as well as to account management and budgeting strategies. The free sessions are for both active and retired participants in the plan. Pre-registration is not required. The schedule is located at the top of page 7.

**DCP REGIONAL ENROLLMENT AND EDUCATION MEETINGS**

Date	Plan Features & Benefits	Account Management Strategies	Advantages of Budgeting	Post-retirement Strategies	Location/Presenter
September 19	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	Northern Virginia Community College, Manassas Campus, 6901 Sudley Road, Colgan Theater, Manassas, VA 20109 Maria Clark, 1-866-226-6682, opt 2, Ext 112
September 27	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	State Corporation Commission, 3rd Floor Training Room, 1300 East Main Street, Richmond, VA 23219 Tom Ferguson, 1-866-226-6682, opt 2, Ext 102
October 5	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	Virginia Military Institute, Preston Library, 345 Letcher Avenue, Lexington, VA 24450 Nancy Roth, 1-866-226-6682, opt 2, Ext 115
October 19	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	George Mason University, Fairfax Campus, 4987 University Drive, Student Union Building 2, Room #567, Fairfax, VA 22030 Maria Clark, 1-866-226-6682, opt 2, Ext 112
October 21 SATURDAY	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	Northern Virginia Community College, Manassas Campus, 6901 Sudley Road, Colgan Hall, Manassas, VA 20109 Tom Ferguson, 1-866-226-6682, opt 2, Ext 102
October 25	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	Southeastern Training Center 2100 Steppingstone Square, Chesapeake, VA 23320 Les Thompson, 1-866-226-6682, opt 2, Ext 123
October 25	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	J Sargent Reynolds Community College 1630 East Parham Road, Richmond, VA 23228 Room O 125, North Run Corporate Center Tom Ferguson, 1-866-226-6682, opt 2, Ext 102
November 4 SATURDAY	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	John Tyler Community College Chester Campus, 13101 Jefferson Davis Highway, Bird Hall, Room B 124, Chester, VA 23831 Tom Ferguson, 1-866-226-6682, opt 2, Ext 102
November 18 SATURDAY	9:00 a.m.	10:15 a.m.	11:30 a.m.	1:30 p.m.	Chesapeake Public Library, Main Branch, 298 Cedar Road, Chesapeake, VA 23322, Meeting Room #1 Les Thompson, 1-866-226-6682, opt 2, Ext 123

RETIREMENT EDUCATION SEMINARS AND GROUP COUNSELING SESSIONS SCHEDULE

Date	RES	GCS	Location	College Contact
October 4	8 a.m. – noon	1 p.m. – 4 p.m.	Greenfield Education and Training Center	Mail: Roanoke Higher Education Center, 108 N. Jefferson St., Roanoke, VA 24016 Phone: 540-767-6125 FAX: 540-767-6098
October 10	8 a.m. – noon	1 p.m. – 4 p.m.	Tidewater Community College, Virginia Beach Campus, Advanced Technology Center	Mail: Tidewater Community College, 300 Granby Street, 5th Floor, Norfolk, VA 23510 Phone: 757-822-1234 FAX: 757-822-1160
October 12	8 a.m. – noon	1 p.m. – 4 p.m.	John Tyler Community College, Nicholas Student Ctr., Chester	Mail: John Tyler Community College, 1301 Jefferson Davis Hwy, Chester, VA 23831, Att: Community College Workforce Alliance Phone: 804-706-5030 FAX: 804-796-4266
October 18	8 a.m. – noon	1 p.m. – 4 p.m.	Wytheville Community College, Wytheville,	Mail: Wytheville Community College, 1000 E. Main St., Wytheville, VA 24382 Phone: 276-223-4712 FAX: 276-223-4716
October 19	8 a.m. – noon	1 p.m. – 4 p.m.	Northern Virginia Community College, Annandale	Mail: Northern Virginia Community College, Suite 600, 7630 Little River Tpk., Annandale, VA 22003-3796 Phone: 703-323-3102 FAX: 703-813-1325
October 27	8 a.m. – noon	1 p.m. – 4 p.m.	Lord Fairfax Community College, Fauquier Campus	Mail: Lord Fairfax Community College, 6480 College Street, Warrenton, VA 20187 Phone: 540-351-1524 FAX: 540-351-1560
November 7	8 a.m. – noon	1 p.m. – 4 p.m.	Blue Ridge Community College, Weyers Cave	Mail: Blue Ridge Community College, P.O. Box 80, Weyers Cave, VA 24486 Phone: 540-453-2342 FAX: 540-234-8102
November 9	8 a.m. – noon	1 p.m. – 4 p.m.	Chesapeake Main Library, Chesapeake	Mail: Tidewater Community College, 300 Granby Street, 5th Floor, Norfolk, VA 23510 Phone: 757-822-1234 FAX: 757-822-1160
November 14	8 a.m. – noon	1 p.m. – 4 p.m.	John Tyler Community College, Nicholas Student Ctr., Chester	Mail: John Tyler Community College, 1301 Jefferson Davis Hwy, Chester, VA 23831, Att: Community College Workforce Alliance Phone: 804-706-5030 FAX: 804-796-4266
November 15	8 a.m. – noon	1 p.m. – 4 p.m.	Greenfield Education and Training Center	Mail: Roanoke Higher Education Center, 108 N. Jefferson St., Roanoke, VA 24016 Phone: 540-767-6125 FAX: 540-767-6098
November 28	8 a.m. – noon	1 p.m. – 4 p.m.	Germanna CC, Center for Workforce & Community Development, Fredericksburg Area Campus	Mail: Germanna Community College, Workforce & Community Development, 10000 Germanna Point Drive, Fredericksburg, VA 22408 Phone: 540-891-3096 FAX: 540-891-3082
December 6	8 a.m. – noon	1 p.m. – 4 p.m.	Central Virginia Community College, Lynchburg	Mail: Central Virginia Community College, 3506 Wards Road, Lynchburg, VA 24502 Phone: 434-832-7607 FAX: 434-832-7761



RETIREMENT EDUCATION SEMINARS AND GROUP COUNSELING SESSIONS SCHEDULE | CONTINUED

Date	RES	GCS	Location	College Contact
December 13	8 a.m. – noon	1 p.m. – 4 p.m.	John Tyler Community College, Nicholas Student Ctr., Chester	Mail: John Tyler Community College, 1301 Jefferson Davis Hwy, Chester, VA 23831 Community College Workforce Alliance Phone: 804 -706-5030 FAX: 804 -796-4266
December 14	8 a.m. – noon	1 p.m. – 4 p.m.	Thomas Nelson Community College, Hampton	Mail: Thomas Nelson Community College, P.O. Box 9407, Hampton, VA 23670 Phone: 757-825-3548 FAX: 757-825-3612
February 27 2007	8 a.m. – noon	1 p.m. – 4 p.m.	John Tyler Community College, Nicholas Student Ctr., Chester	Mail: John Tyler Community College, 1301 Jefferson Davis Hwy, Chester, VA 23831 Community College Workforce Alliance Phone: 804-706-5030 FAX: 804-796-4266
March 13, 2007	8 a.m. – noon	1 p.m. – 4 p.m.	Central Virginia Community College, Lynchburg	Mail: Central Virginia Community College, 3506 Wards Road, Lynchburg, VA 24502 Phone: 434-832-7607 FAX: 434-832-7761
March 20, 2007	8 a.m. – noon	1 p.m. – 4 p.m.	Blue Ridge Community College, Weyers Cave	Mail: Blue Ridge Community College, P.O. Box 80, Weyers Cave, VA 24486 Phone: 540-453-2342 FAX: 540-234-8102
March 30, 2007	8 a.m. – noon	1 p.m. – 4 p.m.	Lord Fairfax Community College, Fauquier Campus	Mail: Lord Fairfax Community College, 6480 College Street, Warrenton, VA 20187 Phone: 540-351-1524 FAX: 540-351-1560
April 4, 2007	8 a.m. – noon	1 p.m. – 4 p.m.	Greenfield Education and Training Center	Mail: Roanoke Higher Education Center, 108 N. Jefferson St., Roanoke, VA 24016 Phone: 540-767-6125 FAX: 540-767-6098
April 5, 2007	8 a.m. – noon	1 p.m. – 4 p.m.	John Tyler Community College, Nicholas Student Ctr., Chester	Mail: John Tyler Community College, 1301 Jefferson Davis Hwy, Chester, VA 23831 Community College Workforce Alliance Phone: 804-706-5030 FAX: 804-796-4266

Retirement Education Seminar & Group Counseling Session Registration Form

Important: To register for either a Retirement Education Seminar or a Group Counseling Session, fax or mail this form to the contact person listed for the meeting you wish to attend.

This form is also available on the VRS Web site at www.varetire.org. Make sure your name and phone number are included on the fax cover sheet.

Sessions fill up quickly, so register early to reserve your seat(s) at the session of your choice. Registrations should be received 15 days prior to the program date. You will receive confirmation of your registration 7-10 days prior to the session date from the community college.

Which program would you like to attend?

Retirement Education Seminar (RES):

This session is recommended for members who are further than 10 years to retirement. Topics discussed: Adjusting and Planning for Retirement; Estate Planning and Legal Readiness; Basic Financial Planning concepts.

Group Counseling Session (GCS):

This session is recommended for members who are 5 years or less to retirement. Topics discussed: VRS Retirement Options, Estimating your monthly benefit, Increasing your retirement benefit, Life Insurance and other retirement resources.

I would like to attend both the RES and the GCS sessions.

Date, Time and Location: _____

Name: _____

Daytime Phone Number () _____

Mailing Address: _____

STREET

CITY

STATE

ZIP

E-mail address: _____

Are you bringing a guest? YES or No Number of Guests _____

If your guest is a VRS member, please have the guest complete registration form.

Please check your employer: State Agency State Police VaLORS

Judges School System Political Subdivision LEOS/Firefighters

If you need assistance due to a disability, please indicate how we can help:

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Robert P. Schultze

Public Relations Director

Jeanne Chenault

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Virginia
Retirement
System