## DON'T MISS OUT ON THE MATCH

YOUR EMPLOYER WILL MATCH A PORTION OF YOUR VOLUNTARY CONTRIBUTIONS

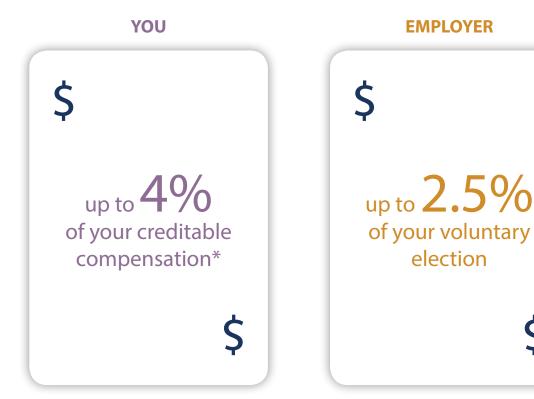


## If you miss out on your employer's match, you're leaving money on the table!

Hybrid Retirement Plan members have multiple opportunities to save for retirement.

Did you know that you can make additional **voluntary contributions**, on top of your mandatory 1 percent contribution, to your Hybrid 457 Deferred Compensation Plan? Here's how it works:

**Your employer will match a portion of your contributions.** If you put money in your Hybrid 457 Deferred Compensation Plan account (up to 4% of your creditable compensation\*), your employer will match a portion of that contribution (up to 2.5% of your voluntary election).



**It's quick and easy!** Sign up or log into your Hybrid 457 Deferred Compensation Plan account, start or increase your voluntary contributions — and discover how your contributions and your employer's match can help your savings grow.\*\*

For more details, visit www.varetire.org/hybrid.

<sup>\*</sup> Creditable compensation: Your annual salary not including overtime pay, payments of a temporary nature or payments for extra duties such as pay for teachers who provide coaching or act as an advisor for special activities.

<sup>\*\*</sup>You can change your voluntary contribution election once per quarter.