

A RETIREMENT RIPPLE EFFECT

WATCH YOUR SAVINGS GROW



The actions we take now have the potential to create effects that ripple into the future. Like tossing a stone into water and watching its motion generate waves far away — saving a little more for retirement now could make a big difference when you retire.

Reasons to start or increase voluntary contributions to your Hybrid 457 Deferred Compensation Plan:

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 paycheck*), your employer will match a portion of that contribution (up to 2.5% of your paycheck amount*).

Your retirement contributions don't just sit in your account — they're invested. The amount you set aside from each paycheck, plus the amount your employer puts in, is invested in funds that you choose.

Your investments could generate compounded earnings, and then compounded earnings on those compounded earnings. This could make your money go further than if you simply set it aside without investing or spent it now.

Try it today! Log into your Hybrid 457 Deferred Compensation Plan account, start or increase your voluntary contributions — and watch your savings grow.**

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

*This refers to your **creditable compensation**, which is your annual salary not including overtime pay, payment 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.

**You can change your voluntary contribution amount once per quarter.