First, here’s how your Hybrid Retirement Plan works, in a nutshell:

**Defined Benefit** (your pension) + **Defined Contribution** (you make contributions, you choose how they’re invested) = **Your Hybrid Retirement Plan**

You can make **voluntary contributions** to the defined contribution component of your hybrid account — up to **4 percent** of your creditable salary.

**Why?** To receive an **employer match** — up to **2.5 percent** of your creditable salary.

The Value of Contributing More Money Over Time

Members may voluntarily contribute up to an additional 4 percent in 0.5 percent increments to the Hybrid 457 Deferred Compensation Plan each month and receive an employer match.

This chart demonstrates the added value of contributing more money over time.

Learn more at [www.varetire.org/hybrid](http://www.varetire.org/hybrid)