

# 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](http://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.