

# LEARN HOW TO SAVE WITH YOUR VRS HYBRID RETIREMENT PLAN



Defined Benefit  
+ Defined Contribution  
= Your Hybrid Plan

Your hybrid plan consists of two components: defined benefit plan and defined contribution plan. Learn more about the importance of making contributions to the defined contribution component, investing those contributions in the available options and managing the related risks.

#### Join us to:

- Understand your role in saving and investing for your future
- Explore how plan features such as voluntary contributions can help you reach your goals
- Learn how to choose the right investments for your lifestyle
- Discover tools to help you manage your retirement account

**DATE**

**TIME**

**LOCATION**

**FOR MEETING DETAILS, CONTACT**