

VRS Defined Contribution Plans - Overview of 457 and 401(a)



If you are currently a participant in the **457 Deferred Compensation Plan**, are considering enrolling (**minimum \$10/pay**), or would just like additional information, you are encouraged to attend.

Tuesday, April 6th, 2010

JMU Festival and Conference Student Center – Alleghany Room

Overview Presentation 1:00 PM - 1:45 PM

Available for individual appointments*

2:00 PM to 4:00 PM

If you would like to schedule an individual appointment for this date, please contact Kelly Hiers at kelly.hiers@us.ing.com.

It is not necessary to register for the Overview Presentation from 1:00 PM to 1:45 PM.

You will learn:

- How the benefit of saving for your retirement using PRE-TAX dollars, allows you to decrease the amount of federal and state taxes you pay during the course of the year.
- How easy it is to save through automatic payroll deductions.
- How to fully take advantage of 401(a) Cash Match Contributions.
- The basic principles of investing within the plan given the choices available to you.
- What your options are for receiving this money in retirement.

Questions are encouraged.