

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.

<p>Tuesday, October 6th, 2009</p> <p>Festival and Conference Student Center – Alleghany Room</p> <p><u>Overview Presentation</u> 9:00 AM to 9:45 AM</p> <p>Available for individual appointments* 10:00 AM to 12:00 PM</p>	<p>Monday, November 16th, 2009</p> <p>Festival and Conference Student Center – Conference Room 4</p> <p><u>Overview Presentation</u> 1:00 PM to 1:45 PM</p> <p>Available for individual appointments* 2:00 PM to 4:00 PM</p>
<p>If you would like to schedule an individual appointment for either date, please contact Kelly Hiers at kelly.hiers@us.ing.com.</p>	

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.