

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.

Monday, November 16th, 2009

Festival and Conference Student Center – Conference Room 4

Overview Presentation 1:00 PM to 1:45 PM

Available for individual appointments*

2:00 PM to 4:00 PM

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

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.