



RETIREMENT BENEFIT PLANS SUMMARY FOR EMPLOYEES COVERED UNDER THE VRS HYBRID RETIREMENT PLAN

(Deputy Sheriffs, Medics, and Fire Marshals have a separate summary)

Administered by the Finance Department Pension Administration Division

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Walk-In Hours: Monday, Wednesday, and Friday 11:30 a.m. – 2:00 p.m. Please call for an appointment at other times or to discuss retirement.					
Intranet for employees - AlexNet (Departments/Finance/Pension Administration Division); and 2) City website - alexandriava.gov/retirement Web sites have plan information, including plan documents, for all of the City retirement and 457 Deferred Compensation Plans. Pre-recorded retirement related information: 703.746.3906					

This document summarizes retirement plans that General Schedule employees may be eligible to participate in while working for the City. The section on each plan covers the eligibility requirements for that plan. These plans are covered in this summary:

1. Virginia Retirement System (VRS) retirement plans – **mandatory for regular, full-time employees (part-time employees are not eligible)**
2. City of Alexandria Supplemental Retirement Plan – **mandatory for regular, full-time and regular, part-time employees**
3. City of Alexandria 457 Deferred Compensation Plan – voluntary plan, payroll-deducted pre-tax retirement savings
4. Payroll Deduct Roth IRA with Mission Square – voluntary plan, payroll-deducted after-tax retirement savings

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The VRS retirement plans include:

- **Hybrid Retirement Plan** provides retirement benefits for regular, full-time employees:
 - a. who are newly covered by VRS on or after January 1, 2014; or
 - b. employees who were rehired by the City on or after January 1, 2014 who had prior VRS service that was refunded to the employee after leaving VRS-covered employment.

NOTE: The City does not participate in the Virginia Local Disability Program (VLDP) option under the Hybrid Retirement Plan because the City offers disability benefits under other City plans. Those disability plans are administered by the City Human Resources Department Benefits section.

- **Plan 1** provides retirement benefits for regular, full-time employees who were covered by VRS prior to July 1, 2010 and who were vested prior to January 1, 2013
- **Plan 2** provides retirement benefits for regular, full-time employees:
 - a. who were covered by VRS after June 2010 but prior to January 1, 2014; or
 - b. who were newly hired by the City December 2-31, 2013; or
 - c. who had a status change from part-time to full-time after June 2010 but before January 1, 2014; or
 - d. who were Plan 1 members, but who were not vested prior to January 1, 2013.

The City does not participate in the other programs that VRS offers including: *enhanced benefit program for hazardous duty employees, the Virginia local Disability Program (VLDP), the Virginia Sickness and Disability Program (VSDP), optional life and health insurance, or the VRS 457 and Cash Matched Plans for state employees.*

Visit the VRS web site, www.varetire.org, for additional information. Member Handbooks for Plan 1, Plan 2, and the Hybrid Retirement Plan can be found under Publications. Be sure to view the correct section for your plan.

VRS is responsible for determining which plan an employee is a member. Employees may view this information when logging onto myVRS on the VRS website, www.varetire.org. Employees may also call VRS at 888.827.3847 for this information.

**Retirement Plans Contributions for Regular, Full-time General Schedule Employees Hired After January 1, 2014
Participating in Virginia Retirement System (VRS) Hybrid Retirement Plan**

A. Mandatory Retirement Plans	Required or Voluntary Contributions	Pre-tax or After-tax Deduction	Employee Contribution Percentage	City* Matching Contributions	Deduction Name on Paycheck
1) City of Alexandria Supplemental Retirement Plan	Required	Pre-tax	2%		SUP Ret 2% EE
2) Virginia Retirement System Hybrid Retirement Plan (VRS) a) Defined Benefit Component b) Defined Contribution Component <i>Total Required VRS Hybrid Contributions</i>	Required Required	Pre-tax Pre-tax	4% 1% 5%	1%	VRS HY DB VRS HY DC
c) Voluntary Contributions to VRS Hybrid 457 Deferred Compensation Plan	Voluntary	Pre-tax	0.5 – 4%**	0.5% - 2.5%	VRS 457 DC
Total <u>Required</u> Employee Contributions <i>plus</i> Total <u>Voluntary</u> Contributions allowed			7% <i>plus</i> Up to 4%		

B. Voluntary Retirement Savings Plans					
3. City of Alexandria 457 Deferred Compensation Plan	Voluntary	Pre-tax	Up to \$22,500** in 2023 Plus Age 50 Catch-up		Mission Square \$ Amount Or Percentage
4. Payroll Deduct Roth IRA Account with Mission Square	Voluntary	After-tax	Up to \$6,500 or \$7,000 if 50 or older		Mission Square Roth

* In FY 2023, the City contributes a total of 11.00% to VRS and 3.10% to the Supplemental Retirement Plan for employees' retirement benefits. Some of the employer contributions to VRS are designated as matching contributions.

**Total contributions to all 457 plans – both the City 457 and VRS Hybrid 457 – cannot exceed \$23,000 in 2024.

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Virginia Retirement System (VRS) Employer ID 55200 Hybrid Retirement Plan Information

Visit the VRS website, www.varetire.org for detailed information on the Hybrid Retirement Plan. The Hybrid Retirement Handbook for Members can be found under the link for Publications.

This summary is only for members of the VRS Hybrid Retirement Plan. The Hybrid Plan covers employees who were hired as a regular, full-time employee or transferred to the status of regular, full-time employee on or after January 1, 2014.


Employees who are vested Plan 1 members or who have Plan 2 service have a different plan and can log on to www.varetire.org for information.

Visit VRS website, www.varetire.org for more details on the VRS retirement plans and the benefits.

The Hybrid Retirement Plan has **two components** because the plan combines the features of a defined benefit plan and a defined contribution plan. The plan covers most members hired on or after January 1, 2014.

- The **defined benefit (DB) component of the Hybrid Plan** provides monthly benefits beginning at retirement. The benefit is calculated using a formula that considers your age, creditable service and average final compensation.
- The **defined contribution (DC) component of the Hybrid Plan** provides a tax-deferred savings plan to use in retirement. The value of the benefit depends on the amount of contributions that the employee and employer make to the plan as well as the investment performance on the funds that the employee chooses to invest the contributions. Contributions go into two accounts:
 1. **Hybrid 401(a) Cash-Match Plan account** – receives mandatory employee and all employer DC contributions
 2. **Hybrid 457 Deferred Compensation Plan account** – receives employee voluntary contributions

(Both of these accounts are administered by MissionSquare (formerly ICMA-RC) on behalf of VRS.)

Eligibility	You are in the Hybrid Retirement Plan if you were hired into a regular, full-time position covered under VRS on or after January 1, 2014. Participation is a mandatory requirement of employment.
VRS Membership Date	<ul style="list-style-type: none"> • The first of the month hired if begin work <u>on the first working day</u> (Monday-Friday) of the month; or • The first of the following month if begin work <u>after the first working day</u> of the month hired.
<p>Contributions by Employee and Employer</p> <p><i>See also the chart, VRS Hybrid Retirement Plan Contribution Rates for DB and DC Components, which follows this section.</i></p> 	<p>Your retirement benefit is funded through mandatory and voluntary contributions made by you and your employer to both the defined benefit and the defined contribution components of the plan. A chart appears later in the section that also summarizes the contribution information.</p> <ul style="list-style-type: none"> • The City contributes a total of 11.00% of base salary toward your VRS retirement benefit. • You contribute a minimum of 5% of base salary toward your VRS retirement benefit. <ul style="list-style-type: none"> • 4% goes to the defined benefit component of the plan each month; • 1% of your contributions and 1% of the employer contribution goes to the defined contribution component each month; • Employees may contribute additional voluntary contributions up to 4% (in increments of 0.5%) to the defined contribution component each month; <ul style="list-style-type: none"> • Your employer matches the first 1% of your voluntary contribution with corresponding 1% contribution; • Each additional 0.5% increase is matched by your employer with a 0.25% contribution. <p>You can contribute a maximum of 5% a month to the defined contribution component (1% mandatory contribution and 4% voluntary contribution) and receive a maximum 3.5% match from your employer. You may choose the investment options that best fit your needs from a variety of choices and may increase or decrease your voluntary contributions quarterly.</p> <p>Beginning January 1, 2023, employee <u>voluntary</u> contributions will automatically increase by 0.5% unless the participant is already contributing the maximum 4% <u>voluntary</u> contribution percentage. VRS will provide information on the process several months prior to the auto-escalation date. Employees will have an opportunity to <u>opt-out</u> of the auto escalation prior to the effective date of the auto-escalation. The first auto-escalation took place on January 1, 2017 and the plan is for the auto-escalation to take place every three years.</p>

Role of Investments	<p>Defined Benefit: VRS invests all contributions. Your benefit is not affected by investment returns because a formula is used to calculate the benefit.</p> <p>Defined Contribution: You choose how the contributions will be invested from a range of options. You bear the investment risk. Your account balance at retirement will depend on the amount you and the employer contribute plus the net investment earnings provided by your investments.</p>
Creditable Compensation	Annualized salary divided by 12 months equals monthly creditable compensation that the City sends to VRS. Excludes overtime, shift differential, bonuses, or other special pay.
Vesting	<p>Defined Benefit: Vesting is the minimum length of service you need to qualify for a future monthly retirement benefit. You are vested under the defined benefit component of the Hybrid Retirement Plan when you accrue five years (60 months) of creditable service from your membership date (not date of hire).</p> <p>Defined Contribution: Vesting is the minimum length of service members need to be eligible to withdraw employer contributions from the defined contribution component of the plan after termination/retirement.</p> <ul style="list-style-type: none"> • You are always 100% vested in the contributions that you make. • Upon retirement or leaving covered employment, you are eligible to withdraw a percentage of employer contributions. Vesting is calculated from membership date (not date of hire). <ul style="list-style-type: none"> • After two years, you are 50% vested and may withdraw 50% of employer contributions. • After three years, you are 75% vested and may withdraw 75% of employer contributions. • After four years, you are 100% vested and may withdraw 100% of employer contributions. <p style="text-align: center;">Required Minimum Distributions (RMDs) must start at age 72 if you retire or leave the City/VRS.</p>
Normal Retirement Age	<p>For the defined benefit component, same as the Social Security Normal Retirement Age (age 66 – 67 depending on date of birth) with five years of service.</p> <p>For the defined contribution component, you are eligible to receive distributions upon leaving employment, subject to restrictions. Distribution is not required by law until age 72. See www.varetire.org.</p>

<p>Eligibility for Unreduced Retirement Benefits</p>	<p>Under the defined benefit component of the plan, you are eligible for an unreduced monthly retirement benefit when you reach your normal Social Security retirement age and have at least five years (60 months) of creditable service, or if you satisfy the Rule of 90 (age and service equal 90).</p> <p>For the defined contribution component, you are eligible to receive distributions upon leaving employment, subject to restrictions. See www.varetire.org</p>
<p>Eligibility for Early Reduced Retirement Benefits</p>	<p>Under the defined benefit component of the plan, you are eligible for a reduced monthly retirement benefit when you are at least age 60 with at least five years (60 months) of creditable service.</p> <p>For the defined contribution component, you are eligible to receive distributions upon leaving employment, subject to restrictions. See www.varetire.org.</p>
<p>How Your Benefit is Calculated</p>	<p>You will receive a monthly benefit from the defined benefit component that is based on the formula shown below. Additionally, the defined contribution component provides a sum of money that will be determined by contributions made by you and any matching contributions made by your employer, plus net investment earnings on those contributions.</p> <p><u>Defined Benefit Formula</u></p> $\text{Retirement multiplier} \times \text{Average Final Compensation} \times \text{total years of creditable service} \\ = \text{Annual retirement benefit amount} \div 12 = \text{Monthly benefit amount (before taxes)}$ <p><u>Defined Contribution Balance at Retirement</u></p> <p>Employee and employer contributions + net investment earnings = defined contribution benefit</p> <p>Distribution options are flexible and may change over time. Distributions are subject to taxes. You may be eligible to purchase an annuity through the plan with your balance.</p>
<p>Retirement Multiplier</p>	<p>The multiplier for the defined benefit component is 1.0%.</p>
<p>Average Final Compensation (AFC)</p>	<p>Your average final compensation (AFC) is the average of your 60 consecutive months of covered compensation that provide the highest compensation average while a covered employee.</p>

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Creditable Service	<p>Under the defined benefit component of the plan, you earn service for each month you are employed in a covered position and a member of the plan. Your total service may also include credit for prior service you may have purchased or additional creditable service you were granted such as for being called to active military duty.</p> <p>Under the defined contribution component, creditable service is used to determine vesting for the employer contribution portion of the plan.</p>
Example of Retirement Benefit Calculation	<p>Example: the member retires at age 60 with 30 years of creditable service. The member's average final compensation is \$50,000.</p> $1\% \times \$50,000 \times 30 = \text{Annual benefit amount} = \$15,000 \div 12 \text{ months} = \$1,250 \text{ per month (gross)}$ <p style="text-align: center;"><i>PLUS</i></p> <p>30 years of defined contributions plus earnings from the defined contribution component</p>
Cost-of-Living Adjustment (COLA)	<p>For defined benefit component, varies depending on age retire and years of service accrued. See www.varetire.org.</p> <p>The COLA is not applicable to the defined contribution component.</p>
Purchase of Prior Service	<p>You may be able to purchase service for previous public employment, active duty military service, an eligible period of leave or VRS refunded service as creditable service in your plan. Prior creditable service counts toward vesting, eligibility for retirement and the health insurance credit. Only active members are eligible to purchase prior service. You also may be eligible to purchase periods of leave without pay; contact the Pension Administration Division office for more information. You are not eligible to purchase prior service if you are 1) employed in a non-covered position, 2) a deferred member, or 3) a retiree. See www.varetire.org for more details.</p>
Disability Retirement	<p>The Hybrid Plan does not provide disability retirement benefits. The City does not participate in the Virginia Local Disability Program (VLDP) administered by VRS because the City offers disability benefits through other City Plans. Contact the Human Resources Department for more information on these benefits.</p>
VRS Contact Information	<p>Website: www.varetire.org</p> <p>Defined benefit component: (1-855-291-2285) 8:30 a.m. – 5:00 p.m. Monday – Friday</p> <p>Defined contribution component: (1-877-327-5261) 8:30 a.m. – 9:00 p.m. Monday - Friday</p>

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Defined Contribution Component

Information on Investing, Changing Your Voluntary Contributions, or Using the System for the Defined Contribution Component

- Visit the VRS defined contribution component website, www.varetire.org/hybrid and look for Hybrid Retirement Plan and Account Access to view your account balance and investments.
 - Look in the upper right hand corner and click on Plan Info and then Role of Investments to view more information.
 - You can also click on Education to view Learning Opportunities and contact information for the Plan Specialists.

For assistance with your VRS Hybrid Defined Contribution accounts, please contact the specialist for Northern Virginia,

Sharon Bradley

Email: sbradley@missionsq.org.

Phone: 804-418-4118

VRS Hybrid Retirement Plan Contribution Rates for DB and DC Components

Fiscal Year July 2022 – June 2023

	Total Contributions		Defined Contribution Contributions To MissionSquare (ICMA-RC)				Defined Benefit Contributions To VRS	
	A	B	C	D	E	F	G	H
	Employee	Employer	Employee Mandatory 401(a)	Employer Mandatory 401(a)	Employee Voluntary 457	Employer Match for Voluntary 401(a)	Employee Defined Benefit	Employer Defined Benefit
1	5.00%	11.00%	1.00%	1.00%	0.00%	0.00%	4.00%	10.00%
2	5.50%	11.00%	1.00%	1.00%	0.50%	0.50%	4.00%	9.50%
3	6.00%	11.00%	1.00%	1.00%	1.00%	1.00%	4.00%	9.00%
4	6.50%	11.00%	1.00%	1.00%	1.50%	1.25%	4.00%	8.75%
5	7.00%	11.00%	1.00%	1.00%	2.00%	1.50%	4.00%	8.50%
6	7.50%	11.00%	1.00%	1.00%	2.50%	1.75%	4.00%	8.25%
7	8.00%	11.00%	1.00%	1.00%	3.00%	2.00%	4.00%	8.00%
8	8.50%	11.00%	1.00%	1.00%	3.50%	2.25%	4.00%	7.75%
9	9.00%	11.00%	1.00%	1.00%	4.00%	2.50%	4.00%	7.50%

Notes

- VRS Hybrid 457 account is a separate plan from the City of Alexandria 457 Deferred Compensation Plan, also administered by MissionSquare
- DB = Defined Benefit component
- DC = Defined Contribution component
- Employee Voluntary contributions can be changed quarterly. Employee must enter change in VRS by 4:00 p.m. by March 15, June 15, September 15, or December 15 to be effective the following month.

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Supplemental Retirement Plan			“City Plan”	Contract# 523366-T2	Administered by Empower
1	Type of Plan	Defined benefit pension plan			
2	Eligibility	<p>Regular, full time City employees and regular, part-time City employees who are scheduled to work at least 50% time and who are not covered under the Firefighters & Police Officers Pension Plan are participants.</p> <p>This is a separate plan from the Virginia Retirement System retirement plans. For regular, full-time employees this benefit is in addition to the benefit provided by VRS.</p> <p>For regular, part-time employees working at least 50% time, this is the retirement plan.</p> <p>Deputy Sheriffs, Emergency Medical Technicians, and Fire Marshals have a separate summary.</p>			
3	Unreduced Retirement	At least age 65 and vested or at least age 50 with at least 30 years of Credited Service			
4	Reduced Retirement	At least age 55 with at least 5 years of vesting service			
5	Contributions	<p><u>Employees who began participating after 6/30/2009</u> Employees contribute 2% and the City contributes 2.99% in FY 2024. Employees rehired after 6/30/2009 will also contribute 2%.</p> <p><u>Employees participating prior to 7/1/2009</u> City contributes 4.99% in FY 2024. Prior to 7/1/2009, 2% of the City-paid contributions were designated as employee contributions.</p>			
6	Vesting Service	Employees accrue one month of vesting service for each full month worked. Employees are vested after accruing 5 years of vesting service; however, regular, full-time active participants who are 60 years of age or older are vested regardless of the amount of service.			
7	Credited Service	Full-time employees receive Credited Service for each month the City and employee make a contribution. Part-time employees accrue Credited Service on a pro-rata basis determined by scheduled/budgeted work hours.			

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Supplemental Retirement Plan Board

The primary purpose of the Pension Board is to manage the investment of the Plan assets. The Board may also recommend benefit changes to the City Manager which the City Manager may recommend to City Council to adopt.

The Board is made up of management representatives and employees representing each of the following groups of employees: General Service Employees, Deputy Sheriffs, and Medics and Fire Marshals. The names of the Employee Representatives are shown on the Pension webpage. Look under Supplemental Retirement Plan and Supplemental Retirement Plan Board.

FORFEITURE OF RIGHT TO RETIREMENT BENEFITS

In the event of the Participant's felony conviction or plea of guilty or nolo contendere to a felony crime that arose out of the performance of his or her duties for the City, the Participant shall forfeit and cease to have any right to receive his or her Accrued Benefit (or any other benefit under the Plan except the Employee Retirement Contributions which shall be refunded to the Participant without interest).

City of Alexandria 457 Deferred Compensation Plan <i>Different plan than VRS Hybrid 457 Plan</i>		Employer Plan Number 300832	Administered by MissionSquare
1	Type of Plan	Deferred compensation plan	
2	Eligibility	Permanent, full-time employees and permanent part-time employees scheduled to work at least 50% time	
3	Contributions	<p>Voluntary plan; employees make pre-tax, payroll-deducted contributions. Maximum annual deferral limit set by IRS each year. Minimum contribution per period is \$10.</p> <p>The normal contribution limit is \$23,000 in 2024. Employees age 50 or older may contribute up to an additional \$7,500 for a total of \$30,500. Employees taking advantage of the special pre-retirement catch-up may be eligible to contribute up to double the normal limit, for a total of \$46,000.</p> <p>Pre-Retirement catch-up provision allows eligible participants to contribute greater amounts within three years of their full retirement date in the City sponsored primary pension plan.</p>	
4	Vesting	100% immediate vesting	
5	Distributions	After separation from service an employee has a variety of withdrawal options. Required minimum distributions must begin the later of April 1 following the year after the employee turns 72 years old or after the employee leaves City employment. All withdrawals are subject to federal and state taxes.	
6	In-service Distributions	<p>Limitations on in-service distributions per rules of Internal Revenue Service (IRS)</p> <p>Loans available with limitations: up to 50% of balance; \$1,000 minimum loan; limited to one loan at a time, one new loan in a calendar year.</p> <p>Withdrawals allowed for unforeseeable emergencies as determined by IRS</p>	
7	Death Benefits	Beneficiary has option of receiving installment payments, deferred payments, or lump sum payment; spouses may roll over to an IRA or an employer's retirement plan	
8	Request an Enrollment Kit	Email Retirement@alexandriava.gov or call the Pension Administration Division at 703.746.3906	
9	MissionSquare Contact Information	<p>Website: www.missionsq.org MissionSquare Plan Services: 1.800.669.7400 8 a.m.-9:00 p.m. ET Mon.-Fri.</p> <p>MissionSquare Representatives: Shantel Washington 202.759.7172 or email swashington@missionsq.org</p> <p>Antoinette Guy-Wharton 1.800.283.1762 or email aguy-wharton@missionsq.org</p> <p>You can schedule an appointment with Ms. Washington or Ms. Guy-Wharton to discuss the plan including enrolling and the investing.</p>	

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Payroll Deduction Roth IRA		Plan Number 705691	Administered by MissionSquare
1	Type Plan	Individual retirement savings plan with Mission Square; not a City sponsored retirement plan.	
2	Eligibility	Regular, full-time and regular part-time employees scheduled to work at least 50% time	
3	Contributions	<p>Voluntary plan; employees make post-tax, payroll-deducted contributions. Maximum annual deferral limit set by IRS each year.</p> <p>The normal contribution limit is \$7,000. Employees age 50 or older are eligible to contribute an additional \$1,000 for a total of \$8,000.</p>	
4	Maximum Contribution Limit	In general, the maximum contribution limit is \$7,500 per calendar year (\$8,000 if 50 or older); however, each person has a maximum contribution limit that is determined by their modified adjusted gross income, annual deferral limit, and age; also may be limited by amount contribute to a Traditional IRA during the calendar year.	
5	Withdrawals	After-tax contributions may be withdrawn at any time. Earnings withdrawn before you are 59 ½ years old and prior to being held in the account at least five years may be subject to a 10% early distribution penalty tax. Contact MissionSquare for more details on withdrawals and penalty-free withdrawals.	
6	Request an Enrollment Kit	Email Retirement@alexandriava.gov or call the Pension Administration Division at 703.746.3906	
7	MissionSquare Contact	<p>Website: www.missionsq.org MissionSquare Plan Services: 1.800.669.7400 8:30 a.m.-9:00 p.m. ET Mon.-Fri. MissionSquare Representatives: Shantel Washington 202.759.7172 or email swashington@missionsq.org Antoinette Guy-Wharton 1.800.283.1762 or email aguy-wharton@missionsq.org</p> <p>You can schedule an appointment with Ms. Washington or Ms. Guy-Wharton to discuss the plan including enrolling and the investing.</p>	

Other City Benefits Administered by the Human Resources Department Benefits Division

The Human Resources Department administers all other benefits provided by the City. Visit the Human Resources web site to learn more about these benefits including health, life and dental insurance; long term care insurance; annual, sick, and holiday leave; employee disability benefits; employee assistance; and flexible spending accounts. You may also speak to a member of the Human Resources Employee Benefits staff.