

# VBCPS 403(b) Plan Newsletter

Quarter 1 | 2026



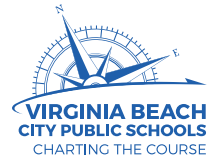
## Own your financial story during America Saves Week

America Saves Week in April, is an annual celebration encouraging everyday Americans to take control of their money and commit to saving. This year, focus on your financial story and consider the small steps that you can take now to have a big impact on your future.

**Start with a financial check-in.** When it comes to retirement, are you on track? Even if you'll have other sources of income, personal savings such as contributions to your VBCPS 403(b) Retirement Savings Plan are essential. Here are a few milestones to aim for:

- By age 30, set a goal to have at least an amount equal to your annual salary saved.
- By age 40, a goal may be to have at least three times your annual salary saved.
- By age 50, six times your annual salary in savings could be an appropriate goal.
- By age 60, retirement may begin to feel achievable if your savings is eight times your annual salary.
- By age 67, you may be ready for retirement if your savings equals at least 10 times your annual salary.

These goals can vary based on when you plan to retire, where you'll live, and the lifestyle you want. With those financial goals in mind, are you on track? If not, consider logging into your Plan account at [vbcps403b.beready2retire.com](http://vbcps403b.beready2retire.com) to increase the amount you save for retirement each pay period. Challenge yourself to hit your next milestone, which may mean needing to increase your VBCPS 403(b) Retirement Savings Plan savings rate.



You can also get help with your financial story on the journey to and through retirement. An annual meeting with your local Virginia Beach Plan representatives is a great way to review and discuss where you're at and what else you can do to achieve your goals. Schedule an appointment today.

## All your goals, one powerful app

Did you know that you can access your Plan account anytime, anywhere? The new Voya mobile app is secure, streamlined, and designed to give you everything you need in one simple, intuitive experience.

Go to your favorite app store and search keyword *Voya* to get:

**All-in-one access.** View and manage all your accounts in one place. Link external accounts like checking, savings, and credit cards for a complete picture of your financial life.

**Personalized financial guidance.** Get tailored insights, goal tracking, and helpful nudges to help you save more, pay off debt, plan for college, or prepare for retirement.

**Interactive tools and resources.** Estimate retirement income with myOrangeMoney®, access educational videos, get live chat support, and receive investment advice designed to help you take confident action.

**A streamlined experience.** Experience a clean design and intuitive navigation that makes it easy to check balances, update contributions and beneficiaries, and transfer funds while on the go.

Wherever life takes you, Voya goes with you. Download and log in today to experience your upgraded financial journey. If you've previously downloaded the Voya Retire app, look for an automatic update or prompt to update your app.

# Connect with your Virginia Beach Plan representatives

You have ongoing access and support from your local dedicated Virginia Beach Plan representatives, who can help you with your retirement strategy. Building a healthier financial life can start with a conversation, so bring your questions and schedule time today.

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To schedule a virtual appointment, scan the QR code to the right.

## Questions?

Voya Customer Service Associates are here to help. Call **(800) 584-6001**, Monday to Friday, from 8:00 a.m. to 9:00 p.m. ET., excluding stock market holidays.

## Start an emergency fund today

Did you get a tax refund this year? If you potentially have some extra cash, why not consider putting it to good use? Setting aside even a portion of any financial windfall in an emergency fund can help make a big difference.

Many people may not be able to cover a surprise expense without borrowing. When life happens and hands you an unexpected bill pops up, having an emergency fund gives you peace of mind and can help you stay in control of your finances.

Think back to the last time something unexpected came up. If your car needed work or a home appliance needed to be replaced, did you have the cash to pay for it or did it end up on your credit card? Now's the perfect time to start building that "rainy day" fund.

Here's how to get started:

- Aim to have \$1,000 in savings, then work toward saving an amount equal to three to six months of your income.
- Automate your savings by setting up regular deposits into an account that you only access in an emergency.
- If your bank allows, create separate accounts for different goals and make sure you can access them quickly and easily.
- Start small and save consistently. Even saving just \$10 a week gets you halfway to your \$1,000 goal in a year.

To learn more about establishing an emergency fund, visit [voya.com/voyalearn](https://voya.com/voyalearn) and search keyword *emergency* on the on-demand session page. You can also log into your Plan account at [vbcps403b.beready2retire.com](https://vbcps403b.beready2retire.com) to connect your external accounts like checking, credit cards, savings, and more alongside your VBCPS 403(b) Retirement Savings Plan account. That way, you can help manage your spending and identify other ways you can start saving money for an emergency fund.

**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

<sup>1</sup> Investment adviser representative and registered representative of Voya Financial Advisors, Inc. (member SIPC)

<sup>2</sup> Registered Representative of Voya Financial Advisors, Inc. (member SIPC)

This information is provided by Voya for your education only. Neither Voya nor its representatives offer tax or legal advice. Please consult your tax or legal advisor before making a tax-related investment/ insurance decision.

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to employee deferrals made after December 31, 2008. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of December 31, 2008) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008, may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings) as of 12/31/88).

**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

Insurance products, annuities and retirement plan funding issued by (third party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. **Securities distributed by Voya Financial Partners LLC (member SIPC) or third parties with which it has a selling agreement.** Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.