VBCPS 403(b) Plan Newsletter

Quarter 3 I 2026

Go paperless and stay connected

Your retirement account contains important information that can help you make informed decisions about your financial future. By adding and maintaining a current email address and electing eDelivery, you can receive notifications when eligible retirement plan documents and communications are available online—instead of waiting for paper mail.

Why add your email address?

Receive communications faster through email notifications when important documents and communications are available.

Access your information securely online anytime, anywhere.

Reduce paper clutter and keep important retirement documents organized.

Avoid mail delays and stay up to date on your account.

Stay connected to your retirement account even if you move or change employers.

Get started today

Log in to your retirement account and review your contact information. If you haven't already, add your email address or update it if it has changed.

1. Log in to **vbcps403b.beready2retire.com**.
2. Select your name in the upper-right corner of the webpage.
3. Choose *Communication Preferences*.
4. Follow the prompts to elect *paperless delivery*.

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CHARTING THE COURSE

Tip: Consider using a personal email address rather than a work email so you can continue receiving notifications if you change jobs or retire.

Remember, documents are stored securely in your online account—they are not sent as email attachments.

Quick checklist

- ☑ Verify your email address is on file.
- ☑ Update any outdated contact information.
- ☑ Register your Plan account for online access if you haven't already. Visit **vbcps403b.beready2retire.com** and select *Register Now* to set up your unique username and password for online access.
- ☑ Check your inbox regularly for document availability notifications.

Take action today

Go paperless to receive eligible retirement plan communications electronically, stay informed, and access important documents online—whenever you need them.

Protect what matters. Plan for what's next.

Designating beneficiaries for your VBCPS 403(b) Retirement Savings Plan is an important step to help ensure your retirement savings reach the people you choose. Log in to your account at **vbcps403b.beready2retire.com** and select *My Profile Personal Information>Beneficiary* to review or update your beneficiary designation.

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.

Visit **VBCPS403b.beready2retire.com** and go to Contact Us to schedule an appointment.

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.

Protecting tomorrow, today

Estate planning helps ensure your wishes are carried out and can help make things easier for your loved ones during a difficult time. It's not just for the wealthy—it's an important step for anyone who wants to protect their family, assets and legacy.

A well-prepared estate plan can help:

- Avoid unnecessary probate delays.
- Name guardians for minor children.
- Designate who will manage your affairs.
- Protect and distribute your assets according to your wishes.

Estate Planning Checklist

Getting started doesn't have to be overwhelming. Consider these key steps:

- ☑ Take inventory of your assets and accounts.
- ☑ Create or update your will.
- ☑ Review your beneficiaries.
- ☑ Choose your executor and decision-makers.
- ☑ Document your health care wishes.
- ☑ Organize important documents.
- ☑ Review your plan when life changes.
- ☑ Seek professional guidance if needed.

Tip: Estate planning isn't a one-time task. Regular reviews can help ensure your plan continues to reflect your wishes and your family's needs.

Learn more about estate planning by visiting **voya.com/blog/six-steps-to-create-estate-plan.**

* Investment adviser representatives and/or registered representatives of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC).Investment advisory services are only offered through Investment adviser representatives of Voya Financial Advisors.

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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.

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