

myVRS and myVRS Financial Wellness

# PROMOTIONAL TOOLKIT FOR VRS EMPLOYERS



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# REGISTRATION PROMOTION



### Recent enhancements to myVRS have made it an even more valuable tool for members, and the secure online system is becoming essential to member account management. myVRS offers:

- Retirement eligibility dates
- Member account balance summary
- Employment history with VRS-participating employers
- New goal-based myVRS Retirement Planner with additional tools, including articles, video, calculators and a budgeting worksheet
- myVRS Benefit Estimator, an easy-to-use tool for comparing different retirement dates and the resulting monthly benefit
- myVRS Financial Wellness (see related promotional materials in this kit)
- Online purchase of prior service
- Online refunds, should the member choose this option when leaving employment
- Counseling tips at key decision points in retirement planning

When members register for myVRS and login regularly, they can take advantage of the growing library of retirement planning resources and be the first to use future enhancements, including online retirement.

myVRS registration is also a security best practice that will help prevent someone else from attempting to fraudulently claim a member's account. VRS takes many measures every day to keep members' information secure, and members can help by registering for myVRS, completing the identity-verification steps and then establishing a password-protected account.

To help you promote myVRS registration, we have developed several resources you can share with employees online or in the workplace:

- [Email Message: Discover New Resources in myVRS](#)
- [Flyer: Discover myVRS](#)
- [Flyer: Your Guide to Navigating Retirement](#)
- [Intranet Messaging](#)
- [Newsletter Article: Have You Registered for myVRS?](#)
- [Short Posts](#)
- myVRS Registration Reminder Cards, [available for order](#)



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SUGGESTED SUBJECT LINE:

## **Discover the Resources in myVRS: Helping You Plan for Tomorrow, Today**

Dear Employee,

As a VRS member, you have access to the secure online myVRS system designed to help you monitor your retirement savings, learn about your VRS benefits and plan for the future. Your personal myVRS account offers a growing library of resources:

- Use the goal-based myVRS Retirement Planner to project your income and expenses in retirement and gauge your retirement readiness. The planner also offers articles, a video, calculators and a budgeting worksheet.
- Generate estimates of your VRS benefit in retirement using the myVRS Benefit Estimator. Can you afford to retire at age 60? What happens if you work longer? You'll want to experiment with different scenarios.
- Watch a short video about student loan repayment or play a game of financial football in myVRS Financial Wellness, where you can boost your financial health.
- Check to see if you have prior service eligible for purchase and discover how purchasing service can add to your retirement benefit.
- Read the online counseling tips to learn more about your VRS benefits.

If you haven't activated your myVRS account or haven't checked it in a while, take time to register or log in today:

<https://myVRS.varetire.org>

As a reminder, myVRS is available 7 a.m.-11:30 p.m. Monday-Saturday and 8:30 a.m.-11:30 p.m. on Sunday.

VRS takes many measures every day to keep your information secure, and you can help by registering for myVRS, completing the identity-verification steps and then establishing a password-protected account. It's a security best practice that will help prevent someone else from fraudulently claiming your account.

Take advantage of all that myVRS has to offer—it's never too early to start preparing for retirement.

# Helping You Plan for Tomorrow, Today

As a VRS member, you have access to a secure online system to monitor your retirement savings, learn about your VRS benefits and plan for the future.

## Your personal myVRS account offers:

### ✓ VRS Benefits Summary

- Check your retirement eligibility dates and member account balance.
- Discover your other VRS benefits.

### ✓ myVRS Retirement Planner

- Project your income and expenses in retirement.
- Set your retirement income goal and make a plan.

### ✓ myVRS Benefit Estimator

- Select different retirement dates and benefit payout options.
- Save your estimates for future reference.

### ✓ myVRS Financial Wellness

- Watch a short video about student loan repayment or play a game of financial football.
- Take the Financial Health Assessment and Money Personality mini-courses.



**Log in or register today for myVRS: <https://myVRS.varetire.org>**

myVRS HOURS OF OPERATION:

Monday-Saturday, 7 a.m.-11:30 p.m.

Sunday, 8:30 a.m.-11:30 p.m.

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## Discover myVRS: Helping You Plan for Tomorrow, Today

As a VRS member, you have access to a library of resources in myVRS, your secure online system, that help you manage your finances and prepare for retirement:

- **VRS Benefits Summary:** View your retirement eligibility dates, member account balance and other VRS benefits.
- **myVRS Retirement Planner:** Project your income and expenses in retirement and gauge your retirement readiness.
- **myVRS Benefit Estimator:** Use this tool to generate estimates of your VRS benefit in retirement for comparison.
- **myVRS Financial Wellness:** Watch a video, play a game or take a mini-course to boost your financial know-how.
- **Online Tips:** Read the online counseling tips to learn more about your VRS benefits at key decision points.



### Access myVRS

If you haven't activated your myVRS account or haven't checked it in a while, take time to register or log in today: <https://myVRS.varetire.org>

VRS takes many measures every day to keep your information secure, and you can help by registering for myVRS, completing the identity-verification steps and then establishing a password-protected account. It's a security best practice that will help prevent someone else from fraudulently claiming your account. Thank you for your assistance.

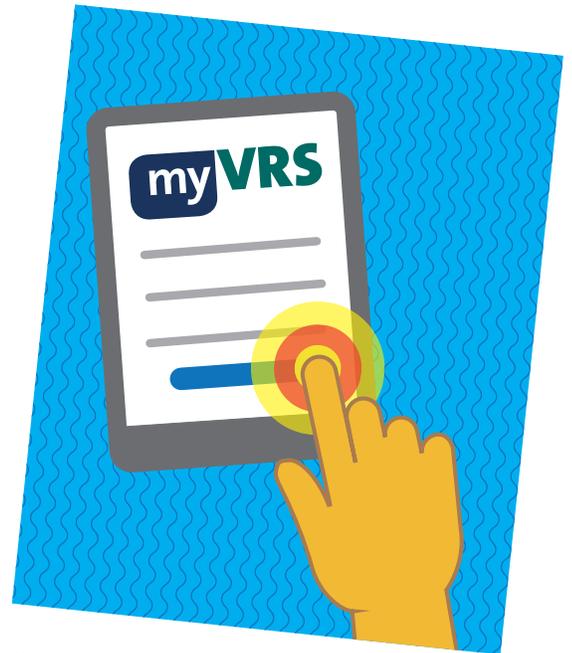
As a reminder, myVRS hours of operation are Monday-Saturday, 7 a.m. to 11:30 p.m., and Sunday, 8:30 a.m. to 11:30 p.m.

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## Have You Registered for myVRS?

If you have not recently visited myVRS, your secure online account, it offers a growing library of resources to assist you throughout your career and that help you manage your finances and prepare for retirement:

- **VRS Benefits Summary:** View your retirement eligibility dates, member account balance and other VRS benefits.
- **myVRS Retirement Planner:** Project your income and expenses in retirement and gauge your retirement readiness.
- **myVRS Benefit Estimator:** Use this tool to generate estimates of your VRS benefit in retirement for comparison.
- **myVRS Financial Wellness:** Watch a video, play a game or take a mini-course to boost your financial know-how.



If you haven't activated your myVRS account or haven't checked it in a while, take time to register or log in today: <https://myVRS.varetire.org>

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Use these sample posts for employee intranet, eNews or internal social sites. We also invite you to follow VRS on Facebook ([facebook.com/VirginiaRetirementSystem](https://facebook.com/VirginiaRetirementSystem)) and share any of our posts that are relevant for your employees.

At every stage of life, myVRS helps you navigate retirement planning. Sign in today to start planning tomorrow: <https://myVRS.varetire.org>.



When was the last time you took a look at myVRS? If it's been a while, you might want to register or login today so you can check out its library of resources: <https://myVRS.varetire.org>

**Adulting is hard work.** But when you have the tools you need, it's much simpler. So check out the resources in myVRS today! <https://myVRS.varetire.org>

A few resources in myVRS:

- Eligibility dates and account balance
- Goal-based myVRS Retirement Planner
- myVRS Benefit Estimator
- myVRS Financial Wellness



**Registered for myVRS?** That gives you access to resources like the myVRS Retirement Planner, which can gauge your retirement readiness. Register today! <https://myVRS.varetire.org/register>

# PROMOTION



## WHAT IS myVRS FINANCIAL WELLNESS?



**The Virginia Retirement System offers an innovative myVRS Financial Wellness program for VRS members. This benefit is aimed at helping members make informed and educated decisions on everyday financial matters while saving for the future. Employees can access content through their myVRS account.**

**Why should I promote it?** Employees stand to benefit by improving their money-management skills and their knowledge of financial concepts as they plan for retirement. Studies correlate financial stress with decreased employee productivity and increased health issues. Financial wellness programs help employees focus on budgeting and saving, and also help employers by improving employee engagement and productivity at work.

In addition, emphasizing financial wellness is an opportunity to connect with your employees and demonstrate the caring culture of your organization. You can market this program as a benefit to prospective new hires.

**What resources are available in the program?** myVRS Financial Wellness helps users grow their knowledge and confidence in financial decision-making through a variety of resources, including articles, videos, educational games, calculators and budgeting tools. Through their secure myVRS accounts, VRS members can tap into personalized features and tools, including:

- Mini-courses designed to assess and improve their financial literacy.
- Pre- and post-assessments show the member's knowledge gain.
- Customized action plans to help them pursue financial goals.
- An extensive multimedia library to increase their financial savvy.
- Opportunities to earn points by completing course modules and other financial wellness activities.

**How do I promote it to employees?** VRS is committed to assisting you with educating members on the myVRS Financial Wellness program. You may share these resources with employees by email, online or as posters in the workplace.

- [myVRS Financial Wellness Video](#)
- [Email Message: Are You Taking Care of Your Financial Health?](#)
- [Flyer: Take Charge of Your Financial Health](#)
- [Flyer: What's Your Money Personality?](#)
- [Intranet Messaging](#)
- [Newsletter Article: Have You Discovered myVRS Financial Wellness?](#)
- [Newsletter Article: What's Your Money Personality](#)
- [Short Posts](#)

You can share these communications at any time, particularly along with other information on employee benefits, and/or you may wish to designate your own Financial Wellness Week or celebrate National Retirement Security Week in October.

Thank you for your partnership.

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SUGGESTED SUBJECT LINE:

## Are You Taking Care of Your Financial Health?

Dear Employee,

When you see your doctor each year for a physical, you're taking a proactive step to ensure your future well-being. Are you keeping the same close watch on your financial health?

If you'd like to assess and improve your financial well-being, start securing your future and eliminate some stress, VRS offers myVRS Financial Wellness resources exclusively for members through your myVRS account. These resources are:

- Free
- Self-paced
- Easy-to-use

### Make an Appointment With Yourself

1. Register or log into myVRS at [myVRS.varetire.org](https://myVRS.varetire.org).
2. Click on myVRS Financial Wellness to discover:
  - Content recommendations just for you
  - Videos
  - Articles
  - Calculators
  - Budgeting tools
  - Mini-courses and action plans

### Increase Your Knowledge

- Debt and credit management
- Personal budgets
- Spending habits
- Credit cards
- Student loan repayment
- Career-development strategies
- Saving and investing
- Planning for the future
- Health insurance and long-term care costs and coverage

**Say yes to improving your finances and saving for retirement—start today!**

## Treat your finances like your health— get regular checkups and create a wellness plan.

It's easy to get started on your goals  
using **myVRS Financial Wellness**:

- ① Free
- ① Self-paced
- ① Easy-to-use



### Make an Appointment With Yourself

1. Register or log into myVRS at [myVRS.varetire.org](https://myVRS.varetire.org).
2. Click on myVRS Financial Wellness to discover:
  - Content recommendations just for you
  - Videos
  - Articles
  - Calculators
  - Budgeting tools
  - Mini-courses and action plans



### Increase Your Knowledge

- Debt and credit management
- Personal budgets
- Spending habits
- Credit cards
- Student loan repayment
- Career-development strategies
- Saving and investing



### Feel Great!

- Assess your finances
- Save for retirement
- Experience less stress
- Start planning for the future



**Financial Wellness Is Just a Few Clicks Away!**

## WHAT'S YOUR MONEY PERSONALITY?



## Personality—we've all got one.

But, did you know you also have a money personality?

Find out why you make money decisions the way you do and better understand your spending habits by taking a free online assessment through myVRS Financial Wellness.



Your money personality assessment includes:

- Help determining your outlook, focus, influence and emotions when it comes to money
- How you compare with others
- Your strengths and weaknesses
- Steps you can take to improve your finances

Take this opportunity to increase your self-awareness and gain control of your finances—take the money personality quiz today!

Log into [myVRS.varetire.org](https://myVRS.varetire.org).

Choose **myVRS Financial Wellness** and then look for the **Money Personality Assessment** under Tools.

myVRS HOURS OF OPERATION:

Monday-Saturday, 7 a.m.-11:30 p.m.

Sunday, 8:30 a.m.-11:30 p.m.

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## VRS Offers Program to Help You Boost Your Financial Health

You know the importance of trying to eat right, exercise and get enough rest. But are you keeping the same close watch over your financial health?

Take advantage of a free Financial Health Assessment through Virginia Retirement System's **myVRS Financial Wellness** program.

1. Register or log into your myVRS account at [myVRS.varetire.org](https://myVRS.varetire.org).
2. Select myVRS Financial Wellness and then Courses to locate the Financial Health Assessment. It takes about 30 minutes, includes video and results in a personalized action plan.

Be sure to also explore the library of articles, videos, calculators, educational games and budgeting tools available. Through myVRS Financial Wellness, you'll improve your financial know-how, eliminate some stress and prepare for a secure future.

Start today!



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## Have You Discovered myVRS Financial Wellness?

Treat your finances like your health—get a checkup and make a wellness plan.

Take charge of your financial health with myVRS and myVRS Financial Wellness, a VRS member benefit and innovative online program that's free, self-paced and easy-to-use. Just make an appointment with yourself to register for or login to myVRS at [myVRS.varefire.org](https://myVRS.varefire.org). Check out your member account summary and tools, and then engage with the money-management resources in myVRS Financial Wellness.



You'll find tools, tips and time-savers in a variety of formats designed with your needs in mind:

- Articles
- Videos
- Calculators
- Educational games

You'll get a healthy boost learning about topics like:

- Debt and credit management
- Personal budgets
- Spending habits
- Credit cards
- Student loan repayment
- Career-development strategies
- Saving and investing

When you log in using myVRS, you'll have access to additional and personalized content, including:

- Mini-courses with pre- and post-assessments, plus action plans
- Budget worksheets that you can save and update
- Recommended content based on your interests and goals

A financial wellness checkup and plan can have a positive impact on your well-being and help you get on track for a secure future. So, don't delay—start today!

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## What's Your Money Personality?

Why do you make the financial decisions you do? Turns out that we all have a money personality. Discover yours by taking a free assessment in myVRS Financial Wellness.

myVRS Financial Wellness is a VRS member benefit and innovative online program that's self-paced and easy-to-use. Just register or log in at [myVRS.varetire.org](https://myVRS.varetire.org).

Select myVRS Financial Wellness and then Tools to locate Your Money Personality, which offers:

- A quick behavioral assessment to help you determine your outlook, focus, influence and emotions when it comes to money
- A comparison with other personalities
- Information on the strengths and weaknesses of your money personality
- Steps you can take to make your money personality work for you

Take advantage of this opportunity to gain perspective, increase control of your finances and get on track for a secure future. Visit [myVRS Financial Wellness](https://myVRS.varetire.org) today.



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Use these sample posts during National Retirement Security Week in October or a Financial Wellness Week you designate for your employees. These posts are geared toward your employees on Facebook, but you can also adapt them for your intranet or eNews.

There are also “anytime” posts to help you promote myVRS Financial Wellness. And you can pick and choose from the Monday-Friday posts to use anytime. We also invite you to follow VRS on Facebook ([facebook.com/VirginiaRetirementSystem](https://facebook.com/VirginiaRetirementSystem)) and share any posts that are relevant for your employees.

## Monday

It's Financial Wellness Week at **[insert organization's name]**! This week, we'll introduce you to Virginia Retirement System's free myVRS Financial Wellness program, aimed at helping boost your financial health. Stay tuned! <https://www.varetire.org/financial-wellness> #financialwellness



## Tuesday



myVRS Financial Wellness, a VRS member benefit, is an innovative online program that is free, self-paced and easy-to-use. Get started by taking the “Financial Health Assessment” mini-course first thing. It only takes 30 minutes! <https://enrich.varetire.org/courses/financial-health-assessment-original-2> #financialwellness

## Wednesday

Are you ready to commit to improving your financial health? Take mini-courses in myVRS Financial Wellness on topics like “Using Credit Cards Responsibly.” Some VRS members who've taken this course have benefitted from a 107% knowledge gain thus far. Join the club! <https://enrich.varetire.org/courses/repaying-your-student-loans> #financialwellness



## Thursday



Are you living paycheck-to-paycheck? You're not alone. According to Bankrate.com, 27% of Americans have no savings. Read how having a six-month cushion saved one woman and her family from financial ruin in this article in myVRS Financial Wellness: <https://enrich.varetire.org/articles/living-paycheck-to-paycheck> #financialwellness

## Friday

Wish you were debt-free? One habit of the debt-free is a willingness to learn. Demonstrate that habit and learn about other helpful habits to develop when you read this article in myVRS Financial Wellness: <https://enrich.varetire.org/articles/9-great-habits-of-people-who-are-debt-free> #financialwellness



## Posts for Anytime

**myVRS Financial Wellness is a free learning program to help boost your financial know-how.** Register or log into myVRS at [myVRS.varetire.org](https://myVRS.varetire.org) to explore the following subjects. **#financialwellness**

- Debt and credit management
- Personal budgets
- Spending habits
- Credit cards
- Student loan repayment
- Career-development strategies
- Saving and investing
- Planning for retirement



**Would you like to fix your finances, prepare for a secure future and experience less stress?** Check out myVRS Financial Wellness! It's free. Just register or log into myVRS at [myVRS.varetire.org](https://myVRS.varetire.org) to get started. **#financialwellness**

**Don't miss out on myVRS Financial Wellness.** It will give you the money-management knowledge you need on a day-to-day basis. Just register or log into myVRS at [myVRS.varetire.org](https://myVRS.varetire.org) to get started. **#financialwellness**

myVRS Financial Wellness features:

- Content recommendations just for you
- Videos
- Articles
- Calculators
- Budgeting tools
- Mini-courses and action plans



**So, what's your money personality?** Take a quick quiz to find out and better understand the money decisions you make. Just register for or log into myVRS and go to Tools in myVRS Financial Wellness: [myVRS.varetire.org](https://myVRS.varetire.org) **#financialwellness**

Your assessment includes:

- Your outlook, focus, influence and emotions when it comes to money
- Comparison with other personalities
- Your strengths and weaknesses
- Steps you can take to improve your finances

