NKCPS and the Virginia Retirement System have resources to assist you as you plan for retirement. Explore what you can do to reach your goals.

NOT SAVING YET?
Start today! Make saving a priority by:
- Focusing on saving over impulse spending.
- Ensuring that you don't fall for common retirement myths.
- Getting help from our financial professionals.

ALREADY SAVING?
Keep going! Build up your savings by:
- Boosting the amount you're already contributing through your employer's plan.
- Learning more about the actual cost of saving retirement (it may not be as much as you think!).
- Attending financial planning webinars offered by your plan.

THINKING OF RETIRING?
You got this! Get ready for retirement by:
- Learning the answers to common retirement questions.
- Assessing your health care costs in retirement, including the role Medicare will play.
- Connecting with a financial professional.

RETIRING THIS YEAR?
Congrats! Make your income last by:
- Planning ahead and estimating your Required Minimum Distributions, so you'll know when and how much you'll need to withdraw in the coming years.
- Looking at the pros and cons of when to start collecting Social Security.
- Getting guidance throughout your retirement with one-on-one meetings with your retirement specialist.

For assistance with planning your retirement:
visit the DCP VRS Retirement Guide website or
e-mail Tammy Waters at twaters@nkcps.k12.va.us