Welcome to Your Online Member Service

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As a member of the Virginia Retirement System (VRS), you have access to your member information through myVRS, a secure online service available through the VRS Web site at www.varetire.org.

When you set up your myVRS online account, you can:

- View your member information such as service and compensation reported to VRS by your employer(s).
- Check the status of an application for retirement, purchase of prior service or refund.
- Create retirement benefit estimates using your current information.
- Update your contact information.

Who can use myVRS?

The myVRS online system is available to the following active and deferred members:

- Members of the Virginia Retirement System (VRS), including teachers, state employees and employees of political subdivisions that participate in VRS.
- Members covered under special benefits for local law enforcement officers and full-time firefighters (LEOS/FIRE).
- Members of the State Police Officers’ Retirement System (SPORS).
- Members of the Virginia Law Officers’ Retirement System (VaLORS).

You are an **active member** if you are currently working in a VRS-covered position with a participating employer. You are a **deferred member** if you no longer work in a VRS-covered position but still have member contributions or service credit with VRS. You may be eligible for a retirement benefit if you meet age and service requirements.

myVRS is currently not available to members with previous or current service under the Judicial Retirement System (JRS) and VRS retirees. We look forward to providing services for these members in the future.

Privacy Guarantee

We will never sell your information to anyone.

Your information is shared only with those authorized to administer benefits and services for VRS members, retirees and beneficiaries.
Your Online Account

Information in myVRS

The next several pages provide guidance on becoming a registered myVRS user, navigating your online account and using the Benefit Estimator and Personal Planner.

Your myVRS online account displays information from your VRS record. It is updated monthly when your employer reports your compensation and service to VRS. Your online account information includes:

- **Member contribution account and total service.** Member contributions you and/or your employer has made on your behalf, plus accrued interest, are held in your member contribution account. Your total service includes service earned while working in a VRS-covered position, prior service credit you may have purchased and/or other service credit you may have been granted.

- **Purchase of prior service information.** Prior service credit you have been certified to purchase as well as service you have purchased or are currently purchasing is displayed in your online account.

- **Compensation history.** Each month of compensation you have earned in your history of VRS-covered employment is displayed by fiscal year, which begins July 1 and concludes the following June 30.

- **Employment history.** Your history with VRS-participating employers since 1988 is displayed in your online account. If you have VRS-covered service with other employers before 1988, the amount will be included in the total service of the last employer listed in your employment history. All service with participating employers is included in your total service.

- **Basic group life insurance coverage for natural death.**


Online Help

**myVRS Help ...**

Select “myVRS Help,” located at the bottom of each page of your online account, for links to:

- A downloadable version of the myVRS Users Guide.
- Frequently Asked Questions (FAQs) and definitions for common terms.
- Privacy, security and other policies.
- Site requirements.

**When you are logged in ...**

Look in the upper right corner of any page in your online account for links to:

- [Explain this Page](#). Open a separate window with information specific to the page you are viewing — without losing your place or being logged out.
- [Print this Page](#). Print any page in your online account.
- [Log-Out](#). Log out when you are finished to prevent others from accessing your information.

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**Protecting Your Identity**

SSL encryption and certificates from Verisign, Inc. are used to protect your myVRS online account. Before you can access your VRS information, your identity is verified through the account creation process.

**Tips to protect your identity:**

- Do not close your browser to log-out of myVRS. Always select "Log-Out" from the top right area of the page.

- Never send personal or confidential information through e-mail, even when you are logged into your online account. VRS will send only non-confidential replies.

- Avoid using the same password for myVRS that you use to access other secure systems, such as your online bank.

- Change your password regularly.

- Store printed copies of your online account securely.

- Never use publicly shared computers to access secure systems.

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Welcome Page

Create a myVRS Online Account
From the Welcome page, select Register Now. This will take you to the myVRS “User Agreement.” If you select “Agree” after reading this information, you will begin the online account-creation process. Just follow the instructions from there.

Bottom Links
These links appear on every page of myVRS. Select myVRS Help for the Users Guide, FAQs and other information. Select Contact Us if you need assistance using myVRS. Select VRS Home to return to the homepage of the VRS Web site.

Log In
Once you create an online account, you are a registered user and can log-in at any time. Enter the username and password you set up when you created your account in the fields provided in the right column. Then select the Log-In button.

Forgot Username or Password
Select this link from the right column under the “Log-in” button for further instructions.
Navigating myVRS

View Your Online Account Information
Each time you log into your online account, you come to your Account Home. This page provides highlights of your service, contributions and projected retirement information. From here, you can select from the links in the left column to view other pages in your online account.

Create a Benefit Estimate and Update Your Personal Profile
Select from the tabs at the top of any page in your online account to use the Benefit Estimator or update the address and other information you entered in your Personal Profile when you registered for myVRS. Whenever you want to return to your Account Home, select the far left link.

Log-Out
Always select "Log-Out" when you are finished. If you close your browser without logging out, the security of your myVRS online account may be compromised.

Help While You Are Logged In
Select the far left link for Explain this Page. A separate window will open with information and definitions specific to the page you are viewing. You won't lose your place or be logged off. You also can print any page in your online account by selecting Print this Page.
Creating a Benefit Estimate, First Page

Retirement Date
Your projected unreduced retirement date is displayed in the first section of the Benefit Estimator. You can create an estimate based on this date or enter a different date in the fields provided. All retirements are effective the first of the month.

Deferred Retirement
If you are an active member, this section will appear next. You can create an estimate based on deferring your retirement. See the Example in the box at right.

Benefit Payout Options
To create an estimate, you must select a benefit payout option from the drop-down menu. The options are Basic Benefit; Basic Benefit with Partial Lump-Sum Option Payment (PLOP); Survivor Option; Survivor Option with PLOP; and Advance Pension Option.

Prior Service Credit
If you have eligible prior service you have not yet contracted to purchase, you can create an estimate including this additional credit. Do not enter prior service you have purchased or are currently purchasing.

Cancel and Next
If wish to discontinue creating an estimate, select “Cancel.” This will delete the information you entered in the Benefit Estimator. To continue creating an estimate, select “Next.”
Creating a Benefit Estimate, Second Page

Your Selections So Far

- Payout Option: Basic Benefit
- Retirement Date: 07/2017
- Your Age at Retirement: 65 yrs 5 mos
- Months of Service for Purchase: 24

Average Final Compensation Options

Your average final compensation (AFC) is one of the factors used to calculate your retirement benefit. To continue this estimate, select one of the AFC options indicated in this section.

AFC Calculator

If you would like to enter an AFC (see last option under AFC options) and need assistance, mark this box for the Average Final Compensation Calculator. After figuring your AFC, select “Accept.” The amount will be automatically entered in the field provided with “Use the average final compensation I enter.”

Back and Cancel

You can change your selections for this estimate by selecting “Back.” If you wish to discontinue this estimate, select “Cancel.” This will delete the information you entered in the Benefit Estimator.

View Estimate

If you create an estimate using the Basic Benefit Option or Basic Benefit with Partial Lump-Sum Option Payment (PLOP), View Estimate will appear on the second page of the Benefit Estimator. Selecting this button will give you the result. If you select the Survivor Option, Survivor with PLOP or Advance Pension Option, Next will appear, taking you to a third page to provide additional information. “View Estimate” will appear at the bottom of this page.
Reviewing, Printing and Saving Estimates

When you select "View Estimate," you receive this page displaying the result. **Selections Used to Calculate Your Estimate** summarizes the information you entered in the previous pages.

**Selections Used to Calculate Your Estimate**
- **Payroll Option:** Basic Benefit
- **Retirement Date:** 07/01/2017
- **Your Age at Retirement:** 65 yrs 5 mos
- **Months of Service to Purchase:** 24
- **AFC Used in Calculation:** $36,400.00
- **AFC Details:** Months used in Average Final Compensation (AFC): September 2014 to August 2017

**Benefit Information (before deductions, taxes and insurance)**
- **Basic Benefit**
  - Your Monthly Benefit Estimate: $1,853.73

**Service Information**
- **Current Service:** 16 yrs 5 mos
- **Additional Estimated Service:** 12 yrs 1 mo
- **Anticipated Service:** 2 yrs
- **Estimated Total Service:** 30 yrs 7 mos

**Disclaimer**
The estimates you create are for your planning purposes. They are based on the information currently in your VRS record; the options you select in the Benefit Estimator and policies in effect at the time you create an estimate, and may not reflect your actual benefit. Your actual benefit will be determined when VRS receives your retirement application.

**NOTE:** If you wish to save this estimate, be sure to select "Save Estimate" below before leaving this page.
Your Saved Estimates Page

Navigating the Benefit Estimator

Select from the links in the left column of any page in the Benefit Estimator to create a new estimate, use the personal planner or return to your Saved Estimates page.

Delete, Compare, View Estimates

Your estimates are saved for 30 days from the date you create them. Mark the boxes in the left column to delete, compare or view your estimates. You may delete as many estimates at a time as you wish. You must select two estimates to compare. You can view only one estimate at a time. The “Compare” and “View Estimate” pages provide the same information displayed in “Review Estimate.”

You can print your list of saved estimates by selecting “Print this Page” from the top right of the page. If you wish to print a particular estimate, mark the box for the estimate you would like to print, then select “View Estimate.” From this page, select “Print this Page.”

NOTE: Your estimates are saved for 30 days from the date you create them. Be sure to print any estimates you wish to save for more than 30 days.
Using the Personal Planner

Estimated Monthly Income

- VRS Monthly Retirement Benefit Estimate: $1,863.73
- Social Security Estimated Monthly Benefit Amount: $320.00
- Other Income: VRS Deferred Comp. $100.00
- Other Income: Part-time museum job $824.00
- Other Income: $0.00
- Total Estimated Income: $2,987.73

Estimated Monthly Expenses

- Expense: Mortgage $1,027.00
- Expense: Car Insurance $360.00
- Expense: Miscellaneous $500.00
- Expense: $0.00
- Expense: $0.00
- Total Estimated Expenses: $1,877.00

Helpful Links

- Retirement Planning Links
- Social Security Administration
- Great West Retirement Services

NOTE: For an estimate of your Social Security retirement benefit, contact the Social Security Administration at 1-800-772-1213 or www.ssa.gov, or visit your local Social Security office.
VRS Benefits At-a-Glance

Your Benefits

- Monthly retirement benefit.
- Commonwealth of Virginia Deferred Compensation Plan and Cash Match if offered by your employer.
- Basic Group Life Insurance; eligibility to elect Optional Group Life Insurance.
- Short-term and long-term disability and long-term care for state employees; disability retirement for other VRS-covered employees.
- Health insurance credit when you retire if you qualify.

Value of Your Retirement Benefit

Your VRS retirement benefit is a lifetime, monthly benefit based on a formula that includes your age at retirement, your service credit and your average final compensation (AFC).

Your service credit is the total amount of service you have earned while working in a VRS-covered position as well as prior service credit you may have purchased and/or other service you may have been granted.

Your average final compensation (AFC) is the average of the 36 consecutive months of highest creditable compensation in your history of VRS-covered employment.

Your retirement benefit is financed from your member contributions, contributions from employers that participate in VRS and investment earnings on all contributions.

Increasing your Retirement Benefit

You may be able to increase your retirement benefit or retire earlier by purchasing prior service credit. Eligible prior service includes certain types of leave, federal or public service with other government agencies, active duty military service, non-ported service and VRS refunded or non-covered service.

You also can increase your retirement savings by participating in the Commonwealth of Virginia’s Deferred Compensation Plan and Cash Match Plan. Check with your employer to see if you are eligible for these plans.

More Information

For more information about your VRS benefits, purchase of prior service, deferred compensation and retiring from VRS, visit the VRS Web site at www.varetire.org, consult the current Handbook for Members or contact your human resource office.

Contact Us

Need help using myVRS? Call VRS toll free at 1-888-VARETIR (827-3847) from 8:30 a.m. to 5:00 p.m., Monday through Friday, or e-mail VRS at myvrs@varetire.org. You will receive a reply within two business days. IMPORTANT E-MAIL NOTICE: Do not send personal or confidential information, such as your Social Security number, through e-mail even when you are logged into your myVRS online account. VRS will send only non-confidential replies.