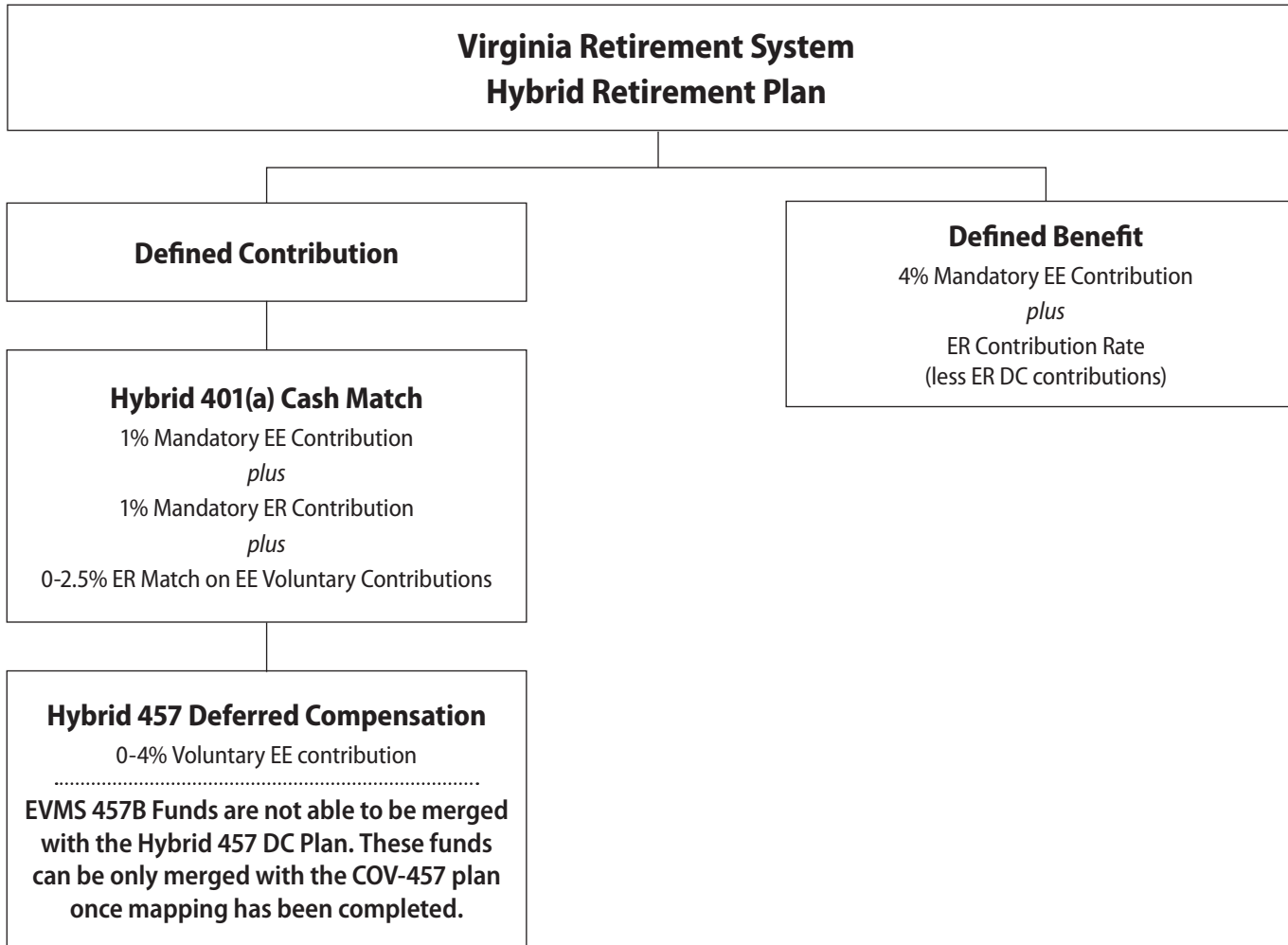
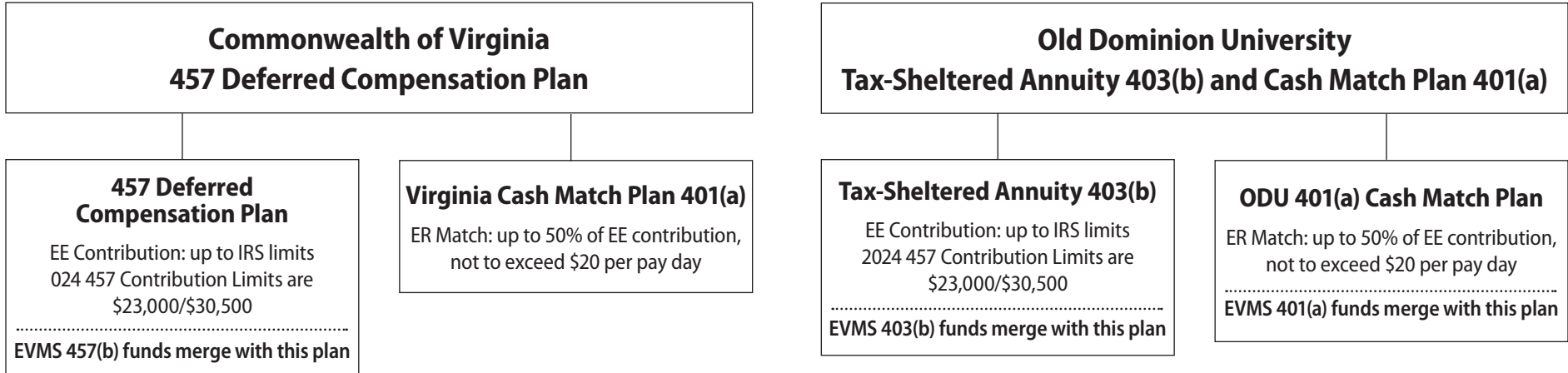


# Mandatory Retirement-Classified



EE: Employee  
ER: Employer

# Voluntary Retirement Options



\*Employees in the VRS Hybrid Retirement Plan must maximize their voluntary contribution into the Hybrid 457 DC Plan before they are eligible for an employer match to the COV 457 Plan or the ODU 403(b)

\*Employees may only receive one ER match to a supplemental 401(a) Cash Match Plan.

EE: Employee  
ER: Employer