



RETIREMENT BENEFIT PLANS SUMMARY FOR DEPUTY SHERIFFS

(There is a separate summary for General Schedule employees and for Medics and Fire Marshals.)

Administered by the Finance Department Pension Administration Division

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Pension Administration Division 100 N Pitt Street, Suite 225 Alexandria, VA 22314 Internal mail: City Mailbox 42 Email: Retirement@alexandriava.gov Phone Number 703.746.3906 Fax 703.836.0215 Intranet for employees - AlexNet (Departments/Finance/Pension Administration Division); and 2) City website - alexandriava.gov/retirement Web sites have plan information, including plan documents, for all of the City retirement and 457 Deferred Compensation Plans.				

This document summarizes retirement plans that Deputy Sheriffs may be eligible to participate in while working for the City. The section on each plan covers the eligibility requirements for that plan. These plans are covered in this summary:

1. Virginia Retirement System (VRS) retirement plans – **mandatory for regular, full-time employees (part-time employees are not eligible)**
2. City of Alexandria Supplemental Retirement Plan – **mandatory for regular, full-time and regular, part-time employees**
3. City of Alexandria 457(b) / 457 Roth Deferred Compensation Plan – **voluntary plan**, payroll-deducted pre-tax/post-tax retirement savings
4. Payroll Deduct Roth IRA with Mission Square – **voluntary plan**, payroll-deducted after-tax retirement savings

Virginia Retirement System (VRS) Employer ID 55200

The City participates in the VRS Retirement, the Enhanced Hazardous Duty Benefit for Deputy Sheriffs, and the VRS Disability Retirement Plans. *The City does not participate in the other programs that VRS offers including the Hazardous Duty Supplement, the Virginia Sickness and Disability Program, optional life and health insurance, or the VRS 457 and Cash Matched Plans.*

Plan 1 members not vested on December 31, 2012 became Plan 2 members on January 1, 2013.

On November 12, 2019 Alexandria City Council adopted a resolution effective January 1, 2020, Deputy Sheriffs employed with the City of Alexandria are covered under the VRS Enhanced Hazardous Duty Benefits retirement plan. City Deputy Sheriffs are not eligible for the VRS hazardous duty supplement because the City Deputy Sheriffs also participate in the City Supplemental Retirement Plan which provides an additional lifetime pension.

Deputy Sheriffs are not eligible to participate in the Hybrid Retirement Plan that became effective January 1, 2014. However, if a Deputy Sheriff who is hired after January 1, 2014 later transfers to a VRS-covered position that is not a Deputy Sheriff they will become a Hybrid member on the date of change. Contact the Pension Administration Division if you have questions on how this applies to you.

Visit the VRS web site, www.varetire.org, for additional information. Be sure to view the correct section regarding your member type: a) Plan 1 members vested on January 1, 2013; b) Plan 2 members (includes Plan 1 members not vested on January 1, 2013); c) employee who changed status and became a Hybrid member; or d) Deputy Sheriff covered under the Hazardous Duty Benefit.

1	Type of Plan	Defined benefit pension plan
2	Eligibility	Regular, full-time City employees who are Deputy Sheriffs. Part-time employees are not covered under VRS.
3	VRS Membership Date	The first of the month hired as a full-time employee if begin work on the first business day (Monday – Friday) of the month. The first of the following month if begin work as a full-time employee <u>after</u> the first business day of the month hired. The VRS membership date will be different than the above for employees who have an earlier VRS membership date due to prior VRS service and who have not taken a refund of their <u>Plan 1 or Plan 2 member contributions</u> (whether paid by the employee or a previous employer). Employees who received refunds of prior contributions also forfeited the service credit.

4	Member Plans • Plan 1 • Plan 2 • Hybrid	<u>Plan 2 (includes Plan 1 not vested on 1/1/2013)</u> Plan 2 members include: a) members newly hired after June 30, 2010; b) members hired prior to July 1, 2010 as Plan 1 members who were not vested on January 1, 2013; and c) members hired after June 30, 2010 who took a refund of their member contribution account for prior VRS service. <u>Plan 1</u> Plan 1 members include: a) members hired prior to July 1, 2010 who were vested on January 1, 2013; and b) members who were hired into a VRS covered position after June 30, 2010 who had prior Plan 1 service and were vested on December 31, 2012. <i>Plan 1 members not vested on January 1, 2013 became Plan 2 members on January 1, 2013.</i> <i>A Deputy Sheriff hired on or after January 1, 2014, without prior VRS service is exempted from being a member in the VRS Hybrid Retirement Plan. However, if they were hired after January 1, 2014 as a Deputy Sheriff and if later they transfer to a VRS-covered position that is not a Deputy Sheriff they will become a Hybrid member on the date of change.</i>
5	VRS Enhanced Hazardous Duty Benefits for Deputy Sheriffs	Full-time Deputy Sheriffs in VRS Plan 1 and Plan 2 who accrue at least one month of service after January 1, 2020, are covered under the VRS Enhanced Hazardous Duty Benefits. <u>Note:</u> This benefit does not include the additional VRS hazardous duty supplement described in subsection B of §51.1-206 of the Code of Virginia. City Deputy Sheriffs instead receive an additional lifetime pension from the City Supplemental Retirement Plan.
6	Normal Retirement Age	<u>Plan 1 and Plan 2 Enhanced Hazardous Duty Benefits</u> Age 60 with at least five years of service credit.
7	Unreduced Early Retirement	<u>Plan 1 and Plan 2 Enhanced Hazardous Duty Benefits</u> At least age 50 with at least 25 years of service credit.
8	Reduced Early Retirement	<u>Plan 1 and Plan 2 Enhanced Hazardous Duty Benefits</u> At least age 50 with at least 5 years of service credit.

9	Employee (Member) Contributions	Contribute 5% to VRS. Deputy Sheriffs contribute 1.5% of the City's increased cost for adopting the VRS Enhanced Hazardous Duty Benefit for Deputy Sheriffs, but the 1.5% is contributed to the Supplemental Retirement Plan.
10	Employer Contributions	The City also makes employer contributions to VRS for covered Deputy Sheriffs. The employer contribution for FY 2027 is 8.30%.
11	Vesting	Vesting is the minimum length of service needed to qualify for a retirement benefit if you meet the age and service requirements for your plan. Employees who have accrued five years of service in VRS are vested. Purchased service counts toward vesting. Members accrue one month of vesting service for each month contributions are paid to VRS.
12	Service Credit	Member accrues one month of credited service for each month contributions are paid to VRS.
13	Benefit Formula	<u>Plan 1 and Plan 2 Enhanced Hazardous Duty Benefit:</u> 1.7% multiplied by Average Final Compensation multiplied by years of accrued credited service NOTE: City Deputy Sheriffs are not eligible for the VRS hazardous duty supplement because the City Deputy Sheriffs also participate in the City Supplemental Retirement Plan which provides a lifetime pension.
14	Creditable Compensation	Monthly base salary City reports to VRS; excludes overtime, shift differential, bonuses, special pay, etc. Monthly base compensation equals annualized salary divided by 12 months.
15	Average Final Compensation	<u>Plan 2 Enhanced Hazardous Duty Benefit and Plan 1 Hazardous Duty Benefit if not vested on 12/31/2012</u> Average of the highest 60 <u>consecutive</u> months of creditable compensation <u>Plan 1 Enhanced Hazardous Duty if vested on 12/31/2012:</u> Average of the highest 36 <u>consecutive</u> months of creditable compensation <i>Plan 1 members not vested on December 31, 2012 became Plan 2 members on January 1, 2013.</i>
16	Retirement Payment Options	Basic benefit pays you a lifetime monthly benefit; survivor benefit also provides a lifetime monthly benefit to your spouse or contingent annuitant after your death; Partial Lump-Sum Option Payment (PLOP) provides eligible employee option to receive a lump sum payment plus a monthly benefit (you must work 1, 2, or 3 full years after eligible for unreduced retirement); Advance Pension Option allows you to temporarily increase your monthly benefit until receiving Social Security benefits and then the VRS benefit decreases.

17	Disability Retirement	Members who are unable to perform job because of disability that is likely to be permanent may apply to receive a disability retirement benefit. VRS medical staff makes determination if disability retirement will be approved. If the Member is vested, the benefit is the higher of the VRS formula amount or the minimum guaranteed benefit. Non-vested member may only apply for the minimum guarantee benefit. The minimum guaranteed benefit ranges from 33 1/3% to 66 2/3% of the Average Final Compensation depending on whether disability is service related and if the member qualifies for Social Security benefits. See VRS website for details.
18	Death Benefits Before Retirement	Beneficiary may receive a refund payment of member's contribution account; spouse, minor child, or parent may elect to receive a monthly benefit. If death is work related both refund and monthly benefit may be paid.
19	Termination Prior to Retirement	Terminating members may request a refund of <i>member</i> contributions and interest. <i>Vested members</i> will receive <i>member</i> contributions they paid plus <i>member</i> contributions paid by the City plus interest. <i>Non-vested members</i> will receive <i>member</i> contributions they paid plus any <i>member</i> contributions paid by the City <i>prior to 7/1/2010</i> plus interest. Members who take a refund of contributions forfeit service credits and future pension benefits. <u>Vested members may elect to leave contributions and service in plan and receive a monthly pension benefit at future date when eligible.</u> Non-vested members may elect to leave contributions and service in plan if anticipate will work for VRS covered employer in future.
20	Cost of Living Adjustment (COLA)	Refer to the VRS web site, www.varetire.org . Be sure to view the correct information for your plan (Plan 1 or Plan 2). COLA may be delayed for employees who have less than 20 years of VRS service at time retire and who are applying for an early, reduced retirement. <i>Plan 1 member not vested on December 31, 2012, became a Plan 2 member on January 1, 2013.</i>
21	Purchase of VRS Refunded Service and Other Prior Governmental Service	Refer to the VRS web site, www.vartire.org . Be sure to view the correct information for your plan (Plan 1 or Plan 2). There is a short period to purchase, or begin purchasing, at a <u>lower rate</u>. Contact VRS and the City Finance Department Pension Administration Division 703.746.3906.
22	VRS Contact Information	Website: www.varetire.org Customer Contact Center: 1-(888) VARETIR (827-3847) 8:30 am – 5:00 pm Monday to Friday.

IMPORTANT

Contact the Pension Division if VRS (VRS 5%) and Supplemental (SUP RET 2%) contributions are not being deducted from your paycheck by end of your second month. We will have to take out all missed contributions if we find out later that contributions were not deducted.

Supplemental Retirement Plan “City Plan” Contract# 523366 Administered by Empower		
<i>Division 003 Deputy Sheriffs, Medics, and Fire Marshals</i>		
1	Type of Plan	Defined benefit pension plan – designed to provide a monthly benefit payment at retirement.
2	Eligibility	Deputy Sheriffs are participants in the plan as a requirement of employment. For regular, full-time employees this benefit is in addition to the benefit provided by VRS.
3	Contributions	Effective 1/1/2020, full-time Deputy Sheriffs who are participants in the Plan 1 or Plan 2 VRS Enhanced Hazardous Duty Benefits will contribute 1.5% to the Supplemental Retirement Plan. The 1.5% contributions to the Supplemental Plan is actually the employee share toward the increased costs for the City adopting the VRS Enhanced Hazardous Duty Benefits for Deputy Sheriffs. During 7/1/2009 – 12/31/2019 Deputy Sheriffs contributed 0% (zero) to the Supplemental Plan. The City contributes 5.61% to the Supplemental Plan for Deputy Sheriffs in FY2027. Prior to 7/1/2009 the City designated 2% of the City-paid contributions as employee contributions.
4	Unreduced Retirement	At least age 60 and vested or at least age 50 with at least 25 years of Credited Service <u>accrued as a Deputy Sheriff</u>
5	Early Reduced Retirement	At least age 50 with at least 5 years of vesting service
6	Vesting Service	Employees accrue one month of vesting service for each full month worked. Employees are vested after accruing 5 years of vesting service; however, regular, full-time active employees who are 60 years of age or older are vested regardless of the amount of service.
7	Credited Service	Full-time employees receive Credited Service for each month the City and/or employee contributes. Part-time employees accrue Credited Service on a pro-rata basis determined by scheduled work hours.

This is a summary of retirement benefits. The provisions of the plan document will prevail in any instances where this summary differs from the plan document.
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8	Benefit Formula	The sum of: 0.6% x Average Earnings x Credited Service (years 1-5 as a Deputy Sheriff, Medic, or Fire Marshal) 0.9% x Average Earnings x Credited Service (years 6-15 as a Deputy Sheriff, Medic, or Fire Marshal) 1.0% x Average Earnings x Credited Service (years 16 and later as a Deputy Sheriff, Medic, or Fire Marshal)
9	Average Earnings	Highest average monthly earnings (excluding overtime, shift differential, bonuses, etc.) over any 36 consecutive full calendar months of Credited Service during the 180 full calendar months preceding retirement or termination
10	Retirement Payout Options	At retirement, employees choose their payment option. Options include various life annuity options, survivor/contingent annuitant options, and lump-sum option.
11	Termination Prior to Retirement	Terminating employees may receive a distribution of any employee contributions plus interest. This results in a forfeiture of service credits. Vested employees may leave contributions in account and receive a monthly pension when eligible for retirement. <u>Note:</u> Employees did not contribute to the plan prior to 1/1/2020, but prior to 7/1/2009 the City designated 2% of the City-paid contributions as employee contributions.
12	Cost of Living Adjustment (COLA)	Plan does not have a COLA provision.
13	Death Benefits	Beneficiary receives a refund payment of the employee contributions plus applicable interest.
14	Prior Service Buy-back	No provision in plan for buying other service.
15	Disability Retirement	An active vested employee who receives a Social Security Disability Award may be eligible to receive a disability benefit five months after disability onset. The amount of the benefit is the same as the unreduced retirement benefit computed using the formula on the date of the member's disability.
16	Empower Contact information	Website: www.empowermyretirement.com Toll Free Access 1-800-338-4015 Call Center available 8:30 a.m. – 9 p.m. ET Monday - Friday Please contact the City Finance Department Pension Administration Division staff for questions on Supplemental Retirement Plan benefits and eligibility.

Supplemental Retirement Plan Board

The primary purpose of the Pension Board is to manage the investment of the Plan assets. The Board may also recommend benefit changes to the City Manager which the City Manager may recommend to City Council to adopt.

The Board is made up of management representatives and employees representing each of the following groups of employees: 1) General Service Employees, 2) Deputy Sheriffs, and 3) Medics and Fire Marshals. The names of the Employee Representatives are shown on the Pension webpage. Look under Supplemental Retirement Plan and Supplemental Retirement Plan Board.

City of Alexandria Retirement Income Plan for Deputy Sheriffs, Medics, and Fire Marshals

This plan was closed on May 10, 2011. Prior to that time the City made contributions into this plan subject to the budget. The City will deposit any future potential contributions, subject to the budget, into employee's 457 Deferred Compensation Plan accounts. Eligible employees who do not have a 457 account at that time will be required to open an account.

When the Plan closed in 2011, some employees transferred the City-paid contributions in this account to their 457 Deferred Compensation Plan account. The Retirement Income Plan money rolled over to the 457 Plan is still classified as 401(a) defined contribution money. It may be subject to 10% federal tax penalty if withdrawn before age 59 ½. Talk to your tax advisor if you plan to withdraw the money before age 59 ½.

FORFEITURE OF RIGHT TO RETIREMENT BENEFITS

In the event of the Participant's felony conviction or plea of guilty or nolo contendere to a felony crime that arose out of the performance of his or her duties for the City, the Participant shall forfeit and cease to have any right to receive his or her Accrued Benefit (or any other benefit under the Plan except the Employee Retirement Contributions which shall be refunded to the Participant without interest).

City of Alexandria 457(b) / 457 Roth Deferred Compensation Plan Employer Plan Number 300832 Administered by MissionSquare <i>Different plan than VRS Hybrid 457 Plan</i>		
1	Type of Plan	Deferred compensation plan
2	Eligibility	Permanent, full-time employees and permanent part-time employees scheduled to work at least 50% time
3	Contributions	Voluntary plan; For the 457(b) employees make pre-tax, payroll-deducted contributions. For the 457 Roth, employees make post-tax, payroll-deducted contributions. Earnings withdrawn before you are 59 ½ years old and prior to being held in the account at least five years may be subject to a 10% early distribution penalty tax. Maximum annual deferral limit set by IRS each year. Minimum contribution per period is \$10. The normal contribution limit is \$24,500 in 2026. Employees age 50 or older may contribute up to an additional \$8,000 for a total of \$32,500. Employees taking advantage of the special pre-retirement catch-up may be eligible to contribute up to double the normal limit, for a total of \$49,000. Pre-Retirement catch-up provision allows eligible participants to contribute greater amounts within three years of their full retirement date in the City sponsored primary pension plan.
4	Vesting	100% immediate vesting [See In-service Distributions.]
5	Distributions	After separation from service employees have a variety of withdrawal options. Required minimum distributions must begin the later of April 1 following the year employee turns 72 years old or after the employee leaves City employment. All withdrawals are subject to federal and state taxes.
6	In-service Distributions	Limitations on in-service distributions per rules of Internal Revenue Service (IRS) Loans available with limitations: up to 50% of balance; \$1,000 minimum loan; limited to one loan at a time, one new loan in a calendar year. Withdrawals allowed for unforeseeable emergencies as determined by IRS
7	Death Benefits	Beneficiary has option of receiving installment payments, deferred payments, or lump sum payment; surviving spouses may roll over to an IRA or an employer's retirement plan
8	MissionSquare Contact Information	Website: www.missionsq.org MissionSquare Plan Services: 1.800.669.7400 8 a.m.-9:00 p.m. ET Mon.-Fri. MissionSquare Representatives: Antoinette Guy 1.800.283.1762 or email aguy-wharton@missionsq.org. You can schedule an appointment with Ms. Guy to discuss the plan including enrolling and the investing.

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Payroll Deduction Roth IRA		Plan Number 705691	Administered by MissionSquare
1	Type Plan	Individual retirement savings plan with MissionSquare; not a City sponsored retirement plan.	
2	Eligibility	Regular, full-time and regular part-time employees scheduled to work at least 50% time	
3	Contributions	Voluntary plan: employees make post-tax, payroll-deducted contributions. Maximum annual deferral limit set by IRS each year. The normal contribution limit is \$7,500. Employees age 50 or older are eligible to contribute an additional \$1,100 for a total of \$8,600.	
4	Maximum Contribution Limit	In general, the maximum contribution limit is \$7,500 per calendar year (\$8,600 if 50 or older); however, each person has a maximum contribution limit that is determined by their modified adjusted gross income, annual limit, and age; also, may be limited by amount contributed to a Traditional IRA during the calendar year	
5	Withdrawals	After-tax contributions may be withdrawn at any time. Earnings withdrawn before you are 59 ½ years old and prior to being held in the account at least five years may be subject to a 10% early distribution penalty tax. Contact MissionSquare for more details on withdrawals and penalty-free withdrawals.	
6	MissionSquare Contact Information	Website: www.missionsq.org MissionSquare Plan Services: 1.800.669.7400 8:30 a.m.-9:00 p.m. ET Mon.-Fri. MissionSquare Representatives: Antoinette Guy 1.800.283.1762 or email aguy-wharton@missionsq.org You can schedule an appointment with Ms. Guy to discuss the plan, including enrolling and investing.	

Other City Benefits Administered by the Human Resources Department Benefits Division

The Human Resources Department administers all other benefits provided by the City. Visit the Human Resources web site to learn more about these benefits including health, life and dental insurance; long term care insurance; annual, sick, and holiday leave; employee disability benefits; employee assistance; and flexible spending accounts. You may also speak to a member of the Human Resources Employee Benefits staff.