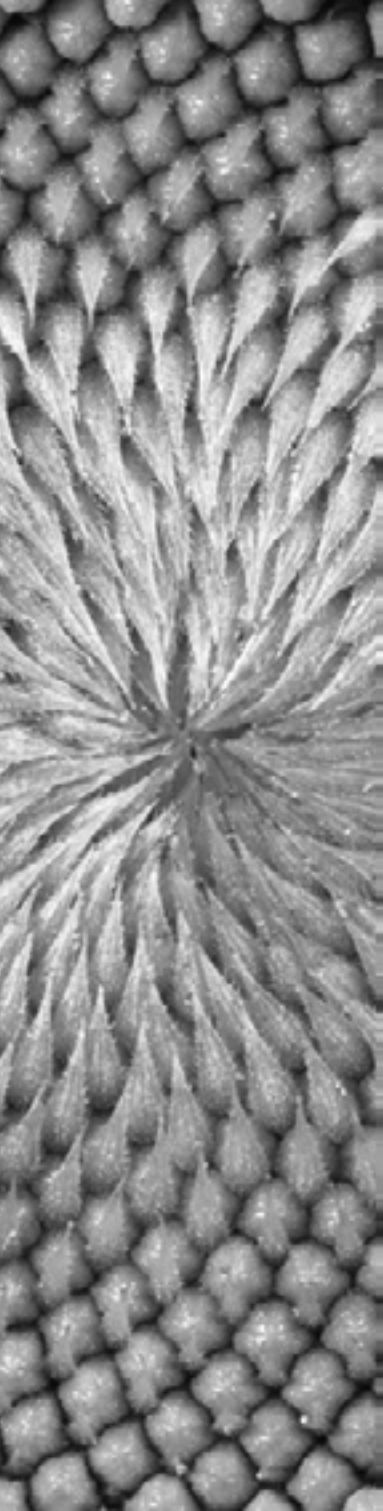




HOW MUCH CAN I CONTRIBUTE?



Here's a helpful tool to determine just how much you can contribute to your **VRS Deferred Compensation Plan**. Complete the worksheet on this page.

Maximum Contribution Amount Worksheet

1. Gross Annual Salary ¹	\$ _____
2. Less Annual Pre-tax Purchase of Prior Service Credit ²	\$ _____
3. Adjusted Annual Salary: #1 - #2	\$ _____
4. Percentage Maximum: 100% of #3	\$ _____
5. Dollar Maximum: \$15,500 (in 2008)	\$ 15,500
6. Maximum Deferral*: Lesser of #4 or #5	\$ _____

*Important Note:

In 2008, if you are age 50 or older or will attain age 50 during the current calendar year, you are eligible to contribute an additional \$5,000 under the Age 50+ Catch-Up Provision. Complete the Payroll Authorization Form located on the Web site at www.vadcp.com to increase your contribution.³

Or, you may be eligible to double your maximum contribution amount under the Standard Catch-Up Provision as early as the three calendar years prior to the calendar year in which you are eligible to retire with unreduced retirement benefits under your employer's retirement plan. Please contact your Registered Representative for more information. The Standard Catch-Up Forms are located on the Web site at www.vadcp.com.³

The Age 50+ Catch-Up Provision and the Standard Catch-Up Provision cannot be used in the same calendar year.

1 Gross annual salary is defined as wages, salary, bonuses, overtime, and other taxable amounts received during the current tax year for personal services rendered to the employer with whom you qualify to participate in the Commonwealth's Deferred Compensation Plan. Gross annual salary also includes accumulated sick pay, accumulated vacation pay and back pay for the tax year in which you receive payment.

2 In-service trustee-to-trustee transfer of assets from a governmental 457(b) plan to a governmental defined benefit plan for the purchase of permissible service credit or repayment of contributions and earnings that were previously refunded causing forfeiture of service credit under the defined benefit plan is allowed. For additional information and eligibility, please contact VRS at (888) VARETIR (827-3847).

3 Access to KeyTalk® and the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance, or other reasons.