



Legacy Member Retirement Benefit Statement

Educational Employees' Supplementary Retirement System of Fairfax County (ERFC)

Dear Member,

This annual statement is an updated summary of your ERFC Legacy estimated retirement benefits as of June 30, 2025.

The ERFC Legacy benefit structure was designed to supplement your Virginia Retirement System (VRS) and Social Security benefits in retirement. The benefit amount is based on your age, years of service, an estimate of your VRS and Social Security benefits, and your final average salary.

You and your beneficiaries must apply in writing to ERFC to receive benefits. If you, or your beneficiary, do not apply for benefits on the date you, or your beneficiary, become eligible, benefits will not commence until ERFC receives the application. Benefits can be paid retroactively but may not exceed 90 days from the date that you (or your beneficiary) apply for benefits.

This statement and the other resources ERFC offers are intended to help you make well-informed retirement decisions. We recommend consulting with your financial advisor to determine the right time for you to begin receiving benefits from ERFC.

Note to Deferred Vested Members: If you postpone your application for benefits beyond age 55, you will receive a modest increase in your monthly benefits based on the age at which you apply. The increase in monthly benefits may not make up for the benefit payments you'll forego by not accessing your ERFC benefit earlier. If you don't access your benefits by age 65, no additional increase in the monthly benefit will apply. Please review the [ERFC Legacy Plan Handbook](#) for detailed plan information or contact us for more information.

Your Personal Information Profile

The top portion of your statement shows your personal information and the date you became an ERFC Legacy covered member. If you left covered employment and elected to receive a refund, the

date you were rehired in a covered position is your membership date.

Your Benefit Payment Types

Selecting a payment type and option can be complicated. We recommend taking a few minutes to watch [the Legacy Plan Payment Types and Options video](#). Then, if you have questions, reach out to us. Members are encouraged to contact us at least one year prior to retirement.

ERFC Legacy Full-Service Benefit:

- Age 55 with 25 or more years of service
- Age 65 with five or more years of service

ERFC Legacy Reduced Service Benefit:

- Age 45 with 25 or more years of service
- Age 55 with five or more years of service

Estimating Your Benefits

ERFC Legacy Benefit Estimates

ERFC offers this annual profile of your membership data to help you keep track of your retirement benefit through ERFC. You can also project your own retirement benefits by using the benefit estimator on [ERFCDirect](#) (ERFC.Direct). When calculating your benefit estimate, if you wish to consider a survivor benefit payment option, you may enter the eligible survivor's name and birth date. If you're not sure who can be named as a survivor, please watch [this short video explanation](#).

Your Payment Choice May Impact Your VRS Benefit

To access your individual VRS account information, register online at [myVRS](#) (myvrs.varetire.org/login). For more information about your VRS benefits, visit the [VRS website](#) (www.varetire.org) or contact VRS toll free at [888-827-3847](tel:888-827-3847).



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Your Payment Choice May Impact Your Social Security Benefits

You can access your individual Social Security information and estimate your future benefits using the [retirement estimator](#). For questions, call Social Security toll free at [800-772-1213](tel:800-772-1213).

Glossary of ERFC Terms

Accumulated Contributions

For ERFC Legacy, "Accumulated Contributions" is defined as the member's contributions, including any amounts paid by the member for the purchase of service credit, plus the applicable interest paid on all such amounts.

Interest

Interest is credited annually at the rate of 4 percent each fiscal year on all member contribution amounts that have been on deposit for a full fiscal year.

Final Average Salary

The average of your three highest consecutive years of salary in eligible FCPS employment.

ERFC*Direct* Is the Portal to Your Pension

Log in to access all your retirement information. If you need assistance, select the "Help Contents" link under "Help" in the left menu. You can also call ERFC Monday through Friday from 8 a.m. to 4:30 p.m. at [703-426-3900](tel:703-426-3900) or toll free at [844-758-3793](tel:844-758-3793). Or email us anytime at ERFCRetirement@fcps.edu.

ERFC Legacy Plan Handbook

The ERFC Legacy Plan Handbook provides important information about your benefit. View the latest version of the [plan handbook](#) for detailed plan information.

Email Use and Your Contact Information

Please don't send confidential or personal information, such as a Social Security number, via email. To protect our members' privacy, ERFC does not provide personal data via telephone, fax, or email, and will send only non-confidential email replies.

To ensure that you receive your annual benefit statements, please make certain that you keep your ERFC*Direct* account active with your current email address. This is especially important for those members who may leave active FCPS employment while retaining contributions on account with ERFC. Please also let ERFC know of any changes in your mailing address following your termination of FCPS employment.

ERFC Contact Information

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Falls Church, VA 22042-4525

703-426-3900

1-844-758-3793 (toll free)

703-426-3984 (fax)

ERFCRetirement@fcps.edu

erfcension.org

[ERFC.Direct](#)

Disclaimer: This retirement statement is not a legal document but is intended only to provide summary information to members. It is based on information available to ERFC at the time of publication. The description of plan benefits in this retirement statement is a much-abbreviated summary of the rules governing benefits. If there is any conflict between this abbreviated summary and the applicable laws, official plan document, and rules and regulations, all of which govern the operation of ERFC, the applicable laws, plan document, and rules and regulations shall govern.