



Tier 1 Contributory

Retirement System Highlights



2023-24

Effective July 1, 2023

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**Welcome to the
Public Employees Contributory
Retirement System!**



The Contributory

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Retirement System is a defined benefit retirement plan under Utah Retirement Systems (URS) intended to provide a meaningful retirement benefit to the employees who have chosen a career in public service. It is a qualified tax-deferred plan under Internal Revenue Code Section 401(a). The laws that govern this retirement system are set forth in Utah Code Title 49.

Membership Eligibility

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You qualify for membership if:

- » You are hired to perform services for an employer who participates in this system and initially began full-time employment prior to July 1, 2011;

And one of the following:

- » Your employment, contemplated to continue during a fiscal or calendar year, normally requires an average of 20 hours or more per week *and* you receive benefits normally provided by your employer as approved by the Retirement Board.
- » You are a teacher who teaches half-time or more and you receive benefits normally provided by your employer as approved by the Retirement Board.
- » You are an elected or appointive officer who earns the minimum salary required by law each month during the term of office. The minimum salary is typically increased yearly by the Consumer Price Index. The amount as of Feb. 1, 2023, is \$1,240.
- » You are in a probationary status and meet eligibility requirements.
- » You perform services through an employee leasing or similar arrangement and you meet eligibility requirements.

Note: *A transfer between systems requires certification in the system in which your employer participates and that eligibility requirements are met.*

**Appointive officers are employees appointed to a position for a definite and fixed term of office, and the position is recorded in the employer's charter, creation document, or similar document.*

Certification of Eligibility

At the time you are hired, elected, or appointed, your employer will certify your status with Utah Retirement Systems.

Exempting from Coverage

If you choose to exempt from retirement coverage, you must contact your employer immediately. See section marked ***Employees who may exempt from retirement coverage*** on Page 4.

Post-Retirement Reemployment

If you are retired from URS, you must notify your employer and complete a ***Post-Retirement Reemployment Form*** (see section marked ***Returning to work after retirement*** on Page 22 of this brochure).

Exception to immediate certification and coverage:

- » Temporary (not probationary) and seasonal employees when the job is scheduled to be completed in six months or less.

Employees who are not eligible for service credit with URS:

- » Exchange employees from outside the state;
- » Employees of the Department of Workforce Services who are covered under another retirement system;
- » Employees of a two-year or four-year college or university who hold a retirement annuity contract with TIAA during any period when required contributions based on compensation are paid on behalf of employees by their employers;
- » Employees who currently work fewer than 20 hours per week; or who no longer receive benefits provided by their employers.

Employees who may exempt from retirement coverage:

- » Full-time students or their spouses;
- » Persons employed in a trainee relationship;
- » Elected and appointed positions under Utah Code Ann. § 67-22-2;
- » Elected officials;
- » Other state officers and employees under Utah Code Ann. § 49-12 & 13-203(2);
- » Employees of the following:
 - The Governor's Office
 - The Governor's Office of Planning and Budget
 - The Governor's Office of Economic Development
 - The Commission on Criminal and Juvenile Justice
 - The State Auditor's Office
 - The State Treasurer's Office;
- » Members of the following:
 - The State Tax Commission
 - The Public Service Commission
 - A full-time or part-time board or commission;
- » Legislative employees:
 - Appointed under § 36-12-7 (3)(a), or
 - Appointed by the Speaker or the Minority Leader of the House of Representatives, or the President or the Minority Leader of the Senate;
- » Senior staff of the Utah Science Technology and Research Institute;

- » At-will employees who are:
 - Appointed as city managers or chief city administrators
 - Employed by municipalities, counties, or other political subdivisions who are included in an Employee Exemption Plan developed by the municipality, county, or political subdivision;
- » Employees of an interlocal cooperative agency under Title 11, Chapter 13, Interlocal Cooperation Act that includes:
 - Persons engaged in a specialized trade customarily provided through membership in a labor organization that provides retirement benefits to its members.

In all cases, an *exemption form* must be filed with our office *before the date of exemption*.

Annual Retirement Statement

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Annual Retirement Statements reflect salary, contributions paid by you and/or your employer on your behalf and service credit. If applicable, they also include member contributions transferred from previous membership in any Utah Retirement System. Statements are available online. Go to **www.urs.org** and log in to myURS.

Refunds

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If you terminate all URS-covered employment you may request a refund of your member contributions, if applicable.

If you elect to take a refund, you forfeit contributory service credit for the periods covered by your member contributions.

Your refund will be processed after 60 days from the last date of the pay period for which contributions were paid.

You are not eligible for a refund under the following conditions:

- » You transfer from one participating employer under URS to another.
- » You terminate your employment with one participating employer and you are subsequently rehired by the same or a different participating employer, even though there may be a break in service.
- » You terminate employment, apply for a refund, and subsequently accept employment with another participating employer before the disbursement of your refund payment.
- » You are officially exempted from retirement coverage through URS.
- » You become ineligible for retirement coverage. This includes:
 - Employees whose hours drop below an average of 20 per week,
 - Employees who do not receive an employer's normal benefits, and
 - Teachers whose hours drop below teaching half-time.

If you have exempted from retirement coverage or you become ineligible for service credit, you may request a direct rollover of member contributions, if applicable, to a qualified defined contribution plan.

- » You are receiving or have applied for long-term disability benefits through an agency that has a benefit protection contract with our office.
- » You are on a leave of absence from any position covered by this system.

A Word of Caution — refunds are subject to:

- A 20% federal income tax withholding on the eligible portion of your distribution, unless you make a direct rollover to a 401(k) or other eligible plan.

- State of Utah income tax.
- Possible taxes of the state where you reside if other than Utah.
- A 10% early withdrawal penalty if taken before age 59½.

The 10% early withdrawal penalty may not apply if you work into or beyond the year you reach age 55 or if you are a qualified public safety employee and have attained at least age 50 or 25 years of service, whichever is earlier. A *qualified public safety employee* provides police protection, firefighting or emergency medical services within the jurisdiction of the employing state or political subdivision.

Note: *You do not lose service credit if you withdraw your URS Savings Plans (401(k), 457(b), IRAs) balances. For more information regarding the 401(k) plan, 457(b) plan, and IRAs please see the section marked **URS Savings Plans**.*

Reinstating Withdrawn Contributions

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If you are an active member and you have an existing record of eligible, nonforfeited, service credit with our office, you or your employer may reinstate eligible service you previously withdrew. The cost to reinstate your account is the amount you withdrew plus interest from the date of withdrawal to the date of repayment. The entire amount of withdrawn contributions plus interest may be paid in a lump-sum or by installment payments through payroll deduction. The reinstatement must be completed before your retirement date. Reinstating eligible service may qualify you for an earlier retirement and/or increase your monthly benefit.

See the section marked **Payment Options** (Page 10) for reinstating withdrawn contributions.

Service Purchase

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If you are an active member and have an existing record of four or more years of eligible service credit with our office, and the service credit you intend to purchase has been forfeited under any other retirement system or plan, you or your employer may purchase the following:

- » Active full-time United States military service if it does not otherwise qualify for service credit under a system administered by URS.

OR

- » Any portion of the following qualified service if the service has been forfeited under any other retirement system or plan. This includes:
 - 1.) Forfeited United States federal employment,
 - 2.) Forfeited private school employment based in the United States, if you received an employer-paid retirement benefit for the employment,
 - 3.) Forfeited public employment in another state or territory of the United States that qualified you for membership in the public plan or system covering the employment,
 - 4.) Forfeited public service in this state,
 - 5.) Full-time public employment while on an approved leave of absence,
 - 6.) Exempt service,
 - 7.) Utah service that does not meet eligibility requirements, but the hours worked were at least 20 or more hours per week,
 - 8.) Workers’ compensation, long-term and short-term disability benefit periods for which you were paid and no benefit protection contract existed,
 - 9.) Employment covered by the Teachers Insurance and Annuity Association of

America (TIAA) retirement plan if you forfeit any retirement benefit from that plan for the period of employment to be purchased, or

10.) Forfeited Utah Charter School employment.

The purchase must be credited to the system under which you are currently covered and be completed before your retirement date set with our office.

To qualify for a purchase, service credit you earned in other public employment outside of URS coverage must meet the minimum qualifications of the system you're in at the time of purchase. Under this system, a minimum of 20 hours of work per week is required or you must be a half-time teacher.

For detailed information on the types of service you may purchase, refer to the ***Purchasing Service Credit*** brochure. To estimate the cost of purchasing service credit, log in to myURS at www.urs.org and use the ***Service Purchase Estimate Calculator***. See ***Payment Options*** for making a purchase.

Purchasing Future Service Credit

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To purchase future service you must be an active member and have an existing record of five years of eligible service credit with our office, if you're age 65; or you must be an active member and have a minimum of 25 years of eligible service. You (or jointly with your employer) may purchase up to five years, even if it exceeds the years you need to retire with an unreduced retirement benefit (meaning no early age reduction). At a minimum, the number of years of service credit you purchase must be enough to allow you to retire without an early age reduction. You must pay at least 5% of the total cost and retire

immediately after your purchase. Your employer may pay up to 95%. (See the *Purchasing Future Service Credit* brochure for more information.)

Payment Options

You may reinstate eligible service you previously withdrew or purchase service according to one of the following options:

- 1.) **Lump-sum payment** made any time before your effective date of retirement set with our office.

» Future service credit in total (your payment, rollovers, and any employer payment) must be received within 15 days before your retirement date and no later than the day before your retirement date.

- 2.) **Payroll deduction** (with your employer's approval) must be completed before your effective date of retirement and within 60 months of your first payment.

» Payroll deduction is not available for future service credit purchases.

- 3.) **Direct rollover** is limited to pretax dollars only from your 401(k) or other qualified plan, or from an eligible employer plan such as a 403(b), 457 (b) Plan, or IRA.

- 4.) **Payment made by your employer** must be received by our office no later than the day before your retirement date.

» Employer is limited to 95% of the cost of a future service credit purchase. Total payment must be received within 15 days before your retirement date and no later than the day before your retirement date.

All payments must be received before your

date of retirement set with our office.

For specific information about purchases, contact the URS Retirement Benefits Department at 801-366-7770 or 800-695-4877.

Disability Benefits

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Your employer's long-term disability (LTD) program describes your benefits. If your employer has a benefit protection contract with our office and you have been approved for LTD benefits, you will continue to accrue service credit while receiving LTD benefits until you retire through URS or qualify for an unreduced retirement benefit.

Death Benefits for Non-Retired Members

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The financial settlement your beneficiary(ies) will receive when you die is determined by your status in this system and your service record, with the following possibilities below.

For surviving spouse benefits, you must have been married for at least six months prior to death.

Career Benefit

Your spouse is eligible for a monthly benefit if you qualify for a service retirement or you have 25 years of service credit.

If your spouse is eligible for a career benefit and is the designated beneficiary, your spouse will be required to select the option of a lifetime monthly benefit or a refund of your member contributions.

However, if your spouse qualifies for a career benefit, and is not the designated beneficiary,

the lifetime monthly benefit is the only amount payable to your spouse. If your spouse does not elect to receive the monthly benefit, your member contributions will be paid to the designated beneficiary(ies).

Note: *In order for the career benefit to be effective the first day of the month following the month of your death (the benefit effective date), your spouse must file an application with our office within 90 days of your death. If the application is received 90 days after the date of death, the benefit effective date will be the first day of the month, following the month the application is received.*

Lump-Sum Settlement

If your spouse does not qualify for a career benefit, your beneficiary(ies) will receive a refund of your member contributions.

Death Benefit

If you are a non-retired member who is employed by a participating employer at the time of your death, your beneficiary(ies) will receive a death benefit payment representing 75% of your highest annual salary. If you have less than 12 months' service, the benefit will be prorated. The minimum payment is \$1,000.

If you are a non-retired member who hasn't worked for a participating employer for 120 days or more since termination, you have 10 or more years of credited service before July 1, 1987, and you did not withdraw your member contributions, your beneficiary(ies) will receive a payment representing 75% of your highest annual salary.

Note: *The payment is not payable if the covered member commits suicide before group coverage has been in force for two years.*

Accelerated Death Benefit

This provision allows you to take an advance payment of 75% of your death benefit if you have a terminal illness and a life expectancy under 18 months.

Note: *After your death, any money in your URS Savings Plans (401(k), 457(b), IRAs) will be payable to your beneficiary(ies).*

Beneficiaries Before Retirement

You may name whomever you choose as beneficiary(ies) for the death benefit. You may also name whomever you choose as beneficiary(ies) for member contributions and for the savings plans, if applicable.

You may change your beneficiary(ies) any time, by logging in to myURS at **www.urs.org** or you may request a form by contacting our office. When updating your beneficiary designations, you revoke all previous designations.

Beneficiaries After Retirement

If you select Option One, your beneficiary(ies) receive(s) no monthly benefit or refund of member contributions unless death occurs within 90 days after your retirement date.

If you select Option Two, you may name whomever you choose as beneficiary(ies) to receive the remaining balance of your member contributions (if applicable) upon your death.

You may change your beneficiary(ies) any time, by logging in to myURS at **www.urs.org** or you may request a form by contacting our office. When updating your beneficiary designations, you revoke all previous designations.

If you select Options Three, Four, Five, or Six, your spouse at the time of retirement is designated as your beneficiary. This beneficiary **cannot** be changed.

If retiree life insurance is selected at the time of retirement for you and/or your spouse, you may name whomever you wish as beneficiary(ies).

Beneficiaries for member life insurance can be changed by logging in to myURS at www.urs.org. A *Beneficiary Designation* form must be completed when updating spouse beneficiaries. Forms are available by contacting our office. When updating your beneficiary designations, you revoke all previous designations.

Beneficiary designations should be kept current and on file in our office at all times. Forms for claiming benefits are sent to the last known address of the beneficiary(ies).

Retirement Qualifications

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You qualify for a monthly retirement benefit if you are:

- 65 with 4 years of service.
- 62 with 10 years of service.
- 60 with 20 years of service.
- Any age with 30 years of service.

If you have fewer than 30 years of service from any combination of Utah Retirement Systems, retiring before age 65 reduces your monthly benefit 3% for each year between ages 60 and 65.

Benefit Formula

Your monthly retirement benefit is determined by your age, years of actual service credit, final average monthly salary, and the benefit formula. To estimate your monthly retirement benefit under Option One, follow the steps below or log in to myURS at www.urs.org and use the **Retirement Benefit Estimate Calculator**.

- 1.) TOTAL your five highest years of salary* \$_____
- 2.) DIVIDE line 1 by 60, this is your final average monthly salary \$_____
- 3.) MULTIPLY your years of service:
 - a. Before July 1, 1975
by 1.25% (.0125) _____
 - b. After July 1, 1975
by 2% (.02) _____
- 4.) ADD lines 3a and 3b _____
- 5.) MULTIPLY line 2 by line 4 for your TOTAL \$_____
- 6.) ADJUSTED AMOUNT after any early retirement reduction \$_____

**If any one of the years used exceeds the previous year's salary by more than 10%, plus a cost-of-living adjustment determined by the consumer price index, the year(s) in question will be limited.*

Options that provide a survivor's benefit reduce your benefit. (See the section marked **Six Retirement Options**.)

Service in Other Utah Retirement Systems

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If you have been employed in more than one Utah Retirement System or URS Retirement Plan and the service is not concurrent, you may combine your service credits to determine your eligibility to retire from the system you are in at the time of your retirement. The service you render in any one year cannot count for more than one year of qualifying service credit. Your benefit is computed using the service from the system in which you currently participate plus the transferred service, which is increased or decreased to reflect the value of the assets transferred.

Steps to Retirement

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Get an Estimate

Before making the decision to retire, you can compute an estimate of your potential benefit by logging in to myURS at www.urs.org and using the ***Retirement Benefit Estimate Calculator***. Contact our office for a URS-generated estimate if you're planning to retire in the next 12 months. You may also submit an estimate request through myURS using the *Request Benefit Estimate* option if available.

Once You Decide to Retire

When you decide to retire, you may request an online or paper application or make an appointment with a retirement counselor. Your application setting your retirement date must be filed with our office not more than 90 days before or after your retirement date.

Setting a Retirement Date

You may set your retirement date for the first or the 16th day of the month when you cease all actual work for every participating employer before your retirement date and the employer(s) provide evidence of the bona fide termination(s).

When You'll Receive Payment

Your retirement benefit is deposited the last working day of each month. Although your first check may take up to three months following your effective retirement date, the amount of your check is retroactive to the date your retirement began. This is due in part to the time required to receive and post salary information from your employer and to receive verification of your termination and your service credit eligibility.

Filing Your Application

When you file your retirement application, you need to provide a legible copy of your marriage certificate as well as birth certificates or other proof-of-age documents for yourself and your spouse.

If you submit the application before your retirement date, you have until your retirement date to cancel or change your retirement application. If you submit the application between five calendar days before your retirement date and up to 90 calendar days after your retirement date, you may cancel or change your application up to 10 calendar days following submission. Any requests to change or cancel your retirement application must be made in writing.

For more information, the *Tier 1 Retirement Guidebook* is available at www.urs.org and from our office.

Six Retirement Options

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When you apply for retirement, you choose one of six payout options. Consider carefully because no alterations, additions, or cancellation of benefits may be made after your date of retirement.

Option One provides a maximum monthly benefit for the rest of your life. No monthly payments or refund of member contributions are made to your beneficiary(ies) after you die. If you die within 90 days after your retirement date, your retirement is canceled, and your account is settled as though you were a non-retired member at the time of death. (See the section marked Death Benefits for Non-Retired Members.)

Option Two provides a slightly reduced lifetime benefit. When you die, your beneficiary(ies) will receive the balance of your member contributions after a portion of your monthly benefit payment has been deducted. You may change beneficiary(ies) under this option at any time.

The following four options restrict your beneficiary to the spouse to whom you are married on the effective date of your retirement.

Option Three provides a reduced benefit during your lifetime. After your death, your lawful spouse, at the time of retirement, will receive the same lifetime benefit.

Option Four provides a reduced benefit during your lifetime. After your death, your lawful spouse, at the time of retirement, will receive a lifetime benefit equal to one-half of your benefit.

Option Five provides a modification of the benefit in Option Three. After your death, your lawful spouse, at the time of retirement, will receive the same lifetime benefit. If your spouse dies before you do, your benefit will revert to the amount payable under Option One.*

Option Six provides a modification of the benefit in Option Four. After your death, your lawful spouse, at the time of retirement, will receive a lifetime benefit equal to one-half of your benefit. If your spouse dies before you do, your benefit will revert to the amount payable under Option One.*

A member retiring under Option Five or Option Six may increase the monthly benefit subsequent to a divorce, depending on the court order.

**If we are notified more than 90 days after your spouse's death, your benefit will revert to the first of the month following the month we are notified.*

Retiree Life Insurance

You may purchase retiree life insurance for yourself and/or your spouse, which can be selected in addition to the six payout options. The cost of the life insurance appears as a deduction on your retirement check. If you or your spouse die within the first three years of retirement, payments to the designated beneficiary(ies) will be prorated based on the policy provisions in place at retirement.

You may cancel your election for life insurance at anytime. However, you may only elect to purchase retiree and/or spouse life insurance at retirement.

Partial Lump-Sum Option (PLSO) at Retirement

At retirement, you have the option to receive a lump-sum payment equal to 12 months or 24 months of your lifetime monthly retirement benefit. By electing to receive a lump-sum payment, you accept a permanently reduced lifetime monthly retirement benefit.

URS Savings Plans

URS offers four retirement savings plans: 401(k), 457(b), Traditional IRA, and Roth IRA. You and/or your employer have the option of contributing to a 401(k) and/or 457(b) plan, if your employer participates, and **you** have the option of contributing to a traditional and/or Roth IRA.

Each plan has been established under separate sections of the Internal Revenue Code. Therefore, a separate set of laws and regulations governs each plan. As a result, there are some differences among the plans.

Information about the savings plans is available at **www.urs.org** or by contacting the URS Savings Plans Department at 801-366-7720 or 800-688-401k (press “0” to speak with a counselor during normal business hours).

URS Savings Plans Quarterly Statements are available by logging in to myURS at **www.urs.org**.

Things to Know

Federal law requires you, if you are no longer working, to begin receiving benefits on or before April 1, following the year you turn age 73. If you are still working after age 73 you must begin receiving benefits on or before April 1, following the year you terminate employment. If you fail to meet this **required minimum distribution (RMD)**, you may be subject to a substantial federal excise tax.

An additional 3% may be added to your monthly retirement benefit if you had retirement service in your account on Jan. 1, 1989. If you refund and subsequently reinstate withdrawn contributions, you will forfeit the 3%.

Federal and State of Utah income taxes can be withheld from your retirement check. Federal and State of Utah income tax may be withheld beginning with your first retirement check unless you tell us otherwise. If you're a nonresident, check your state's tax laws for the status of your Utah retirement benefits. You may change your withholding status at any time by logging in to myURS at www.urs.org. Forms are also available from our office and at www.urs.org.

If you had contributions withheld from your paycheck, you may exclude a percentage of your monthly benefit from taxation. This information will arrive with your first retirement check under separate cover. Every January you will receive a 1099-R showing the gross and taxable amounts of benefits paid to you the previous year and the taxes withheld. Consult a tax professional regarding your own situation.

Social Security benefits are federally sponsored. For information, contact your local Social Security office.

Health insurance after retirement is based on your employer's benefit package and should be reviewed carefully with your employer **before** you retire. You should also check with your employer about any early retirement incentives. Medicare supplemental coverage for medical, pharmacy, dental, and vision is available through PEHP Health & Benefits when you or your spouse turns 65. A Retiree Health Counselor can help you with your questions. Call PEHP at 801-366-7499 or visit www.pehp.org/medsup.

Cost-of-living increases of up to 4% of your original retirement benefit begin one year after you retire, based on the consumer price index.

Returning to work after retirement is possible under the provisions described in the *Post-Retirement Reemployment* brochure available on our website and from our office.

Lost or misplaced checks can be replaced if you request it in writing.

Direct deposit: Your monthly retirement benefit is directly deposited the last business day of each month.

We need to know if your **address changes** in order to keep you informed about your retirement benefits. Our having your current address ensures that you receive your URS Annual Retirement Statement, your URS Savings Plans Quarterly Statement (401(k), 457(b), IRAs), informative publications, and information you request on your account. You may change your address by logging in to myURS at www.urs.org or you may request a form by contacting our office. Statements are also available by logging in to myURS.

Your right to privacy is protected. Information can be given over the telephone to you only if you can demonstrate your identity through knowledge of personal information.

If such knowledge cannot be demonstrated, account information will not be discussed over the telephone. Because your file is confidential, we cannot release information to your spouse, relatives, or group representative. Information provided through the URS website is permitted only with a valid user identification (ID) and password.

Administrative Information

Nonassignability of Benefits or Payments

Retirement benefits or payments are not subject to alienation or assignment by you and are not subject to attachment, execution, garnishment, or any other legal or equitable process except for a domestic relations order (DRO) and IRS tax levies. If there is a valid DRO on your URS Defined Benefit Retirement (pension) account or your URS Savings Plans (401(k), 457(b), Traditional or Roth IRA), part of your benefits will be paid to your alternate payee (ex-spouse), as specified in the DRO. Our office cannot begin payment of your defined benefit retirement (pension) to an alternate payee until you terminate employment and apply for retirement benefits. Payments from your URS Savings Plans to an alternate payee can begin as soon as a valid DRO is filed with our office.

The defined benefit plans (pension) and the defined contribution savings plans have separate model DROs, available from our office, to help attorneys prepare an acceptable order.

Appeals

If you disagree with a decision made by the URS Retirement Benefits Department regarding benefits arising under Utah Code Title 49, you may request in writing a determination of that dispute from the URS Retirement Benefits Department

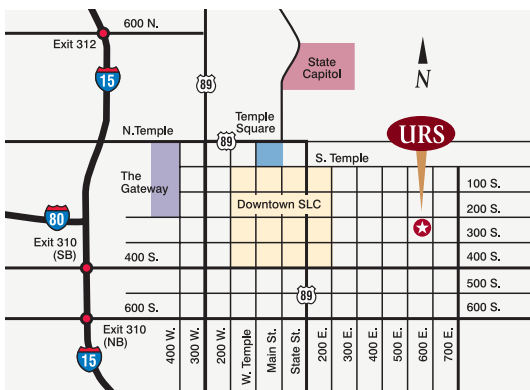
Director. If you disagree with the decision made by the department director, you may request in writing a ruling from the URS Executive Director. If you are dissatisfied with the Executive Director’s ruling, you may within 30 days of the ruling file a written petition with the Hearing Officer and the Utah State Retirement Board. Following the determination of the Utah State Retirement Board, you may appeal its legal determination as prescribed in Utah Code Section 49-11-613. At each stage of the appeal, your dispute must be in writing stating facts of the situation, the remedy you are requesting, and the legal or equitable basis of your appeal.

A Final Word

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This publication is intended to provide general information regarding the Contributory Retirement System and does not constitute legal, tax, financial or investment advice and should not be construed as such or relied upon for those purposes. Nothing herein should be construed to establish, amend, enlarge, reduce, or otherwise affect any benefits, rights, responsibilities, or privileges. If there is a conflict between any applicable law, rule, regulation, plan provision, or contract and the contents of this publication, the law, rule, regulation, plan provision, or contract shall prevail. For specific information on your account, contact our office in Salt Lake City or St. George.

For more information regarding 401(k), 457(b), IRAs, contact the URS Savings Plans Department at 801-366-7720 or 800-688-401k.



Salt Lake City Office

560 East 200 South, Suite 240

Salt Lake City, UT 84102-2021

801-366-7700 • 800-365-8772

Visit: Monday - Friday, 8 a.m. - 5 p.m.

Salt Lake Office Mailing Address

PO Box 1590 • Salt Lake City, UT 84110-1590

Southern Utah Branch Office

20 North Main Street, Suite 206

St. George, UT, 84770

435-673-6300 • 800-950-4877

For more information: www.urs.org

On the Cover:

Ramona Clark, Justice Court Accountant, Salt Lake City Justice Court

