

URS SAVINGS PLANS

Plan Ahead to Get Ahead!

	401(k) <i>Lower tax bill now!</i> Tax deferred Pay income tax when withdrawn	457 Tax deferred Pay income tax when withdrawn	Traditional IRA <i>Tax deferred growth!</i> May be tax-deductible Pay income tax when withdrawn	Roth IRA <i>Tax-free growth!</i> After-tax deposits Tax-free withdrawals
Deposits				
Payroll deduction <i>(if allowed by employer)</i>	✓	✓	✓	✓
Rollovers	✓	✓	✓	✓
Transfers	✓	✓	✓	✓
Personal deposits			✓	✓
Withdrawals	<ul style="list-style-type: none"> Retirement Termination Age 59 1/2 if still employed Hardship 	<ul style="list-style-type: none"> Retirement Termination Age 70 1/2 if still employed Unforeseeable Emergency 	<ul style="list-style-type: none"> Any time 	<ul style="list-style-type: none"> Any time
Early Withdrawal Penalty Tax	Yes – 10% early withdrawal penalty tax if withdrawn before age 59 1/2. Exceptions: <ul style="list-style-type: none"> you work into the calendar year you turn age 55 payout based on life expectancy disability 	No	Yes – if withdrawn before age 59 1/2. Exceptions: <ul style="list-style-type: none"> first home higher education payout based on life expectancy disability 	Contributions: No Earnings: Yes – if the account has been open less than 5 years and if withdrawn before age 59 1/2. Exceptions: <ul style="list-style-type: none"> first home higher education payout based on life expectancy disability
Loan Provision	Yes	Yes	No	No
Annual Contribution Limits 2007	\$15,500	\$15,500	\$4,000	\$4,000
With Age 50+ Catch-Up Provision 2007	\$20,500	\$20,500	\$5,000	\$5,000
Special 457 Catch-Up Provision	The three years prior to the year you qualify to retire, your limit on 457 contributions is double the standard limit (depending on past contributions). <i>Note: You cannot use the 457 "Age 50+ Catch-Up" the same year as the "Special Catch-Up."</i>			

Watch Your Money Grow

\$10,000 Invested for 10 Years

This chart shows how much money you would have at the end of 2006 if, on December 31, 1996, you had invested \$10,000 in each of the following fund options:

- International Fund
- Balanced Fund
- Income Fund (Stable Value)



Based on returns shown on the preceding pages.