

Tier 1
Firefighters
Retirement System Highlights



2025-26

Effective July 1, 2025

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Welcome to the Firefighters Retirement System!



The Firefighters

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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 initially began full-time employment prior to July 1, 2011, and your employment normally requires an average of 2,080 hours of regularly scheduled employment per year.

AND

You work for a regularly constituted fire department and are trained in firefighter techniques and are assigned to a position of hazardous duty.

OR

You are the State Fire Marshall or a Deputy State Fire Marshall.

If you don't meet the eligibility requirements outlined above, based on your employer's participation, you will be enrolled in either the Public Employees Contributory or Noncontributory Retirement System as long as you meet eligibility requirements.

Volunteer firefighters do not contribute to the system and are not eligible for service retirement benefits. However, if they are disabled or killed in the line of duty and are on the rolls of a legally organized volunteer fire department, which provides ongoing training and serves a political subdivision of the state, they or their beneficiaries are eligible for benefits provided for firefighters enrolled in Division A. Benefits are based upon the lowest monthly salary of firefighters in a first-class city in this state.

Employees who may exempt from retirement coverage by filing a URS exemption form with our office:

Firefighter service employees serving as chiefs of any fire department or district may be excluded from retirement coverage. An exemption form must be filed with our office *before the date of exemption*.

Annual Retirement Statement

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URS Annual Retirement Statements reflect salary, contributions paid by you and/or your employer on your behalf and service credit. 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 you elect to take a refund, you forfeit 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 on a leave of absence from any position covered by this system.
- » You are officially exempt from retirement coverage as a fire chief.

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

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 imposed by the IRS may not apply if you are a qualified public safety employee if you work into or beyond the year you reach 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 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. Also, the reinstatement must be credited to your account four years before qualifying for a non-line-of-duty disability benefit. Reinstating eligible service may qualify you for an earlier retirement and/or increase your monthly benefit.

See the section marked **Payment Options** (Page 7) for reinstating withdrawn contributions.

Service Purchase

If you are an active member, 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.) Worker’s compensation, long-term and short-term disability benefit periods for which you were paid and no benefit protection contract existed,
- 8.) 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

9.) 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 2,080 hours of work per year is required.

Purchased service credit cannot be used to qualify for a disability benefit.

For detailed information on the types of service you may purchase, refer to the ***Purchasing Service Credit*** brochure available on our website and from our office.

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*** below for making a purchase.

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.

- 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.
- 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.

All payments must be received before your date of retirement set with our office.

***Exception:** If you become disabled, any reinstated service must be credited in this system four years before qualifying for a disability benefit.*

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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If you are an active member of this system and you are unable to perform firefighter service due to a physical or mental condition that is classified by our office as a line-of-duty disability, your monthly retirement benefit will be 50% of your final average monthly salary with no minimum age or service requirements.

If your disability is not in the line of duty, your benefit will be the same as for a line-of-duty disability if you have five or more years of service. If you have less than five years, you may take a refund of member contributions.

You will receive a disability benefit until the earlier of:

- » The date you are no longer disabled;
- » The date you have accumulated 20 years of firefighter service credit, including years earned while disabled;

OR

- » You have received disability benefits from this system and as of the date of disability:
 - You are under age 60, benefits will be payable until age 65.
 - You are age 60-61, benefits will be payable for 5 years.
 - You are age 62-63, benefits will be payable for 4 years.
 - You are age 64-65, benefits will be payable for 3 years.
 - You are age 66-68, benefits will be payable for 2 years.
 - You are age 69 or older, benefits will be payable for 1 year.

You will receive firefighter service credit during your period of disability. A line-of-duty disability retirement is not taxable until your benefit is converted to a service retirement. Your disability benefit will convert to a service retirement when your disability benefit terminates.

If you are employed with another participating employer during the period of disability, you cannot receive service credit for that employment.

If you retire on disability and accept employment, you are required to file a sworn statement with our office each year regarding your gross earnings for the first five years of receiving disability benefits. If your benefit and gross earnings combined exceed 125% of the final average salary used to determine your disability

benefit, your benefit will be offset the following year. Your disability benefit will be suspended while you are receiving worker's compensation benefits.

Effective Jan. 1, 2002, a line-of-duty disability is exempt from taxation to the extent permitted under federal law.

Death Benefits

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

Division A

(With Social Security coverage)

Non-Retired Member (Active)

If you die in the line of duty and you have less than 20 years of firefighter service credit, your surviving spouse will receive a lump-sum payment equal to six months of your final average salary plus a monthly benefit of 30% of your final average monthly salary.

If your death is determined not in the line of duty and you have less than 10 years of firefighter service credit, your beneficiary(ies) will receive a \$1,000 lump-sum payment or a refund of your member contributions, whichever is greater. If you have 10 or more, but less than 20, years of firefighter service credit, your surviving spouse will receive a \$500 lump-sum payment plus a monthly benefit of 2% of your final average monthly salary for each year of service up to 30% of your final average monthly salary.

If you have 20 or more years of firefighter service credit, you will be considered retired, and your surviving spouse will receive the death benefit payable as a retired member.

Division B*(Without Social Security coverage)***Non-Retired Member (Active)**

If you die in the line of duty and you have less than 20 years of firefighter service credit, your surviving spouse will receive a lump-sum payment equal to six months of your final average salary plus a monthly benefit of 37.5% of your final average monthly salary. In addition, if you have five or more years of firefighter service credit, each of your unmarried children under age 21 will receive \$75 per month until they reach the age of 21. Also, if you have a dependent unmarried child who is mentally or physically disabled, they will receive \$75 per month until they are no longer disabled or for their lifetime. Total monthly benefits to your beneficiary(ies) cannot exceed 75% of your final average monthly salary.

If your death is in the line of duty and you have 20 or more years of firefighter service credit, you will be considered retired, and your surviving spouse will receive the death benefit payable as a retired member.

If your death is determined not in the line of duty and you have less than five years of firefighter service, your surviving spouse will receive a refund of your member contributions plus 50% of your most recent 12 months' salary. If you have five or more years of firefighter service credit, your surviving spouse will receive a lump-sum payment of \$1,500 plus a monthly benefit of 37.5% of your final average monthly salary. In addition, if you have five or more years of firefighter service credit, each of your unmarried children under age 21 will receive \$75 per month until they reach the age of 21. Also, if you have a dependent unmarried child who is mentally or physically disabled, they will receive \$75 per month until they are no longer disabled or for their lifetime. Total monthly benefits to your beneficiary(ies) cannot exceed 75% of your final average monthly salary.

If you die and have 20 or more years of firefighter service credit, your surviving spouse will receive 75% of your monthly benefit or a monthly benefit of 37.5% of your final average monthly salary, whichever is greater.

Both Divisions

Non-Retired Member (Active)

If you die and leave no spouse or minor children, your beneficiary(ies) will be paid a 100% refund of member contributions or \$500, whichever is greater.

Non-Retired Member (Inactive)

If you are an inactive member with less than 20 years of firefighter service credit, your surviving spouse, or if you die leaving no spouse or minor children, your beneficiary(ies) will receive a refund of member contributions or \$500, whichever is greater.

If you are an inactive member with 20 or more years of firefighter service credit when you die, your surviving spouse will receive a benefit of 50% of the amount payable to you had you retired on the first of the month, following the month, in which your death occurred.

Retired Member

After your death, your surviving spouse will receive 75% of your monthly benefit.

If you retired under Division B and you die leaving unmarried children, refer to Division B, Non-Retired Member (Active).

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

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

Retirement Qualifications

You qualify for a monthly retirement benefit if you are:

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

Benefit Formula

To estimate your monthly retirement benefit, follow the steps below or log in to myURS at www.urs.org and use the **Retirement Benefit Estimate Calculator**.

- 1.) TOTAL your three highest years of salary* \$ _____
- 2.) DIVIDE line 1 by 36, this is your final average monthly salary \$ _____
- 3.) MULTIPLY your years of service:
 - a. Multiply years of service through 20 by 2.5% (.025) _____
 - b. Multiply years of service over 20 by 2% (.02) _____
- 4.) ADD lines 3a and 3b _____
- 5.) MULTIPLY line 2 by line 4 for your TOTAL \$ _____

*Salary refers to the **regular work** period certified by the employer.

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.

Service in Other Utah Retirement Systems

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If you were employed in more than one Utah Retirement System or URS Retirement Plan and your 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 service credit. Your benefit is computed using the service from the system in which you currently participate plus the transferred service that is increased or decreased to reflect the value of the assets transferred.

***Note:** If your service is coming from a Public Employees' Retirement System, and if you have less than a total of 30 years of service, and you are under age 65, an early age reduction applies.*

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 month of payment are mailed 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.

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.

The PLSO is not available for firefighters on a disability retirement. This option is made available once disability benefits terminate and the disability retirement is converted to a service retirement.

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 at 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 *January 1, 1989*. If you refund and subsequently reinstate withdrawn contributions, you 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 at www.urs.org 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.

Beneficiary designations should be kept current and on file in our office at all times. 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.

Administrative Information

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Nonassignability of Benefits or Payments

Retirement benefits or payments are not subject to alienation or assignment by the member 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

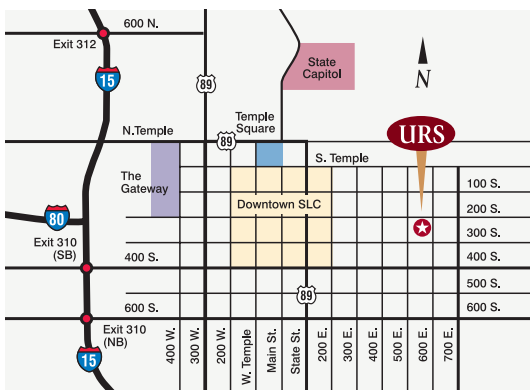
Board, you may appeal its legal determination as prescribed in Utah Code Section 49-11-613. At each stage of the appeal, your dispute must be in writing stating facts of the situation, the remedy you are requesting, and the legal or equitable basis of your appeal.

A Final Word

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This publication is intended to provide general information regarding the Firefighters 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.



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For more information: www.urs.org

On the Cover:

Vanessa Deem, Firefighter, South Davis Fire Department

