



BOOST YOUR RETIREMENT WITH PERSONAL SAVINGS

# URS Savings Plans Beginners Guide

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Still not sure about your investment choices? Take our Investor Profile Questionnaire. Go to [www.urs.org/us/profile](http://www.urs.org/us/profile).

## What Savings Plans Are Right for Me?

The 401(k), 457(b), and Traditional IRA are tax-deferred plans; you pay taxes when you withdraw funds in retirement. The Roth IRA provides potential tax-free retirement income; you pay taxes now.

**The Roth IRA may be advantageous early in your career** when your income taxes are low. Contribute to more than one plan to enjoy diverse benefits. Need help deciding what's best for your situation? See Page 4 for free education resources.

P A Y T A X E S L A T E R			P A Y T A X E S N O W
<b>401(k)</b>	<b>457(b)</b>	<b>Traditional IRA</b>	<b>Roth IRA</b>
Contribute with payroll deduction	Contribute with payroll deduction	Contribute with payroll deduction <b>or</b> personal deposits	Contribute with payroll deduction <b>or</b> personal deposits
Penalty-free withdrawals*: » Generally after age 59½	Penalty-free withdrawals*: » After age 59½ » When you end all employment with URS Participating Employers for any reason	Penalty-free withdrawals*: » After age 59½ » To pay for your first home or higher education	Withdraw contributions tax and penalty free at any time. Penalty-free withdrawal of earnings*: » Same as Traditional IRA
<small>*401(k), 457(b), Traditional IRA: Other special circumstances, such as disability or qualified birth/adoption, may qualify for penalty-free withdrawals.</small>			<small>Contributions subject to earned income and other limitations. See IRA Guidebook.</small>

Check with your employer to see which plans are available to you. Go to [www.urs.org](http://www.urs.org) for more details and limitations.

## How Should I Invest My Savings?

You don't have to be a financial expert or understand the inner-workings of the stock market to choose URS investments. To keep it simple, consider the Target Date Fund for the year closest to your expected retirement date. If you don't choose, the default option is a Target Date Fund based on your age. Otherwise, if you want to be more involved in your investments or have a different risk tolerance, URS offers a range of other investment options.

*Target Date Funds offer a one-fund approach to investing, giving you a diversified portfolio through a single investment option. Each fund contains a different mix of investments that gradually adjust over time to become more conservatively invested as you approach and enter retirement.*



**Compare your options by reading the "Investment Options and Savings Plan Overview" brochure at [www.urs.org/us/savings](http://www.urs.org/us/savings).**



Go to [www.urs.org/us/rollover](http://www.urs.org/us/rollover) to see the simple steps to rollover money from other retirement savings plans to URS.

## How Do I Start Saving For Retirement?

Getting started is easy. Sign up online and we'll contact your employer to have your contributions withheld from your paycheck.

- 1) Log in to myURS at [www.urs.org](http://www.urs.org). Don't have an account? Go to [www.urs.org/us/myURS](http://www.urs.org/us/myURS) for instructions to create one.
- 2) Choose among the plans offered by your employer and click **Enroll**.
- 3) Choose the amount to withhold from your paycheck by clicking **Change Contributions** from the menu at left. For IRAs, you can also make one-time personal contributions.
- 4) Choose investments by clicking **Change Investments** for the plan you've selected. The Target Date Fund based on your age is the default.



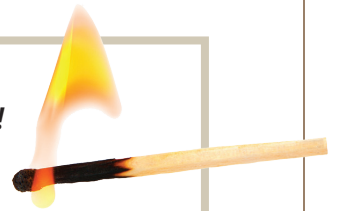
*Periodically review your savings plan selections by logging into myURS to make sure they're still in line with your goals.*

## How Much Should I be Saving?

At a minimum, make sure you're contributing enough to get your employer match. Then, get into the habit of stretching your savings comfort zone. Saving just an additional fraction of your paycheck puts only a tiny dent in your current lifestyle, but it makes a big difference by retirement time. Consider setting your contributions as a percentage of your paycheck. This way, as your salary grows, your contributions will automatically grow too.

### **Don't burn your match!**

*A 401(k) match is like free money from your employer. But to get it, you have to chip in some of your own money. Check with your employer to see if and how much it matches. For example, the State of Utah generally matches up to \$26 of your employee contributions per paycheck.*

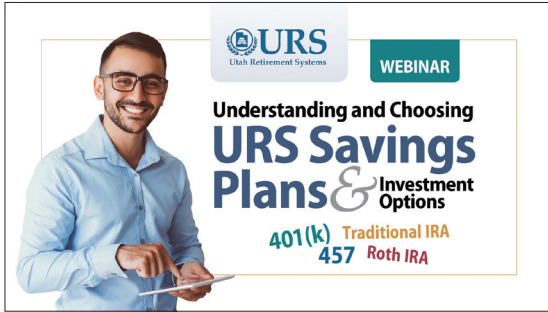


**Set up your beneficiaries at the time you enroll. Make a habit of reviewing them at least once a year in case anything changes.**



This brochure provides only a high-level overview. For more about URS Savings Plans, go to [www.urs.org/us/savings](http://www.urs.org/us/savings).

## How Do I Learn More and Get Help?



### WEBINAR: Understanding and Choosing URS Savings Plans and Investment Options

*In this one-hour webinar, we'll walk through savings plans and investment options to help you understand which are right for you.*

**Learn More and See Schedule:**  
[www.urs.org/us/savingwebinar](http://www.urs.org/us/savingwebinar)

### ONE-ON-ONE CONSULTATION: Individual Retirement Planning Sessions

*Still not confident about which URS savings plans and investment options are right for you? Meet with us in-person or virtually.*

[www.urs.org/us/irps](http://www.urs.org/us/irps)



### BROCHURE: Investment Options and Savings Plan Overview

Get additional details about your options and see URS investments' historic returns.



Use this QR code or go to [www.urs.org/us/savings](http://www.urs.org/us/savings).

### FREE SEMINARS

*Held throughout Utah and virtually, this is a great starting point to learn about URS Savings Plans.*

[www.urs.org/us/seminars](http://www.urs.org/us/seminars)

### BY PHONE

Call the URS Savings Plans Department  
**801-366-7720 • 800-688-401k**

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