



Utah Retirement Systems

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www.urs.org

Important Notice Concerning Your Rights Under URS Savings Plans

February 3, 2026

1. This notice is to inform you that all URS Savings Plans (401(k), 457(b), Traditional IRA, Roth IRA) will be changing recordkeeping systems.
2. As a result of these changes, you temporarily will be unable to direct or diversify investments in your individual accounts, obtain a loan from the plan, or obtain a distribution from the plan. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a "blackout period." Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.
3. The blackout period for URS Savings Plans is expected to begin during the week of March 16, 2026, and end during the week of March 30, 2026. During these weeks, you can determine whether the blackout period has started or ended by accessing <https://www.urs.org/members/transition>.
4. During blackout period you will be unable to direct or diversify the assets held in your plan account. For this reason, it is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.
5. As part of this transition to the new recordkeeping system, beginning the week of March 2, 2026, URS Participating Employers won't be able to submit files to URS or make demographic changes until March 30, 2026. As a result, some member savings plan contributions may be delayed in being credited to member accounts and invested during the transition period.
6. If you have any questions concerning this notice, you should contact the URS Savings Plan department at 1-800-688-4015.