

# Make Sure You Understand Fees. They Greatly Impact Your Money.

**Considering moving money out of a URS Savings Plan?** Make an informed decision. Ask specifically about the other plan's fees.

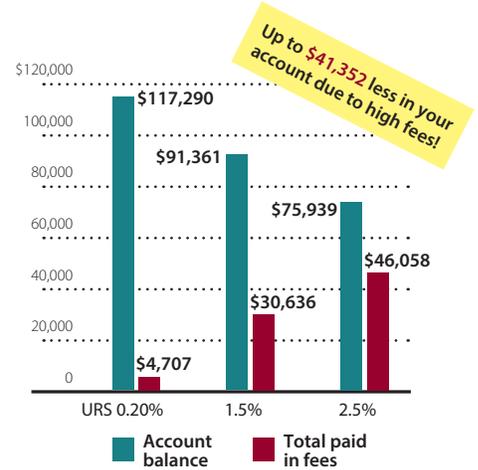
FEE TYPE	OTHER PLAN	URS Utah Retirement Systems
Recordkeeping	_____ %	<u>0.05</u> %
Investment Mgmt.	_____ %	<u>0.15</u> %
12b-1 Fee	_____ %	<u>None</u>
M&E Expense	_____ %	<u>None</u>
Rider Fees	_____ %	<u>None</u>
Annual/Quarterly	_____ %	<u>None</u>
Other Fees	_____ %	<u>None</u>
<b>Total Fees</b>	_____ %	<u>0.20</u> %

The fees listed above are a general sampling of types of fees charged by other providers. Some providers may not charge all or any of these fees. Others may have additional fees. The fees shown for URS are the average annual fees charged to a URS member's account and are subject to change at any time. A complete schedule of fees is available on the URS website ([www.urs.org](http://www.urs.org)). URS does charge specific fees in certain situations, including small, inactive accounts (\$15) and for plan loan setup (\$60).

**Considering an annuity?** See this Securities & Exchange Commission (SEC) warning from the Utah Department of Insurance website.

<https://insurance.utah.gov/consumer/life-annuity/variable-annuities>

**Fees matter.** Compare the growth of \$100 per month over 30 years.



Hypothetical growth of account at gross annual return of 7% vs. different fee reductions. Graph is for comparative purposes only and does not represent any actual returns.

## What will you pay to access your funds?

URS never charges a fee or penalty to withdraw your money at any time. We never impose surrender charges to move money to other plans.

**See other side for help making the right decision for you.**



# Why Not Talk to Us?

Is someone outside of URS advising you on your URS accounts? You can talk to us at any time about your benefits. **Here's how:**

## 1) Call or Visit URS

8 a.m. to 5 p.m., Monday through Friday

**801-366-7720 | 800-688-4015**

**560 East 200 South, Salt Lake City**

**or...**

## 2) Schedule a Session

*Free Retirement Planning Counseling*

Professional URS Retirement Planning Advisors offer **free**, one-on-one, retirement planning sessions.

### **Log in to myURS**

Click "LOGIN" in the top-right corner of **www.urs.org**.

### **Click "Education"**

It's in the top-right corner of the myURS homepage. Next, click "Individual Retirement Planning Sessions" from the menu at left.

## **Remember...**

- » **URS has low fees.**
- » **URS advisors do not receive commissions.**
- » **You can keep your funds in URS Savings Plans during your retirement. You're never required to move your funds to another plan\*.**
- » **You can move money back to URS at any time\*\*.**

801-366-7720  
800-688-4015



**Be cautious of any financial planner who claims to be an expert on URS benefits or to be affiliated with URS. If you're not sure, call us.**



\* subject to the URS Small Balance, inactive account policy regarding inactive accounts, with combined savings plan balances less than \$1,000.

\*\* as long as you retain a vested account balance or vested pension service credit.