

Utah Retirement Systems  
Preliminary Tier 1 Retirement Contribution Rates as a Percentage of Salary and Wages  
Fiscal Year July 1, 2025 - June 30, 2026

	Preliminary Tier 1 2025-2026 RATES						Increase (Decrease) From Prior Year
	(1) Employee	(2) Employer	(3) Normal cost (1) + (2)	(4) Amortization of UAAL *	(5) Net Employer (2) + (4)	(6) Total (3) + (4)	
Public Employees							
Contributory Retirement System							
11- Local Government	6.00	6.09	12.09	5.87	11.96	17.96	(1.00)
12- State and School **	6.00	5.45	11.45	11.25	16.70	22.70 <sup>1</sup>	(0.50)
17- Higher Education	6.00	5.45	11.45	12.25	17.70	23.70 <sup>1</sup>	0.00
Public Employees							
Noncontributory Retirement System							
15- Local Government	-	11.86	11.86	4.11	15.97	15.97	(1.00)
16- State and School **	-	12.25	12.25	8.94	21.19	21.19 <sup>1,2</sup>	(0.50)
18- Higher Education	-	12.25	12.25	9.94	22.19	22.19 <sup>1,2</sup>	0.00
Public Safety							
Contributory Retirement System							
Division A							
23- Other Division A With 2.5% COLA	12.29	11.02	23.31	11.27	22.29	34.58	0.00
Public Safety							
Noncontributory Retirement System							
Division A							
42- State With 4% COLA	-	22.89	22.89	17.46	40.35	40.35 <sup>1</sup>	(0.50)
43- Other Division A With 2.5% COLA	-	22.29	22.29	10.75	33.04	33.04	(0.50)
75- Other Division A With 4% COLA	-	22.80	22.80	11.91	34.71	34.71	(0.50)
48- Bountiful With 2.5% COLA	-	23.49	23.49	26.89	50.38	50.38	0.00
Division B							
44- Salt Lake City With 2.5% COLA	-	22.51	22.51	24.20	46.71	46.71	0.00
45- Ogden With 2.5% COLA	-	22.42	22.42	26.30	48.72	48.72	0.00
46- Provo With 2.5% COLA	-	22.62	22.62	19.61	42.23	42.23	0.00
47- Logan With 2.5% COLA	-	22.60	22.60	18.37	40.97	40.97	(0.50)
49- Other Division B With 2.5% COLA	-	22.62	22.62	9.95	32.57	32.57	0.00
76- Other Division B With 4% COLA	-	23.03	23.03	12.94	35.97	35.97	(1.00)
Firefighters' Retirement System							
Division A							
Gross Rate	15.05	11.68	26.73	0.99	12.67	27.72	0.00
Insurance Premium Offset	<u>0.00</u>	<u>(10.07)</u>	<u>(10.07)</u>	<u>(0.99)</u>	<u>(11.06)</u>	<u>(11.06)</u>	<u>0.00</u>
31- Net rate	15.05	1.61	16.66	-	1.61	16.66	0.00
Division B							
Gross Rate	16.71	9.83	26.54	3.57	13.40	30.11	(2.00)
Insurance Premium Offset	<u>0.00</u>	<u>(7.49)</u>	<u>(7.49)</u>	<u>(3.57)</u>	<u>(11.06)</u>	<u>(11.06)</u>	<u>0.00</u>
32- Net rate	16.71	2.34	19.05	-	2.34	19.05	(2.00)
Judges' Retirement System							
Gross Rate	-	31.60	31.60	20.31	51.91	51.91 <sup>1</sup>	0.00
Court Fees Offset	-	<u>0.00</u>	<u>0.00</u>	<u>(5.86)</u>	<u>(5.86)</u>	<u>(5.86)</u>	<u>0.29</u>
37- Net rate- Noncontributory	-	31.60	31.60	14.45	46.05	46.05 <sup>1</sup>	0.29
Governors and Legislative							
14- Appropriation Payable by June 30, 2026					\$350,785	\$350,785	\$ (17,161)

<sup>1</sup> Includes funding of 3% Substantial Substitute based on salaries for all state and school employees.

<sup>2</sup> Does not include 1.5% 401(k).

\* Amortization of Unfunded Actuarial Accrued Liability (UAAL)

\*\* Public School Districts and Charter School rates are effective September 1, 2025 - August 31, 2026