



2026 Employer Event

Recruiting With Retirement

How to showcase URS
benefits to job-seekers

Mike Wilson, *March 24, 2026*



Trust • Commitment • Value • Innovation • Excellence

What Are You Selling?

› Steak



› Sizzle



Typical Descriptions

- » A link to the URS website
- » Full benefit package
- » Retirement options (pension and 401k)
- » Any different than the private sector?
 - › Probably worse
 - › Private sector: “we offer a 5% matching contribution to a 401(k)”

Know Thy Competition

- » Private sector employers
 - › Look up their retirement benefits (and other employee benefits)
- » Help your future (and current) staff think “total compensation,” not just salary \$\$\$





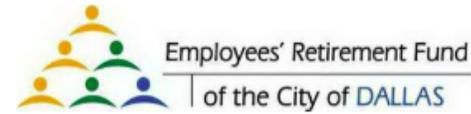
Kansas City

Pension Plan – Eligible employees become members of the Kansas City, Missouri Employees' Retirement System on the first day of employment. **Employee pre-tax contributions of 5%** of regular salary will be withheld from each paycheck. The City also contributes to the **pension plan**, which rewards long-term service. Specific benefits payable is determined by start date, length of service and final average compensation. Eligible members of the Kansas City Fire Department alternatively become members of the Firefighter's Pension System on the first day of employment. This pension system has similar deductions and benefits.

Deferred Compensation – In order to help employees, save for retirement, the City offers a voluntary deferred compensation program which allows the employee, through pre-tax salary reduction, to place a percentage of salary, or a flat dollar amount, in a **457-investment program**. Participation in the program can begin immediately after hire.



Pension and Retirement Savings



Employees Retirement Fund (ERF)

ERF **defined benefit** plan for City of Dallas permanent, civilian employees. The plan provides retirement, disability and survivor benefits to Fund members and their beneficiaries. [Click here for more information.](#)



Dallas Police and Fire Pension System (DPFP)

The Dallas Police and Fire **Pension** System (DPFP) is an independently governed component unit of the City of Dallas (City) and serves to provide retirement, death and disability benefits to police officers and firefighters employed by the City. [Click here for more information.](#)



Retirement Savings Plan - Optional 401(k) or 457(b)

- Everyone wants to be financially secure in retirement. At the City of Dallas, we're here to help by offering you the exceptional opportunity to save for retirement through our **401(k)** or **457(b) plan**. After all, it's never too early to start saving.

New York City

Why you should work for us:

- Benefits: City employees are entitled to unmatched benefits such as:

- o a premium-free health insurance plan that saves employees over \$10K annually, per a 2024 assessment.
 - o additional health, fitness, and financial benefits may be available based on the position's associated union/benefit fund.
 - o a public sector defined benefit pension plan with steady monthly payments in retirement.
 - o a tax-deferred savings program and
 - o a robust Worksite Wellness Program that offers resources and opportunities to keep you healthy while serving New Yorkers.
- Work From Home Policy: Depending on your position, you may be able to work up to two days during the week from home.
- Job Security - you could enjoy more job security compared to private sector employment and be able to contribute to making NYC a healthy place to live and work.

Ideas (Transparency Please!)

- » We offer a generous 10% company-paid contribution to a retirement plan of your choice through Utah Retirement Systems (URS) on day 1 of your hire date.
 - › On top of our 10% contribution, we offer an *additional* 3% matching contribution.
- » Full ownership of company-paid contributions after 4 years. (Don't say "vested")
- » We offer both traditional (401k?) and Roth low-cost retirement plan options for voluntary savings.
- » Access to free, highly-qualified retirement planning advisors who provide objective advice and recommendations, aka "peace of mind."
- » Avoid jargon (defined benefit, 457, tax deferred, etc.).

Ask The Experts

- » Your employees!
- » What do they like about the retirement benefits (as well as other benes)
- » Use their lingo (generations are different!)



Gen X Language

- » Think of retirement plans like your financial “backup generator.” You don’t want to rely on Social Security alone because, let’s be real, that’s like expecting your old Walkman to stream Spotify—it’s not happening.
- » Catch-up contributions: If you’re 50+, you can throw in extra cash. Because let’s face it, life happened—kids, mortgages, maybe a midlife crisis motorcycle—and now you need to turbocharge savings.
- » Diversification: Mix stocks, bonds, maybe some real estate. You want growth but also stability—because you’ve seen enough market crashes to know better.

Millennial Speak

» Employer match

- › “If your company offers this and you don’t take it, you’re literally leaving free money on the table. It’s like saying “nah” to free guac at Chipotle dude.”

» Roth IRA

- › “Pay taxes now, chill later (future you is tax-free). It’s like choosing between paying for Netflix monthly or buying a lifetime subscription upfront.”



Gen Z

» 401(k)

- › “Basically your *future bag*. Your job gives you a savings account for old-you, and sometimes they’ll even match your vibes (aka money). If you’re not taking the match, that’s an L. NGL.”

» IRA (your solo grind)

- › Traditional IRA: Taxes later. Future-you cries.
- › Roth IRA: Taxes now. Future-you flexes.



Gen Alpha

» 401k

- › “Your *future piggy bank*, but digital. Your job puts money in, you put money in, and it grows like leveling up in a game. Boss move: get that employer match—it’s like free skins. Bussin!”

» Employer match

- › “Free coins bro. If you skip this, that’s like ignoring a free loot box. Don’t do that.”



Ask The Experts

- » Your employees!
- » What do they like about the retirement benefits (as well as other benes)
- » Use their lingo (generations are different!)
- » Maybe short written/video testimonials about retirement benefits

Reality Check

- » Ask your AI system to “summarize the employee benefits for working at (your agency)”
- » Ask again for nearby private-sector employers
- » Job seekers are doing this (maybe not Boomers)
- » What do you need to change?
 - › Annual check-up



What Are You Selling?

› Steak



› Sizzle



Going Next Level



Public Service Loan Forgiveness

- » Powerful hook for positions requiring a college degree
- » Loan balance forgiven after 10 years of qualifying payments
 - › 20 years in the private sector
- » No income tax on dollar amount forgiven for public employees
 - › Taxable for private-sector workers
- » 10 years at your agency? Employee **retention**

Student Loan Forgiveness

& Other Ways the Government
Can Help You Repay Your Loans

Federal Student Aid
BY OFFICE OF FEDERAL STUDENT AID



Kudos to the State

- » Out of 500 agencies, less than 10 mention PSLF
- » State job descriptions include:

As education is an important step for many, Utah also participates in the Public Service Loan Forgiveness Program. This federal program allows any state employee who may qualify, to apply for student loan forgiveness on the remaining balance of certain Federal Direct student loans after they have made 120 qualifying payments on eligible loans and while employed full-time. Visit studentaid.gov for more information.

Got Student Loan Debt?





What Are You Selling?

› Features



› Jargon

› Benefits



› Sizzle!

Important Legal Notice (No Food Was Harmed)

Investing is an important decision. Read the Summary Plan Descriptions and Investment Fund Fact Sheets in their entirety for more information and consider all investment objectives, risks, charges, and expenses before investing in URS Savings Plans. All investing is subject to risks, including potential for loss of principal as well as responsibility for any federal and state tax consequences.

No Guarantees. The URS Savings Plans investments are not insured; are not a deposit or obligation of, nor guaranteed by, any financial institution; and are not guaranteed by URS or any government agency. Because you make the investment decisions about your Savings Plan accounts, the plan's sponsor, trustees, and others associated with the investments are not responsible or liable for your investment performance.

Performance. Past performance does not guarantee future results. The value of your investment may vary depending on market conditions and the performance of the investment option you select. It could be more or less than the amount you contribute; in short, your investment could lose value.

Consult an advisor. The information provided in this presentation does not contain financial, investment, tax, or legal advice and cannot be construed as such or relied upon for those purposes. Please consult your own investment, tax, or legal advisors for qualified professional advice in these areas.



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