URS offers many types of education to fit your style of learning.

**Security and Fraud Prevention**
How URS is protecting you. How you can help.

**Stop Throwing Cash in the Trash!**
Avoid missing out on “free money.”
We don’t care if your look is out of date.

We just want to make sure your information isn’t.

Even if your sense of fashion never changes, your personal information probably will. That’s why you should review your contact information and beneficiaries at least once a year. Incorrect or outdated beneficiary information could delay your wishes or prevent us from fulfilling them. That’s not groovy!

Log in to myURS

Go to www.urs.org and click “LOGIN” in the top-right corner. To create an account, you’ll need your URS Account Number — a “W” followed by eight digits. If you have questions, call 801-366-7700 or 800-365-8772.

Click “Manage Profile”

It’s the top-right corner of the myURS homepage. Next, choose “Beneficiaries” from the menu at left to make changes.
Ready to Learn?

Here’s Where to Turn

Whatever your style, you can find URS education opportunities to fit your preferred way of learning.

Website
Go to www.urs.org for information about your pension and savings plans. Log in to myURS to manage investments, beneficiaries, and more. From the homepage, click “LOGIN” in the top-right corner. To create an account, you’ll need your URS Account Number — a “W” followed by eight digits. If you have questions, call 801-366-7700 or 800-365-8772.

Publications
Understand your pension, savings plans, retirement information, and more. Find publications at www.urs.org. Email publications@urs.org to request printed copies.

Seminars
If you’ve ever wanted to better understand your overall retirement picture, here’s the perfect place to start. URS seminars teach you about your URS benefits, saving and investing principals, and more. To see a schedule and learn more, go to www.urs.org/us/seminars.

Webinars
URS webinar topics include an overview of your pension, various savings and investment topics, and more. Go to www.urs.org/us/webinars to see upcoming and pre-recorded webinars. Check back often, as we regularly schedule new topics.

Videos
Learn how to manage your benefits online and more. Go to www.urs.org/us/videos.

One-on-One
Meet face-to-face with a URS Retirement Planning Advisor for custom retirement guidance. Schedule a free session at myURS at www.urs.org.

Via Phone
We look forward to answering your questions. Call weekdays between 8 a.m. and 5 p.m., 801-366-7770 or 800-695-4877.

Visit Our Office
Stop by during business hours to talk to a customer service representative in person. Call ahead to schedule an appointment.
Salt Lake Office
560 East 200 South, Salt Lake City, UT
St. George Office
165 North 100 East #9, St. George, UT

URS Message Center
Use the Message Center at myURS to ask questions or to send documents securely. From the myURS homepage, find “Message Center” in the top-right corner.

Your retirement benefits represent a significant portion of your overall compensation. Make sure you understand these benefits and stay engaged with URS to help plan a secure future.

Take a Tour of URS Education

This video shows you how to access free URS education. Watch now.
Working With an Outside Advisor? 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 is a nonprofit trust. We have low fees, and our advisors never earn 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.

From Mild-Mannered Public Employee to Savings Superhero!

Small steps today can make a heroic difference by the time you retire. Increase contributions to URS savings plans directly from your paycheck at myURS. The fate of your retirement hangs in the balance. Will you answer the call?

1 Log in to myURS
Go to www.urs.org and click “LOGIN” in the top-right corner. To create an account, you’ll need your URS account number — a “W” followed by eight digits. If you have questions, call 801-366-7700 or 800-365-8772.

2 Go to the Savings Page at myURS
Click “Savings” at the top-right.

3 Select Your Savings Plan
Then click “Contribution/Deferral” from the menu at left.
How We’re Protecting You
And How You Can Help

As fraud becomes more common in our paperless society, it’s important we work together to help protect your information and money. Here are some things we’re doing and ways you can help.

What URS is Doing

» We're taking extra precautions to verify your identity when you call and when you log in to myURS.
» We send an email or mail confirmation to verify certain transactions you request online or by phone.
» We delay certain savings plans transactions for generally up to 14 days to help us verify authenticity.
» We're working on new security and verification processes that may change the way you interact with us. Be prepared for changes.

Our security measures may delay your transaction requests because of the need for additional authentication. Thank you for your patience and understanding as we work to protect your accounts.

What You Can Do

» If you haven’t already created a myURS account at www.urs.org, do so right away. This allows you to monitor your accounts and prevents fraudsters from creating an account in your name.
» Log in to myURS frequently to double-check that everything is in order. Check your URS Statements each time you get a new one to verify that everything is correct (see Pages 10-11 for information).
» Make sure we have your correct, current email address so you’ll get notifications of transactions and changes to your account. Pay attention to any email or mail you get from URS. Let us know right away if you get notice about a transaction you didn’t authorize.
» When you call us, be prepared to verify your identity.
» Protect your URS Account Number like you would your Social Security number. Secure your myURS username and password.
» Beware of phishing scams. URS will never email you a link directly to your myURS login. Do not enter any of your personal URS information into any webpage that you loaded by following an email link.
» Please call us if you receive an email about URS that you suspect didn’t come from us.
» Expect to provide additional documentation for life events such as name change after marriage.
» If you’re receiving any payments by direct deposit, make sure your bank account information is up to date to avoid delays.

Need Help Creating a myURS Account?

This video has full instructions. Watch now.

Be vigilant. If anything about your accounts doesn’t seem right, call URS immediately.
**Understanding URS Statements**

**Statements & Questions**

You may get them in the mail or see notifications about them in your inbox. What are URS Statements, why does URS produce them, and why should you care? This Q&A helps explain.

**How often do I get new URS Statements?**

You get an annual pension statement in early spring and savings plans statements after each quarter.

**How do I access URS Statements?**

- Statements are available at myURS (log in at [www.urs.org](http://www.urs.org)).
- Opt to receive your statements via mail or electronic notification. Manage your preferences at myURS (see below).
- If you want paper, we’ll mail your yearly pension statement and the fourth quarter savings plans statement. The other three savings plans statements are available online only.
- We send you an email every time a new statement is available.

**How do I change my paper delivery options?**

Choose to receive your statements in the mail or to opt out of paper delivery. From the myURS homepage, click “Manage Profile” in the top-right corner. If you do not log in to your myURS account at least once each calendar year, you will be automatically opted into paper delivery.

**Important:** If you do not log in to your myURS account at least once each calendar year, you’ll be opted into paper delivery.

**Why are these documents important to me?**

URS Statements are an important notification of your account balances and status. Review them regularly to make sure your information and balances are correct. Let us know right away if you see any problems. We may not be able to fix errors that have gone unnoticed beyond certain time limits. Savings plans statements contain a more comprehensive breakdown of your balances not available at myURS. For example, they show the quarterly performance of each savings plan. We also include useful news and notes.

**How do I find statements online?**

Watch video.

**How do you notify me when an online statement is available?**

We send you an email every time a new statement is available. Please watch for these emails. They are not spam. You cannot opt out of them, because this an important notification of your account balances and status.

**I set my preferences to opt out of paper, and yet you still mailed me a paper statement. What happened?**

If you do not log in to your myURS account at least once each calendar year, you will be opted into paper delivery. This helps us ensure your contact information is up to date and that you’re getting these vital documents. To opt out of the mailing, change your delivery preferences at myURS. See instructions at left.

**URS Statements are important notifications of your account balances and status. It’s vital that you receive and review them.**

**How do I find my statements online?**

Log in to myURS at [www.urs.org](http://www.urs.org). Look for “Document Center” at the bottom-right of the myURS homepage. “Pension annual statements” and “Savings quarterly statements” are the first two links. For full instructions, see the video [How Do I Find URS Statements](http://www.urs.org).
Stop Throwing Cash in the Trash!

Some employers offer a 401(k) match. Do you take advantage? If not, you’re essentially throwing away free money!

You’re a public employee, so you’ve got money to burn, right?
Not so much? Then why are you turning down your employer 401(k) match?
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.
Check with your employer for complete details.
Increase your contributions at myURS at www.urs.org.

Simplify Your Life

Have a retirement savings plan from a previous employer? We can help you roll it over to URS. To get started, call us at 801-366-7720 or 800-688-4015. Learn more at www.urs.org/us/rollover.