URS
Utah Retirement Systems

INSIDE » 2025 URS Summary Report to Members

Summer 2026

ViewPoint

Magazine for URS Members

All-Member Edition

Protecting Your Future

» How URS Safeguards Your Benefits

» Steps You Can Take for a Secure Retirement

Robert Marriot
Firefighter, Unified Fire Department

Getting Started

In This Issue

The "Quiet Path" to Wealth

» Forget "get rich quick." Consistent saving, steady investing, smart financial habits, and maximizing benefits can gradually build real wealth over time.

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Crossing Over to a New Member Portal

Old Paper Forms Are No Longer Accepted

URS recently launched a new Member Portal to make managing your URS benefits easier and more secure. **See Pages 4-5 for key updates, tips, and reminders**.

You can now complete many functions online that once required paper forms or assistance from URS customer service.

Examples include requesting withdrawals and rollovers. For certain requests that still require a form, the system generates a custom form.

As of June 1, 2026, we no longer accept older paper forms issued before the new Member Portal launched.

We encourage you to complete transactions online whenever possible, which is often faster and easier. For example, online transactions generally don't require notarization, as many paper transactions do.

If you need a form and can't find it online, please contact URS and we'll send you the correct version.

URS Utah Retirement Systems

Trust • Commitment
Value • Innovation • Excellence

ViewPoint

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Salt Lake City, UT 84102-2021
www.urs.org

ViewPoint is intended to provide general information about retirement, health, and other benefits. Nothing herein should be construed to establish, amend, enlarge, reduce, or otherwise affect any benefits, rights, responsibilities, or privileges. If there is a conflict between any applicable law, rule, regulation, plan provision, or contract and the contents of this newsletter, the law, rule, regulation, plan provision, or contract shall prevail.

Live URS Education » Seminars

Illuminate Your Path to a Secure Tomorrow

Pre-Retirement Seminars

Learn about URS benefits and financial and retirement planning.

» Calculating and maximizing your pension.

» How to maximize retirement savings plans at the end of your career; how to manage in retirement.

» Wills, trusts, Social Security, Medicare, and more.

IN-PERSON *9 a.m. - 4 p.m.*

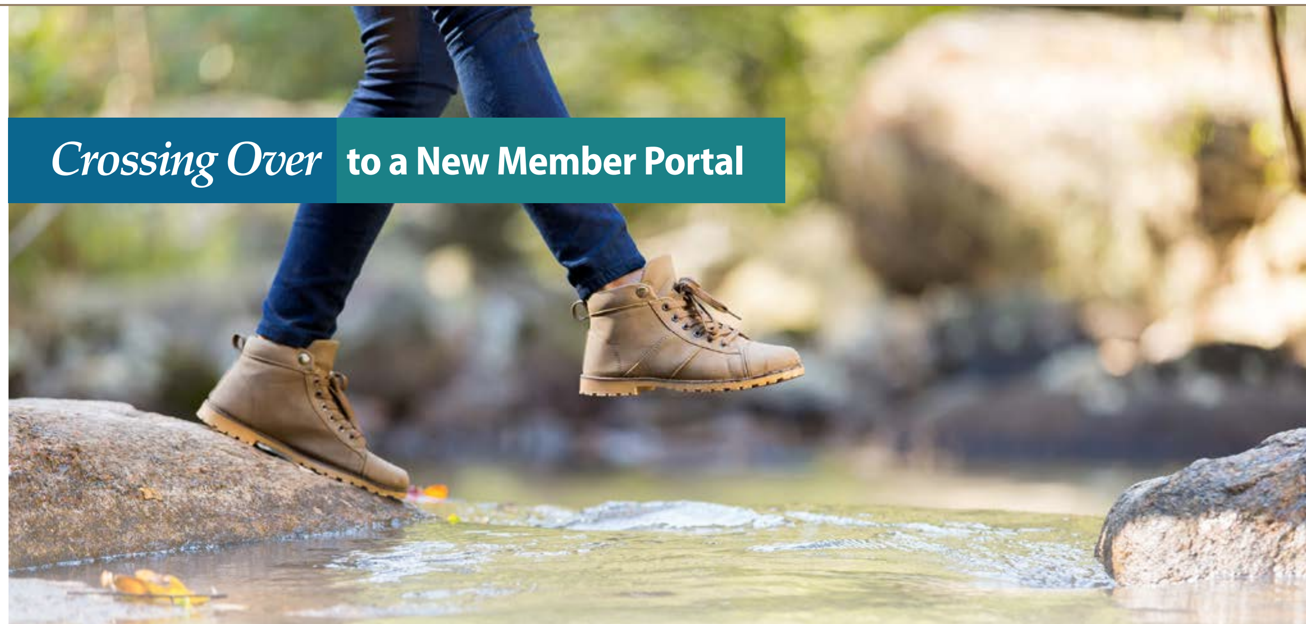
West Jordan	July 10
Spanish Fork	July 17
Cottonwood Heights	September 18
Murray	October 2

All URS Seminars are free, and spouses are welcome!

VIRTUAL

Friday, October 30, 2026 *8:30 a.m. – 12:30 p.m.*

Go to **www.urs.org/us/seminars** to learn more about this and other URS Seminars.



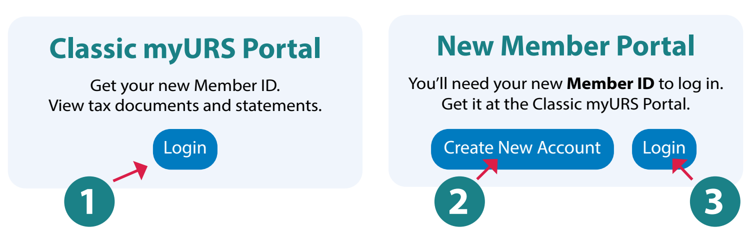
Crossing Over to a New Member Portal

The New Member Portal: What You Need to Know

URS launched a new Member Portal on March 30, 2026, to make managing your URS benefits easier and more secure. While much remains familiar, some features and processes have changed. Here are some key updates, tips, and reminders.

Haven't Created an Account Yet?

You'll need your new URS Member ID. Find it by logging in to the Classic myURS Portal using your previous username and password. Your seven-digit Member ID is displayed at the top of the page. You may also have received it in the mail.



Click "LOGIN" at the top-right corner of www.urs.org. Then choose among these options below:

1) Log into the old Member Portal (get your new Member ID)
2) Create an account on the new Member Portal
3) Log in after you've created an account.

Having problems creating an account or logging in to the new portal? Go to www.urs.org/us/tips for troubleshooting tips.

New Roth Plans Now Available

With the launch of the new portal, URS now offers Roth 401(k) and Roth 457(b) plans. These new Roths are similar to traditional 401(k) and 457(b) plans, but with one key difference: You contribute after-tax dollars. That means you pay taxes now, and if you meet the requirements, your withdrawals in retirement — including the earnings — are tax-free. Check with your employer to see if these plans are available to you. Learn more about these plans at www.urs.org/us/roths. These new plans also create new options for Roth converstions (see **Page 7**).

Explore New Features

Many tasks that once required a phone call, paper form, or URS assistance can now be completed directly from the new Member Portal. Here are a few examples of what you can now do online.

RETIREMENT SAVINGS PLANS

» Request a rollover or transfer from another provider to URS.

» Set up distributions online.

» Set contributions to automatically increase each year (see **Page 6**).

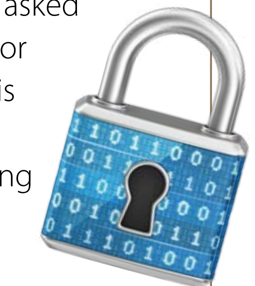
» See more robust transaction history, including lifetime deposits and distributions and employment history for all URS employers. Customizable charts let you visualize your balance over time.

RETIREMENT BENEFITS

» Schedule an appointment online with our Retirement Benefits Department. We can help you with things like understanding your benefit options and applying for retirement.

» Request a benefit estimate and begin your retirement application.

Added Security



When you log in for the first time, you'll be asked to set up multifactor authentication. This helps protect your account by requiring a second way to confirm it's really you when you log in. Under the "Profile" menu, click "Login & Security."

Choose among several authenticator apps to receive a code when you log in or approve a log-in request on your phone.

Any of the apps listed will work – pick the one you're most comfortable using. If you don't choose an authenticator app, we'll send you a verification email each time you log in. You can switch to an authenticator app at any time for greater security.

Your Beneficiary Elections and the New Portal

Don't see your previous beneficiary elections in the new portal? This doesn't mean they're missing. Any existing elections remain on file with URS. Take this opportunity to review your beneficiaries and enter them to the new portal so you can view and manage them going forward.

Retirement Savings Plans

Step Up Your Savings Automatically

With the new Member Portal, you can set automatic increases to your savings plan contributions, helping you save more as you grow into your career.

Maybe you can only set aside a modest amount today for retirement. Now you have a way to put a plan in place today to save more tomorrow.

How It Works » Schedule your URS Savings Plan contributions to increase each year, either by a dollar amount or a percentage of your salary. You can also set a maximum contribution limit.

Why It Helps » Make the decision once, set automatic increases, and avoid procrastination or inertia. Consider scheduling increases that correspond with your annual salary increase.

How to Do It » Log in to the new URS Member Portal, go to "Savings Plans," and then "Contributions" to view your options.

WEBINAR: Understanding and Choosing URS Savings Plans and Investment Options

We'll walk through savings plans options to help you understand which are right for you. We'll have time to answer questions.

Wednesday, September 23, 11 a.m. – noon
Wednesday, October 28, 2-3 p.m.

Register at www.urs.org/us/savingswebinar

Retirement Savings Plans

A New Way to Play Roth Conversions

Here's a potential changeup to your retirement savings game plan! URS has added new Roth Plans (Roth 401(k) and Roth 457(b)) to the lineup. Could a Roth conversion be a home run for your tax situation or just a curveball? Step up to the plate by joining our free webinar to learn more.

What's a Roth Conversion?

You move money from a traditional retirement account to a Roth account. You pay taxes on the converted amount now, but qualified withdrawals from the Roth plan later may be tax-free.

Can It Benefit You?

A Roth conversion may offer tax flexibility in retirement, especially if you expect your tax rate to be higher later. But converting can increase your taxable income now, so consider your full tax picture.

Where to Start?

Consult with your tax professional to discuss the impacts of Roth conversions and help you determine whether Roth conversions, and in what amount, would make sense for your situation.

Thurs., Aug. 27, 2026, 9-10:30 a.m.
Mon., Aug. 31, 2026, 2-3:30 p.m.
www.urs.org/us/roths

FREE WEBINAR:
Is a Roth Conversion Right for Me?

Is a conversion to a Roth savings account (paying taxes on a traditional retirement balance now) a one-time event, an annual habit, or a trap to avoid? The answer depends on where you are in life! In this webinar, we'll discuss considerations for converting (or not converting) traditional retirement money into Roth savings plans. You'll learn about URS' new Roth plans (Roth 401(k), Roth 457(b)), and what they may mean for your Roth conversion options.

Personal Finance

The Quiet Path to Wealth

Imagine an ordinary footpath. It's quiet. Predictable. No steep climbs or dramatic turns. No sweeping vistas, no postcard moments. Just steady ground, one step after another. You might even call it boring. But sometimes a quiet path can lead somewhere extraordinary. For many Utah public employees, **the path to financial security might look a lot like this.**

8 *out of* **10** invested in their company's 401(k)

3 *out of* **4** said consistent investing over time led to their wealth

1 *out of* **3** made less than $100,000 every year of their career

Teacher was among the top five careers represented

79% built wealth without inheritance

Source: The National Study of Millionaires

How Wealth is Really Built

When people think of wealth, they often picture tech founders, CEOs, or celebrities. In reality, the typical path is slow and steady, often taken by ordinary workers starting with modest incomes. **That's what a recent national survey of 10,000 U.S. millionaires found.**

Contribute Consistently

Even modest, regular contributions to tax-advantaged retirement savings plans can grow into meaningful wealth if you're consistent.

Master Financial Wellness Basics

Spending habits and debt can shape your finances dramatically over time. Learn about key financial wellness concepts: www.urs.org/us/finwell.

Benefits Make a Big Difference

As you make career decisions, consider the impact on your employer-funded retirement and healthcare benefits.

Take the Next Step With These Resources

Webinar: The Quiet Path to Wealth

Tue., Aug. 4, 2026, 11 a.m. - noon

Learn practical steps to build long-term financial security and get answers to your specific questions.

www.urs.org/us/quiet

Video: The Quiet Path to Wealth

URS Educator Mike Wilson explains how stability, time, and discipline can quietly build real wealth.

www.urs.org/us/quiet

Personal Finance

Can I Retire Early?

For many Americans, retirement can feel like something far down the road — often tied to the traditional retirement age of around 65, when Medicare generally kicks in.

But depending on how long you've worked and the URS benefits you've earned along the way, your timeline could be a little shorter.

But don't start clearing out your desk, pricing RVs, and browsing beach condos just yet. You'll need to weigh many important considerations first.

Will my monthly income be enough? How will I handle healthcare costs? When should I take Social Security? How will I actually fill my days if I retire early?

Think you might be able to retire early? Our upcoming webinar can help you start thinking through the idea in a more informed way.

Learn more at this webinar on Tuesday, August 11, from 11 a.m. to noon: www.urs.org/us/early.

Milestone Ages

55

Possible penalty-free 401(k) withdrawals (age **50** for public safety or firefighter). You can generally withdraw from your 457(b) at any age when you leave your job.

59½

Penalty-free IRA access.

62

Earliest age to begin Social Security, but your benefit will be reduced. Waiting longer, up to age 70, can increase your benefit.

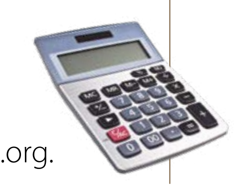
65

Typical Medicare eligibility age. Retiring earlier may require a separate healthcare strategy.

Important Things to Consider

URS Pension

Depending on your retirement system, you may be able to retire a little earlier if you accept an early-age reduction. You may also purchase service credit to get closer to your full benefit. Our online calculator can help you estimate your retirement benefit and how retiring early could impact it. Log into myURS at www.urs.org.

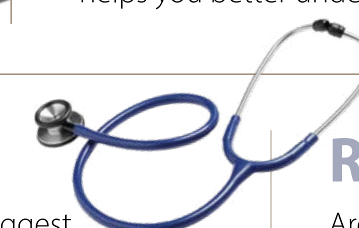


Retirement Savings Plans

If you're serious about retiring early, you need to be serious about savings. If you're age 50 or older, you may be eligible for "catch-up" contributions — a powerful way to boost your retirement savings.

Social Security

You can start receiving Social Security as early as age 62, but you'll get a smaller benefit unless you wait until your full retirement age. This video (www.urs.org/us/social) helps you better understand your benefit and factors that affect it.



Healthcare

Healthcare can be one of the biggest obstacles to an early retirement. Because Medicare generally doesn't kick in until age 65, you'll need a plan for coverage before then.

Retirement Lifestyle

Are you ready for the major lifestyle change of retirement? Seriously think about how you'll fill all of the hours without having a job. Go to **www.urs.org/us/lifestyle** for tips.

Webinar: Can I Retire Early?

No one ever tells you it's time to retire. Many people assume they need to reach traditional milestones like age 65 and Medicare eligibility. But depending on your savings, benefits, and lifestyle, you may be closer than you think. This webinar can be a great first step to understanding when retirement can be possible for you. Can I retire early? You'll leave this webinar with a clearer picture of what's possible.

Tues., Aug. 11, 2026, 11 a.m. - noon
www.urs.org/us/early

Financial Wellness

Refi or Rethink?

With home prices rising and mortgage rates fluctuating, it's easy to feel unsure about your next move. This free webinar will offer clear guidance to help you decide if refinancing is right for you.

Wed., August 19, noon - 1 p.m.
www.urs.org/us/refi

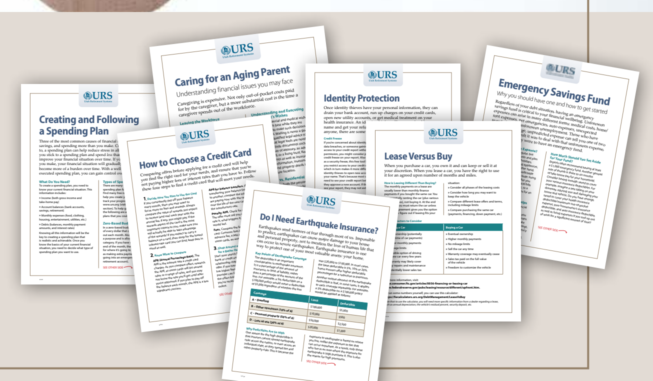
FREE WEBINAR:
Understanding Mortgage Rates

We'll explore the key factors that influence mortgage interest rates, including market conditions, inflation, and individual borrower profiles. You'll get practical tips for evaluating whether refinancing makes sense based on your financial goals and current loan terms. You'll leave with a better understanding of how to make informed mortgage decisions.

Free URS Financial Wellness Resources

www.urs.org/us/finwell

URS offers free resources to help you improve your personal finances. Financial Wellness Counseling sessions, conducted virtually or in-person, cover a variety of financial topics. Our library of financial wellness materials covers topics like managing your money, paying off debt, and more.



Healthcare » Protection from Unexpected Medical Bills

Retirement Peace of Mind

PEHP Medicare Supplement Plans Pay For Expenses Medicare Doesn't Cover

Don't let unexpected healthcare expenses disrupt your comfortable retirement. Meet with a PEHP Retiree Health Counselor to get your questions answered and get a benefit package that fits your budget. Call 801-366-7499 to learn more.

PEHP Health & Benefits

- » **Comprehensive coverage:** PEHP plans cover what Medicare doesn't cover, such as deductibles, coinsurance, copayments, pharmacy, dental, and vision.
- » **Freedom to travel:** Out-of-state and out-of-country coverage included, takes the worry away when you're away from home.
- » **Flexibility:** See any healthcare provider who accepts Medicare.
- » **Guaranteed coverage:** No medical questions asked, just enroll in the plans you want.

Visit www.pehp.org/medsup or call 801-366-7499 to learn more about PEHP Medicare Supplement or to enroll.

Retirement Lifestyle

Get on the Ball: Aging Well Starts Here

Aging well depends on more than just physical health. It also includes staying connected, finding purpose, keeping your mind engaged, and shaping a healthy living environment.

URS is offering a free webinar on Monday, August 17, 2026, that will explore how to support healthy aging in a well-rounded way. Ready to get on the ball? Go to www.urs.org/us/aging to learn more.

Purpose

A strong sense of purpose has been linked to better health and well-being as we age. Purpose can come from many places: family, service, creativity, learning, work, faith, or hobbies. Recognizing what gives your days purpose is vital.

Social

Staying involved with family, friends, groups, or your community can help support emotional health and quality of life. Regular connection, even in small ways, can help keep you engaged with the people and activities around you.

Environment

The places, routines, and surroundings of daily life can either support or interfere with healthy aging. A well-crafted environment can make it easier to stay active, safe, and engaged.

Physical

Movement, strength, balance, and daily activity can help you maintain energy and independence. Small habits can make a meaningful difference over time.

Mental

Keeping your mind engaged matters. Learning, problem-solving, creativity, and curiosity can help you stay sharp and connected.

Webinar: Five Components of Aging Well ▶ Monday, August 17, 2026, 2-3 p.m.

Take a deep, practical look at the five keys that shape a healthy, fulfilling retirement. We'll explore how purpose, social connection, physical well being, mental vitality, and your living environment work together to support a longer, happier life.

www.urs.org/us/aging

URS
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www.urs.org

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PAID
Salt Lake City, UT
Permit No. 4621

Are your account preferences and information current? Go to www.urs.org/info to learn more.

Individual Needs, Individual Help

Three ways to meet one-on-one with URS, either in-person or virtually

Retirement Application Appointment

Review your URS retirement eligibility and available benefit options.

Are you close to retiring, but not sure where to start or what options are available? We can guide you.

» Discuss your URS retirement benefit options.

» Purchasing service credit.

» Provide payment estimates and payout dates.

» Retirement application help.

Set up an appointment at myURS or call us at: 801-366-7770

Individual Retirement Planning Session

These free sessions help you financially plan for retirement.

Have questions about your URS benefits? Want some guidance to see if you're on track for a comfortable retirement? Let us help.

» Am I on track for retirement?

» What are my retirement needs, and how can I meet them?

» What payout options are right for me?

Learn More:
www.urs.org/us/IRPS

Financial Wellness Counseling Session

These free sessions cover a variety of financial topics.

We'll assess your overall financial situation, address your areas of concern, and help you set and reach your financial goals. Topics include:

» Financial wellness basics.

» Personal spending.

» Managing debt.

» How to get financially organized.

Learn More:
www.urs.org/us/finwell