Creating Your Lifestyle in Retirement

Considerations and resources for health and happiness.

Security and Fraud Prevention

How URS is protecting you. How you can help.
Getting Started

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News & Reminders

New in 2018: Roth Conversions Can’t be Undone
Effective 2018, the IRS no longer allows conversions from a Traditional IRA or employer-sponsored plan to a Roth IRA to be reversed. Because you can no longer re-characterize such conversions, carefully consider the tax consequences first. Consult a tax advisor for more details.

Getting a ‘Raise’ in Retirement
As the cost of living rises, so will your retirement payment. The Cost-of-Living Adjustment (COLA) for URS pension payments is calculated each year using the average CPI for the calendar year compared to the average CPI for the previous calendar year. Many other state pension systems across the nation don’t have a COLA, and those that do are often calculated less generously.
Your COLA goes into effect on the anniversary of your retirement date. You’re eligible after your first year. We calculate the yearly COLA toward the end of January. To see the COLA for this year and recent years, go to www.urs.org/us/cola.

Divorce Will Revoke Your Ex as a Beneficiary
Under Utah law, as of July 1, 2017, a divorce or annulment will revoke your designation of a former spouse as a beneficiary for any URS benefit. To keep your former spouse as a beneficiary, add him or her at myURS after your divorce date.
We calculate the yearly COLA toward the end of January. To see the COLA for this year and recent years, go to www.urs.org/us/cola.

We don’t care if your look is out of date.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 Incorrect or outdated beneficiary information could delay your wishes or prevent us from fulfilling them.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.
This Look Familiar?

49 hours a week of TV. It could be you if you’re not proactive in creating your retirement lifestyle.

How are you handling the lifestyle challenges retirement presents? Retirees who don’t actively seek meaningful ways to fill their time often find themselves awash in a sea of free hours. Studies show the importance of staying active and having strong social networks. What are you doing to meet the “ongoing, relentless effort in creativity” that retirement demands? See tools and tips at www.urs.org/us/lifestyle.

Employees near retirement age enjoy an average of 22 high-quality interactions every day.

Retirees average 11 low-quality interactions every day.

49 HOURS

Average time that retirees in the U.S. spend watching TV each week.

Source: Nielsen’s 2015 Cross Platform Report

Retirees who engaged in 10 or more activities per week.

76% reported being “very satisfied” with retirement.

Retirees who engaged in 1 to 4 activities per week.

52% reported being “very satisfied” with retirement.

The clearest benefit of social relationships comes from helping others. Those who helped their friends and neighbors were found to live significantly longer.

Source: Leisure in Retirement Beyond the Bucket List

“What do you love to do? If you cannot figure it out, the consequences are severe. You’ll do nothing. You’ll sit, you’ll be depressed.”

Hyrum W. Smith, author of Purposeful Retirement

Life in Retirement: Online Resources

www.urs.org/us/lifestyle

Go to www.urs.org/us/lifestyle for resources to help you plan for your retirement lifestyle and stay active and involved.

VOLUNTEER OPPORTUNITIES

Serve your community through organizations such as Senior Corps.

LEARNING OPPORTUNITIES

If you’re 62 years and older, you’re eligible to audit classes at colleges and universities across Utah for as little as $25 per term. Check out links to some of the top programs.

Free Webinar: Retirement Health and Happiness

Want some tips for creating a satisfying lifestyle in retirement? Join us for a free webinar at 1 p.m., Thursday, August 9, 2018. It explores the enormous personal and lifestyle challenges retirement may present and offers advice for creating happiness and health. Register at www.urs.org/us/lifestyle.

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Questionnaire

Take this questionnaire to help understand what you want out of retirement and how to get it.

www.urs.org/us/lifestyle

Big Questions

1. Will you work/volunteer? If so, what will you do?
2. List 10 activities you can do in retirement.
3. What will your typical weekly calendar look like?
4. How will you live a healthy lifestyle?
5. How will you keep your brain active and engaged?
6. How will you maintain a positive outlook in your life?

Envision Your Lifestyle: Creating Your Retirement Plan

Think about and answer the following questions to help identify what a satisfying retirement for you would look like.

As you seek to live a healthy life — physically and mentally, you will find that you will gain more satisfaction in retirement.
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.

Plan to Work After Retirement?

Understand how it will affect your retirement benefit

If you return to work for a URS participating employer after you’ve retired, make sure you understand how it will affect your pension. Different standards apply depending on the length of time between when you retire and return to work. A brief overview is at right.

Rules for post-retirement employment are complicated. Call us at 801-366-7770 or 800-695-4877 to make sure your pension isn’t in jeopardy.

To Learn More
   Find this “Post-Retirement Employment” brochure. Or request a copy: publications@urs.org.

Thinking About Returning to Work? Call Us First!
   801-366-7770 or 800-695-4877
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 savings plans statements after each quarter.

**How do I access URS Statements?**

- Statements are available at myURS (log in at 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 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.

**How do I 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 is 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.

**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.

**Video: Step-by-Step Instructions**

How do I find statements online?

Watch video.

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

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

How do I find my statements online?

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

Log in to myURS at 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.
## Medicare

### Learn About Retirement Healthcare

Join PEHP Health & Benefits for a free, one-hour presentation about Medicare and PEHP’s Medicare Supplement plans. We’ll be presenting across Utah in coming months. You’re welcome to join us — you don’t need to register. Learn more at [www.pehp.org/medsup](http://www.pehp.org/medsup).

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<td>Washington County</td>
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<td>Sanpete County</td>
<td>Snow College, 150 East College Ave, Ephraim, UT 84627</td>
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