

Cycles

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IRS suspends
RMD payments
for 2009
See page 3.

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How 3 proven principles can restore your investing confidence

The investing tailwind of the past has suddenly become a stiff financial headwind. Even if you've done everything right, your retirement savings may still have been battered.

What's ahead?, you ask. A well-put question. For it acknowledges that your investing success will be determined by what happens in the future, rather than what's happened in the past.

Still, past experience can paralyze our investment decisions. For example, we may not dare change our investment allocation because of past losses, or we stop saving and investing because of the market's queasy volatility. Either way, we may miss the opportunities for future growth.

Which is why 3 sound investment principles can help restore your confidence when planning for the future:

Diversification — Each type of investment has different characteristics. For example, bonds react differently than stocks in certain economic environments, sometimes for the better and sometimes for the worse. International investments may outperform US companies, or vice versa. Stocks in different industries may perform differently, such as high tech versus retail.

Because it's difficult to predict when any one investment will outperform another, some proven investment principles teach us to spread our money among different types of investments. Using a blend of different investment types to help reduce risk and uncertainty is known as diversification.

Asset Allocation — Choosing *how* to mix your investments between different types is called your asset allocation.



When planning your allocation strategy it's important to consider all of your assets, not simply those in your retirement account.

Start by having some liquid assets available to cover your short-term needs. This could include cash, money market accounts, and short duration CDs.

Next, ask yourself how long you can leave your money invested before you'll need it? This will determine the amount of stocks or bonds you'll want in your portfolio.

Since the year 1900, stocks have returned 6% *above inflation*. However, as we have experienced, over short periods stocks can quickly lose value. Government bonds, on the other hand, have returned 2% above inflation over the same period. However, they are less volatile in the short term. How we distribute our money between investments is called asset allocation.

Rebalancing — This is the essence of "buy low, sell high". Let's see why this is so.

Mutual funds, including the URS funds, report their earnings at the end of various periods, such as 1 year, 3 years, and 5 years. It's tempting to assume that the fund with

Continued on page 2.

Short Term Investing

The **URS Income Fund**, is known as a stable value option. Its goal is to protect the principal contributions to the fund. It invests in high quality bonds for additional earnings. This fund is appropriate for investors with a very short investment time frame, or who are seeking protection from market volatility.

The **URS Bond Fund** is conservative, investing primarily in high-quality corporate and government bonds. However, this fund fluctuates daily with market forces.

Learn more about investing at this Department of Labor website: www.dol.gov/ebsa/investing.html

the highest 5 year return must be the place to invest. However, remember to look *forward* instead of backward. Suppose one asset class has had a good run for the past 3 and 5 years, but another asset class has had poor returns during that same period. The concept of rebalancing has us move some money from the asset class that's been performing well to an asset class that's been underperforming.

URS Horizon funds embody these principles

The investment principles you've just read are the basis of the URS Horizon Funds. These funds are *diversified* between many different asset types, they are *allocated* according to time horizons, and they are *rebalanced* quarterly when target ranges are exceeded.

Short Horizon: The most conservative of the Horizon Funds, for an investment horizon of five years.

Medium Horizon: A moderate allocation, for an investment horizon of up to ten years.

Long Horizon: The most aggressive allocation of the three, for a time horizon of over ten years.

As we view events in the financial markets today, we return to the truism that investing success relies on what happens in the future, not what's happened in the past.

Important information for investors: Funds offered by URS are not FDIC insured, are not deposits or obligations of, nor guaranteed by, any financial institution, and are not guaranteed by URS or any government agency. Past performance does not guarantee future results.

2 free helps

Recently updated, these two FREE brochures can help you and your family be prepared for a major life change.

1. Suddenly Single details the essential legal and financial steps one must take during the first days and weeks after the sudden death of a spouse.

2. Record of Important Papers and Valuable Property guides your executor or family — even you — to the critical papers, properties, and obligations of your estate. Order by calling 801-366-7372 or toll-free 800-753-7372.

I'm not rich. Why should I worry about beneficiaries?

When you die certain URS benefits may be payable to...someone.

Who that someone is depends on you, and wealth is not a factor. By simply filling out a BENEFICIARY DESIGNATION you can list — and also make happy — the people you want to receive your eligible benefits when you pass on. It couldn't be easier.

I already did that once.

Good start. But events such as marriage, children, divorce, or the death of a beneficiary may catch you unaware. It's important, therefore, to review your designations regularly, because beneficiaries are paid from the most recent designation on file. We revoke your previous designation whenever you file a new beneficiary form.

If you don't list a beneficiary, or your primary beneficiary dies and you have no backup, the law will then decide who gets your benefits, and the recipient may not be your preference.

OK, so what are my beneficiary choices?

You should first understand that there are two types of beneficiaries:

1. Primary — Person(s) who will receive benefits upon your death.

2. Contingent — Person(s) who will receive benefits upon your death, if the primary beneficiary has died.

Your beneficiary choices may be different for different benefits. If you list multiple beneficiaries, the proceeds will be split equally, unless otherwise instructed on the form.

If you designate minor children as beneficiaries, we'll require legal guardianship papers for each child if, at the time of your death, he or she is unmarried and under the age of 18 or is a dependent, unmarried child with a mental or physical disability.

If you name a trust as beneficiary, be sure to list the name and date of the trust, the name and address of the trustee, and whether it is a revocable or irrevocable trust (or becomes irrevocable at your death).

How do I get it done?

It's easy. Simply call URS at 801-366-7770 or 800-365-8772 or our St. George office at 435-673-6300 or 800-950-4877 to request a copy of your current beneficiary designations or get a BENEFICIARY DESIGNATION form. Or visit urs.org under *online forms* to access a BENEFICIARY DESIGNATION form.

Still working? Why not continue saving for retirement?

If you're working post-retired and would like to continue saving for retirement, you may have the option of contributing to a Roth or Traditional IRA.

You must have earned compensation and meet certain income limits to be eligible to contribute. You may start contributing for 2009 anytime. In fact, you have clear until April 15th, 2010, to make a contribution for this year.

Compensation typically includes salary, bonuses, overtime, vacation pay and self-employment income. Compensation excludes rental, investment and interest income, pension, annuity, Social Security, disability, and deferred or unemployment compensation. Questions?

Call 801-366-7720 or 800-688-4015.

Important: Contribution limits apply to all your traditional and Roth IRAs combined.

Roth and traditional IRA contribution limits

Year	Contribution Limit	Age 50 catch-up Limit
2009	\$5,000	\$1,000



IRS suspends RMD payments for 2009

As part of the Worker, Retiree, and Employer Recovery Act of 2008, passed by Congress and signed by the President, required minimum distribution (RMD) payments from 401(k), 457, 403(b) plans, and IRAs have been suspended for 2009.

However, because many of you rely on these payments for regular income, URS will **not** cancel automatic payments you have already established, unless you tell us to. If you want to stop your required payments, please notify us; otherwise, they will continue.

As of this writing, regular RMD rules will resume in 2010. If you have questions, you may contact the Defined Contribution department at 801-366-7720 or 800-688-401k; press "0" to speak with a counselor.

Were you there when...

1930s: Jim and Marian Jordan became this famous on-air couple

1940s: This ice cream shop of tomorrow offered not scoops but soft from a machine

1950s: The first charge/credit card was issued at the turn of this decade by...

1960s: "Checkers" was the household pet of this White House occupant

1970s: This early film actor was knighted by Queen Elizabeth

1980s: 58,000 names were inscribed on this monument in Washington DC

(Answers on page 5.)

Are some stores abetting ID theft?

More than a decade ago *Cycles* cautioned its readers that a store clerk could not ask you for your credit card as a second form of identification. Card companies prohibited the practice.

Today, clerks increasingly ask to see your driver's license as identification when you use your credit card. Whoa! You may think that doing so will help protect you against identity theft. But combine your credit card number with all the information on your driver's license? What a sneaky employee couldn't do with that kind of gold mine!

Again: *MasterCard, Visa, and Discover prohibit merchants from asking for ID with a signed card.* It's that simple. For the unconvinced clerk: Go to www.privacyrights.org/fs/fs15-mt.htm#2b, print out the short privacy statements, cut them to size and carry them in your wallet. If you get hassled at the checkstand, show the privacy statement. If this fails to impress, call the card's hotline at 800-VISA-911, 800-MC-ASSIST, or 800-DISCOVER. Merchants who don't comply can be fined or terminated.



Gems from the story bag

Over time Cycles receives stories that can't be published at the time. But because they're entertaining, they're saved, just in case. Every now and then we pick through them to harvest a few gems such as these.

Who needs fireworks? We had tomato juice!

The fireworks last summer reminded me of an incident that happened in 1941.

My husband and I were students at BYU, living in a small basement apartment. A friend gave us a box of tomatoes. We wanted to pattern our lives after our parents and make juice for a breakfast drink. We didn't have jars but we decided we could use large pop bottles that our parents gave us that had held homemade root beer made of root beer extract, sugar water, and yeast. We borrowed the utensils to make the juice from our landlady. We used a funnel to fill the bottles and a bottle capper to seal them up tight.

A month later we decided to have tomato juice with our bacon and egg breakfast. As my husband opened the bottle it shot up all over the ceiling. Needless to say, we had a mess to clean! The juice had fermented because we only rinsed the bottles and did not sterilize them.

We took the remaining bottles out to the back yard. Each bottle shot the juice way up to the top of a large apricot tree. Some of the juice reached the side of the neighbor's barn. I was just like the red fireworks.

Norma Erickson
Bountiful, UT

Bon jour, y'all

While in the service in Germany I learned to speak fluent German. A few months after returning to the States, I decided I would enroll in a college course in conversational French.

During the first class the instructor had us write a little about ourselves. Then he conducted a pronunciation exercise in which he would say a word or two in French, and each student would try to imitate the sound. When he came to me, he kept asking me to say additional words. I finally asked him why.

"I find this fascinating," he explained. "In 35 years of teaching languages, it's the first time I've heard a Cherokee Indian from Oklahoma speak French with a German accent."

Jack Martin

The long-long-longest day

It was 1956 and I got my first job after high school graduation—digging foundations for a builder. The heat was horrible—all 14 hours of it that first day. It seemed like the day would never end. When I finally dragged myself home, I turned on the evening news only to hear the reporter announce that it was June 21st, the longest day of the year.

Carl Wittman
Salt Lake City, UT

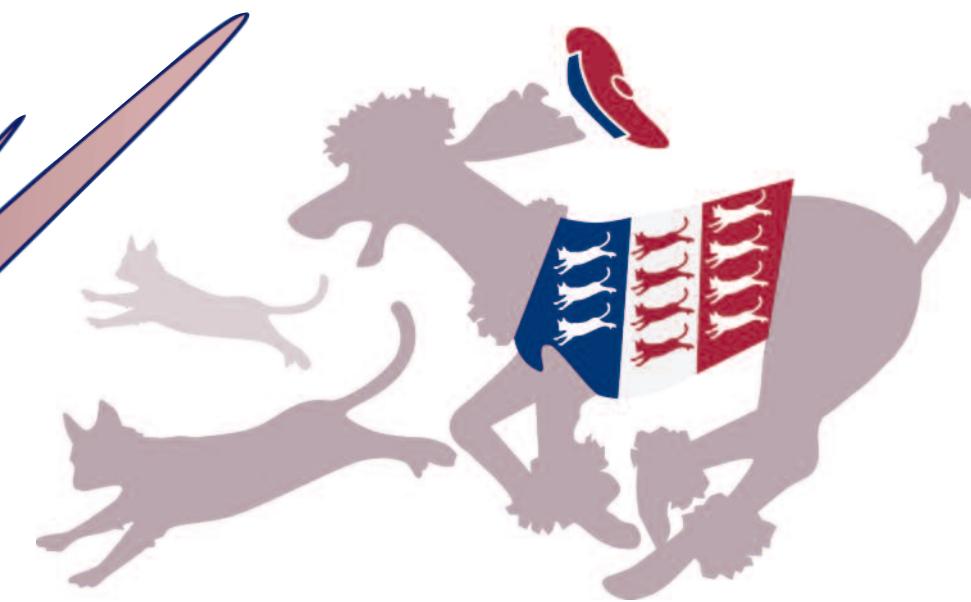
Hula girls grew rusty down on the farm

My father was with a Morris-Knudsen construction crew preparing to ship out to Wake Island when Pearl Harbor was bombed on Sunday, December 7, 1941. They were diverted to Pearl Harbor and spent two years rebuilding the military bases. While there, Dad sent us all a few souvenirs. I was very proud of the pocketknife with Hula girls painted on the mother-of-pearl handle.

As a farm boy, I carried it everywhere; but finally lost it through a hole it wore in the pocket of my Levis. After high school I went into the Navy. While on leave in 1949, and helping with the plowing, my Hula girl knife turned up at my feet! Caked and rusty, it was no good anymore. The saddest part was that my Hula girls were gone.

Wilbur L. (Will) Pearson
West Jordan, UT





Twice if you're kilt

Shortly after I opened my law office an elderly Italian gentleman by the name of Salvador came in to discuss with me some of his rights under railroad retirement and the insurance coverage he would have when he retired. After going over his papers I asked him if he knew what double-indemnity meant.

He answered me by saying "Ya sure I know what's meant by double indemnity." "If a you die before you get a kilt you get a paid once; if a you get a kilt before you die you get a paid twice." Now that is probably as fine of an explanation of double-indemnity as I had ever heard and certainly beat anything I'd learned in law school.

Boyd Bunnell
Price, UT

Pierre — zee terror of zee kitties, no?

Pierre was a smart French Poodle who lived with us for 13 years. Pierre had one habit that was sometimes good, but one day proved to be devastating. He chased cats. He never caught them, but he loved chasing them. The good part about it was that if stray cats hung around our place we could send Pierre after them.

One day a stray cat was scratching around on our front porch, so I opened the door for Pierre to run out, and loudly said, "Pierre, go get the cat!" I hadn't noticed that our neighbors across the street were working in their front yard, and their pet Siamese cat was lounging in the sun nearby. Pierre obeyed my command, but did not see the cat on our porch. He flew off the porch and tore across the street, barking his head off and about to pounce upon the neighbor's Siamese cat, right in front of the horrified owners. They had clearly heard my command to Pierre. The cat escaped, as was always the case, but it took some time, some heartfelt apologies, and a plate of homemade cookies before our neighbors spoke to us again.

Wanda West Badger • Salt Lake City, UT

S U M M E R C Y C L E S

Who's at the door?

Cycles

When you heard the knock...

Was it the Fuller Brush man? An itinerant photographer? One of hundreds of traveling salesmen selling soap or gadgets?

OR...maybe it was someone you hadn't seen in years...or ever. Was it opportunity knocking? Or was it YOU doing the knocking, the selling, the surprising?

Tell the rest of us your adventures and recollections with "The knock on the door."

Send your stories to
Cycles, Utah Retirement Systems,
P.O. Box 1590, Salt Lake City, UT 84110-1590

Dastardly deed dealers

If you get a piece of mail promising to locate, verify, and sell you a certified copy of your property deed for \$50 or more, ignore it. You can get a copy of your deed at your county courthouse, usually for \$2 - \$5.

Retirement is wonderful. It's doing nothing without having to worry about getting caught at it.

— Gene Perret

"Were you there?" Answers

1930s: Fibber McGee and Molly

1940s: Dairy Queen

1950s: Diners' Club

1960s: Richard Nixon

1970s: Charlie Chaplin

1980s: Vietnam Veterans Memorial

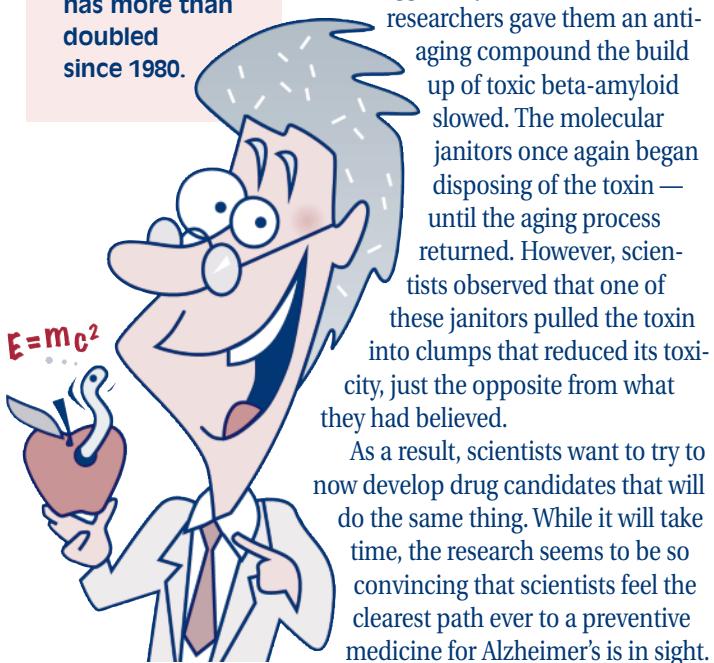
What we learned when an aging worm lost its wiggle

Will an unsuspecting worm lead the race to an Alzheimer's cure?

Scientists don't know exactly what causes Alzheimer's disease, but a sticky protein called beta-amyloid is a "person of interest" in lab talk. In fact, it's a leading suspect. Now all of us have beta-amyloid, but in younger brains certain molecular "janitors" sweep this toxic protein away, until they get old and quit "sweeping." Only in aging brains does beta-amyloid begin to accumulate and clump in and around brain cells, becoming the hallmark of a disease that robs sufferers of their memories, their ability to care for themselves, and eventually their lives.

Facts about Alzheimer's disease

- One in 10 individuals over 65 will get Alzheimer's.
- Nearly half of people over 85 have Alzheimer's.
- The number of Americans with Alzheimer's has more than doubled since 1980.



As a result, scientists want to try to now develop drug candidates that will do the same thing. While it will take time, the research seems to be so convincing that scientists feel the clearest path ever to a preventive medicine for Alzheimer's is in sight.

2009 Retirement Related Legislation

HB 96 (Sub) Retirement Coverage for Charter Schools

Allows a charter school that chose not to participate in the state retirement systems for its employees to make a one-time, irrevocable retraction of that decision; makes technical corrections.

HB 167 Retirement Exclusion for Special Service District Hospitals

Allows an employer that is a hospital created as a special service district to be excluded from participation in the Public Employees Contributory and Noncontributory Retirement Systems under certain circumstances; provides for similar exclusion for that employer's employees.

HB 211 (Sub) Analysis of Investments

Directs the Retirement Office to prepare an annual report of investments of retirement funds in scrutinized companies within Iran's petroleum sector.

HJR 29 Health Insurance for State Employees

Moves the health insurance premium share for state employees from 2% of premium to 5% of premium.

SB 127 Retirement Amendments

- Amends the definition of defined contribution to include deferred compensation plans;
- Allows an employer to pay required retirement contributions to a non-qualified deferred compensation plan administered by the board, if the employer is not participating in a qualified defined contribution plan;

- Allows the retirement system to deduct money that is owed to the retirement system from payments made to beneficiaries;

- Clarifies transition language related to eligibility of an enhanced public safety retirement cost-of-living adjustment;

- Provides an application process for employers to participate in the Firefighters Retirement System; makes technical changes.

SB 139 Conversion Window and Cost of Living Modification

- Creates a conversion window for certain employers to elect to participate in the Public Employees Noncontributory Retirement System, and provides times and procedures for conversion.
- Extends the date for certain participating employers to provide a 4% COLA instead of a maximum 2.5% COLA to its eligible public safety retirees.

SB 145 Public Safety Death Benefit

- Allows a public safety retiree to choose at the time of retirement a death benefit of 75% instead of 65% of the retiree's monthly allowance, to be paid to the surviving spouse in exchange for an actuarially reduced retirement allowance;
- Provides a 12-month window for certain public safety retirees to choose an increased spousal death benefit paid for by a reduction in the retiree's allowance.



It's not called snail mail for nothing

Paul Blazewski got a surprise recently when he opened his mail box. From it he pulled a piece of mail he had been waiting for, and waiting for... since 1982. It had taken the U.S. Postal Service more than 26 years to deliver it to him!

Now, if that had been your monthly retirement check....

You see, even if you live next door to the post office, it can still take three days before the mail even gets to your carrier for delivery.

Why risk the delay — or loss — of your check? URS Direct Deposit puts your retirement check in your bank account, *instantly*, the last business day of the month. Compared to the mail, you could get your check *as soon as yesterday or even last week!*

It's weatherproof. It can't get lost or delayed. No one handles it or even sees it. And it's FREE. Beat that! To sign up for URS Direct Deposit simply call 801-366-7770 or 800-695-4877.

December 2008	Relf Robert D	10	Iverson Helen Barfuss	10	Evans Hazel Dawn	18
Adair Joseph Q	Richards Maurice	13	James Rowena S	23	Floyd James W	7
All dredge M Merton	Robinson Dorothy P	7	Jarvis Laura Elaine	3	Gallegos Thomas Emilio	7
Anderson Eugene E	Searle June G	31	Jenkins Evelyn	31	Garner William L	18
Anderson Ilah A	Shaw Larue C	31	Jensen Amey C	20	Gines Marva W	9
Andrus Merlin Darnell	Shepherd Edith Irene	16	Jensen Bertley Ray	13	Gray Amber R	23
Bate Kathleen Daines	Sorensen Parry D	9	Jensen Robert L	20	Green William H	17
Beers Fred H	Sperre Jean D	5	Jensen Stanley E	4	Griffiths Helen F	25
Biggs Nihla Hiatt	Stauffer Mary	5	Johnsen Marcia S	1	Gustafson Diane B	27
Blackburn C J	Steele Leona	24	Jolley Bertha	30	Hepworth Bobbee	
Borg Carnett M	Stephens Kent F	14	Jorgensen Leona L	21	McGee	16
Borgstrom Evelyn S	Stevenson Dale Floyd	2	Kistler Bennie E Jr	21	Herzog Clarence M	4
Briggs Larayne P	Stewart Martha Ross	10	Lamib Vernon J	23	Hodson Lloyd L	5
Brooks Adrian Adair	Stone Alice Eva	13	Lamoreaux Lola P	11	Howe Elliot C	24
Brooks Catherine P	Talbot Cleone S	11	Leavitt Euna J	8	Hunt George David	28
Bruestle Maxine	Tippetts Lorela S	31	Lindsey Edna	28	Jackson Dahl R	4
Brundage Lucille M	Tittensor Jack Russell	30	Lloyd Joseph H	17	Janiszewski Joseph	15
Burnham Anna Marie	Tuttle Larry Eugene	24	Mantlo Lena W	27	Jara Paul	7
Burris Nancy N	Uittdenbogaard J	29	Marchant George		Jensen Ina G	6
Capps Ethel Louise	Waite Vance B	18	Peterson	9	Johnson Brant L	13
Chatelain Wanda	Wall Mildred W	6	Markham Drucilla Mae	11	Johnson Joel M	25
Conder Morgan	Wayment Thelma H	25	Marshall Donna P	11	Johnson Margo F	16
Conrow Douglas Charles	Weaver Lorene	25	Mc Cleary Jerry L	9	Jolley, Georgia	19
Cope Donald L	Webster Alice J	30	McMillan Elizabeth K	30	Jones Sarah Nelson	10
Cragun Norma D	Whiting Don I	26	Mead Marilyn	29	Kilby James B	2
Davis Ray	Whiting Juan	11	Millward George C	1	Kossman Eleanor	6
Dean Harold Alfred	Zeller Roger J	27	Nielsen Alpha F	10	Lewis Geniel	10
Derbyshire Fred			Norris Lorna J	1	Marshall Craig G	28
Dill Edith L	Akagi Lois K	30	Pace Phyllis T	26	Martinez Augustina M	22
Fackrell Helen Wood	Anderson Ruth M	18	Parker Robert V	19	McComber Louise T	25
Francis Rell G	Asay Clifton	8	Peters Jean P	20	McWhorter William M	2
Freeman Lucy R	Berg Barry T	10	Pierre Ivaloo Z	17	Memory Fern H	10
Freeman Wilhelmina S	Blevins Shelby Lee	13	Pippy Mary	9	Mitchell Mitzi K	11
Funk Gwen A	Boot Petronella B	18	Pomeroy Billie Rae	5	Newbold Norma H	3
Gerrard Katherine D	Bowden Norman I	23	Potter Barbara	25	Nielsen Joyce LaVon	18
Graham Walter Chris	Brandt Otto V	16	Prestwich William B	29	Nielsen Troy G	16
Graves Joseph Albert	Briggs Calvin	1	Pugh Leta C	10	Nordgren Jason V	18
Greer Gene Austin	Bristol Mildred		Reeves Larry D	2	O'Leary Marlyn P	26
Haacke Shirley	Darleen	23	Rhine Shirley W	12	Oleson Parley V	25
Hansen Aaron A	Brown Robert D	23	Rhodes Rose Ann	17	Oreno John P	19
Hawes Dale J	Burningham Elinor	12	Richards George G	7	Oritsky Joy G	1
Holden John E	Burrows Fae V	23	Rose Virgie Love	19	Patten Hyrum M	12
Hunsaker Neoma	Buttars Dorin D	18	Schow Marlow	29	Peters Paul R	19
Hunt Wayne M	Cartwright Arlo	22	Scott Harry L III	13	Pike Mary Testerman	13
Huntsman Franz L	Chang Hubert C	31	Searle Ludeane	15	Poate Effie G	24
Jensen Nelda S	Chard Georgia	7	Sharp Shirley Ann	31	Pulley Merrill L	8
Jensen Wilford R	Chavez Katherine Valde	31	Starkey James H	14	Radeke Dier L	27
Johnson Barbara R	Childs Cortland E Sr	19	Stirk Margene K	29	Purser Orene S	22
Johnson Douglas W	Christensen Marie A	21	Stuck Melvin L	31	Rader Bertha Elnora	18
Jones Hattie G	Clement B Daren	1	Thompson William H	15	Riley Barbara P	23
Jones Joan Ellison	Clements Stephen A	21	Western Olive T	30	Roberts Donald D	28
Jordan Eva R	Cloward Maruis	20	Wolverton		Robinson James E	23
Joseph Lenore S	Coffin David F	27	Norman Leon	23	Salmond Norma H	23
Kirk Melba H	Crawford Marilyn	6	Wright Lois O	19	Savage Vernon	24
Klotovich Mark M	Crawford William D	25	Zamora Arturo H	10	Sieb Helen B	21
Kresser Gale L	Criddle Val Gene	28			Skidmore William W	24
Larsen Dorothy L	Dalley Cleone H	2	Allen Margaret B	22	Smith Eva Fern	13
Larson Mary F	Dallof Elizabeth M	23	Baker Andrew J Jr	17	Smith Harold L	11
Lovell David R	Degn Raymond H	21	Baldazo Nolasco G	5	Spendlove Marjorie M	28
Madsen Virginia C	Denhalter Virginia E	5	Barker O Deverl	8	Speth Dennis Theron	1
Malouf Beatrice B	Derusha Evelyn P	25	Bateman Don Wallace	24	Staker Donna M	24
Maughan Murray L	Dinkelman Ottalyne M	19	Benson Mark Keith	3	Stradley Dallas N	22
McGraw Eva G	Draney Mabe	11	Bergeson Faye L	21	Talbot Roger Keith	3
Middleton Ward T	Dunn Ruth L	7	Bills June E Jenkins	18	Tapp Tamra J	19
Miller Marie S	Fackrell Severn Leon	4	Boynton Darald	24	Thompson W Leon	24
Morrison Kix B	Favero Marguerite M	25	Bytheway Thomas M	22	Toone Mae	23
Morton Frances S	Greenwood Joy B	9	Cartner Doyle E	2	Torrey Debra	26
Olson Sharen R	Giffin Lorena C	10	Christensen Neil F	1	Turnbow Dorine R	11
Pack Joan Robson	Gustafson Alfred G	6	Clayton Robert W	20	Turner Rodney F	4
Page Dorothy C	Hagen Kim N	1	Cohne Sonia S	2	Udy Jay R	4
Patterson Joette C	Hancey Ruth M	10	Croshaw Roy F	9	Vanwagoner John H	1
Pehrson Anna	Hansen Marilyn H	15	Dawson Virginia E	9	Vigil Miguel A	11
Penney Minnie H	Harward Dot Shirleen	31	Denver Norma M	7	Waagen Ezma	6
Peterson Marilyn A	Hatch Charles H	22	DeYoung Dorothea M	14	Walker Ruth A	22
Peterson Mary Lynn H	Heinsch James M	16	Donaldson Ida O	8	Ward Arlo	24
Pollock Echo S	Hogan Valera E	24	Downard Robert T	10	Weight Ormon R	2
Poulson Hope H	Holley Betty R	19	Durrant Shirley	2	West William K	27
			Erickson LaVoy	21	Wilson Sonoma S	27
					Zupon Ann M	11


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- You can print a paper version anytime — simply go to your online statement and print.
- You can view your statement wherever you have computer access.

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- 3) Enter ID and password
- 4) Click on "Confirmation Prefs" (left column)
- 5) Choose delivery mode — e-mail address if desired
- 6) Check box to receive statements online



If paperless isn't the way for you, we'll gladly mail you a paper copy.

It's easy to set up a PIN

Ready to access your URS online accounts?

If you're ready to access your URS savings or retirement plan by computer, it's easy to set up a personal identification number (PIN):

- 1) At www.urs.org click on "myURS login"
- 2) At this screen enter nothing; instead, click on "Sign up for myURS".
- 3) Enter your account number (it's on your URS statement), your Social Security number, and date of birth.
- 4) Carefully enter a 4 to 12 digit number you'll use as your PIN.
- 5) Re-enter the number to confirm its accuracy.
- 6) Type an email address to which your information can be sent.

Done! Now you're ready to log on to *myURS* and access your account.

A confirmation of your PIN will be mailed to you. You may change your PIN at any time by telephone or *myURS*. At your request your PIN can be frozen to prevent access to your account.

Or set up your pin by phone

- Call URS at 801-366-7720 or 800-688-401k and press 1.
- You'll be asked for your SS#, account # and birth date.
- You'll choose a 4-12 digit PIN, so make sure you have one in mind.