

## JOURNEY TO YOUR SECURE FUTURE

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# Cycles



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Know these important considerations. **Page 4**



# 5 ESSENTIAL RETIREMENT TASKS

Don't put your retirement plan on cruise control just yet. Here are a few easy ways to make sure you're getting the most from your benefits.



**R**etirement is your time to relax and enjoy the rewards of a long, successful career.

But don't get too comfortable. Just because you're no longer punching a clock, this is no time to clock-out entirely on your financial game plan. Take a little time to consider these important tasks to help keep your retirement running smoothly.

**Create a myURS account »** Stay connected with your retirement benefits by creating a myURS account at [www.urs.org](http://www.urs.org). While doing so, give us your email address so we can send you electronic-only editions of Cycles. See Page 2 for detailed myURS instructions.

**Review Your Investment Allocation »** Your myURS account is an easy way to monitor your savings plan account balances, rates of return, and make changes to your investment allocation, if necessary.

See **TASKS**, Page 3

## Savings Plans

### Earning a paycheck? You can contribute money to an IRA

As a retiree, you can still contribute to an IRA as long as you have earned income (wages) or income from self employment\*. Social Security or income from your retirement plans is not considered earned income.

If you qualify and would like to contribute, the 2013 contribution limit on both the traditional and Roth IRAs is \$5,500 (combined), with an additional age 50 catch-up provision of \$1,000.

You can also make IRA contributions after the end of the calendar year.

A contribution for 2013 can be received until April 15, 2014.

Enroll at myURS at [www.urs.org](http://www.urs.org) or fill out a URS IRA Enrollment Contract. ■

*\*You must be under age 70½ to contribute to a traditional IRA.*



See our IRA guidebook at [www.urs.org](http://www.urs.org) to learn more.

## One-Stop Account Access

Stay up-to-date on your benefits by creating a myURS account. View your pension information, manage your savings plans, access tax documents and URS account statements, and more.

Go to [www.urs.org](http://www.urs.org) to create an account. You'll need your Social Security number and your URS account number. Find your URS account number on your URS statements or call us at 801-366-7770 or 800-695-4877.

Find the myURS Member Login at the top-right corner of the [www.urs.org](http://www.urs.org) homepage. ■



### Remember when...

**1930s** » This board game sells 20,000 copies the first week of its release in 1935.

**1940s** » Sculptor Gutzon Borglum completes this national memorial after 14 years of construction.

**1950s** » The first domestic jet-airline passenger service begins with flights between these two cities.

**1960s** » This becomes television's second primetime cartoon when it debuted in 1960.

**1970s** » This U.S. swimmer wins seven gold medals at the Olympic Games in Munich, Germany.

**1980s** » These two Vincent Van Gogh paintings bring almost \$94 million at auction.

**Answers:** 1930s: Monopoly | 1940s: Mount Rushmore | 1950s: New York City & Miami  
1960s: Flintstones | 1970s: Mark Spitz | 1980s: "Sunflowers" and "Irises"

## Cover Story



### RIGHT FOR YOUR HORIZON

URS offers Horizon Funds, diversified balanced portfolios with a risk level associated with how long you're planning to invest (short term, medium term, or long term). Move among these portfolios as your investment horizon changes. Learn more at [www.urs.org](http://www.urs.org).

## TASKS

*Continued from the cover*

Annually review your savings and investments to be sure:

1) You're not spending too quickly; and, 2) They're appropriate for your stage in life and risk tolerance.

For example, if you have a longer investment time horizon and/or higher risk tolerance, invest more heavily in stocks and let the market do its work. However, if your investment timeline is shorter and you can't afford to take a lot of risk, consider a mix of more conservative investments.

**Consider PEHP Medicare Supplement »** As a retired URS member, you're eligible for PEHP Medicare Supplement at age 65. This excellent plan covers some of the medical and prescription costs that Medicare doesn't fully cover. It also provides dental discounts.

Enroll during our annual open enrollment in the fall.

Go to [www.pehp.org](http://www.pehp.org) or call 801-366-7555 to learn more.

**Consolidate Your Savings Plans to URS »** Do you have retirement savings plans from other employers? Make your life easier by rolling them into your URS Savings Plans. That way, you'll have one handy location from which to monitor, manage, and access your money. And you'll have one easy place to turn if you have questions or need help.

**Review Your Beneficiaries Yearly »** If one of your children listed as a beneficiary marries or divorces and changes her name, you should change that on your account. Have beneficiaries moved? We need a current address. Has one of your beneficiaries died? You may need to reassess your list. Always double-check. Incorrect information could delay your wishes or leave your loved-ones without any money or recourse. See your beneficiaries and make changes at myURS at [www.urs.org](http://www.urs.org). ■

## Your Health Tiffany Anderson

### Wellness: Good for you and your wallet

It's no secret that regular oil changes and maintenance to your vehicle extend the life of your car.

This same virtue applies to you. Yearly physicals and regular screenings allow you and your doctor to look under your own hood.

Like updating the software on your computer regularly, it also makes sense to gain your own anti-virus filter in the form of a yearly flu shot.

Why not invest in yourself? Save money with early detection and prevention. Most conditions are much more easily cured or controlled when caught early than in more advanced stages.

Ask your doctor about the best approach for your individual situation.

Go to [www.cdc.gov/family/checkup](http://www.cdc.gov/family/checkup) to learn more. ■

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## Retired and Relocating? Consider These Things

If you've retired and are getting a monthly URS pension check, or will in the near future, please give us your new address as soon as you know it. Keeping us in the loop ensures you get all the information and benefits we provide.

Here are some other things to keep in mind if you're moving, in or out of state. Don't forget to consider your new location's cost-of-living, as it may be different (higher or lower than your current situation) and you'll need to make budgetary adjustments. Prices of housing, utilities, transportation, car insurance rates, and many services vary by region and state. Interest

rates on loans also tend to fluctuate depending on geography.

The biggest difference is often seen in tax rates and laws. Go into this move with your eyes wide open by doing your tax homework ahead of time. Before moving, investigate the following tax-related items:

- » State and local sales tax rates
- » Special tax provisions for retirees or the elderly
- » State income tax rates
- » Property and estate taxes
- » Pension taxes

Remember, no matter where you choose to live, your URS pension benefit will be taxed according to the laws of the state in which you live. ■



### Have you seen these editions of *Cycles*?

Go to [www.urs.org](http://www.urs.org) to see the previous two, electronic-only editions of *Cycles*.

Don't miss out on future editions. Give us your email address at myURS at [www.urs.org](http://www.urs.org) (see instructions on Page 2) and we'll email you upcoming issues as soon as they're available. ■