Smarter Now... Than Ever Before!

Hello my name is

URS Member

KEITH WOODWELL

Director

Division of Securities





State of Utah Division of Securities



The Division can:

- Verify a license
- ♦ Provide information about a broker's complaint history, education and work history.
- ◆ Provide information on how to file a complaint
- Provide seminars and educational material



Smarter than the Rest of the Country

GRADE COLOR KEY

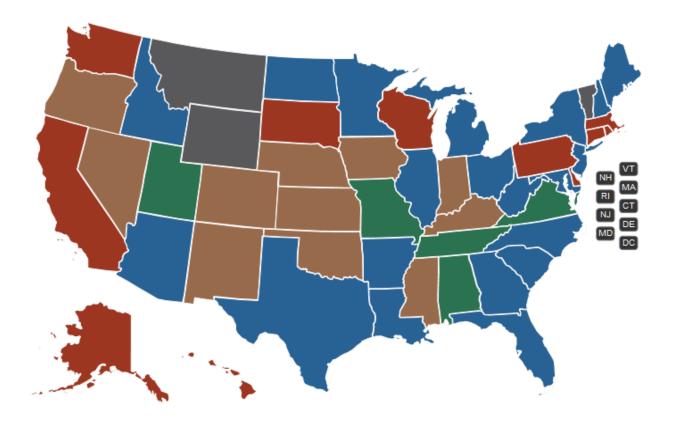












2015 **NATIONAL** REPORT CARD

"Utah receives an A+"



HOW DO URS & THE DIVISION OF SECURITIES WORK TOGETHER?

Education Events

- Licensing/No Action Letter
- Industry Trends which impact Public Employees
- Scams which target Public Employees





WHAT ARE WE TRYING TO ACCOMPLISH?

Helping URS Retirees to:

- Take control of their own retirement savings and develop a plan; and
- 2. Avoid investment fraud and unscrupulous financial advisers.





Benefits of URS Membership

Low Management Fees Free Counseling Sessions



Education
Throughout
Your Lifetime



Smarter than ...your neighbor



Informed Investor



What Are Your Options?

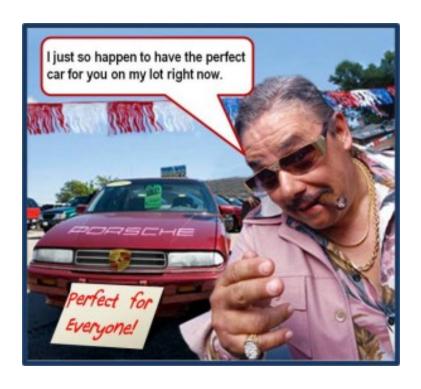
URS Account

Leave it with URS

Move it Somewhere Else



Understand the Sales Process









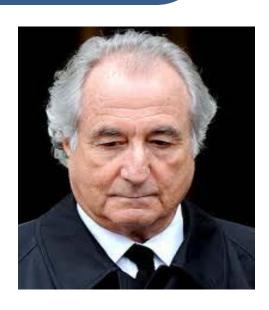
Tools Used in the Sales Process

- ♦ "Free Lunch" or "Educational Seminars"
- ♦ Self-Conferred or Misleading Titles used by Financial Professionals
- ◆ "Guaranteed" High Returns
- ◆ "Guaranteed" Income for Entire Life
- Misleading Annuity Sales Practices



Decide Where Your Money will Grow





The Ponzi Scheme



Risk vs. Reward

Rule #1 for investing:

 Risk and Reward go together and cannot be separated.

Rule #2

♦ Every con artist tries to break Rule #1.



Know the Rules!



Have a Plan!

URSAccounts



For More Information

Retirement Counselor
To discuss your retirement options and process

Call URS to set an appointment

Salt Lake City Main Office 801-366-7770 | 800-695-4877

Southern Utah Branch Office 435-673-6300 | 800-950-4877 URS Investment Advisor

To discuss your personal financial situation

Learn More

URS Pre-Retirement Seminar

Comprehensive overview of what you need to know about retirement

Learn More

urs.org



Help is Available Other Accounts



securities.utah.gov

801-530-6600



Smarter than ...you were yesterday!

Hello my name is

Savy Consumer



Evaluate "Free" or "No Fees" claims





From recent ads and invitations:

"No products will be sold at this seminar."

"Information is especially for ages 55 to 80."

"No agents or brokers."



Refuse to be Rushed





"Check Before You Invest"



- Is this person licensed?
- ♦ How does this person get paid?
- Whose interest is this person protecting?



SmartCheck sm

smartcheck.cftc.gov

also



BrokerCheck® finra.org

also

Video:Thinking Money Documentary

Travel from Wall Street to Main Street to find out how our brains and the marketplace—affect how we deal with money.

For Local Help

securities.utah.gov



also





Now one Smarter now

...than ever before!

