



URS Savings Plans

Utah Retirement Systems 401(k), 457, and IRAs

An informational bulletin published quarterly for members of the Utah Retirement Systems

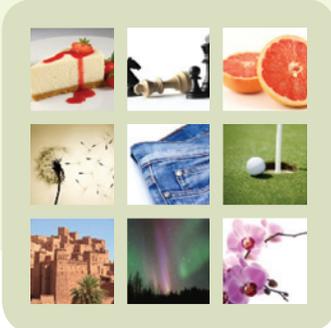


myURS New Authentication

YOU MAY HAVE NOTICED SOME CHANGES to the myURS log in process. To better protect your information, we're adding security features to myURS. If you would like to access your myURS account online to view your balance, make investment transfers, enroll etc., you must complete the new authentication process. Please follow the steps below to set up your new log in information. Go to www.urs.org and click on *Member Login* in the upper right hand corner to begin.

1 The requirements for your user ID and password are changing. You may have to create new ones.

2 Select a security image and phrase. These will help you identify your account. If you don't see them when you log in, you may be in the wrong place or your security may have been compromised.



New User ID

- At least eight characters long
- Cannot contain your SSN
- Only letters, digits, and underscores

Email Address

Password

- At least eight characters long
- Must use at least three of the following:**
 - lower case letters
 - upper case letters
 - numbers
 - symbols

Confirm Password

Security Image

Choosing a security image helps you identify your account. If you were ever to see an image other than the one you chose, it would mean you are in the wrong place, or someone is possibly hacking your account. The same applies to the Security Phrase below.

No Image Selected

Select Image

Security Phrase

- At least two characters long

MyURS New Authentication (Cont.)

Security Questions:

Question	Answer
Select, Please	
Select, Please	
What is the name of your favorite childhood friend?	
What is your mother-in-law's maiden name?	
What was your childhood nickname?	
In what city did you meet your spouse/significant other?	
In what city or town was your first job?	
In what city or town did your mother and father meet?	
Where did you go on your honeymoon?	
What school did you attend for sixth grade?	
What was your High School Mascot?	
What was the last name of your 6th grade teacher?	
What was your favorite place to visit as a child?	

3 Choose three security questions and provide the answers.

Congratulations!
You have completed the security profile setup!

! Attention

You must confirm your email. We send an email containing a link to the address you provided. Click on the link to confirm your email.
You may now log in using your credentials.

Login

4 We'll send you a confirmation email. Click the enclosed link to confirm your email address.



Frosty

Enter your password [I forgot](#)

Remember this PC

By checking "Remember this PC" you will not get asked security questions next time you log in. Do not check this box if you are using a public computer.

Cancel **Login**

After five unsuccessful login attempts your account will be locked.
Password is case-sensitive.

5 The next time you log in, you must answer one of your three security questions and give your password. You may click to have the information stored so you don't have to type it in when you return on the same computer. Make sure the security image and phrase you choose displays every time you log in.



2014 Stock Market Holidays

The New York Stock Exchange will be closed on the following days during the 2014 calendar year:

Labor Day
September 1

Thanksgiving
November 27

Christmas
December 25

The NYSE Trading Floor will close early, at 11:00 a.m., Mountain Time on Friday, November 28, 2014, (the day after Thanksgiving) and Wednesday, December 24, 2014.

Transfers between investment options cannot be made on market holidays. This and other information about the New York Stock Exchange can be found at

www.nyse.com



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