

STAYING HEALTHY THIS HOLIDAY SEASON

Health &
Wellness,
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The URS ViewPoint

Holiday 2013 | Volume 31, No. 3

For Active Members of Utah Retirement Systems

Scary Headlines
Got You Down?

Tune out the
noise and
stick with
a proven
savings
strategy.

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» 2014 CONTRIBUTION LIMITS | PAGE 5

» RETIRING SOON? MAKE SURE YOU'RE FULLY TERMINATED | PAGE 5

YOUR YEAR-END RETIREMENT CHECKUP

Is your **retirement plan** in good health or
on life support? Find **important questions**
to ask yourself for **the new year**.

Pages 3-4

Time to Take Credit!



This federal
tax credit is
for retirement
savers.

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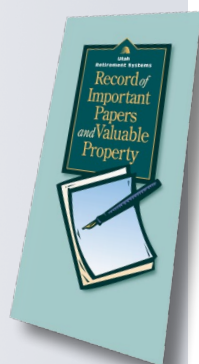
Featured Download *ViewPoint*

It's important —
so make a record

Among the most appreciated gifts you can leave your family at your passing is information. And order.

[This handy brochure](#) can help. It gives you a simple, do-it-yourself way to create a record of important papers and valuable property.

When properly filled, this record becomes a detailed locator of financial and legal facts your survivors will need and appreciate. ■



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The URS
ViewPoint

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12/11/13

Make Sure You Get Credit For Saving

If you're contributing to a retirement plan and your income is below certain levels, you may qualify for a federal tax credit on your 2013 income taxes.

This benefit is called the Retirement Savings Contribution Credit (commonly called the Saver's Credit).

The Saver's Credit is

in addition to any tax deductions you may already be getting from your retirement plan contributions, and, because it's a credit, you can reduce your federal tax liability dollar-for-dollar. The credit can be up to \$1,000 if you file as single, or up to \$2,000 if you are married and file jointly. This benefit is available if you contribute to a 401(k), 457, 403(b), Roth IRA, or traditional IRA. ■

THE SAVER'S CREDIT

Your eligibility for the credit and the amount you can get are based on your tax filing status (e.g., married versus single) and your adjusted gross income (AGI), according to the following chart (for tax year 2013):

Credit Rate on the first \$2,000 contributed	Married Filing Jointly — AGI	Head of Household — AGI	Single, Married Filing Separately or Qualifying Widow(er) — AGI
50%	Up to \$35,500	Up to \$26,625	Up to \$17,750
20%	\$35,501 - \$38,500	\$26,626 - \$28,875	\$17,751 - \$19,250
10%	\$38,501 - \$59,000	\$28,876 - \$44,250	\$19,251 - \$29,500
0%	Above \$59,000	Above \$44,250	Above \$29,500

Cover Story *ViewPoint*

Your Year-End Retirement Checkup » As 2013 comes to a close, now is the perfect time to put your retirement plan on the examination table. Here are a few questions to ask yourself to diagnose any disorder.

CLEAN BILL OF HEALTH?



Am I Saving Enough?

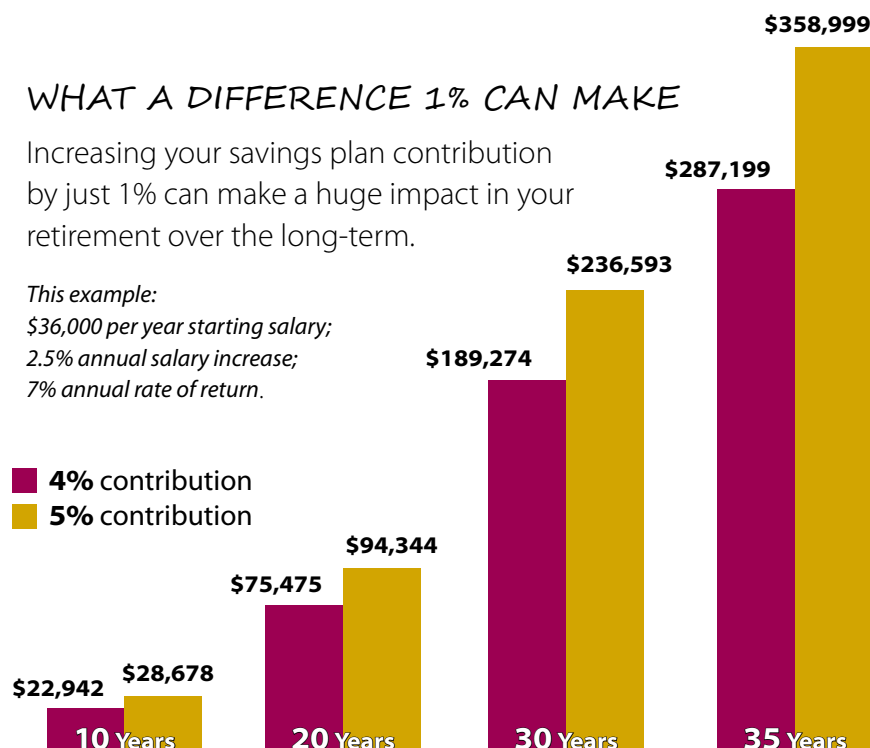
That's the big question. And we've got a simple way for you to get the answer. Our [online retirement calculators](#) help you peer into the future to get a picture of your retirement income. [Estimate your pension benefit](#) and the [growth of your savings plans](#). Does your plan need a shot in the arm? Increasing your contributions could be just what the doctor ordered. Make changes at [myURS](#). Set contributions as a percentage of your salary so they automatically grow as your salary grows.

WHAT A DIFFERENCE 1% CAN MAKE

Increasing your savings plan contribution by just 1% can make a huge impact in your retirement over the long-term.

This example:

*\$36,000 per year starting salary;
2.5% annual salary increase;
7% annual rate of return.*



Am I Getting my Employer Match?

It never makes sense to turn down free money.

But if you're not getting your employer 401(k) match, that's exactly what you're doing. Many employers will match your 401(k) contributions up to a certain amount. Check with your employer to see how much free money you're missing out on and increase your contributions to get it all!



Cover Story *ViewPoint*

Your Year-End Retirement Checkup

Are My Beneficiaries Current?

You should review your beneficiaries yearly at [myURS](#).

We pay benefits based on our most recent record. If you have not initially set up your beneficiary designations, or if your listed primary beneficiary dies with no contingent (backup) in place, the law decides who gets your nest egg.

A lot can happen in a year. If one of your children listed as a beneficiary marries or divorces and changes her name, you should change that on your account. The same rule applies to beneficiaries who have moved. We need a current address.

If one of your listed beneficiaries has died, you may need to reassess your list of beneficiaries. Always double-check. Incorrect information could delay your wishes or leave your loved-ones without any money or recourse.



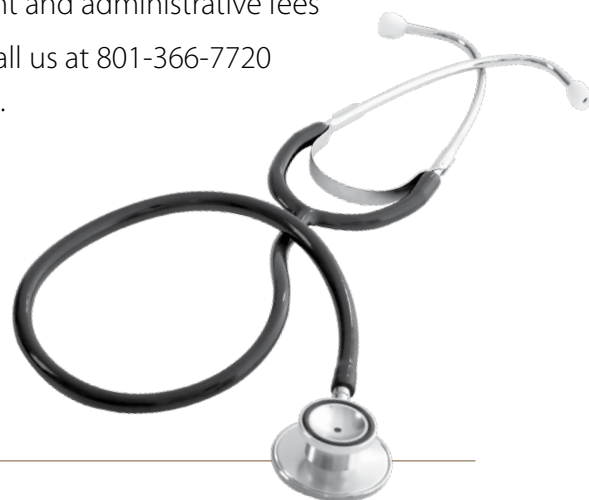
Do I Have Any Old Retirement Savings Accounts?

Have a 401(k), 457, or IRA from a previous employer? Simplify your life — and enjoy the peace of mind of knowing your fees are low — by rolling over old accounts to URS.

It's easy and has many benefits, including:

- » Ease of managing your accounts
- » Local customer service
- » Professionally managed investment options
- » Low investment and administrative fees

To get started, call us at 801-366-7720 or 800-688-4015.



Have I Seen the New myURS?

Now it's even easier to see and manage your retirement benefits. If you haven't been to [myURS](#) recently, the end of the year is a perfect time to see your savings plan balances, years of service, check beneficiaries, and more. You may notice some changes that make the site easier to read and navigate. While you're doing something good for your retirement planning, do something good for the planet too. Make sure you've opted for email delivery of statements and other information.

Retiring? You Must be Fully Terminated

To retire with URS, you must terminate all employment, regardless of benefits, with every URS participating employer/agency before your retirement date with URS.

A participating employer/agency includes: any department, division, agency, office, authority, commission, board, institution, or hospital of the State; any county, city, municipality, town, local government, local district, or special service district; any state college or university, school district, charter school; or any other

participating employer.

Employment includes, but is not limited to: part-time, seasonal, temporary, adjunct, substitute, hourly, contract arrangements or any employment or volunteering in which a member receives any compensation, stipends or grants, or reimbursement, regardless of benefits.

If you don't terminate employment with all URS participating employers before your URS retirement date, your monthly benefit will be canceled, and you must reimburse URS for any retirement benefits received when you weren't eligible.

If you have any questions, contact us at 801-366-7770 or 800-695-4877. ■

Let's talk about your URS benefits

If you don't understand your benefits as well as you'd like, look for a [counseling session near you](#).

Our retirement counselors provide one-on-one counseling sessions throughout the state. Or, you're always welcome to come to our Salt Lake City or St. George offices. No appointment is necessary for counseling sessions.

Remember, our representatives are not paid commissions and are only interested in helping you. ■

2014 Retirement Savings Plans Contribution Limits

Plan	Maximum Employee Contributions	Employee Catch-up Contributions (age 50+)	Employee Contribution Limit (under age 50/ age 50+)	Employee and Employer Combined Contribution Limit
401(k)	\$17,500	\$5,500	\$17,500/\$23,000	\$52,000
457	\$17,500	\$5,500	\$17,500/\$23,000	\$17,500/\$23,000
Traditional IRA	\$5,500	\$1,000	\$5,500/\$6,500	NA
Roth IRA	\$5,500	\$1,000	\$5,500/\$6,500	NA

Ignore Scary Headlines, Stick to a Proven Strategy

Bad news comes and goes. The market goes up and down. The best thing you can do as an investor? Tune out the noise and stay with your plan.

You've heard lots of frightening news lately – recessions, fiscal cliffs, government shutdowns, political unrest overseas. It makes you want to hide yourself and your money under the bed.

How about some good news?

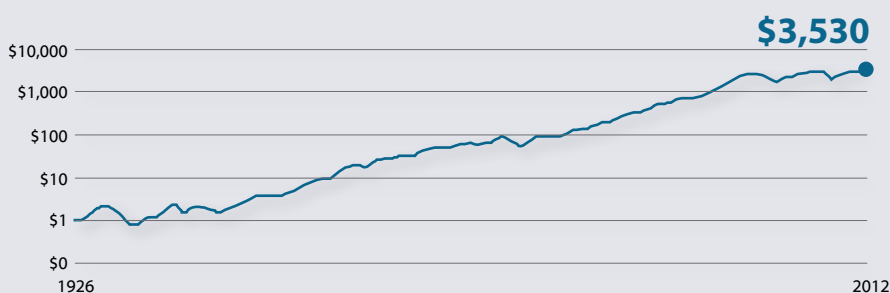
Here it is: Money invested in the broad stock market for the last three years has earned more than 16% per year — despite the bad news!

Long-term Horizon

The purpose of a retirement savings plan is to grow over your lifetime. This gives you the benefit of a long-term investment horizon, allowing you to ignore the immediate noise created in the news. It also allows time and the strength of the U.S. financial system to work in your favor. Let's look back a lifetime,

Turn a Buck Into \$3,530

Growth of \$1 in the S&P 500 in a lifetime.



Source: Standard & Poor's Index Services Group

say 87 years, to 1926. Since then we have seen depressions, recessions, wars, oil embargos, Republican presidents, and Democrat presidents.

Over that same period, however, we have experienced a boom in technology, transportation, health sciences, and the availability of energy. Looking at the performance of the stock market, the broad market has returned about 9% annualized returns over that period — despite the ups and downs.

Save Enough

One mistake many of us make is to hope stock market gains will make up for our lack of savings.

Even good earnings in the stock market can't save your retirement if you don't set enough aside to begin with. But remember, no matter how close you are to retirement, it's never too late to start saving now. Still, the earlier you start the better.

How do you know what will be enough? First, you

See **PLAN**, Page 7

Retirement Savings Plans *ViewPoint***All Bad News? Not at All!**

Money invested in the broad stock market for the last three years has earned more than 16% per year — despite news about government shutdowns, recessions, tapering, and the like. Returns for the [URS Large Cap Index Fund](#) are below.

3rd Qtr	1 Year	Annualized		
		3 Years	5 Years	10 Years
5.90%	20.51%	16.07%	9.86%	7.33%

PLAN ahead and tune out headlines

Continued from Page 6

need to know what benefits you have and how many years you will add to them. URS provides two calculators that can help you plan. [The Retirement Benefit Estimate Calculator](#) estimates what your URS pension benefit may be. [The Savings Plans Future Values Calculator](#) estimates how much you can save.

Use An Appropriate Investment Allocation

Your investment strategies should take into consideration how much time you have before you withdraw your funds and how much market volatility you can withstand. For

example, if you have a specific amount of money you must withdraw during the coming 12 months, you probably shouldn't take a lot of market risk. You could put it in the [Income Fund](#), our most conservative investment option.

On the other hand, if you have many years before you will be withdrawing the money, you could use the [Long Horizon Fund](#) for higher earnings potential.

When it comes to market volatility, and with time on your side, a falling stock or bond market is not a bad thing – you can buy into the markets at a lower price.

However, when you're getting close to the time you'll be withdrawing funds, you can take some volatility off the table by investing in the [Medium Horizon Fund](#) or [Short Horizon Fund](#). ■

Which URS Savings Plan is best for you?

Should you be putting all of your retirement savings into a [401\(k\)](#)? [457](#)? Or is an [IRA](#) the best way for you to save?

It really depends on your financial picture. A 401(k), 457, or traditional IRA is best suited for people who will be in a lower tax bracket after they retire; a [Roth IRA](#) is better for people who think they'll be paying taxes at a higher rate during retirement.

Another strategy is to have more than one account so you have the benefits of each plan in your portfolio. Check out the [Investment Options and Savings Plans Overview](#) to plan the best strategy for you. ■

FOR MORE THAN JUST RETIREMENT

Certain plans can also be effective for such uses as building an emergency fund, saving for college, buying your first home.

[Learn more.](#)

Your Health By Tiffany Anderson

Make the Holidays Healthful

The holidays are a time when calorie-laden goodies and cooler weather may tempt us away from sensible eating and consistent exercise. Here are some tips for keeping health in the forefront this holiday season.

Take advantage of local events that focus on seasonal wellness – such as annual holiday road races and walks. [Find events.](#)

Register yourself and others for a memorable holiday experience that will keep you motivated to stay in shape throughout the season.

Consider starting your own holiday ritual. Include cool weather fun such as ice skating or sledding, or take the family snowshoeing — a great way to earn those holiday meals!

When writing your gift list this year – think “health for the holidays.” Consider the receivers and what activities may suit them, health conditions they may have, and, most of all, what they enjoy. Spend your time,

Try a New Fitness Activity This Season

Cold weather doesn't mean you need to stop exercising outdoors. Why not try something new, like cross-country skiing? It's a great, low-impact, total-body workout that's easy to learn and can torch some serious calories. And, fortunately for us, Utah has some of the best cross-country skiing tracks in the country.

» [Find places in Utah to Cross-Country Ski](#)



rather than your dollars, and exercise together. Besides physical activities, there are also health-related gifts to wrap and share. Here are a few ideas:

Quality ear buds » For those active outside or in the gym, listening to music is essential.

Digital Food Scale » Perfect item for portion control.

Bike Light & Horn » Be seen and heard while cycling on the road — safety first!

Fruit of the Month »

A variety of companies ship quality, in-season produce right to your door.

Eco-Friendly Water Bottle

» Reduce plastic waste by giving a reusable, durable bottle.

Wii Technology » Games and exercise programs are available for all ages and physical abilities. ■

Tiffany Anderson, CHES, is a wellness specialist for [PEHP](#), the health benefits division of URS.

CELEBRATE SMART

[Helpful Tips for Healthy Holiday Parties](#)