

REACHING NEW HEIGHTS

The URS **ViewPoint**

Summer 2015 | Volume 33, No. 2 | For Active Members of Utah Retirement Systems

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GET TO KNOW

FUTURE YOU

Research shows the better you identify with your future self, the better your decision-making for the future. It doesn't take a Delorian to connect with this important person. We'll share some easy strategies. **Page 2**

Small Change, Big Effect

See how saving just a little more now can add up over time.

Page 3



Cover Story *ViewPoint*

Don't Neglect This Important Person » It's easier to delay gratification and make wise decisions for the future when you connect with him on a personal level.

MEET FUTURE YOU

You've got a lot of important people to take care of. Your kids. Your spouse. Your clients. Your co-workers. But there's one important person whose wants and needs you may be ignoring. To find her, just look in the mirror — and imagine the future.

We're talking about "Future You."

Research shows the better you connect with this person, the better decisions you make for your future.

Here's why: It's easy to account for your wants and needs today, but the future may feel abstract and blurry. It feels less so if you can vividly imagine your future self. What does she look like? How does she fill her days? What are her wants and needs? Before you make a financial decision, imagine how it will impact her.

Here's one easy gift you can give Future You today. Increase your contributions to your retirement savings plans. Even small additions can make a huge difference over time (see Page 3). Future You will thank you! Imagine him enjoying the rewards of today's wise decisions and feeling gratitude to you for making them.

With your help today, he can fulfill the dreams you currently can't. Ever dreamed of taking a European cruise or an African safari? They may be out of reach for you, but not for Future You — if you make him a priority today. ■



Spend Some Quality Time With Future You

- » Vividly imagine yourself in the future. How have you changed? How are you the same? What are your wants and needs? What are your dreams?
- » Write a letter to your future self. Describe the things you're doing today for her benefit. Send it to Future You at www.futureme.org.
- » Picture how Future You looks to better relate to him. Use an app such as AgingBooth.

Retirement Savings Plans *ViewPoint*

SMALL CHANGES, BIG RESULTS

Saving just a little more can make a huge difference.

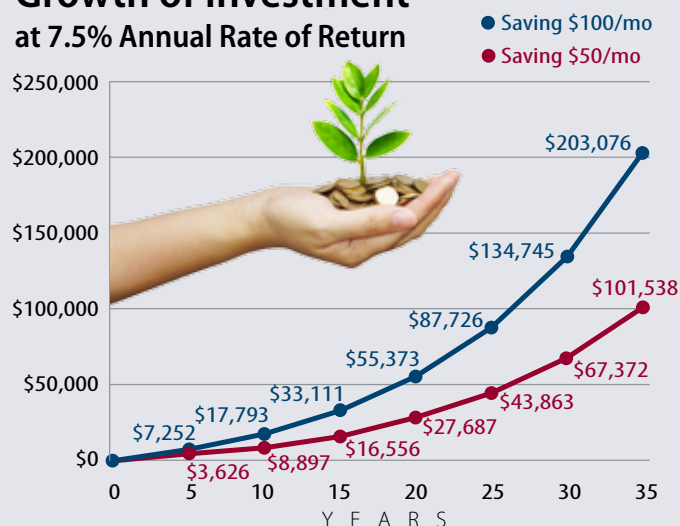
Imagine a train leaving Salt Lake City for California is almost sent to Denver, all because of a subtle switch of a track as it leaves the yard. The train conductor realizes the error before it's too late and switches the rail back to the correct path.

Just like the conductor, you can make small changes to your savings now that could have a big impact in the future.

Looking for a way to come up with dollars to save? Try adjusting food routines during the week, like cutting back on soda or eating out less often. Re-shop your various insurances. Small changes add up fast.

Remember, you're the conductor, and by making small changes now, you can arrive at a better destination. ■

Growth of Investment at 7.5% Annual Rate of Return



As you can see, small savings add up nicely — growing faster if you save more, longer.

Review your contributions to URS Savings Plans at myURS at www.urs.org (See Page 4).

2015 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)	\$18,000	\$6,000	\$18,000/\$24,000	\$53,000
457	\$18,000	\$6,000	\$18,000/\$24,000	\$18,000/\$24,000
Traditional IRA	\$5,500	\$1,000	\$5,500/\$6,500	N/A
Roth IRA	\$5,500	\$1,000	\$5,500/\$6,500	N/A

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Go to 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. ■



Need Financial Advice? Now, URS Can Help

We all need a little help with our investments and retirement planning from time to time.

As a URS member, you now have access to professional URS Investment Advisors at no charge. Schedule an appointment to get customized advice about your retirement planning.

To register for a counseling session, log into your myURS account and click the Education tab. Click "Counseling Sessions" from the menu at left. ■