

Introducing URS' new

Loan-by-Phone Program

- No paper application necessary
- Loan application will be taken over the phone
- You can now borrow from both your 401(k) or 457 account*
- You may borrow up to 50% of your account balance, up to \$50,000 total between both accounts**
- You may have one loan at a time from each of your 401(k) and 457 accounts

Utah Retirement System does not encourage you to borrow from your retirement savings, but should the need arise, give us a call at **801-366-7720** or toll-free **800-688-4015**, Monday – Friday between the hours of 8am–5pm MST and one of our counselors will take your application over the phone.

* You must be actively employed by a URS covered employer participating in the URS loan program

** The amount that you are eligible to borrow may be reduced by any outstanding loan balances that you have had over the past 12 months in the URS loan program or any other outside retirement plan loans (403b, etc). Call the URS office at 801-366-7720 or toll-free 800-688-4015 and we can help you determine your eligible loan amount.