

I'm New to URS.

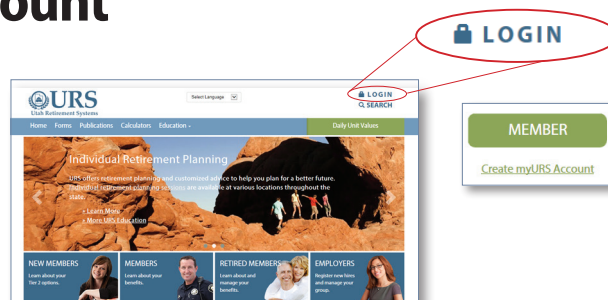
Now What?

Here are three important things to do immediately.

1 Create a myURS Account

» Set your beneficiaries, manage URS Savings Plans, make your Tier 2 election, and more.

» Go to **www.urs.org** and click "**LOGIN**" in the top-right corner. You'll need your URS account number — a W followed by eight digits. Find your number on the enclosed letter. If you have questions, call 801-366-7700 or 800-365-8772.



2 Understand Your Tier 2 Retirement Options

- » You have one year from your hire date to choose your retirement option. The **Tier 2 Hybrid Retirement System** combines a pension and a 401(k) plan. The **Tier 2 Defined Contribution Plan** is a 401(k) only.
- » We want to be sure you fully understand your options and make a confident decision. See the other side to learn how we can help.

3 Start Saving Directly From Your Paycheck

- » Compliment your Tier 2 benefit with personal contributions to URS Retirement Savings Plans. Set up automatic payroll deferrals at myURS.
- » Get into the habit of stretching your savings comfort zone. Saving that additional fraction of your paycheck puts only a tiny dent in your current lifestyle, but it makes a big difference by retirement time.
- » Learn about your investment options at **www.urs.org/us/savings**.



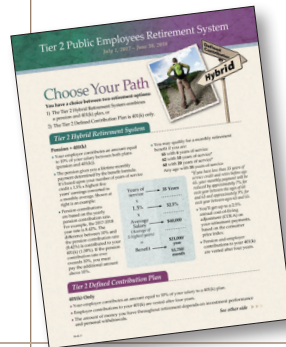
Your Decision, Your Way

Whatever your style of learning,
URS is here to help you understand
your Tier 2 retirement options.



Website

Go to the **New Members** Section of **www.urs.org** for a overview of your retirement options and to find resources to make an informed decision.



Publications

These include the one-page overview *Choose Your Path* and the detailed *Comparing Tier 2 Plans*. Find them at **www.urs.org**. Or email **publications@urs.org** to request printed copies.

Videos

Get a basic summary by watching the video *Hybrid or DC? A Quick Overview*. Or, go deeper with *Hybrid or DC? A Detailed Look*.

Seminars

Held throughout the year, seminars provide an overview of your benefits and more. Go to **www.urs.org/general/seminars**.

Webinars

Tier 2 Choice webinars explain your options. See schedule at **www.urs.org/general/webinars**. Archived webinars are also available.

Presentations

We frequently visit employers across Utah for regional Tier 2 New Hire Presentations. Go to the **New Members** section of **www.urs.org**.

One-on-One

A Retirement Planning Advisor will help you choose the right Tier 2 option for you. Schedule a free session at **myURS** at **www.urs.org**.

Via Phone

We look forward to answering your questions. Call weekdays between 8 a.m. and 5 p.m., **801-366-7770** or **800-695-4877**.