

**Important Reminder for URS Members**

# Third-Party Advisors Don't Represent URS



**Be cautious of any outside advisor who claims to represent URS or have expertise in URS benefits.**

URS doesn't discourage members from using third-party advisors. However, be cautious of any non-URS advisor or financial planner who claims to represent URS or have expertise in URS benefits. URS does not contract with or otherwise outsource investment advising to any third-party for any reason.

Don't confuse third-party advisors with URS employees. URS Advisors (who *are* employees of URS) will only meet with you at URS, at your agency, or a nearby agency, during business

hours. URS Advisors will not visit your home or set up evening/weekend appointments.

To make sure you're acting in your best interests, talk to us first before making any decisions about your retirement benefits or moving your money out of URS Savings Plans. Schedule a free URS Individual Retirement Planning Session at [www.urs.org/us/irps](http://www.urs.org/us/irps).

URS is a nonprofit trust, and our low fees reflect that. Our advisors never earn commissions.



## Remember...

» URS Advisors can explain the basics of claiming your Social Security benefits. Be careful of advertisements that create "fear of missing out" (FOMO) of thousands of dollars by warning of a supposed "incorrect" Social Security decision.

» A URS pension benefit is like an "annuity" in that it provides lifetime income. You likely also have a second "annuity" called Social Security (more lifetime income). Do you really need a third? Commercial annuities can have much higher costs than URS and Social Security and can be too complex to easily understand.

**You can keep your funds in URS Savings Plans throughout your retirement. You're never required to move your funds.**