



What Now?

Takeaways
and Action Items
for Employers

Brent Sonzini

URS/PEHP Employer Event

March 12, 2024



Trust • Commitment • Value • Innovation • Excellence

PEHP Town Hall Meetings

Held across Utah in March and April 2024

Salt Lake » March 25

Brigham City » March 27

Farmington » March 27

Taylorsville » March 28

Price » April 1

Moab » April 1

Monticello » April 2

Blanding » April 2

Sandy » April 8

St. George » April 16

Cedar City » April 16

Heber » April 23



Register at:
www.pehp.org/townhall

Value of Benefits

To help recruitment and retention

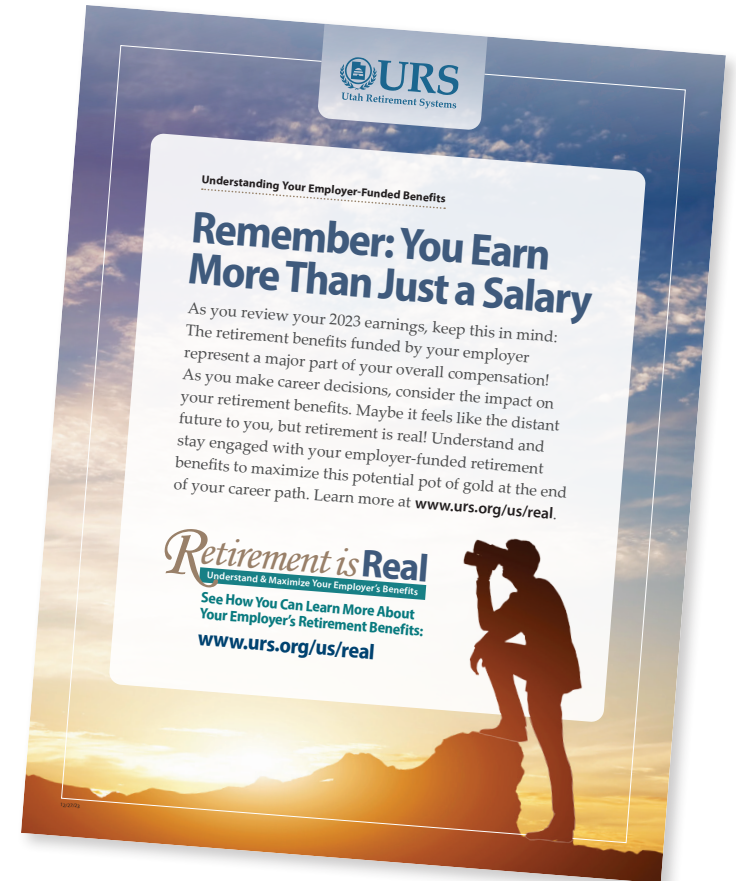
- » Look for quarterly emails
- » Second year of initiative from URS to highlight the value of benefits for employees.

Retirement is Real! Understand and Maximize Your Benefits

Maybe it feels like the distant future to you, but retirement is real!
And thanks to the surpluses of the URS funds on your behalf, you have more than most Americans. The impact on your retirement is significant. Aging your benefit to

What's Your Potential Retirement Benefit? See for Yourself!

Here's a great way to better understand {your employer's} signifi-



4 Simple Steps

Follow the Steps



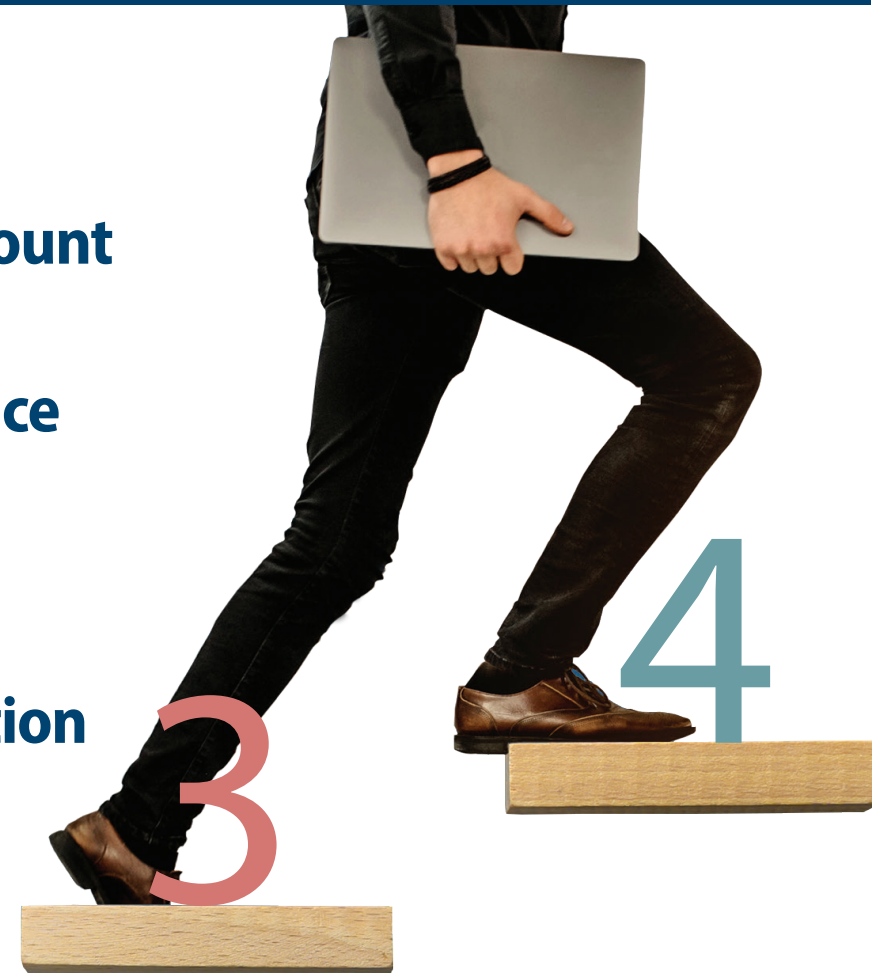
Scan Now!

Create a myURS Online Account

Learn about Your Tier 2 Choice

Enroll in URS Savings Plans

Schedule a Free Consultation



www.urs.org/us/steps





1099 Tax Documents

Tax Documents Now Available at myURS

1099 Tax Documents are now available at [myURS](#). Find tax documents in the Document Center at the bottom of the page after you log in.



NEW MEMBERS

Learn about your Tier 2 options.



MEMBERS

Learn about your benefits.



RETIRED MEMBERS

Learn about and manage your benefits.



EMPLOYERS

Register new hires and manage your group.



Popular Searches

Daily Unit Values

Rates Of Return

401(k) and 457 Loans

401(k)

URS Savings Plans

Forms

Publications

Retiring Soon

Pre-Retirement Seminars

Learn About Your Benefits

Tier 1 Pension Plans

Pension Plans Highlights

Tier 2 Plans



New Hire Onboard Process

What URS recommends

- » Provide Tier 2 New Hire Checklist
 - › Easily guide new employees:
 - » Enrolling in and understanding their URS benefits
 - » Empower new employees to make Tier 2 choice
 - » One year to make irrevocable election



URS
Utah Retirement Systems

I'm New to URS. Now What?

Follow these simple steps to make your Tier 2 choice at www.urs.org/us/steps



As a new Tier 2 member, you have one year from your URS enrollment date to choose either the Hybrid Option (pension) or the 401(k) Option. The Hybrid Option is the default. Follow the QR code above or go to www.urs.org/us/steps for a checklist of simple steps to get started.

Step 1 Create a **myURS Online Account**
This is how you access and manage your URS benefits. Choose your beneficiaries as soon as possible.

Step 2 Learn About **Your Tier 2 Choice**
Watch videos to get familiar with your Tier 2 Options. Hybrid or 401(k)? A Quick Overview provides a quick look. Hybrid or 401(k)? A Detailed Discussion offers a deeper dive. Join a live presentation and ask questions. Get a deeper understanding of your two retirement choices.

Step 3 Learn About **Savings Plans and Enroll**
Start saving now and boost your retirement. Invest in URS Savings Plans straight from your paycheck.

Step 4 Schedule a **One-on-One Consultation**
Retirement Planning Sessions are virtual or in-person. Still have questions? Talk to a Retirement Planning advisor.

Follow these steps at www.urs.org/us/steps

Non-URS Financial Advisors

Help us teach your employees to be alert

- » Be cautious of third-party advisors claiming to represent URS or have expertise in URS benefits
- » URS does not contract with or source investment advising to any third party
- » Make sure you're acting in your best interests
 - › Talk to URS before making any decisions including:
 - » Retirement benefits
 - » Moving money out of URS Savings Plans



Protecting Your Employees

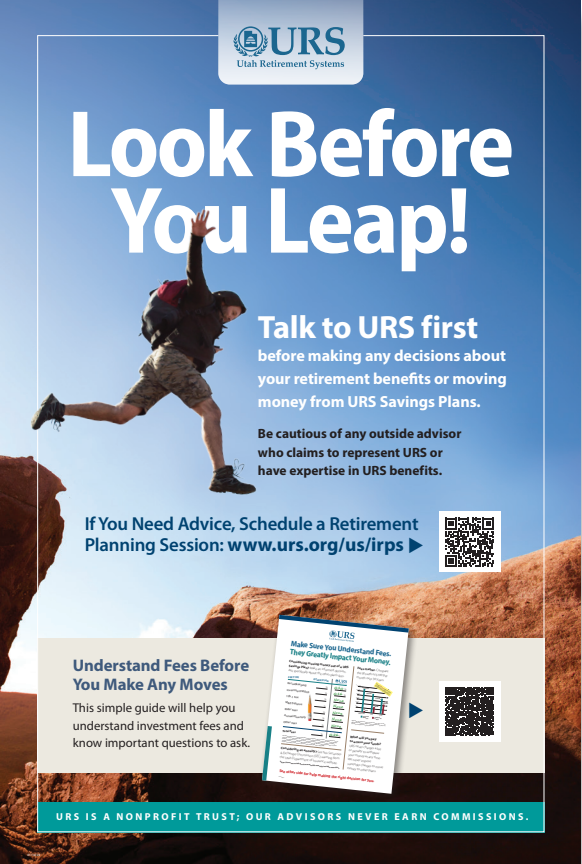
Consider policies to limit solicitations

Washington School District Policy 3600 - Distribution and Posting of Promotional Materials

PROCEDURE v2020.12.14 | Developed for **Washington County School District** | © 2022
WCSD |

3.3. Sales Representatives and Agents

- Because sales activities have the potential to disrupt the educational program, representatives, agents, and other individuals, are prohibited from promoting or selling individual products such as tax-sheltered annuities, insurance programs, investment opportunities, life insurance programs, accident insurance, etc, in classrooms, schools, break rooms, or at work site locations during school or business hours (to include 30 minutes before and 30 minutes after school time). This limitation includes the use of lunch breaks and prep time. Sales agents and representatives promoting products specific to the operation of the school or District are not subject to this limitation and may visit with administration or authorized personnel during work hours.
- Except as approved for by the Washington County School District Superintendent for group benefits, sales representatives and agents must not be given time in faculty meetings or other group meetings.
- With the exception of authorized group insurance benefits, sales agents are not to be provided with lists of employee names, addresses or phone numbers.



URS
Utah Retirement Systems

Look Before You Leap!

Talk to URS first
before making any decisions about your retirement benefits or moving money from URS Savings Plans.

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

If You Need Advice, Schedule a Retirement Planning Session: www.urs.org/us/irps

Understand Fees Before You Make Any Moves
This simple guide will help you understand investment fees and know important questions to ask.

URS IS A NONPROFIT TRUST; OUR ADVISORS NEVER EARN COMMISSIONS.

Retirement Planning Advisors

How we help educate your employees

- » On-site presentations, training
- » Benefit fairs
- » Ongoing webinars
- » Seminars
- » Individual retirement planning sessions
- » Individual financial wellness sessions





Retirement Planning Advisors

One-on-one sessions available to members

Individual Retirement Planning Sessions

- » Pension
- » Retirement savings plans
- » Social Security

Financial Wellness Sessions

- » Debt management
- » Emergency savings
- » Budgeting

Three Types of Seminars

Early to Mid-Career

Planning for a secure future

Pre-Retirement

Within 10 years of retirement

Retiree

For retired members

**Learn more and register:
www.urs.org/us/seminars**



2024 Seminar Schedule

Early to Mid-Career

VIRTUAL

October 25

IN-PERSON

July 18 » Cottonwood Heights

Learn more and register:
www.urs.org/us/seminars

Pre-Retirement

VIRTUAL

» March 29 | May 31 | Oct. 18

IN-PERSON

May 30 » St. George

June 6 » Moab

June 14 » Ogden

June 21 » South Salt Lake

June 28 » Orem

July 12 » Murray

July 19 » Logan

July 26 » Farmington

August 2 » Draper

August 7 » Roosevelt

Retiree

VIRTUAL

October 11

IN-PERSON

September 13 » South Salt Lake

AUREUS

Next steps

- » User Acceptance Testing (UAT)
 - › Beginning July 2024
- » AUREUS Newsletter
- » Review AUREUS information sites
 - › www.urs.org/employers/aureus
 - › www.urs.org/employers/aureusfaq



AUREUS News & Updates

For URS Participating Employers

March 2024

Updated Timeframes for AUREUS Testing – Choose How You Participate!

We are diligently working to make the AUREUS transition as smooth as possible for you, our key stakeholders. We want to identify any critical issues well before we go live – and we need your help! See the latest [AUREUS News & Updates](#) for ways you can make your voice heard and help with the transition.

If you have staff who need to be involved in future AUREUS communication, please forward this message to them and email aureus@urs.org to add them to future updates.

See AUREUS News & Updates for March 2024

Tier 2 Contribution Rates

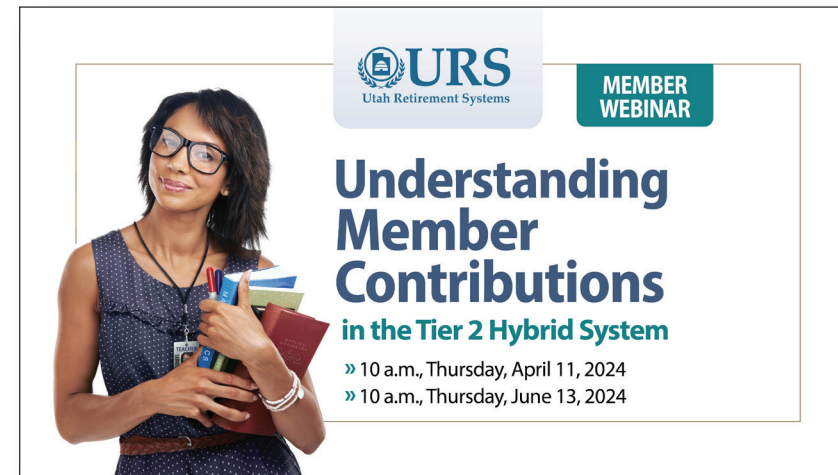
Employers



The graphic for the Employer Webinar features two women on the left: one in a green jacket and another in a blue work uniform. On the right, the URS logo is at the top, followed by a blue box with 'EMPLOYER WEBINAR'. The main text reads 'Understanding Member Contributions in the Tier 2 Hybrid System' with the date '» 9 a.m., Thursday, March 28, 2024' below it.

» 9 a.m., Thursday, March 28

Members



The graphic for the Member Webinar features a woman on the left wearing glasses and holding several books. On the right, the URS logo is at the top, followed by a green box with 'MEMBER WEBINAR'. The main text reads 'Understanding Member Contributions in the Tier 2 Hybrid System' with two dates listed below: '» 10 a.m., Thursday, April 11, 2024' and '» 10 a.m., Thursday, June 13, 2024'.

» 10 a.m., Thursday, April 11

» 10 a.m., Thursday, June 13

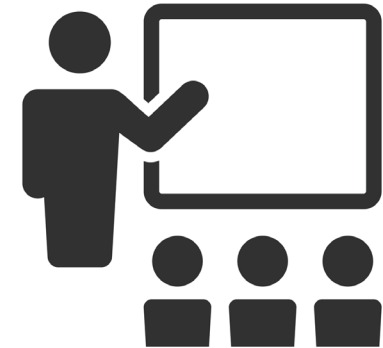
Find registration for both webinars: www.urs.org/event

Comprehensive Employer Training

- » What's covered?
 - › Title 49 compliance
 - › Legislative updates and board resolutions
 - › Administrative hot topics
 - › AUREUS updates

Who should attend?

- › All staff members who participate in administering retirement benefits



May 2024 Dates and Locations

Comprehensive Employer Training

St. George » Tuesday, April 23

Richfield » Wednesday, April 24

Moab » Thursday, April 25

Price » Friday, April 26

Ogden » Monday, April 29

Sandy » Tuesday, April 30

Logan » Wednesday, May 1

Orem » Thursday, May 2

Heber City » Monday, May 6

Vernal » Tuesday, May 7

Salt Lake City » Wednesday, May 8

Find registration information: www.urs.org/event



**Thank you
for joining
us today!**

Find videos from today's
event and presenters' slides at
www.urs.org/us/event