



What Now?

Takeaways and Action Items for Employers



Trust • Commitment • Value • Innovation • Excellence



Value of Benefits

- » Look for quarterly emails.
- » Third year of initiative from URS to highlight the value of benefits for employees.
- » Not receiving these emails? Let us know, publications@urs.org

Auto Enrollment

- » Automatically enroll new employees in the 401(k)
 - › A set amount – 3%, 4%, 5%.
- » Employee can change
- » SB89 (2024 Legislative session) – Auto enrollment for State employees

Auto Enrollment

Implementation

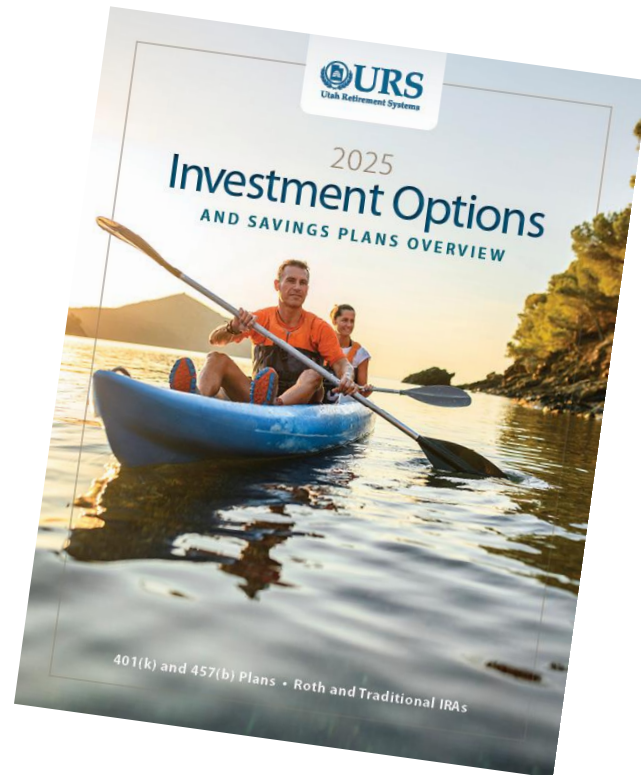
- » Implement new policy
- » Disclosure form for the employee
- » New Service Agreement with URS

2024 Economic Impact Study

www.urs.org/2024study



URS' Savings Plans Fees



Fund	Annual Investment Fees*	Annual Administrative Fees*	Total Annual Fees*
Income Fund	0.20%	0.05%	0.25%
Bond Fund	0.10%	0.05%	0.15%
Balanced Fund	0.24%	0.05%	0.29%
Large Cap Value Fund	0.41%	0.05%	0.46%
Large Cap Index Fund	0.02%	0.05%	0.07%
Large Cap Growth Fund	0.24%	0.05%	0.29%
International Fund	0.05%	0.05%	0.10%
Small Cap Stock Fund	0.27%	0.05%	0.32%
Target Date 2065	0.10%	0.05%	0.15%
Target Date 2060	0.10%	0.05%	0.15%
Target Date 2055	0.10%	0.05%	0.15%
Target Date 2050	0.10%	0.05%	0.15%
Target Date 2045	0.11%	0.05%	0.16%
Target Date 2040	0.12%	0.05%	0.17%
Target Date 2035	0.13%	0.05%	0.18%
Target Date 2030	0.14%	0.05%	0.19%
Target Date 2025	0.14%	0.05%	0.19%
Target Date 2020	0.13%	0.05%	0.18%
Target Date 2015	0.12%	0.05%	0.17%
Target Date Retired	0.12%	0.05%	0.17%
Tier 2 Nonvested	0.13%	0.05%	0.18%

Engage Your New Employees

Follow the Steps



Scan now!



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

Become Handy With Your Benefits

Managing your URS benefits online is easier than you might think. In the latest edition of [ViewPoint](#), we show you a few DIY tips.

» [ViewPoint Holiday 2016](#)

» [Cycles from Retired Members Holiday 2016](#)



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](#)

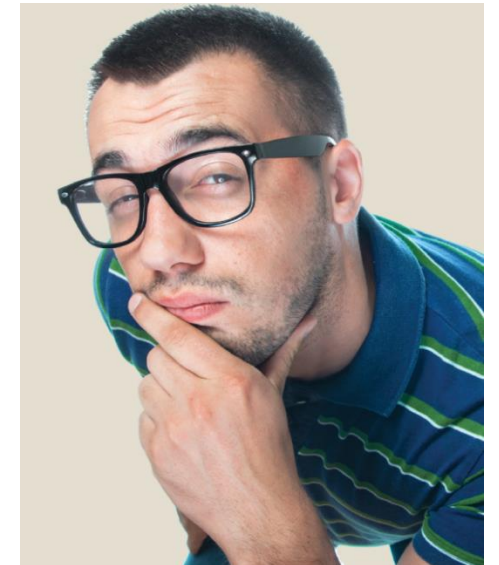
[Tier 2 Plans](#)

Recommended URS Onboarding Process

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

Non-URS Financial Advisors

- » 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



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

Retirement Planning Advisors



- » Individual Retirement Planning Sessions
 - › Pension, Retirement Savings Plans, Social Security

- » Financial Wellness Session
 - › Debt management, Emergency Savings, Budgeting

Three Types of Seminars



- » Early to Mid-Career
- » Pre-Retirement
 - › Within 10 years of retirement
- » Retiree



2024

Early to Mid-Career Seminars	
In-Person 8:30 a.m. - 1 p.m. Cottonwood Heights..... July 18	Virtual 9-11:30 a.m. October 25
Pre-Retirement Seminars	
In-Person » 9 a.m. - 4 p.m.	
St. George May 30	Murray..... July 12
Moab June 6	Logan..... July 19
Ogden..... June 14	Farmington..... July 26
South Salt Lake . . . June 21	Draper..... August 2
Orem June 28	Roosevelt..... August 7
Virtual » 8:30 a.m. - 12:30 p.m.	
March 29	May 31 October 18
Retiree Seminars	
In-Person 8:30 a.m. - 4 p.m. South Salt Lake..... September 13	Virtual 8:30 - 11:30 a.m. October 11

Cottonwood Heights City Hall 2277 Bengal Blvd	Murray Murray City Hall 10 East 4800 South
Draper Draper City Hall 1020 Pioneer Road	Ogden Ben Lomond High School 1080 9th St.
Farmington Davis County School District Office 70 East 100 North	Orem Orem City Center 56 N. State St.
Logan Cache County School District Office 84 East 2400 North	Roosevelt Union High School 850 E. Lagoon St.
Moab Margaret L. Hopkin Middle School 439 South 100 East	South Salt Lake Granite Education Center 2500 South State St.
	St. George Washington Co School District 121 West Tabernacle

Three Types of Seminars

Two different formats



» In-Person or Virtual

- › Orem
- › Cedar City
- › Tooele
- › Ogden
- › South Salt Lake
- › Logan
- › Farmington
- › Richfield
- › Murray
- › Heber City

Comprehensive Employer Training



- » What is covered?
 - › Title 49 compliance
 - › Legislative updates and board resolutions
 - › Administrative hot topics
 - › AUREUS navigation
- » Who should attend?
 - › All staff members who participate in administering the retirement benefits



AUREUS

- » Introduction to the Employer Portal
- » First look at Employer Portal navigation
- » Certifying/terminating employees
- » Remitting payroll contributions
- » Batching processing
- » Electronic leave notifications
- » So much more!

Comprehensive Employer Training



- » St. George – Tuesday, April 29
- » Richfield – Wednesday, April 30
- » Moab – Thursday, May 1
- » Price – Friday, May 2
- » Ogden – Monday, May 5
- » Sandy – Tuesday, May 6
- » Logan – Wednesday, May 7
- » Orem – Thursday, May 8
- » Heber City – Monday, May 12
- » Vernal – Tuesday, May 13
- » Salt Lake City – Wednesday, May 14

Any questions or problems in registering contact Bev Snyder at 801-366-7493 or beverley.snyder@urs.org



Thank You!

www.urs.org/event

- » Presenters' slides
- » Videos (by next week)

Short survey

- » Look for our email this week



Utah Retirement Systems

Trust • Commitment
Value • Innovation • Excellence