

URS Retirees Share Their Stories ▶ Amy Bevilockway

A Retirement Finely Crafted

By making the right moves during her career, this URS member enjoys a retirement engaged in her passion for quilting and charity.



To a novice, creating a major quilting project from scratch can seem overwhelming.

URS retiree Amy Bevilockway, a lifelong quilter, offers this advice: Start small.

“Sometimes people see my quilts and say, ‘I could never do that.’ Well, don’t focus on doing a king-sized quilt. Focus on a hot pad, focus on a place mat. Focus on something small to begin with.”

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URS Retirees Share Their Stories

How real URS members were able to leverage a career in Utah public service into a fulfilling, financially secure retirement for themselves and their families.

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Know a URS retiree we should profile for this series? Email publications@urs.org.

Unique experiences and past performances do not guarantee future results. The testimonials herein are non-representative of all URS members, certain URS members may have differing facts and circumstances than those indicated. Your facts may vary from those presented and you should not expect the same results simply based on these testimonials.

Amy, who retired in 2020 after 20 years in the URS system, offers similar advice about saving for retirement.

“Can you start with \$10 dollars a month, or whatever you can spare? A small amount can grow, especially if you have an employer that matches. Even the smallest amount of money can blossom into something bigger if you stay the course.”

Quilting For a Cause

Amy worked for Sevier County and the Department of Workforce Services during her career and lives in Glenwood, Utah, with her husband, Tom.

After she retired, money from her retirement savings plans allowed Amy to buy her “dream quilting equipment” and elevate her hobby and charity work.

She donates her creations

for charity auctions benefiting such causes as the Sevier County Sheriff Department’s Shop With a Cop program. She works extensively with Sleep in Heavenly Peace, a charity that provides beds for kids in need.

For Amy, quilting is a rewarding combination of creativity, community, and charity. “I love that I can create something useful and provide a ‘warm hug’ to someone,” she said.

Her monthly pension benefit and her retirement savings plans finance her lifestyle and allow her to “pay it forward.”

“It brings me peace of mind to know my retirement benefit is there,” Amy said. “We’re just fine. That allows me to do these donation quilts or help in any way we can.”

‘Focused on Living’

URS, she said, has been by her side every step of her retirement journey.

Throughout her career, she would frequently meet with URS representatives when they visited her workplace. And, a few years before retirement, she scheduled an Individual Retirement Planning Session (www.urs.org/us/irps) to help estimate her sources of retirement income and make sure she was on track.

“I don’t want to be focused on the money, I want to be focused on living,” Amy said.

“And URS has allowed me to do that. I trust what they’re doing and how they guide me. The people are amazing. At my one-on-one session, I was so impressed with their kindness and knowledge.”

URS Retirees Share Their Stories ► **Shane Bennett**

'Nowadays, Sunday Nights Are a Pleasure'

By focusing on the long-term, this URS retiree was able to start a new chapter of life at age 50.

Shane Bennett, 55, has been retired with a URS benefit for nearly five years.

But he still vividly remembers that uneasy, Sunday-night feeling in the pit of his stomach as the workweek approached.

"It usually came around 6 p.m.," Shane said. "You have a great weekend, without a care in the world, and then get smacked in the face Sunday night with the reality of all the troubles and trials right around the corner."

But today, thanks to his URS retirement benefit and



Shane Bennett and his wife Sharon

decades of disciplined saving, those Sunday blues are a thing of the past.

"Nowadays, Sunday nights are a pleasure," said Shane, who retired in July 2019 with 32 years in the URS system. "Do you know what a pleasure it is to wake up Monday morning

and go fishing or mow your lawn, when everyone else is worried about what they're going to go face at work? Now I call my own shots about how I spend my time, and I'm able to do that because of URS. There's no other way I could have done that without URS."

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The Magic of Saving

Shane receives a URS pension that gives him guaranteed monthly income for life. This, he says, provides enormous peace of mind, especially at such a young age. But the real secret to his early retirement?

"My number one piece of advice is to put any extra money into URS retirement savings plans, even if it hurts," he said. "Invest until it hurts."

(Learn more about URS Savings Plans at www.urs.org/us/savings.)

Early Inspiration

Shane's career included jobs at the parks departments at West Jordan, South Jordan, and Draper City, and almost 15 years at Saratoga Springs as an APWA Inspector.

His road to early retirement started decades ago when he attended a free URS Early to Mid-Career Seminar (www.urs.org/us/seminars) at age 25.

"That's when the lights came on for me — understanding how interest can work for me, not against me. They had all



"It's no secret that government jobs don't always pay top dollar, but the reward is at the end of the road."

these graphs and charts that show how much your money can grow over the years and decades if you start saving just a little early in your career."

So, that's what Shane did, starting out by putting aside just \$25 per paycheck into a URS Savings Plan. After his first raise, he doubled that to \$50. A year or two later, it increased to \$100.

"I want to give a bunch of credit to my wife Sharon," he said. "She was behind me 100% all the way and supported me

every year.

"We just had to keep our eyes on the prize. It's no secret that government jobs don't always pay top dollar, but the reward is at the end of the road. You can't get tempted to go buy all those 'shiny objects' on your path — the new truck, the new boat, the new jet skis."

Enjoying Retirement

Today, Shane lives in Riverton and spends his days fishing, hunting, working on his boat, and taking care of a duck hunting property he owns near Antelope Island.

But the greatest gift of an early retirement? Shane said it's having the time, health, and means to take his grandkids boating.

"That's been the greatest reward in my life — the time and money to travel with my wife and be with my kids and four grandkids at this time in my life."

And that, he said, is "100 percent — 1,000 percent" more valuable than any "shiny object" he may have passed up along the way.

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URS Retirees Share Their Stories ► Devin and Chris Calcut

Around the World With URS Benefits

By staying the course with URS Savings Plans, these two URS members retired early and now share adventures across the globe.



Both working in IT Departments for the State of Utah, husband and wife Devin and Chris Calcut had been saving for over a decade for their dream of an early and active retirement.

Then, the stock market crash of 2008 came along, and their retirement nest egg tanked.

“That was hard to take,” Devin said. “Because by that time we had been invested for 13 years,

and it wasn’t an insignificant amount of money that we lost.”

At a time when some of their panicked friends and coworkers were fleeing the stock market, Devin and Chris made a fateful decision.

They not only stayed the course, they also decided to increase their contributions to URS Savings Plans as much as possible to benefit from “the sale on stocks.”

A decade later, that strategy

paid off handsomely. Thanks to their URS pension benefit and savings plan growth, Chris retired in 2015 at age 61 and Devin followed in 2018 at age 55.

“Compound interest is amazing,” Devin said. “But, if you started investing early, it really takes off in the last five, 10 years before you retire. That’s when numbers can really start growing to eye-popping levels.”

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Closer Than It Seems

The Calcuts started saving just \$25 a month toward their retirement in the early 1990s. As newlyweds fresh in their careers, the loss of this discretionary income stung. But holding on to a clear vision of their retirement motivated them to increase contributions through the years.

“Your retirement’s gonna be here sooner than you think,” Devin said. “And if you don’t believe that, go out to your Google calendar and pick a date one year to 18 months out from today. Just pick any day and put a reminder that says, ‘This date seems like a really long way away.’

“Hopefully you’ll forget about that, and in 18 months, it’s going to pop up on your calendar, and it’s going to be a wake-up call that, wow, time goes faster than I think.”

‘Someday’ is Now

In 2018, the Calcuts sold their Utah home and moved to a condo on a golf course in Northern Idaho.

The couple planned to travel



Chris (left) and Devin Calcut

extensively in retirement but just hadn’t got around to it yet. But after listening to friends share stories of adventures at sea, they decided it was time.

“We said, This isn’t in the future anymore, this is now, this is what we’ve worked for, this is what we planned for, this is what we saved for,” Devin said.

Since 2018, the Calcuts have enjoyed 15 cruises and visited 28 countries, including Antarctica in 2023. That’s not including a four-month “around the world” cruise that the Calcuts returned home from in May 2024.

‘Get Rich Slow’

Devin and Chris describe themselves as “normal people,” who made comfortable but ordinary income throughout

their lives. In other words, almost anyone can do what they did.

“Our philosophy was get rich slow,” Devin said. “Chances are you’re not going to be the next Bitcoin millionaire. Chances are you’re not going to be an influencer with 20 million followers. Most of us are just normal people, but that doesn’t mean we can’t be successful.”

Added Chris, “We didn’t buy a new house every time we got a raise. We didn’t buy coffee from Starbucks every day. We were careful with our money, but we were comfortable.”

URS, they said, was there for them every step of the way.

“There’s a confidence in the system and the people who work there,” Chris said.

Added Devin, “The people at URS, it’s not like going to an outside investment company where their goal is a make profit and make their CEO rich. URS employees are Utah public employees too. There’s a perspective there that you’re not going to get if you go outside of the system.”

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