

# ViewPoint

Summer 2024 | Magazine for URS Members



# Focus on Your Retirement

How URS resources can help you confidently make the transition



## In This Issue

### Think You Might Return to Work After Retiring?

» Understand your post-retirement reemployment options and how they would impact your benefit.

Pages 8-9



### Free Financial Wellness Tools

» Find out how we can work together to improve this critical component of your happiness and well-being.

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- » URS Savings Plans. [Page 11](#)



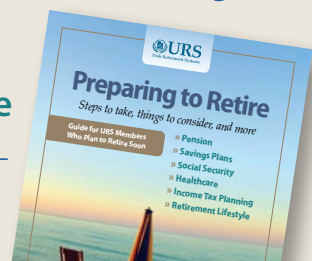
**Utah Retirement Systems**  
560 East 200 South  
Salt Lake City, UT 84102-2021  
[www.urs.org](http://www.urs.org)

*ViewPoint is intended to provide general information about retirement, health, and other benefits. Nothing herein should be construed to establish, amend, enlarge, reduce, or otherwise affect any benefits, rights, responsibilities, or privileges. If there is a conflict between any applicable law, rule, regulation, plan provision, or contract and the contents of this newsletter, the law, rule, regulation, plan provision, or contract shall prevail.*

## Retiring Soon Resources

Find more at [www.urs.org/us/retiresoon](http://www.urs.org/us/retiresoon)

Brochure  
[Preparing to Retire](#)



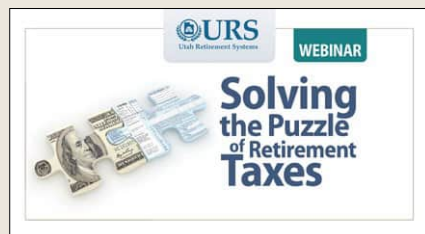
Video » [Payout Options at Retirement](#)

How payout options will impact your monthly benefit.



Webinar » [Solving the Puzzle of Retirement Taxes](#)

10 a.m., Thursday, October 10, 2024



Retirement Health & Happiness » [URS Resources](#)

# Planning for Retirement Isn't Just About Money

Have you thought about how you'll fill your days?

One day, your life revolves around the structure, purpose, companionship, and identity offered by a workplace.

The next day, it's up to you to proactively find and create those things for yourself.

That's retirement for most people. **It's like every day's a Saturday.**

That kind of freedom with your time might be exhilarating at first. But before long, filling those days in meaningful ways can become a challenge. If you live an average of 20 years in retirement, you'll have, in a sense, **7,300 Saturdays.**

With that kind of time, it's easy to occasionally encounter loneliness and boredom in retirement.

Our free webinar (9:30 a.m., Tuesday, July 30, 2024) offers tips to combat this common retirement adversity and create the best years of your life. Learn more and register at [www.urs.org/us/lifestyle](http://www.urs.org/us/lifestyle).



**Free Webinar:**

**9:30 a.m., Tuesday, July 30, 2024**

How to proactively plan for a healthy, happy retirement and avoid common pitfalls of loneliness and boredom.



» [Register Now](#)

**Video: What Makes a Fulfilling Retirement?**

What happy and healthy retirees have in common, according to science.



» [Watch Now](#)

Take the questionnaire at [www.urs.org/us/lifestyle](http://www.urs.org/us/lifestyle) to help understand what you want out of retirement and how to get it.

Understanding and Maximizing URS Benefits

# Financial Protection for Your Family

URS members are eligible for a death benefit through URS



- » To learn more about your death benefit, read the Highlights Brochure for your retirement system at [www.urs.org/us/highlights](http://www.urs.org/us/highlights).
- » It's important to name beneficiaries for your death benefit and review them regularly. Outdated information could delay your wishes or leave your loved ones without any money or recourse.
- » Manage your beneficiaries by logging into myURS at [www.urs.org](http://www.urs.org). Go to [www.urs.org/us/beneficiary](http://www.urs.org/us/beneficiary) to see a step-by-step video tutorial.

Live Education » Seminars

# A Brighter Retirement Horizon Starts Here

Join us at a FREE Pre-Retirement Seminar for a big-picture view of your URS benefits and retirement planning.

## Pre-Retirement Seminars

**IN-PERSON** 9 a.m. - 4 p.m.

Orem . . . . . June 28	Farmington . . . . . July 26
Murray . . . . . July 12	Draper . . . . . August 2
Logan . . . . . July 19	Roosevelt . . . . . August 7

**VIRTUAL » October 18**

8:30 a.m. - 12:30 p.m.

- » Calculating and maximizing your pension.
- » How to maximize retirement savings plans at the end of your career; how to manage in retirement.
- » Wills, trusts, Social Security, Medicare, and more.

**Draper**

Draper City Hall  
1020 Pioneer Road

**Farmington**

Davis County  
School District Office  
70 East 100 North

**Logan**

Cache County  
School District Office  
84 East 2400 North

**Murray**

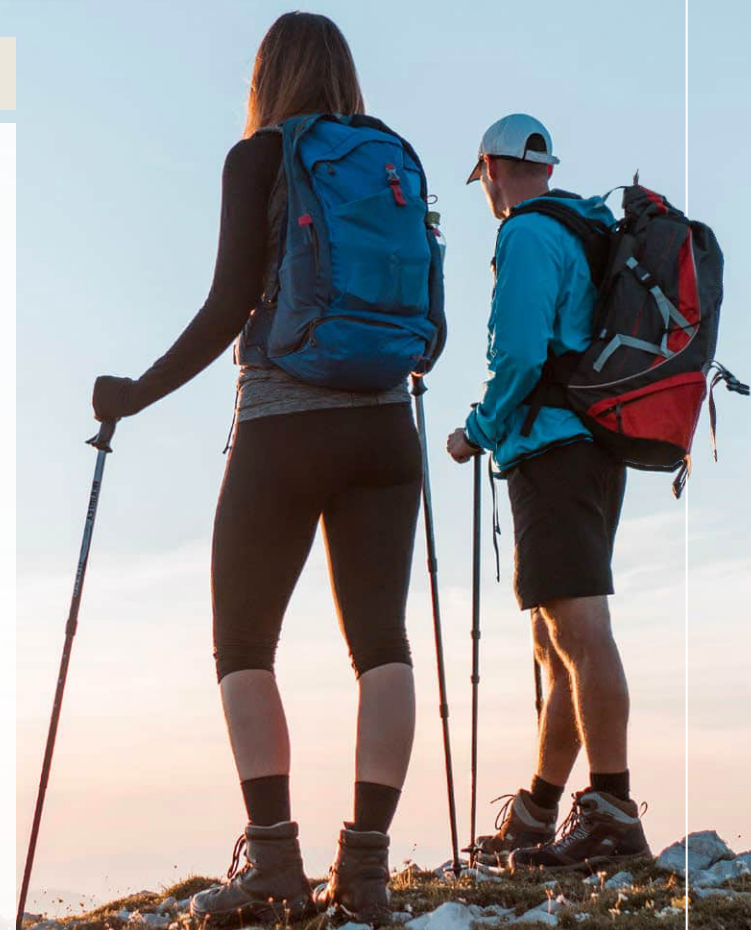
Murray City Hall  
10 East 4800 South

**Orem**

Orem City Center  
56 N. State St.

**Roosevelt**

Union High School  
850 E. Lagoon St



To register, log in to **myURS at [www.urs.org](http://www.urs.org)**.

Go to **[www.urs.org/us/seminars](http://www.urs.org/us/seminars)** to learn more about this and other URS Seminars.



Free Service for URS Members » Financial Wellness

# Let URS Help Improve Your Financial Wellness

Overeating, substance abuse, lost sleep, migraines, divorce, anxiety and depression — all these physical and social problems often share one common thread: money.

URS can help you reduce your financial stress and improve your financial wellness. What's financial wellness? In a nutshell, it's you being in control of your money, instead of vice-versa.

Go to [www.urs.org/us/finwell](http://www.urs.org/us/finwell) to see our free financial wellness resources. Let's work together to improve this critical component of your happiness and well-being!

## Financial Wellness Counseling

These free sessions, conducted virtually or in-person, cover a variety of financial topics. A URS advisor will assess your overall financial situation, address your areas of concern, and help you set and reach your financial goals.

## Financial Education

Check out our library of financial wellness materials to learn about managing your money, paying off debt, and more.



## Financial Wellness Webinars

Webinars address various personal finance topics. For example, "Strategies for Paying Off Debt" (1 p.m., August 1, 2024) offers practical tips for improving your financial well-being. Register at [www.urs.org/us/webinars](http://www.urs.org/us/webinars).

## Financial Calculators

Analyze debt repayment, estimate how much emergency savings you need, and more.



Go to [www.urs.org/us/finwell](http://www.urs.org/us/finwell) for financial wellness resources, including education materials, calculators, and counseling.

Healthcare in Retirement » PEHP Medicare Supplement

# Enjoy Extra Peace of Mind in Retirement



## PEHP Medicare Supplement Plans Pay For Expenses Medicare Doesn't Cover

Don't let unexpected healthcare expenses disrupt your comfortable retirement. Meet with a PEHP Retiree Health Counselor to get your questions answered and get a benefit package that fits your budget. Call 801-366-7499 to learn more.



- » **Comprehensive coverage:** PEHP plans cover what Medicare doesn't cover, such as deductibles, coinsurance, copayments, pharmacy, dental, and vision.
- » **Freedom to travel:** Out-of-state and out-of-country coverage included, takes the worry away when you're away from home.
- » **Flexibility:** See any healthcare provider who accepts Medicare.
- » **Guaranteed coverage:** No medical questions asked, just enroll in the plans you want.

Visit [www.pehp.org/medsup](http://www.pehp.org/medsup) or call 801-366-7499 to learn more about PEHP Medicare Supplement or to enroll.

Post-Retirement Reemployment » **The Rules**

# Different Doors, Different Rules for Returning to Work

## Understand how each option works so you don't put your benefit at risk

If you return to work for a URS participating employer after you've retired, make sure you understand how it will affect your pension.

Different rules apply depending on which "door" you take. One factor is the length of time between when you retire and return to work. See a brief overview on the next page. Rules for post-retirement reemployment are complicated. For example, some contractor arrangements may fall under post-retirement rules. Call us at 801-366-7770 or 800-695-4877 to make sure you understand the rules.



**Webinar » Noon, Tuesday, August 6, 2024**

*The Utah legislature this year provided another option for retirees to return to work after retirement and still get their retirement benefit. It doesn't go into effect until July 2025. In this free, one-hour webinar, learn about this and other rules for returning to work with a URS participating employer.*

**Register: [www.urs.org/us/webinars](http://www.urs.org/us/webinars)**



Post-Retirement Reemployment » **The Rules**

## What Happens to Your Pension?

Post-retirement Reemployment rules vary based on which "door" you take — the circumstances surrounding your return to work. Here's a brief overview.

**1**  
**Work for Non-URS Employer**

There are no restrictions for returning to work for a private employer or a public employer outside the State of Utah. You can continue to receive your monthly benefit.

**2**  
**Pause Your Benefit**

Return to work at any time and cancel your monthly URS benefit. You'll earn more service credit and enhance your benefit when you retire if you work for two or more years.

**3**  
**Wait One Year to Return to Work**

Generally no restrictions if you wait one year after retirement. Choose to either keep receiving your retirement benefit or to cancel it and earn additional service credit.

**4**  
**Between 60 Days and One Year**

Your retirement benefit will continue only if you don't receive any employer-provided benefits and your salary is limited to the lesser of \$20,304 (as of 2024) or half of your final average salary during a calendar year.

**5**  
**New Option Beginning July 2025**

The Utah legislature this year provided another option for retirees to return to work after retirement and still get their retirement benefit. To learn more, attend the free webinar described on Page 8.

- » Other narrow exceptions may apply.
- » To meet the separation requirement, you must have a bona fide termination with all participating employers.
- » The rules regarding returning to work are statutory and can be found in Utah Code Sections 49-11-1201 through 1208.
- » Questions? Call 801-366-7770.

**Learn more by reading this [Post-Retirement Employment brochure at \[www.urs.org\]\(http://www.urs.org\)](#).**



Protecting Your Money With URS

# Look Before You Leap!

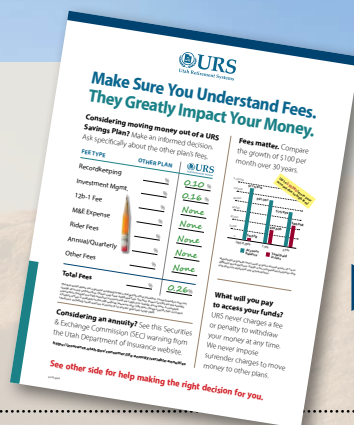
URS can help you understand your options

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

Be cautious of any non-URS advisor or financial planner who claims to represent URS or have expertise in URS benefits. URS doesn't contract with or otherwise outsource investment advising to any third-party for any reason.

## Make Sure You Understand Fees

Considering moving money out of URS? This guide will help you understand investment fees and know important questions to ask.



If you need advice, schedule a URS Retirement Planning Session: [www.urs.org/us/irps](http://www.urs.org/us/irps)

URS Savings Plans » Managing Your Money in Retirement

# What Should I Do With My URS Savings Plans?

Important considerations for when you retire

## You Can Always Stay With URS

You're never required to move your money out of URS Savings Plans simply because you are no longer working. Stay with URS for professional money management, low-cost investing, and local customer service.

## Is a Roth Conversion Right for You?

Do you expect your tax rate to be higher in the future? If so, consult a tax advisor to see if converting some of the pre-tax money you currently have in a 401(k), 457(b) or Traditional IRA into a Roth IRA would save you money. Read the URS IRA Guidebook for details: [www.urs.org/us/ira](http://www.urs.org/us/ira).

## Free Webinar



## Retirement Withdrawal Strategies

Learn to maximize your retirement nest egg at this free webinar (2 p.m., Wed., Sept. 11, 2024). Register at [www.urs.org/us/webinars](http://www.urs.org/us/webinars).



## Withdrawing Your Money

Once you're eligible for withdrawals, URS has many options to fit your needs. Choose among monthly, quarterly, semiannual, or annual automatic payments. When you reach age 73, you're required by federal law to start taking a small portion out of your 401(k), 457(b), or Traditional IRA each year. This is called a required minimum distribution (RMD). Learn more at [www.urs.org/us/RMDs](http://www.urs.org/us/RMDs). URS can compute your RMD amount for you and send it out each year, monthly, quarterly, semiannually, or annually. If you don't specify otherwise, we send it each fall, combined with your retirement benefit.

Learn more about RMDs, when you need to take them, how to calculate them, and how URS can help at [www.urs.org/us/RMDs](http://www.urs.org/us/RMDs).

Retirement Savings Plans » Need Some Help Understanding Your Options?

# A Wealth of Information

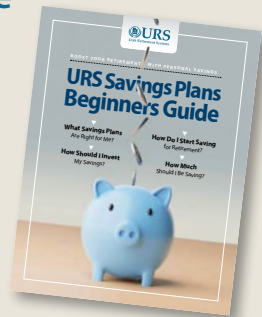
Take advantage of these URS resources to understand your retirement savings options and become a confident investor

The retirement benefit provided by your employer gives you an incredible head start over most Americans. But you should still save for retirement on your own. Becoming an individual investor can help you cover all your costs in retirement, perhaps enable you to retire early, and help you build generational wealth. URS Savings Plans provide an easy, low-cost, tax-advantaged way for you to get into the game. The first step is to figure out which savings plans and investment options are right for you. Here's how URS can help.

## BROCHURE: URS Savings Plans Beginners Guide

Get a high-level overview of your savings options and how to get started.

[www.urs.org/us/beginners](http://www.urs.org/us/beginners)



## BROCHURE: Investment Options and Savings Plans Overview



Get additional details about your options and see URS investments' historic returns.

[www.urs.org/us/options](http://www.urs.org/us/options)



## WEBINAR: Understanding and Choosing URS Savings Plans and Investment Options

In this one-hour webinar, we'll walk through savings plans and investment options to help you understand which are right for you. We'll have time to answer questions.

11 a.m., Wednesday, September 18, 2024

Register at [www.urs.org/us/savingswebinar](http://www.urs.org/us/savingswebinar)

Go to [www.urs.org/us/rollover](http://www.urs.org/us/rollover) to see the simple steps to rollover money from other retirement savings plans to URS Savings Plans.

Free Service for URS Members » Financial Wellness

# Let URS Help Improve Your Financial Wellness

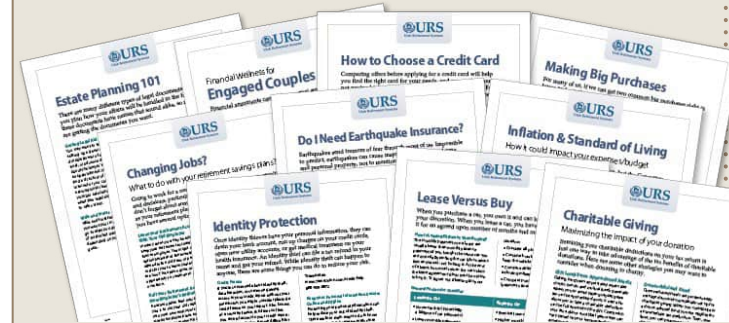
Overeating, substance abuse, lost sleep, migraines, divorce, anxiety and depression — all these physical and social problems often share one common thread: money. URS can help you reduce your financial stress and improve your financial wellness. What's financial wellness? In a nutshell, it's you being in control of your money, instead of vice-versa. Go to [www.urs.org/us/finwell](http://www.urs.org/us/finwell) to see our free financial wellness resources. Let's work together to improve this critical component of your happiness and well-being!

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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.*



**T**o 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."

**"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."**

URS Retirees Share Their Stories ► Amy Bevilockway

## 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.*

**Pages 14-15 »** Crafting a Meaningful Retirement: **Amy Bevilockway**

**Pages 16-17 »** Capturing the Magic of Saving Early: **Shane Bennett**

**Pages 18-19 »** Around the World With URS Benefits: **Devin and Chris Calcut**

Know a URS retiree we should profile for this series? Email [publications@urs.org](mailto: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](http://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'

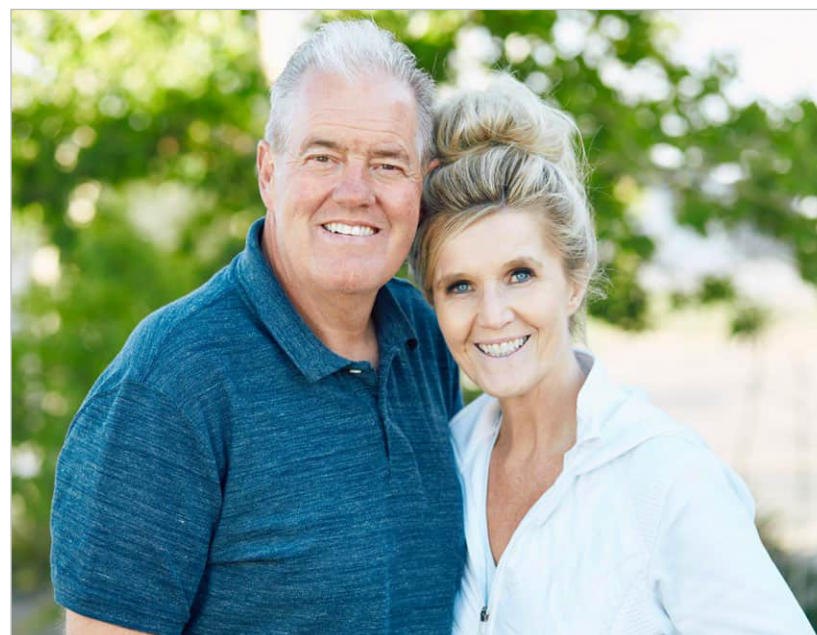
*By focusing on the long-term, this URS retiree was able to start a new chapter of life at age 50.*

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

## 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](http://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](http://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.

**"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."**

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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URS Retirees Share Their Stories ► Devin and Chris Calcut

## 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."

**"Our philosophy was get rich slow. Chances are you're not going to be the next Bitcoin millionaire.... Most of us are just normal people, but that doesn't mean we can't be successful."**



560 East 200 South  
Salt Lake City, UT 84102-2021  
[www.urs.org](http://www.urs.org)

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Salt Lake City, UT  
Permit No. 4621



*Are your account preferences  
and information current?  
Go to [www.urs.org/info](http://www.urs.org/info) to learn more.*

# Individual Needs, Individual Help

Three ways to meet one-on-one with URS, either in-person or virtually

## Retirement Application Appointment

**Review your URS retirement eligibility and available benefit options.**

Are you close to retiring, but not sure where to start or what options are available? We can guide you.

- » Discuss your URS retirement benefit options.
- » Purchasing service credit.
- » Provide payment estimates and payout dates.
- » Assistance with retirement applications.

**Call for an appointment:  
801-366-7770**

## Individual Retirement Planning Session

**These free sessions help you financially plan for retirement.**

Have questions about your URS benefits? Want some guidance to see if you're on track for a comfortable retirement? Let us help.

- » Am I on track for retirement?
- » What are my retirement needs, and how can I meet them?
- » What payout options are right for me?

**Register at:  
[www.urs.org/us/IRPS](http://www.urs.org/us/IRPS)**

## Financial Wellness Counseling Session

**These free sessions cover a variety of financial topics.**

We'll assess your overall financial situation, address your areas of concern, and help you set and reach your financial goals.

Topics include:

- » Financial wellness basics.
- » Personal spending.
- » Managing debt.
- » How to get financially organized.

**Register at:  
[www.urs.org/us/finwell](http://www.urs.org/us/finwell)**