

# URS Tier 2 Retirement System



Attention **new employees** covered under the **Tier 2** Retirement System:

## Have You Made Your Irrevocable Decision?

**We can help! Utah Retirement Systems** will be providing a presentation on the **Tier 2 Retirement program** for all employees who are in their first year of retirement eligible employment. **Attendance is highly encouraged!**

### **Please plan to attend this session to learn:**

- » The difference between the Hybrid and Defined Contribution programs
- » The pros and cons of each to determine which is the best fit for you
- » How to manage your accounts once you make your choice

**Am I in Tier 2?** You are in Tier 2 if you were hired on or after July 1, 2011, and have not previously worked for a URS participating employer in a benefitted position.

