No Change

Small Cap Stock

**IMPORTANT:**

**The total of the percentage(s) in both columns combined must equal 100%. If the total does not equal 100%, the form will**

**be returned to you.**

**SECTION E - TRANSFER CURRENT VESTED ACCOUNT BALANCE**

***\_\_\_\_\_\_\_\_\_\_\_%***

Transfers to current account balances can occur only every 30 days without incurring **short-term trading fees**. See reverse for details.

***Individual Funds***

***Asset Allocation Funds***

***\_\_\_\_\_\_\_\_\_\_\_%***

International

***\_\_\_\_\_\_\_\_\_\_\_%***

**Long Horizon Fund**

Large Cap Stock Growth

***\_\_\_\_\_\_\_\_\_\_\_%***

***\_\_\_\_\_\_\_\_\_\_\_%***

Large Cap Stock Index

***\_\_\_\_\_\_\_\_\_\_\_%***

**Medium Horizon Fund**

***\_\_\_\_\_\_\_\_\_\_\_%***

Large Cap Stock Value

***\_\_\_\_\_\_\_\_\_\_\_%***

***\_\_\_\_\_\_\_\_\_\_\_%***

**Short Horizon Fund**

Balanced

***\_\_\_\_\_\_\_\_\_\_\_%***

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**SECTION F - SIGNATURE** Date

**be returned to you.**

**The total of the percentage(s) in both columns combined must equal 100%. If the total does not equal 100%, the form will**

**IMPORTANT:**

Small Cap Stock

***\_\_\_\_\_\_\_\_\_\_\_%***

International

***\_\_\_\_\_\_\_\_\_\_\_%***

**Long Horizon Fund**

Large Cap Stock Growth

***\_\_\_\_\_\_\_\_\_\_\_%***

***\_\_\_\_\_\_\_\_\_\_\_%***

Large Cap Stock Index

***\_\_\_\_\_\_\_\_\_\_\_%***

**Medium Horizon Fund**

***\_\_\_\_\_\_\_\_\_\_\_%***

Large Cap Stock Value

***\_\_\_\_\_\_\_\_\_\_\_%***

***\_\_\_\_\_\_\_\_\_\_\_%***

**Short Horizon Fund**

Balanced

***\_\_\_\_\_\_\_\_\_\_\_%***

Bond

***\_\_\_\_\_\_\_\_\_\_\_%***

***Generally, Mark 100% In Only One Fund***

Income

Mailing Address Daytime Phone Number

**- -**

City State Zip Employer

Name (First, Middle, Last) Birth Date (mm/dd/yyyy) Social Security Number

**SECTION B - PLAN SELECTION**

Changes in deferrals to the 457 Plan cannot begin until the

***Check Only One***

**401(k) Plan**

**or**

**457 Plan**

**SECTION A - GENERAL INFORMATION**

4. If you fax this form, do not mail the original.

3. **Please type or print clearly in black ink.**

2. Review both sides of this form before completing.

**INSTRUCTIONS:**

1. Use this form to select how your existing Utah Retirement Systems (URS) 401(k) or 457 Plan is invested.



**www.urs.org**

Fax 801-366-7445 or 800-753-7445

801-366-7720 or 800-688-4015

**401(k) or 457 PLAN**

Salt Lake City, Utah 84110-1590

PO Box 1590

**INVESTMENT CONTRACT**

**(*See reverse side for a description of the different Investment Funds.*)**

Bond

***\_\_\_\_\_\_\_\_\_\_\_%***

***Generally, Mark 100% In Only One Fund***

Income

***\_\_\_\_\_\_\_\_\_\_\_%***

***Asset Allocation Funds***

***Individual Funds***

Use this section to change how your future deposits are invested. This may be changed daily and will not affect your current account.

No Change

Utah Retirement Systems

**SECTION D - INVESTMENT OF *FUTURE* VESTED DEPOSITS**

Cancel future deferrals from my salary.

I am leaving employment and wish to have $ \_\_\_\_\_\_\_\_\_\_\_\_\_ deferred from my **final paycheck**. Date of final paycheck \_\_\_\_\_\_\_\_\_\_\_\_\_

Total amount to be withheld per pay period $ \_\_\_\_\_\_\_\_\_\_\_\_ or \_\_\_\_\_\_\_\_\_\_\_\_ % beginning the next possible pay period.

**SECTION C - FUTURE DEFERRALS FROM MY SALARY**

calendar month following the date this form is signed.

4%

4%

5%

9%

Real Estate Investment Trusts

0%

8%

Commodities

3%

5%

International Fund

16%

Large Cap Stock Growth Fund

4%

6%

6%

10%

18%

28%

Small Cap Stock Fund

Participants are allowed to submit one transfer request (whether electronically, by fax, mail or hand delivered) for their current vested account

**Income Fund** : a stable value fund; the most conservative of the investment options.

**Bond Fund** : fixed income securities, such as corporate and government bonds.

**Balanced Fund** : approximately 60% stocks, and 40% bonds.

**Large Cap Stock Value Fund** : stocks that appear to be undervalued, with a favorable future outlook.

**Large Cap Stock Index Fund** : stocks that comprise the Russell 1000 index.

**Large Cap Stock Growth Fund** : stocks that have above average earnings growth potential.

**International Fund** : stocks of companies based outside the United States.

**Small Cap Stock Fund** : stocks of companies whose market capitalization falls primarily within the smallest 10% of the market universe.

**TRANSFER POLICIES**

Core Fund Transfer Policy

balances every seven (7) days. This applies separately to each plan in which they participate - the 401(k), 457, Roth IRA and Traditional IRA each

constituting a separate plan. In addition, individuals who transfer any or all of their current vested account between core investment options more

often than once every 30 days will be charged a 2% short-term trading fee on amounts transferred. Each transfer, after being processed, will

start a new 30-day period.

Additional Information Regarding Transfers

Investmentinstructions received at URS before the close of the New York Stock Exchange (NYSE), generally 2:00 PM Mountain Time, will be

transferred using that evening’s closing market values. Change requests received after the close of the NYSE will be transferred using the next

business day’s closing market values. On days of unusually heavy transfer activity, computer system failure or other unforeseen circumstances,

URS reserves the right to process transfers using the next available business day’s closing market values. Elections for the investment allocation

of future vested deposits and the elections of future vested deferral amounts will be allowed as often as daily.

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100%

7%

Total

100%

100%

*\* The Medium Horizon Fund is the default fund when no investment election for future deposits has been selected, and for any Tier 2 unvested funds.*

\*\* For additional information refer to the Fund Fact Sheets at **www.urs.org**.

**Individual Funds -**

You can design your own portfolio using the eight URS individual investment options. Each investment option represents different investment

objectives, styles, and risk/return characteristics. The options are:

0%

0%

**Long Horizon** : an aggressive portfolio designed for investors with an investment horizon of more than 10 years.

***Additional information and account access is available at www.urs.org, the URS offices or by calling 801-366-7720 or 800-688-4015.***

**Asset Allocation Funds -**

The Horizon Funds are portfolios comprised of the URS Individual Investment Options. The allocation mix for each fund is based on the length

of time until you withdraw the funds and your tolerance for risk. These funds are rebalanced quarterly when target ranges are exceeded.

**Short Horizon** : a conservative portfolio designed for investors with an investment horizon of approximately 5 years.

**Medium Horizon\*** : a moderate portfolio designed for investors with an investment horizon of approximately 5 to 10 years.

Bond Fund

Horizon Fund asset classes\*\*:

**Long Horizon**

**Short Horizon**

**Medium Horizon**

**Fund**

**Fund**

**Fund**

Income Fund

15%

10%

10%

5%

Large Cap Stock Value Fund

4%

6%

6%

Large Cap Stock Index Fund

5%

11%

35%

30%

15%

Inflation-Protected Securities

**DESCRIPTION OF INVESTMENT OPTIONS**

10%

5%

0%

International Bonds