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## Retirement and Deferred Compensation Benefits

### 103.1 POLICY

North Tooele Fire District offers a retirement benefit through the Utah Retirement System (URS) to employees that work 20 or more hours per week and receive a qualifying benefit.

[In addition to the URS pension systems, the District offers optional supplemental deferred compensation savings plans administered through URS to allow employees to voluntarily defer income for retirement purposes.](#)

NTFD retirement benefit programs [including employer matching](#) ~~will shall~~ be [administered](#) in compliance with [Utah Code Title 49, applicable Internal Revenue Code provisions, Utah Retirement System rules, and applicable NTFD Board approved resolutions.](#) ~~established laws and regulations of the Utah Retirement Systems.~~

Supplemental deferred compensation savings plans [offered through URS, including 401\(k\), Roth 401\(k\), 457\(b\), Roth 457\(b\), and applicable IRA programs](#), including any employer matching contributions authorized by the Board of Trustees, are governed by URS rules and applicable Board-approved resolutions. Employer matching contributions approved pursuant to Resolution 2025-11 (April 16, 2025) apply only to the plans authorized within that resolution and are separate and distinct from the rate equalization contributions described in this policy.

### 103.2 ELIGIBILITY

The Utah Retirement System's laws, procedures, rules and regulations (as required by Title 49 of the Utah Code) determine eligibility and which fund an eligible employee is enrolled in.

Contribution rates for all URS-administered retirement systems are established annually by the Utah Retirement Systems Retirement Board and may be subject to legislative modification. The District shall implement the applicable employer and member contribution rates effective July 1 of each fiscal year as required by URS. The Board of Trustees shall be informed of annual rate adjustments and shall take formal action as necessary to authorize any employer pick-up election or related budget adjustments.

### 103.3 URS PLANS

NTFD participates in the following URS plans:

#### 103.3.1 PUBLIC EMPLOYEES RETIREMENT SYSTEM

1. Tier 1 (for employees with eligible service prior to July 1, 2011)
  - (a) Noncontributory Local Government – Fund 15
2. Tier 2 (for employees with eligible service beginning on or after July 1, 2011)
  - (a) Defined Benefit Hybrid Local Government – Fund 111
  - (b) Defined Benefit Contribution Only Local Government – Fund 211

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**103.3.2 FIREFIGHTERS RETIREMENT SYSTEM**

1. Tier 1 (for employees with eligible service prior to July 1, 2011)
  - (a) Firefighters Division A – Fund 31
2. Tier 2 (for employees with eligible service beginning on or after July 1, 2011)
  - (a) Defined Benefit Hybrid Firefighters – Fund 132
  - (b) Defined Contribution Only Firefighters – Fund 232

**103.4 RATE EQUALIZATION**

The goal of rate equalization is to ensure that employees participating in different URS retirement tiers receive a more consistent overall retirement benefit.

**103.4.1 PURPOSE**

The District maintains a rate equalization structure to promote equity among eligible employees participating in different Utah Retirement Systems (URS) retirement tiers.

Because employer contribution rates vary among URS retirement systems and tiers, the District provides a supplemental employer contribution to help equalize the overall retirement benefit provided to eligible employees.

**103.4.2 CALCULATION METHOD**

1. Each fiscal year, the District shall identify the highest employer contribution rate established by URS among the retirement systems applicable to District employees.
2. Employees participating in a retirement system with a lower employer contribution rate shall receive an additional employer-funded contribution equal to the difference between their applicable employer rate and the highest employer contribution rate identified for that fiscal year.
3. The equalization contribution shall be calculated based on the employee's retirement salary as defined under Utah Code Title 49, rather than gross salary reported for federal tax purposes.

**103.4.3 ADMINISTRATIVE RULES**

1. Equalization contributions shall be deposited into the employee's 401(k) deferred compensation plan administered through Utah Retirement Systems.
2. If the employee does not have an existing deferred compensation account, the District may establish a 401(k) account through URS for purposes of depositing the equalization contribution.
3. Equalization contributions are separate from and in addition to:
  - statutory URS employer pension contributions,
  - employer pick-up contributions under Internal Revenue Code §414(h)(2), and
  - employer matching contributions provided under District deferred compensation plans.

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4. Equalization contributions shall not be included in the calculation of employer matching contribution limits and are not subject to the ~~2~~ 4% combined match cap established for deferred compensation plans.
5. URS contribution rates may change annually due to actuarial review or legislative action. Rate equalization calculations shall be based on the rates in effect for the applicable fiscal year.
6. NTFD will make every effort to administer an equitable contribution to each employee.

#### **103.5 EMPLOYER PICK-UP CONTRIBUTION TIER 1**

1. NTFD has elected to “pick up” or pay the required employee portion of the Tier 1 Firefighters Division A URS fund.
2. This election was made by Resolution No. 2015-03 on May 14, 2015.

#### **103.6 EMPLOYER PICK-UP CONTRIBUTION TIER 2**

1. For employees participating in the Tier 2 Public Safety & Firefighter Retirement System, the District shall remit employer and member contributions at the rates established annually by Utah Retirement Systems (URS).
2. The District may elect, by formal resolution of the Board of Trustees, to “pick up” all or a portion of the required employee member contributions as permitted under Utah Code Title 49 and applicable Internal Revenue Code provisions.
3. The amount of any employer pick-up shall be specifically authorized by Board resolution and shall not exceed the member contribution rate established by URS for the applicable fiscal year.
4. Employer pick-up contributions shall be treated as employer contributions for tax purposes pursuant to Internal Revenue Code §414(h)(2).
5. Employer pick-up elections shall remain in effect until amended or rescinded by subsequent Board resolution.
6. Contribution rates established by URS are subject to annual actuarial review and legislative action. The District's obligation to fund employer and member contributions shall automatically adjust to the rates established by URS without the need for annual policy amendment.

#### **103.7 ELECTED/APPOINTED OFFICIALS**

1. NTFD has determined by policy that elected or appointed officials subject to Tier 2 are part-time and are therefore ineligible for retirement benefits.
2. This policy (NTFD Administrative Control Board Policy #6, URS Tier 2 Elected or Appointed Officials) was made effective May 14, 2015.

#### **103.8 DEFERRED COMPENSATION SAVINGS PLANS**

[The District offers participation in supplemental deferred compensation savings plans administered through the Utah Retirement Systems \(URS\).](#)

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These plans allow employees to voluntarily defer a portion of their wages for retirement savings in accordance with applicable IRS and URS regulations.

The following plans are authorized by Board action:

Approved July 18, 2013

- (a) 401(k) (pre-tax deferral)
- (b) 457(b) (pre-tax deferral)
- (c) Traditional IRA (after-tax deferral)
- (d) Roth IRA (after-tax deferral)

Approved March 18, 2026

- (a) Roth 401(k) (after-tax deferral)
- (b) Roth 457(b) (after-tax deferral)

Participation in these plans is voluntary and subject to applicable IRS contribution limits and URS program rules.

Payroll deductions for retirement savings plans shall be limited to retirement plans administered through the Utah Retirement Systems unless otherwise authorized by the Board of Trustees.

### **103.9 ELECTIVE DEFERRALS**

- Employee contributions to deferred compensation plans are voluntary and may be elected through payroll deduction.
- Employee deferrals shall comply with IRS contribution limits and Utah Retirement Systems regulations.
- Employees may modify or discontinue their elective deferrals in accordance with URS procedures and payroll processing deadlines.

### **103.10 EMPLOYER MATCHING CONTRIBUTIONS**

1. Pursuant to Resolution 2025-11, approved April 16, 2025 and subsequent Board action approving Roth plan participation on March 18, 2026, the District provides an employer matching contribution for eligible employees participating in URS deferred compensation plans.
2. The employer match applies to the ~~401(k) and 457(b)~~ following plans offered through the URS: as authorized by the Board of Trustees.
  - (a) 401(k) (pre-tax deferral)
  - (b) Roth 401(k) (after-tax deferral)
  - (c) 457(b) (pre-tax deferral)
  - (d) Roth 457(b) (after-tax deferral)

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3. The District shall provide a matching contribution equal to 100% of employee elective deferrals up to a combined maximum of 4% of eligible compensation per pay period across all eligible plans in which the employee participates.
4. Employees may contribute to one or more plans and may allocate their elective deferrals between the plans in any combination; however, the total employer match available shall not exceed the combined 4% limit per pay period.
5. Employer matching contributions made to Roth plans shall be administered in accordance with applicable Internal Revenue Code provisions and Utah Retirement Systems rules.
6. Employer matching contributions are separate from rate equalization contributions described in this policy. ~~and are administered in accordance with Utah Code Title 49, applicable Internal Revenue Code provisions, Utah Retirement Systems rules, and the terms of Resolution 2025-11.~~ and shall not be included when calculating rate equalization contributions.
7. The Board of Trustees retains authority to amend, modify, or discontinue employer matching contributions by future resolution.

**103.11 ADMINISTRATION**

1. NTFD will administer all retirement accounts through the payroll system and all reporting to the URS and the IRS.
2. Due to the complexity of the plans, employees should refer to the publications prepared by URS regarding questions concerning the plans.
3. URS employees are also available to answer questions. Publications and contact information are available online at <http://www.urs.org>.