

Achieving Auto-Pay Status

By *Ryanne Harmann, QKA*

Many people enjoy the convenience factor of setting their monthly bills up on auto-pay—but if you’re living paycheck to paycheck, it can be scary (or even impossible!) to go that route. We may not be confident that the money will actually be there. What if that changed? What if you already had the money two paychecks ago that you needed to cover the bill that comes due next week? Think of how much less stress you would have—and how much more peace (and control!) you would have if that were always the case?

That’s where YNAB.com’s (You Need A Budget) approach to budgeting comes in. One of the four main tenets is “Aging Your Money.” The idea is to get to where your money is at least 30 days old—meaning it’s been sitting in your account for at least 30 days before you need to spend it.

Sounds radical, but is it? You could do it slowly— by focusing on budgeting and spending less than you make, so that over a period of time, you’ve built up enough reserves that you have that 30-day cushion. Or, you could go the more

direct (and yes, maybe radical) route to get there faster. Here are some ideas on how to aggressively build up your reserves and age your money in 2019:

- **Make a drastic change for a short period of time.** Give up eating (or drinking!) out for 30 days, and bank that money instead. In good weather, try to walk or ride your bike and save your gas.
- **Cancel or reduce services.** Cut the cord and get rid of pricey cable. Live with your thermostat a few degrees cooler in the winter (or warmer in the summer).
- **Pick up a side job.** Find a part-time or free-lance job, even for a season.
- **Bank extra cash flow.** Tax refunds, bonuses, and those occasional 3rd extra paychecks in some months can age your money faster than you can say “What debt?”
- **Avoid shopping online.** Amazon Prime can be an impulse buy trap, and the downfall of even the best budget intentions. Or, what if you *only* spend on basics?

Even doing some of these things on a temporary basis can make a huge difference in aging your money. Before you know it, you’ll be rocking that auto-pay status, worry-free.

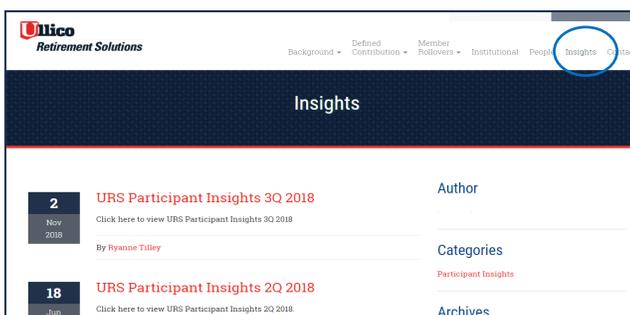
Participant Insights Online

By *Amy Crews, QKA*

If you’re reading this, then you are aware that this Participant Insights newsletter is enclosed each quarter with your paper statement. It is also posted online. Since many participants have elected to get their statements via email as “e-Statements” instead, we have decided to save a few trees and go all digital with our Participant Insights newsletters!

Here are two ways you can continue to read quarterly issues of Participant Insights in the future:

1. Visit the URS website: www.ullico-urs.com



Near the top right, click **Insights**. You will be able to access the most recent newsletter as well as archives.

2. Or, if you’re logged in to your retirement plan account:

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We hope that you’ve enjoyed reading our articles throughout the years and that you will continue to read them using one of these methods. As always, feel free to call URS at 888-292-6861 if you have any questions. Happy New Year!



Ask URS

By Debra Moran, QPA, QKA

Q: Why Would I Want a Password Manager?

Since almost every major website forces users to input a username and password to access their account, many security experts recommend password managers as a secure way for users to store their credentials easily without sacrificing password complexity.

A password manager (sometimes known as a "password vault") encrypts and stores hundreds of passwords while automatically logging into each account. All you have to do is remember the password to your password manager (which is also encrypted).

A password manager generates complex and random passwords (generally greater than 12 characters and never based on patterns, personal data, or common words) for every account. No more re-using passwords!

But don't make the mistake of choosing a weak master password. Think of your master password as the keys to your password kingdom. With it, you can access all of your other passwords. But so can someone else if they guess it, which is why you should make it as complicated as you can.

Your master password is the first line of defense in protecting your passwords. For this reason, many password managers never store your master password (or any parts of it) on their servers. This is known as a "[zero-knowledge protocol](#)," and it is designed to ensure that your master password and your stored data are as safe as they can be. As a result, in the unlikely event their servers are compromised, they indicate

that you won't have to worry about your stored data falling into the wrong hands.

A word of warning: If you forget your master password, most managers don't have a mechanism to let you reset it. That means if you forget your password, you will not be able to get back into your password manager, and will need to recreate it from scratch. Like your other passwords, this should be complex – a combination of lowercase letters, uppercase letters, symbols, and numbers. Commit it to memory.

Acropolis is not recommending a particular password manager but we do recommend you do your homework to consider whether utilizing one might improve your security.

Your security is paramount and you play an important role in protecting yourself. There are sophisticated criminals seeking to impersonate others and withdraw money from financial accounts (including banks, investment accounts and retirement plans), obtain medical services in another's name or charge their dream purchases to another's credit card.

In addition, here are some suggestions to help you from being victimized:

- ◆ Log into your retirement and other financial accounts and set up strong, unique passwords and robust security questions/answers. Never use answers that others would know. Make up the answers (like a fake mother's maiden name or false first pet name).
- ◆ Don't use public wi-fi hotspots. Use the personal hotspot on your phone.
- ◆ Don't use public charging cords to recharge your device (offered at conferences and by Uber drivers).
- ◆ Elect e-statements so important account information is not sitting in your mailbox for someone to steal.

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