

*New Authentication  
Changes Add An Extra  
Layer of Security to the  
MyFRS Retirement Portal.*



Florida Retirement System

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## **Introduction: New Login Requirements Add an Extra Layer of Security to the MyFRS Retirement Portal**

In continuing to provide you with the information you need to make informed choices about your retirement, the FRS is committed to the security of your personal information. To that end, we're taking a proactive approach and implementing new security standards for the MyFRS.com web site.

Based on the research of a number of computer security organizations and a heightened awareness of identity theft, we've determined the need to change the login requirements for accessing your personal account information. We've implemented a new security enhancement that no longer requires you to enter your Social Security Number (SSN) and PIN after your initial login. Now, all FRS members will be required to create a new unique User ID and Password to access their accounts.

Specifically, the security enhancements will provide you with:

- ability to choose your own unique User ID and Password
- upgraded MyFRS user profile properties—complete with “secret questions” tied to your login information
- ability to receive User ID and Password information via a registered email in the event they're lost or forgotten—without waiting for a PIN Reminder to access your account
- peace of mind that your personal information is protected and secured

**\*\*Remember:** While you'll use your newly created User ID and Password to access the MyFRS.com web site, your SSN and PIN will be needed to verify your personal information via the member database (inaccessible to intruders and will be needed when calling the MyFRS Financial Guidance Line for assistance). Always keep your SSN and PIN in a safe place.

This document provides you with the step by step information you need to register successfully.

## User Profile Registration Process

The following screens illustrate the process you will go through to register your new User ID and Password.

### First: Click SIGN UP

All first time users must click on the SIGN UP button in the login box to launch the new user registration page.



## Step 1: Registration Form Validation

Fill in the validation form following all guidelines to the left and right of each form field. You will need your SSN, PIN and date of birth. The system then validates your information against the system's data – confirming you are a member of the FRS. This validation is performed regardless of whether you are a new or existing user. *All users must update their profile for security purposes.* If you fill anything in incorrectly, an error message will be displayed telling you what information is incorrect.

The screenshot shows a web browser window with the following content:

- Page Title:** Register New MyFRS.com Profile Account - Microsoft Internet Explorer provided by Enterpulse
- Navigation:** File, Edit, View, Favorites, Tools, Help
- Search:** Search MyFRS with a GO button
- FRS Logo:** Florida Retirement System
- Header:** It's your money your future
- Menu:** Basics, FRS Programs, Resources
- Left Sidebar:**
  - Employees:** Please Log In (User ID, Password, GO), Forgot your password?, Get your Retirement Forecast and more. Log in now!
  - First-Time Users:** Please click the Sign-Up button to establish your MyFRS account. SIGN UP
  - Important Links:** MyFRS.com Login Problems?, How secure is this site?
  - Retirees:** Access your FRS Pension Plan — beneficiaries, options, taxes, history and more.
  - Employers:** Get answers and resources. Help your employees maximize their FRS programs and plans.
- Main Content:**
  - Section:** Please Register a new MyFRS.com Profile Account
  - Text:** Register for a new MyFRS account 'User ID' and 'Password'. Please enter all the required information below, then click on the "Submit" button.
  - Step 1:** Register for a new MyFRS.com Profile Account - Identify User
  - Text:** Great care is taken to protect the confidentiality of your MyFRS.com account. Before accessing your account, your identity will be confirmed by answering the following four questions below. After your identity is confirmed, you can create a MyFRS User ID and Password to be used for future visits to this site.
  - Text:** Please enter all the required information, then click the "Submit" button. The PIN field refers to the 6-digit PIN that was supplied to you in your [MyFRS User Packet]. This PIN is extremely important and should be stored in your files -- it will also be needed to access the MyFRS telephone system for authentication purposes when needed.
  - Form Fields:**
    - Social Security Number:** \* Social Security Number: [Field] \* SSN must be 9 numeric digits entered like: 123-45-6789 or 123456789
    - Personal Identity Number (PIN):** \* Personal Identity Number (PIN): [Field] \* PIN must be 6 numeric digits
    - Date of Birth:** \* Date of Birth: [Field] \* Date of Birth may be any valid date, entered as: mm/dd/yyyy
  - Submit:** Submit button with a right arrow.
- Footer:**
  - Links:** Financial Guidance & Advice Policy | Privacy, Security, & Terms of Use | Site Map | Contact Us
  - Text:** Get Your Questions Answered. Free, Unbiased Financial Planning and Retirement Counseling for FRS Members. Call 1-888-446-9377 (TTY: 1-888-429-2180).
  - Copyright:** © 2003 State Board of Administration of Florida. All Rights Reserved.

- Clicking Submit will take you to the profile information page, which is step 2 in the registration process.

## Step 2: Create or Update your Profile information

Fill all information in the web form following all guidelines to the left and right of each form field. You will need to enter your SSN again and create your User ID and Password. Then you must create your secret questions that are unique to only you and stored in the portal database along with your SSN and PIN for further secure verification upon login. Finally, you must provide your email address in order to be able to retrieve lost or forgotten User ID or password information.

An example of these fields filled in is below:

The screenshot shows the 'Register My Profile Information' page on the MyFRS portal. The page is titled 'Register My Profile Information' and 'Create Your MyFRS Profile'. It contains several form fields with associated instructions:

- \* SSN:** 100000013. Instruction: Must be a 9 numeric digits entered like: 123-45-6789 or 123456789.
- \* User ID:** 582675. Instruction: Create your new User ID. It must be between 6 and 32 characters in length, lowercase characters and numbers only.
- \* Password:** [Redacted]. Instruction: Create your new Password. It must be between 8 and 32 characters in length, and may contain special characters: Passwords are CASE SENSITIVE, and should be difficult to guess. Mixing letters, numbers, and special characters together is a preferred method to building a secure password.
- \* Confirm Password:** [Redacted].
- \* Secret Question #1:** My favorite color. Instruction: Please enter two secret questions and answers. These questions will be used to verify your identity if you forget your user id or password. Some examples might include your mother's maiden name, your favorite pet's name, your place of birth, etc. Each answer should be limited to one word. (50 characters max for each field)
- \* Secret Answer #1:** Green.
- \* Secret Question #2:** My Car's name.
- \* Secret Answer #2:** Angus.
- \* E-mail Address:** flast@companyxyz.com. Instruction: Please enter and confirm your email address. Should you forget your user id or password, you can have a copy of the password sent to this registered email address. Also, please choose what you would like for information on FRS programs.
- \* Confirm E-mail Address:** flast@companyxyz.com.
- Send me information about FRS Programs.

A red circle highlights a note at the bottom right: "Note: If you do not have an email address, please click here to read about obtaining a free email address from a secure email service."

We offer a link in the text to the right to a page that shows FREE email services in the event that you do not have an email. We encourage you to research these free services and choose the one that best suits you. You *must* provide an email for Authentication to send you a new password should you forget the one you set yourself.

- Clicking Save will take you to your registration confirmation page, which is step 3 in the registration process.
- Clicking Cancel will take you back to public home, and not save any information entered, and will not grant you access to MyFRS.com.

### Step 3: Registration Confirmation

This page confirms that your profile has been created or updated, and gives you further information about changing your profile, printing out the information for your records, and links you back to the home page to log into the portal with your new user ID and password.

The screenshot shows the MyFRS Portal Registration Confirmation page. The page layout includes a header with the FRS logo and navigation tabs for Basics, FRS Programs, and Resources. The main content area features a green checkmark icon and the heading "User Registration Successful!". Below this, it states: "You have successfully registered your new MyFRS User Profile account. Using the unique User ID and Password you created, you will now be able to login to the MyFRS Portal and access your personal information. If you need to change your profile information in the future, simply click the "My Profile" link near the logout button once you have logged in to access your profile information." A yellow box highlights the "User ID: 582675". Further down, it says: "Below is your current chosen User ID. You may wish to print out this confirmation page for your records, and be sure to put it in a place that is secured." At the bottom, there is a link: "Please click here to return to the MyFRS Home Page." The left sidebar contains sections for "Employees" (with a "Please Log In" form), "First-Time Users" (with a "SIGN UP" button), and "Retirees" (with a link to "Access your FRS Pension Plan").

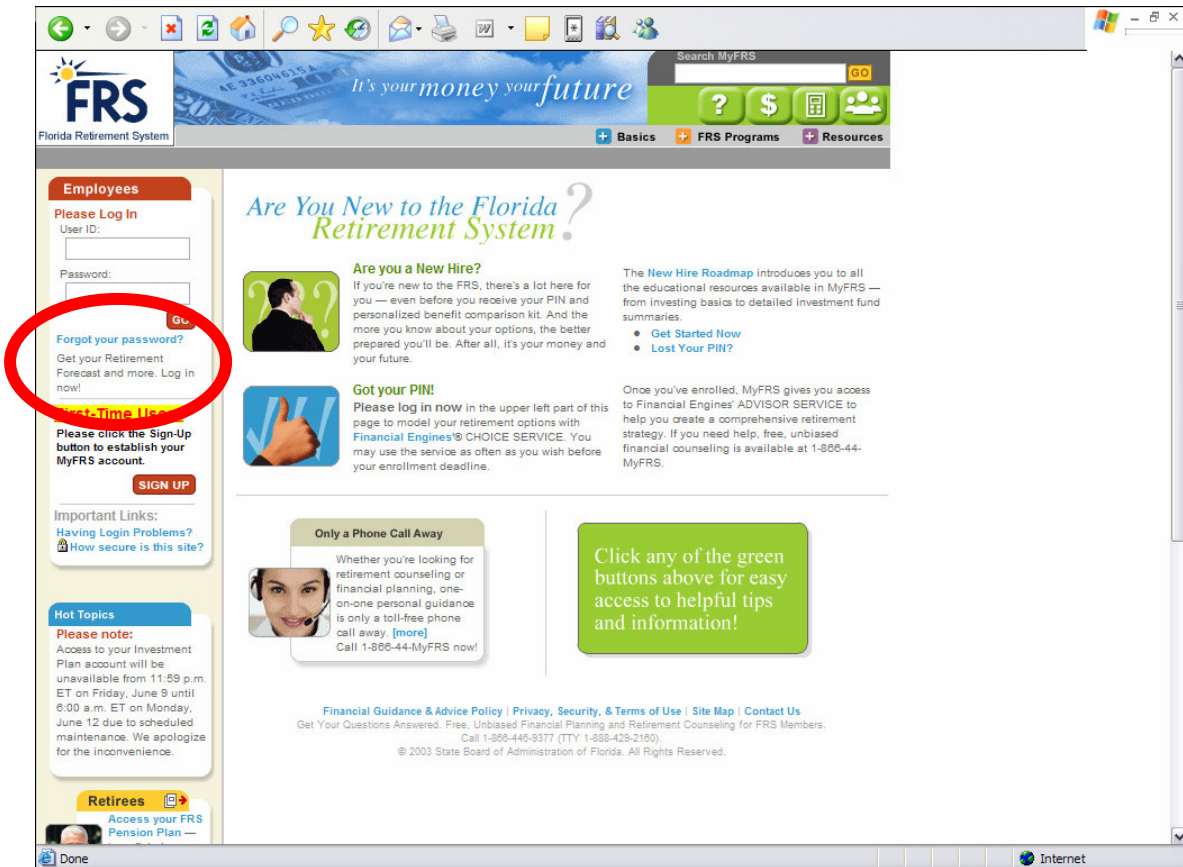
- By clicking on the [click here](#) link at the bottom of the page, this will take you back to the home page to log into the portal, and take you to your personal home page. You can verify that you are logged in by looking in the top right of your screen and you should see your profile button and logout button in the top right. Your personal information should be in the body of the page.

## Forgotten Password Process

The following screens illustrate the process you will go through when you forget your password or user ID.

### First: Click on the forgotten password link

In the Login portlet in the left hand navigation, you will see a link for forgot your password? Click this link and you will be sent to the Lost User ID or Password page.





## Second: Enter Your Social Security Number and Date of Birth

Enter your Social Security Number and Date of birth and click submit. The system will verify you against the database, and take you to the next page.

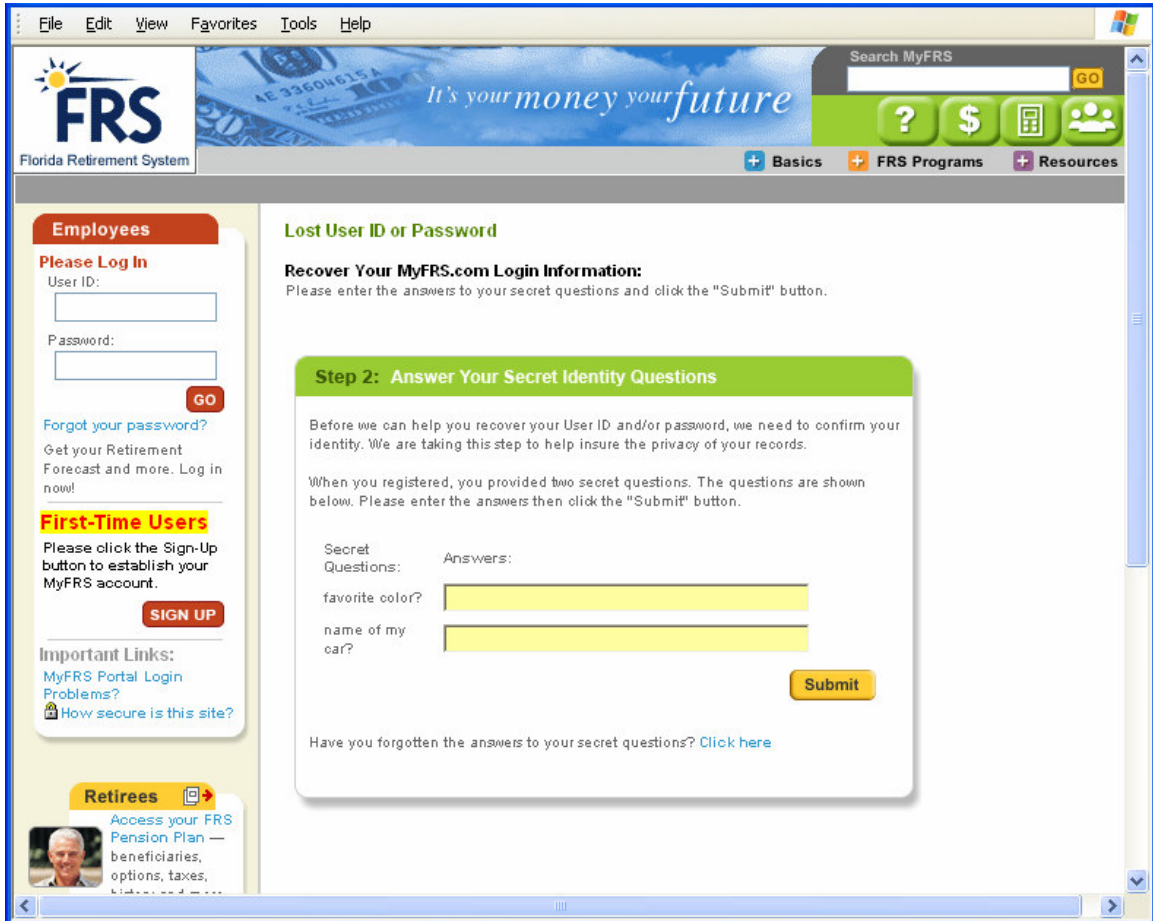
The screenshot shows the MyFRS Portal interface. At the top, there is a navigation bar with 'File', 'Edit', 'View', 'Favorites', 'Tools', and 'Help'. The main header features the FRS logo (Florida Retirement System) and the slogan 'It's your money your future'. A search bar is located on the right. Below the header, there are three main sections:

- Employees:** Contains a 'Please Log In' form with fields for 'User ID:' and 'Password:', a 'GO' button, and a link for 'Forgot your password?'. Below this is a 'First-Time Users' section with a 'SIGN UP' button and 'Important Links' including 'MyFRS Portal Login Problems?' and 'How secure is this site?'. At the bottom of this section is a 'Retirees' section with a small image and text about accessing pension plans.
- Lost User ID or Password:** A section titled 'Recover Your MyFRS.com Login Information:' with instructions to enter Social Security number and date of birth, and a 'Submit' button.
- Step 1: Enter Your Social Security Number:** A large green-bordered box containing instructions: 'If you have forgotten your MyFRS.com User ID or Password, we can email them to you. In order for MyFRS to determine your identity, please answer the questions presented in the following pages.' It asks for 'Social Security Number' and 'Birth Date', each with a text input field and a 'Submit' button. To the right of the input fields are asterisked notes: '\* SSN must be 9 numeric digits entered like: 123-45-6789 or 123456789' and '\* Birth date may be any valid date, entered as: mm/dd/yyyy'. There are also two right-pointing arrow icons below the 'Submit' button.

At the bottom of the page, there is a footer with links for 'Financial Guidance & Advice Policy', 'Privacy, Security, & Terms of Use', 'Site Map', and 'Contact Us'. It also includes contact information: 'Get Your Questions Answered. Free, Unbiased Financial Planning and Retirement Counseling for FRS Members. Call 1-866-446-9377 (TTY 1-888-429-2180). © 2003 State Board of Administration of Florida. All Rights Reserved.'

### Third: Answer your secret questions

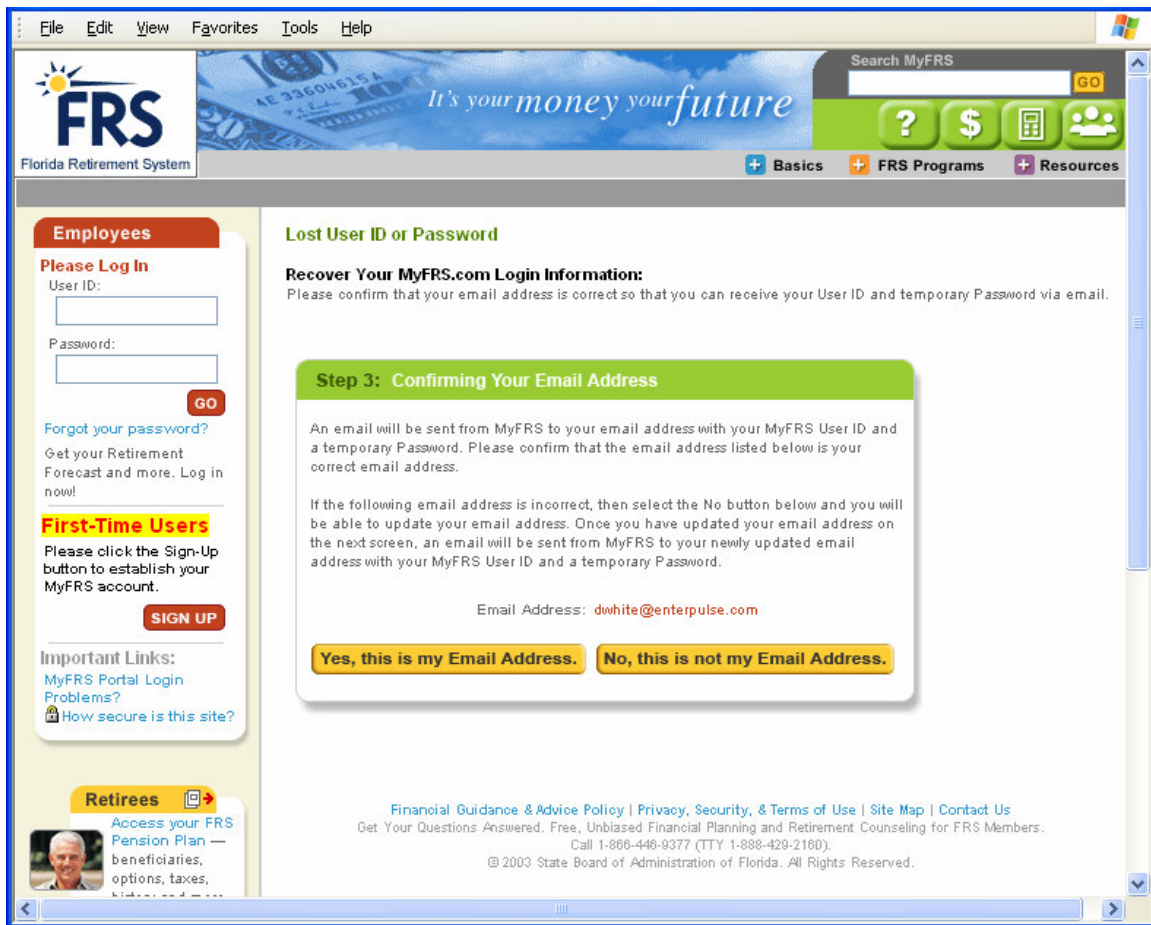
The system takes you to a page containing your secret questions. Enter the answers to your questions and click Submit.



## Fourth: Verify your email address

The system takes you to a page containing your email address on record.

- Clicking on YES will send you to a confirmation page and send an email to you with your user ID and a new randomly generated temporary password to use. You must change this password later in your Profile once logged into MyFRS.com.



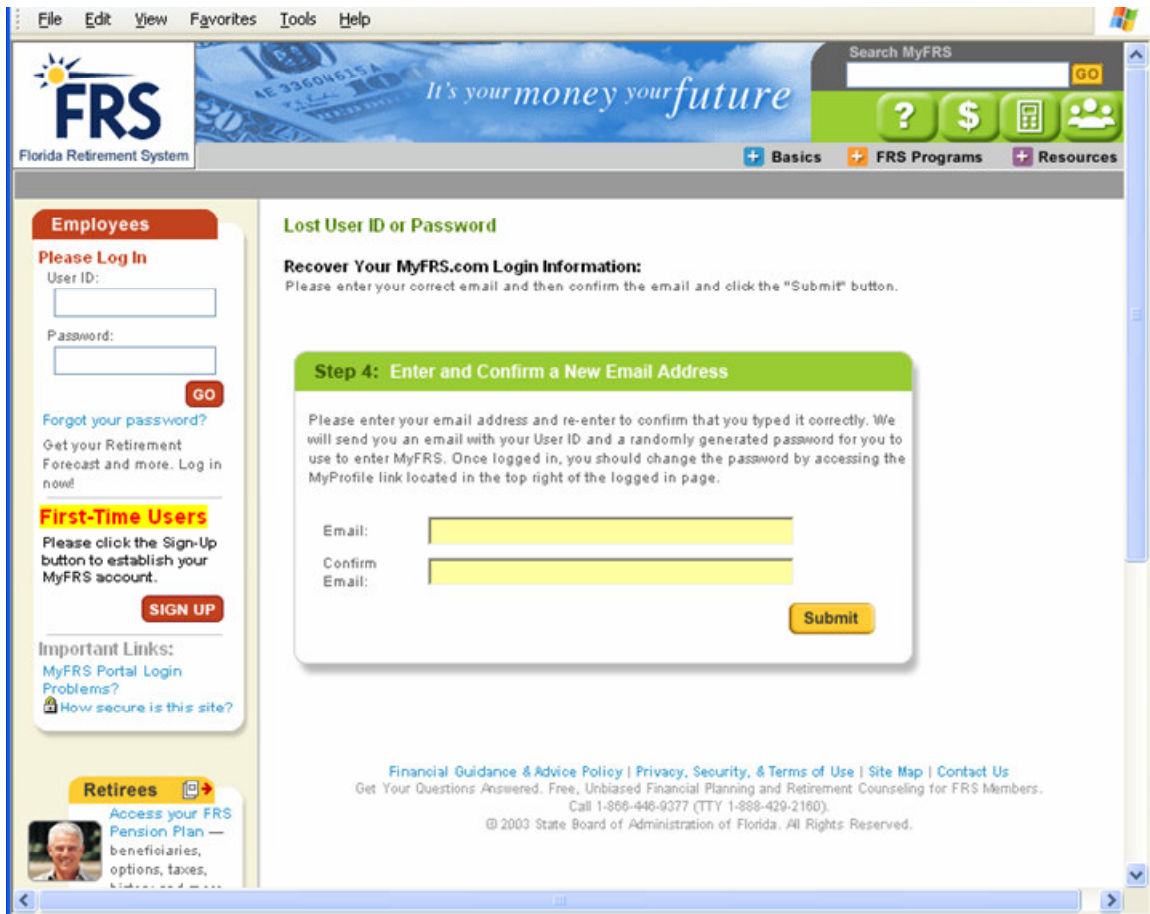
- Clicking on YES will take you to a confirmation page and send an email to you with your user ID and a new randomly generated temporary password to use. You can change this password later in your Profile once logged into the portal.

**Email Confirmation**

An email containing your MyFRS User ID and a temporary Password has been emailed to the address you specified. Please retrieve the e-mail and use that information to log in again. If you continue to have problems logging into MyFRS.com, please contact the MyFRS Financial Guidance Line toll-free at 1-866-44-MyFRS (1-866-446-9377), Option 1, so a Customer Service Representative can help diagnose the problem.

Thank you for your patience.

- Clicking on NO will take you to a page where you can enter a new email.



- Clicking Submit will send you to a confirmation page and send an email to you with your user ID and a new randomly generated temporary password to use. You must change this password later in your Profile once logged into MyFRS.com.

**Email Confirmation**

An email containing your MyFRS User ID and a temporary Password has been emailed to the address you specified. Please retrieve the e-mail and use that information to log in again. If you continue to have problems logging into MyFRS.com, please contact the MyFRS Financial Guidance Line toll-free at 1-866-44-MyFRS (1-866-446-9377), Option 1, so a Customer Service Representative can help diagnose the problem.

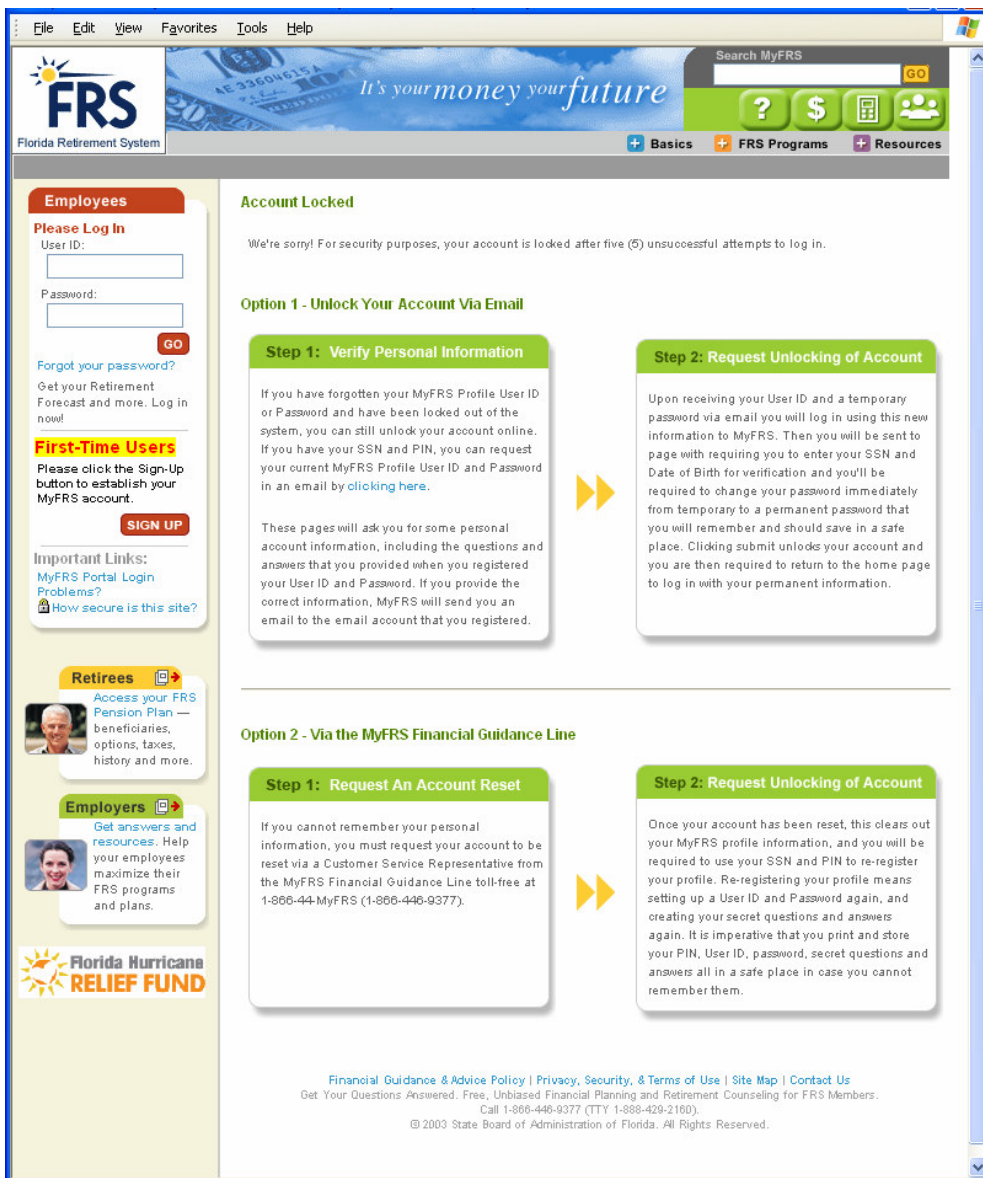
Thank you for your patience.

# Account Unlocking Process

The following screens illustrate the process you will go through to Unlock Your Account once you have registered, and if you have logged in unsuccessfully, thus locking your account.

## First: You have been locked out of your account

A user becomes locked out when they have unsuccessfully logged into the system more than 5 times. Upon unsuccessful Login on the 6<sup>th</sup> time, you will be sent to the Account Unlock page:



## Second: Choose your method of retrieval – Via email or Via the MyFRS financial Guidance Line

### Choose Option 1 – Via Email:

Click the link to retrieve your User ID and a new password

The screenshot shows the MyFRS portal interface. At the top, there is a navigation bar with 'Basics', 'FRS Programs', and 'Resources' tabs. A search bar is also present. The main content area is titled 'Account Locked' and contains two options for account recovery.

**Option 1 - Unlock Your Account Via Email**

**Step 1: Verify Personal Information**

If you have forgotten your MyFRS Profile User ID or Password and have been locked out of the system, you can still unlock your account online. If you have your SSN and PIN, you can request your current User ID and Password in an email by [clicking here](#).

These pages will ask you for some personal account information, including the questions and answers that you provided when you registered your User ID and Password. If you provide the correct information, MyFRS will send you an email to the email account that you registered.

**Step 2: Request Unlocking of Account**

Upon receiving your User ID and a temporary password via email you will log in using this new information to MyFRS. Then you will be sent to page with requiring you to enter your SSN and Date of Birth for verification and you'll be required to change your password immediately from temporary to a permanent password that you will remember and should save in a safe place. Clicking submit unlocks your account and you are then required to return to the home page to log in with your permanent information.

**Option 2 - Via the MyFRS Financial Guidance Line**

**Step 1: Request An Account Reset**

If you cannot remember your personal information, you must request your account to be reset via a Customer Service Representative from the MyFRS Financial Guidance Line toll-free at 1-866-44-MyFRS (1-866-446-9377).

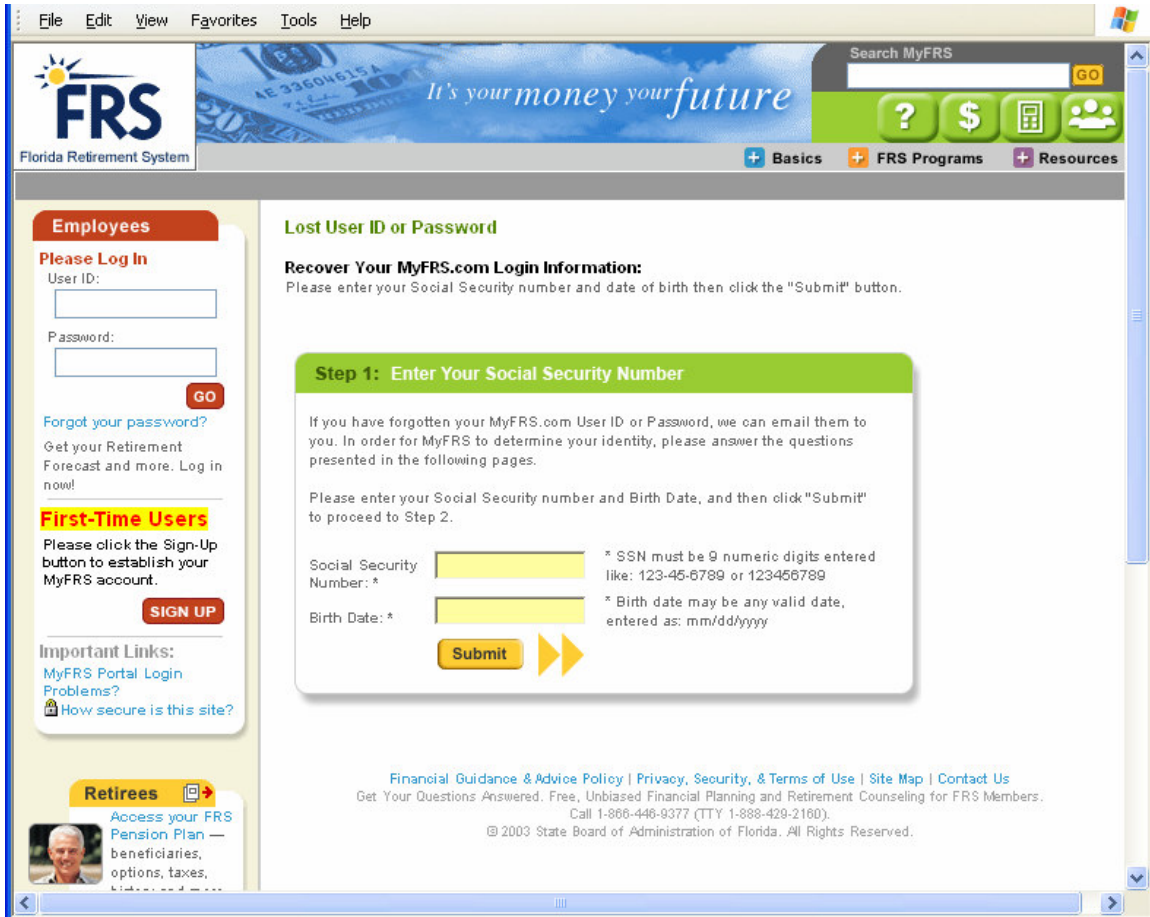
**Step 2: Request Unlocking of Account**

Once your account has been reset, this clears out your MyFRS profile information, and you will be required to use your SSN and PIN to re-register your profile. Re-registering your profile means setting up a User ID and Password again, and creating your secret questions and answers again. It is imperative that you print and store your PIN, User ID, password, secret questions and answers all in a safe place in case you cannot remember them.

At the bottom of the page, there are links for 'Financial Guidance & Advice Policy | Privacy, Security, & Terms of Use | Site Map | Contact Us' and a copyright notice: '© 2003 State Board of Administration of Florida. All Rights Reserved.'

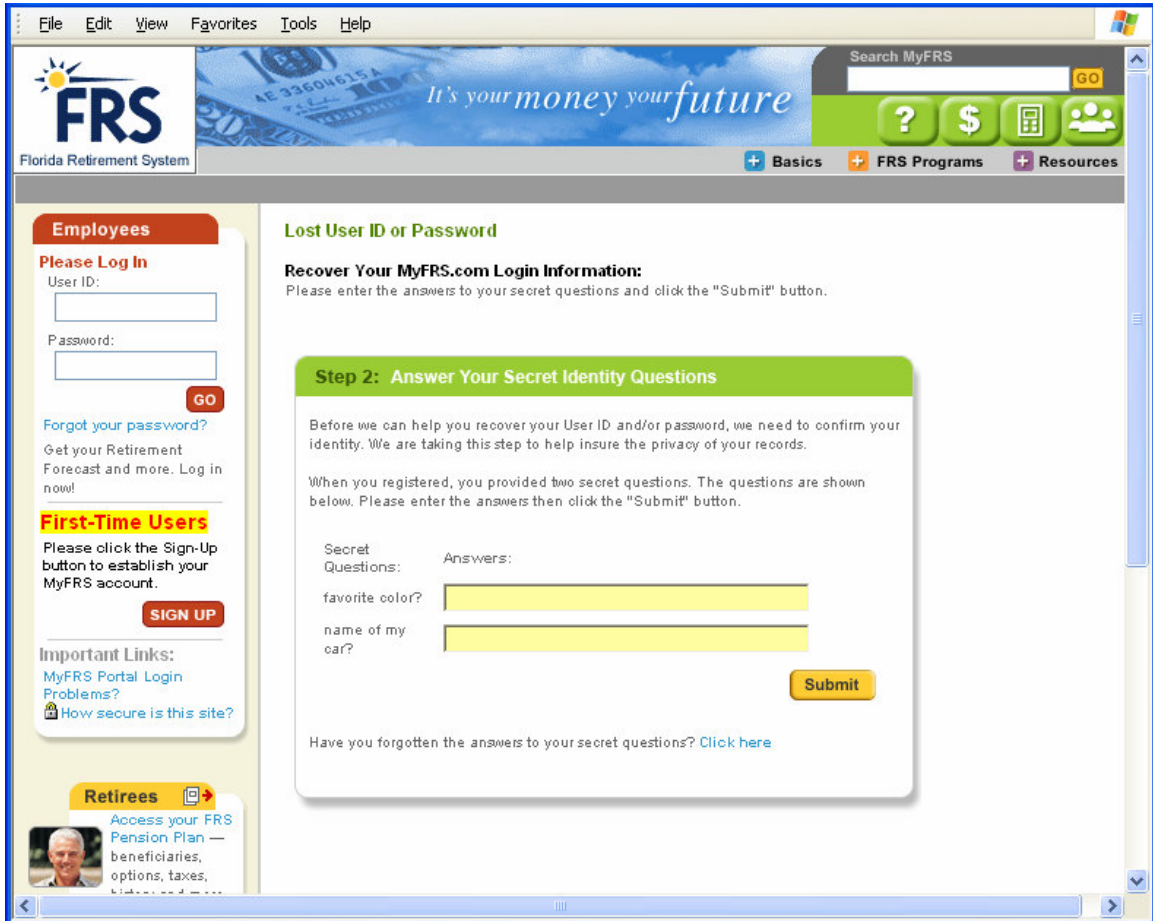
## Second: Enter your Social Security Number [SSN] and Date of Birth [DOB]

This step verifies your user information against the MyFRS.com database to return your secret questions.



### Third: Answer your secret questions

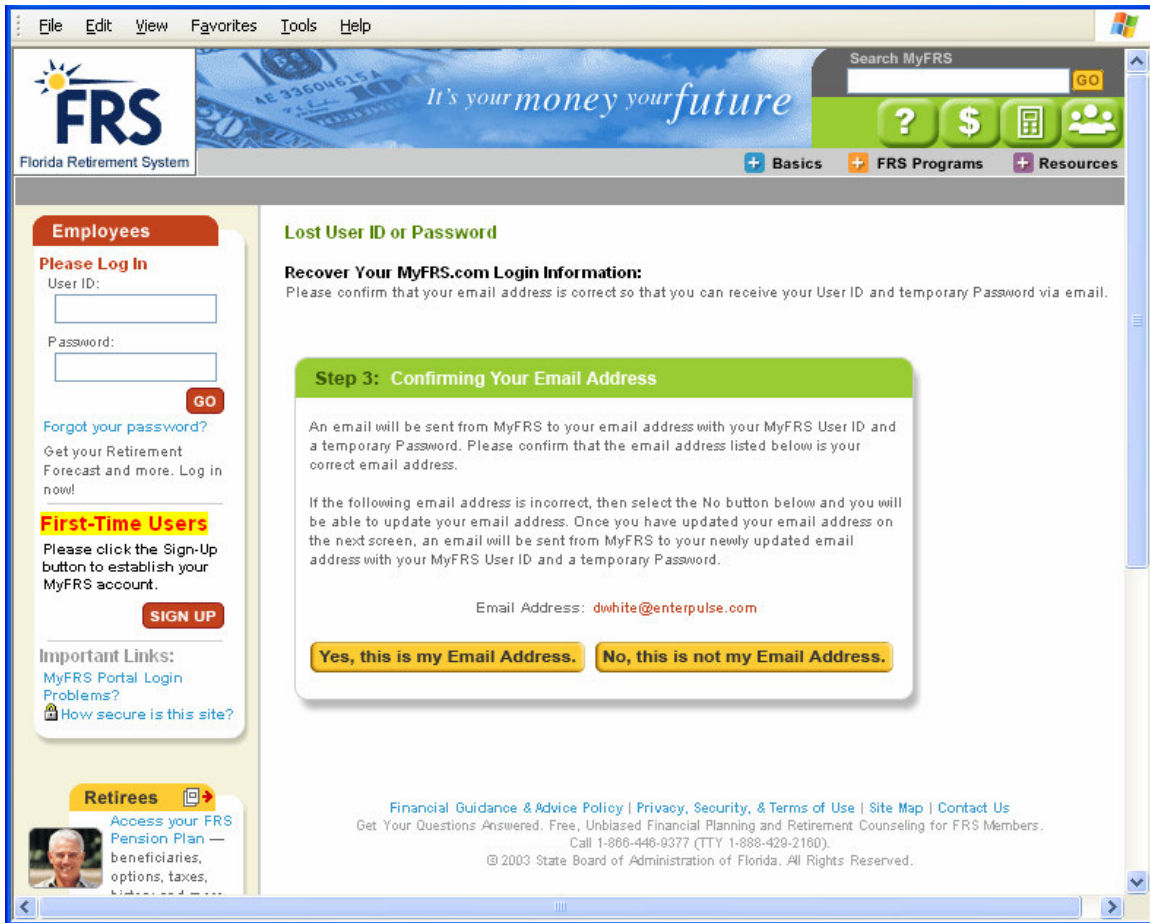
The system brings you to a page containing your secret questions. Enter the answers to your questions and click Submit.



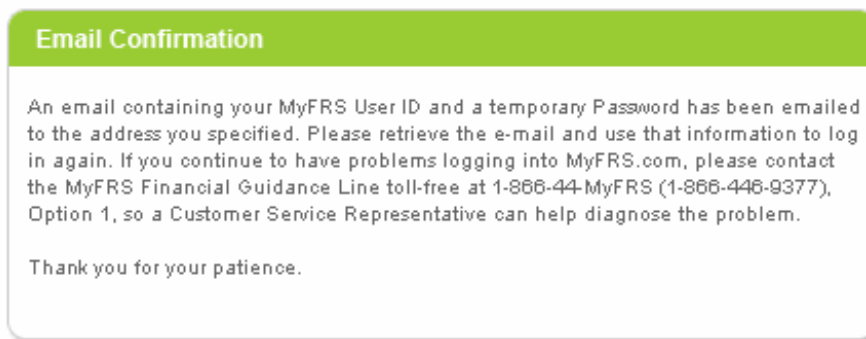


## Fourth: Verify your email address

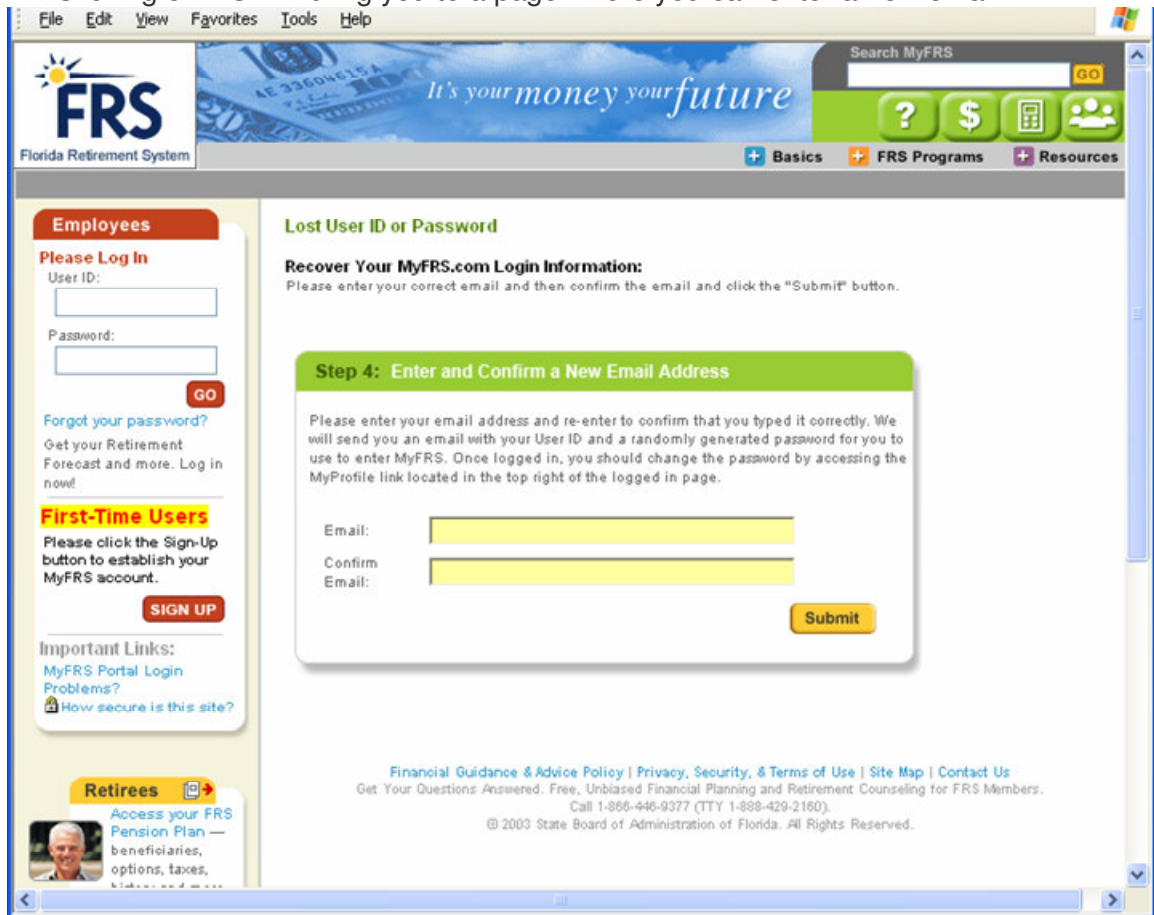
The system takes you to a page containing your email address on record.



- Clicking on YES will take you to a confirmation page and send an email to you with your user ID and a new randomly generated temporary password to use. You must change this password later in your Profile once logged into MyFRS.com.



- Clicking on NO will bring you to a page where you can enter a new email.



- Clicking Submit will take you to a confirmation page and send an email to you with your user ID and a new randomly generated temporary password to use. You can change this password later in your Profile once logged into the portal.

**Email Confirmation**

An email containing your MyFRS User ID and a temporary Password has been emailed to the address you specified. Please retrieve the e-mail and use that information to log in again. If you continue to have problems logging into MyFRS.com, please contact the MyFRS Financial Guidance Line toll-free at 1-866-44-MyFRS (1-866-446-9377), Option 1, so a Customer Service Representative can help diagnose the problem.

Thank you for your patience.

## Choose Option 2– Via the MyFRS financial Guidance Line:

In option 2, you call the MyFRS Financial Guidance line at 1-866-44-MrFRS (1-866-446-9377) and ask a Financial Representative to reset your account. You will want to do this **ONLY** if you cannot remember your secret question answers, because once your account is reset, you must click the first time user button and register your profile again.

This is why it is important to keep your User ID, password and secret questions and answers in a safe place after you have registered.

The screenshot shows the MyFRS portal interface. At the top, there is a search bar and navigation tabs for Basics, FRS Programs, and Resources. The main content area is titled "Account Locked" and contains the following information:

- Account Locked:** "We're sorry! For security purposes, your account is locked after five (5) unsuccessful attempts to log in."
- Option 1 - Unlock Your Account Via Email:**
  - Step 1: Verify Personal Information:** "If you have forgotten your MyFRS Profile User ID or Password and have been locked out of the system, you can still unlock your account online. If you have your SSN and PIN, you can request your current MyFRS Profile User ID and Password in an email by [clicking here](#)." Below this, it states: "These pages will ask you for some personal account information, including the questions and answers that you provided when you registered your User ID and Password. If you provide the correct information, MyFRS will send you an email to the email account that you registered."
  - Step 2: Request Unlocking of Account:** "Upon receiving your User ID and a temporary password via email you will log in using this new information to MyFRS. Then you will be sent to page with requiring you to enter your SSN and Date of Birth for verification and you'll be required to change your password immediately from temporary to a permanent password that you will remember and should save in a safe place. Clicking submit unlocks your account and you are then required to return to the home page to log in with your permanent information."
- Option 2 - Via the MyFRS Financial Guidance Line:**
  - Step 1: Request Account Reset:** "If you cannot remember your personal information, you must request your account to be reset by a Financial Service Representative from the MyFRS Financial Guidance Line toll-free at 1-866-44-MyFRS (1-866-446-9377)." This step is circled in red.
  - Step 2: Request Unlocking of Account:** "Once your account has been reset, this clears out your MyFRS profile information, and you will be required to use your SSN and PIN to re-register your profile. Re-registering your profile means setting up a User ID and Password again, and creating your secret questions and answers again. It is imperative that you print and store your PIN, User ID, password, secret questions and answers all in a safe place in case you cannot remember them."

The sidebar on the left contains sections for Employees, Retirees, and Employers, each with a brief description and a "GO" button. At the bottom, there is a "Florida Hurricane RELIEF FUND" logo and footer text: "Financial Guidance & Advice Policy | Privacy, Security, & Terms of Use | Site Map | Contact Us. Get Your Questions Answered. Free, Unbiased Financial Planning and Retirement Counseling for FRS Members. Call 1-866-446-9377 (TTY: 1-888-429-2160). © 2003 State Board of Administration of Florida. All Rights Reserved."

## Update User Profile Process

The following screens illustrate the process you will go through to update your profile once you have registered.

### First: Login to the site with your new user ID and Password

Upon Login you will be sent to your home page shown below. From here, select My Profile from your page.

The screenshot shows the MyFRS portal interface. At the top, there is a search bar and a navigation menu. The 'My Profile' link is circled in red. The main content area is titled 'Your Retirement Outlook at Age 65' and includes a 'Current Estimates' section with a bar chart showing three performance scenarios: Upside (excellent), Median (average), and Downside (poor). A 'Get on Track' section features a 'Make Changes' button and a table of goals. The page also includes a 'Hot Topics' section with market news and a 'Will You Have Enough to Retire?' section with a list of actions to take.

**Navigation Menu:** ADVISOR Service, Manage My Benefits, 2nd Choice Service, Basics, My Programs, Resources, My Home, My Profile, Log Out

**Current Estimates:**

Performance Scenario	Estimated Annual Income
Upside - excellent performance*	\$19,800.00
Median - average performance	\$13,900.00
Downside - poor performance*	\$11,700.00

**Your Goals:**

Desired Goal	\$21,000
Minimum Goal	\$15,000
Retirement Age	65

**Will You Have Enough to Retire?**

- Review the [assumptions](#) behind your Investment Plan estimate.
- [Enter](#) other retirement investments to get a complete retirement income estimate.
- [Enter](#) other retirement income sources to get a complete retirement income estimate.
- Review all of the information included in your retirement income estimate. [Go](#).
- Edit the information included in your retirement income estimate. [Go](#).

## Second: Update your user profile form

Your user's profile will come up with all fields populated using the information you registered with *except* your password.

- For security reasons, your password is automatically encrypted when you register.
- There is no way this password can be unencrypted which is why you are encouraged to save this password in a safe place.
- Unless you want to change your password, you need not fill in this part of your form.
- You update any field you wish and select Save.
- Your user profile is now updated.

The screenshot shows the 'Update My Profile Information' page in a web browser. The browser's address bar shows the URL. The page has a header with the FRS logo and navigation tabs. The main content area is titled 'Update My Profile Information' and contains a 'Modify Your MyFRS Profile' section. This section includes a warning about account security and a list of required fields. The fields are: User ID (test100000013), Current Password, Password, Confirm Password, Secret Question #1 (favorite color?), Secret Answer #1 (green), Secret Question #2 (name of my car?), Secret Answer #2 (angus), E-mail Address (dwhite@enterpulse.com), and Confirm E-mail Address (dwhite@enterpulse.com). There is also a checkbox for 'Send me information about FRS Programs'. A 'Save' button is located at the bottom right of the form.