

Member Services

FRS members can receive free, unbiased financial planning and counseling services online, by phone, and in person.

MyFRS Financial Guidance Line

The MyFRS Financial Guidance Line is staffed by the financial planning team at EY and by retirement counselors from the Division of Retirement.

[MyFRS.com](https://myfrs.com)

[MyFRS.com](https://myfrs.com) offers valuable resources, financial planning information, educational information, and easy access to services such as the Advisor Service, the 1st Election Choice Service, and the 2nd Election Choice Service.

ChooseMyFRSplan.com

[ChooseMyFRSplan.com](https://choosemyfrsplan.com) is focused on helping new employees choose their retirement plan by their plan choice deadline. It features an interactive video, a brief plan comparison, and links to submit a plan election.

Workshops

The MyFRS Financial Guidance Program sponsors financial planning [workshops for employees](#) filled with valuable retirement and general investment information.

Live Chat

Live chat with an EY financial planner is available via [MyFRS.com](https://myfrs.com) from 8:00 a.m. to 6:00 p.m. ET, Monday through Friday (except holidays).

Advisor Service

The free online Advisor Service creates a picture of the member's current financial situation and helps them answer the following questions:

- Will I have enough money to retire?
- How do I invest my retirement savings?
- How do I stay on track to achieve my goals?
- How do I convert retirement savings into income during retirement?

The Advisor Service is not available until after the employee makes their 1st Election.

The Advisor Service also allows members to enter investment accounts from outside the FRS, such as 457 and 403(b) accounts and IRAs.

1st Election Choice Service

New employees have access to the online Choice Service during their plan choice period. The Choice Service can create multiple scenarios quickly, based on information the employee enters. When using the service, the employee can:

- Log in using the last four digits of their Social Security number, date of birth, and the PIN found on the personalized new hire kit mailed to their home. They will also need to answer several personal questions and setup multi-factor authentication. (After the first login, they will use the new User ID and Password they create.)
- Change a few assumptions to reflect their personal situation.
- Get a customized view of their retirement benefits for both retirement plans, based on the information they provide.
- Explore different options, save assumptions, and return as often as they like up to their election deadline. (The Choice Service is not available after the 1st Election effective date.)
- File an election online.

2nd Election Choice Service

Most members can log in to [MyFRS.com](https://myfrs.com) and use the 2nd Election Choice Service to see whether changing plans makes sense. Members can use the online 2nd Election Choice Service to:

- Estimate their benefit under the alternate retirement plan.
- Get a customized view of their retirement benefits based on the assumptions they provide.
- Access and print the [2nd Election Enrollment Form](#) or use the online [2nd Election Enrollment Form](#).
- Make their 2nd Election online (Pension Plan to Investment Plan only).

Members who cannot access the online 2nd Election Choice Service can call the MyFRS Financial Guidance Line (Option 1) to speak with an EY financial planner.

Calculators

FRS members have access to a variety of [financial calculators](#), which can help them with retirement savings, mortgages, loans, credit card debt, and more.

Videos

The [Videos](#) page on [MyFRS.com](https://myfrs.com) includes links to a variety of informational videos and prerecorded webcasts.

Complaint Procedures

Members of the Investment Plan or Pension Plan who have a dispute or grievance regarding their Florida Retirement System (FRS) account, an FRS provider, or one of its representatives, have the right to file a *Florida Retirement System (FRS) Investment Plan Request for Intervention*. Interventions may include unresolved customer service complaints involving services or transactions, allegations of misconduct, or allegations of misrepresentation. An investigation will be conducted and the State Board of Administration (SBA) will issue a final agency action letter (also known as a “final order”) detailing the SBA’s findings, any proposed resolution, and information on the next steps in the dispute resolution process.

For more information, refer to [Complaint Procedures](#).

Final Orders

The list of [final orders](#) that have been issued by the SBA is updated as new final orders are issued. If you have any questions regarding the final orders, contact the SBA as follows:

- Telephone: 850-413-1486
- Email: DefinedContributionPrograms@sbafla.com
- U.S. mail:
Investment Plan Complaint Resolution
Office of Defined Contribution Programs
State Board of Administration of Florida
P.O. Box 13300
Tallahassee, FL 32317-3300
- Fax: 850-413-1489