



Florida Retirement System



Welcome to the Florida Retirement System Investment Plan. By rolling your Deferred Retirement Option Program (DROP) accumulation into the Investment Plan, you have access to the toll-free MyFRS Financial Guidance Line at 1-866-446-9377, where you can talk to experienced and unbiased financial planners from EY. They can help you manage your retirement benefits and help you with any financial questions you may have, including working with you to develop long-term personal retirement and financial planning strategies. You also have access to the MyFRS.com website where you can log in to your account to make asset allocation changes and request a distribution. You have a diversified choice of 22 investment funds, including 11 funds spread across five asset classes and 11 retirement date funds that are mixtures of various asset classes. A Self-Directed Brokerage Account is also available.

If you have never logged into MyFRS.com, you will need your PIN the first time you log into the site. If you were provided a PIN while in the Pension Plan, this will be the same PIN used to access the MyFRS.com website. You will be instructed to create your own User ID and password after logging in. You will also need your PIN if you call the Investment Plan Administrator to request a distribution from your account. You have immediate distribution access to your DROP proceeds. You can request a PIN reminder by calling the FRS Plan Administrator toll-free at 1-866-446-9377, Option 4. [Please note a PIN reminder can only be mailed to your address on record.]

You can designate a beneficiary to receive any benefits due at your death. If you do not designate a beneficiary, your benefits will be payable in accordance with Florida law, pursuant to Section 121.4501(20), F.S. You may designate a beneficiary by completing *Beneficiary Designation Form (IPBEN-1)* for the Investment Plan, which can be obtained from the Investment Plan Administrator by calling the MyFRS Financial Guidance Line at 1-866-446-9377, Option 4 or at MyFRS.com under "Forms." You may also designate a beneficiary by logging into MyFRS.com or by calling the Investment Plan Administrator. **Note:** The beneficiary you designate for your Investment Plan account may be different from the beneficiary you have named to receive your Pension Plan benefits.

You can find a description of your rights and responsibilities under the Pension Plan and the Investment Plan in the respective Summary Plan Descriptions, Administrative Rules and Florida Statutes by calling the MyFRS Financial Guidance Line, Option 2, or visiting MyFRS.com. Your account will be subject to a \$6 (\$24 annually) per quarter administrative fee.

If you need additional information, you can access MyFRS.com or call the FRS Investment Plan Administrator at 1-866-446-9377, Option 4 (TRS 711). Representatives are available Monday through Friday, 9:00 a.m. to 8:00 p.m. ET, except on holidays when the markets are closed.