

FRS SURVIVOR FINANCIAL COUNSELING



for Investment Plan and Pension Plan Beneficiaries



Florida Retirement System

So Many Questions

Planning your financial security is a challenging task under the best of circumstances. When faced with the death of a loved one, the added burden of the financial issues that immediately arise is often overwhelming. Florida Retirement System (FRS) Survivor Financial Counseling for Investment Plan and Pension Plan beneficiaries provides the objective financial guidance you need to make informed choices concerning issues such as . . .

- Do I need an attorney to assist with an estate settlement?
- Can I handle my own tax return, the estate tax return, and my loved one's final tax return, or do I need the assistance of a tax professional?
- Do I need a job in order to maintain my standard of living?
- Will I have enough money to help pay for my children's college education?
- What should I do with any life insurance proceeds?
- Do I need a will?
- Can I name my minor children as my beneficiaries?
- Am I entitled to Social Security survivor benefits? Are my children? If so, for how long?
- Should I take the FRS Investment Plan assets (if applicable) as a lump-sum distribution or should I choose to receive the benefits over a period of time?

Impartial Guidance

FRS Survivor Financial Counseling is an FRS-paid benefit — meaning it is available to you at absolutely no cost. This service is designed to provide you with access to EY financial planning professionals who are sensitive to your circumstances and prepared to address your unique financial concerns.

The service you receive is:

- **Objective** — Because EY's financial planners neither sell nor have marketing arrangements to recommend financial products or services of any kind, the counseling services are delivered with nothing but your best interests in mind.
- **Professional** — EY financial planners are experienced, responsive, sensitive, and focused. Each financial planner has an advanced degree or relevant professional designation and is required to attend a minimum of 40 hours of professional education annually.
- **Confidential** — You are assured the highest level of confidentiality with regard to all aspects of your counseling sessions.

Comprehensive Support

By using this service, you'll receive invaluable assistance, including:

- **Personal Financial Counseling** — You can speak with an EY financial planner by phone to address your financial questions and concerns, and to identify your financial goals, needs, and priorities.
- **Personal Financial Plan** — Your EY financial planner will prepare a written personal financial plan summarizing the issues discussed during your meeting, identifying key issues that require immediate action, and providing strategies for meeting your financial objectives.
- **Ongoing Financial Planning** — For one year, you will have toll-free access to an EY financial planner to address any additional financial issues of specific importance to you. Help is literally just a phone call away.

FRS Survivor Financial Counseling for Investment Plan and Pension Plan Beneficiaries

Please call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (TRS 711), available 8:00 a.m. to 6:00 p.m. ET, Monday through Friday, except holidays.