

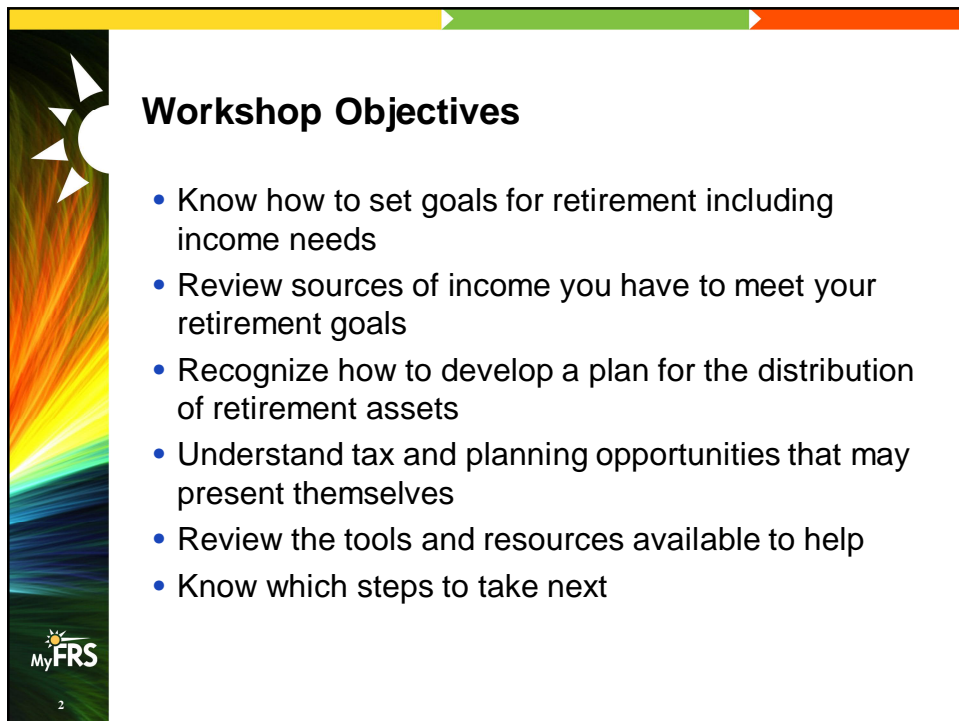


The banner features a woman in a red cardigan on the right side. The background is split into two panels: the left panel is dark with a white sunburst logo, and the right panel has a colorful, abstract background. The text 'MyFRS' and 'FINANCIAL GUIDANCE PROGRAM' is positioned at the top. The MyFRS logo and 'Florida Retirement System' are in the bottom left. The main title 'Nearing Retirement in the FRS' is centered in the bottom left.

MyFRS FINANCIAL GUIDANCE PROGRAM

MyFRS
Florida Retirement System

**Nearing Retirement
in the FRS**




The slide has a vertical decorative bar on the left with a sunburst logo and the MyFRS logo at the bottom. The main content is a list of six bullet points under the heading 'Workshop Objectives'.


Workshop Objectives

- Know how to set goals for retirement including income needs
- Review sources of income you have to meet your retirement goals
- Recognize how to develop a plan for the distribution of retirement assets
- Understand tax and planning opportunities that may present themselves
- Review the tools and resources available to help
- Know which steps to take next

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Tools and Resources




MyFRS.com





MyFRS
Financial
Guidance Line
866-446-9377




Employee
workshops




Print and e-mail
communications








3




Personal Action Plan



Action Steps	Done
Find your 6-digit PIN and create a MyFRS.com account. (If already registered, use User ID and Password created.)	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

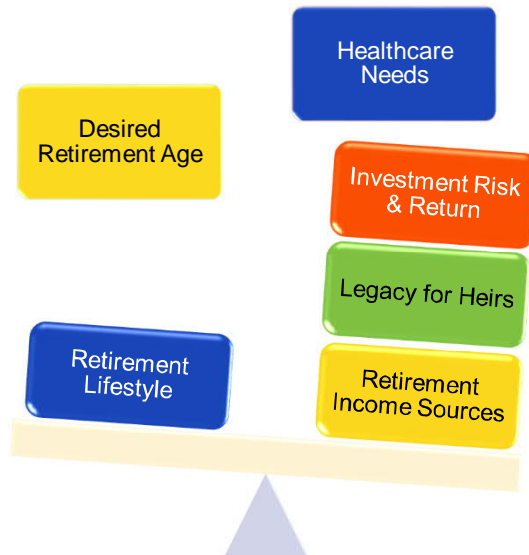


See Appendix G for your own
Personal Action Plan



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Balancing Retirement Goals

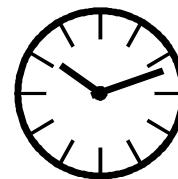


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How Will You Spend Your Time in Retirement?

- Will you be employed?
 - Part-time or full-time?
 - New career?
- Will you volunteer?
- Do you have a hobby?
- What activities will you be involved in?
- Do you plan to travel?



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Where Will You Live in Retirement?

- A. Current home
- B. New home, in state
- C. New home, out of state
- D. In another country
- E. Don't know

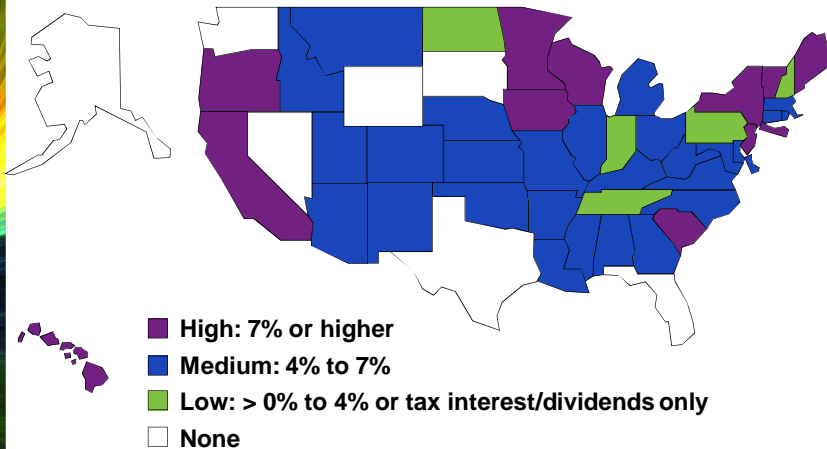


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U.S. State Income Tax Rates

Note: Figures reflect 2020 rates



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Financial Impact of Lifestyle Changes

Making Large Purchases



New Lifestyle

Staying Healthy



Caring for Others



Relocating

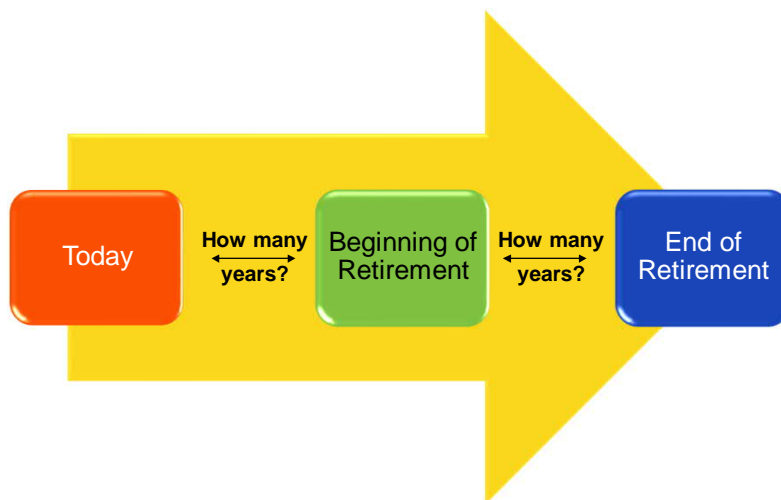


Consider how your lifestyle will change, and how the changes will affect your finances

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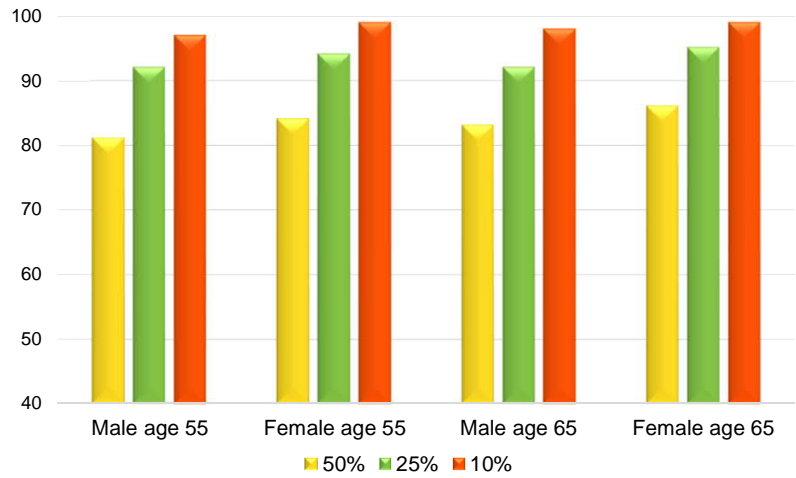
When Will You Retire?



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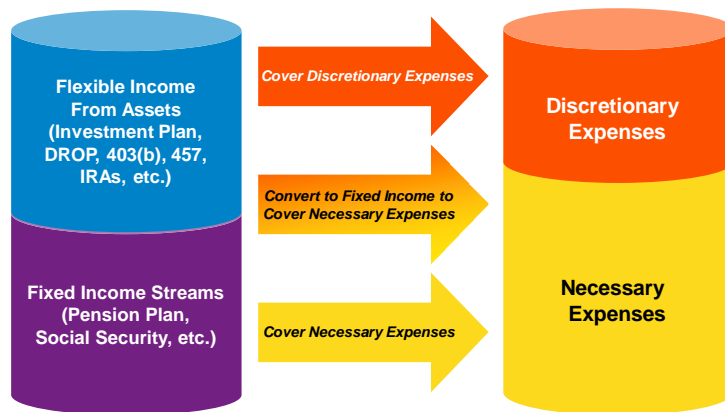
10

Planning for Longevity



Sources: U.S. Department of Health and Human Services, National Vital Statistics Reports, Vol. 69, dated November 17, 2020 and RP 2000 Mortality Table

Retirement Income Model - Expenses



Know Your Annual Retirement Expenses

- What are your retirement expenses?
 - Is the expense recurring or one-time?
 - Same amount each year or different amounts?
 - How much is necessary vs. discretionary?
 - How much is fixed vs. variable?
- How will inflation affect you?
- How will expenses change for the survivor?



Calculating Retirement Expenses - Example

Expense	Current Amount	Anticipated Amount
Housing*	\$18,000	\$10,800
Food	\$7,200	\$6,000
Clothing	\$2,600	\$2,000
Medical Costs	\$4,800	\$8,400
Other Insurance	\$3,000	\$2,000
Personal Care	\$1,800	\$1,000
Transportation	\$4,800	\$3,400
Entertainment / Travel	\$2,400	\$3,600
Gifts / Charity	\$1,500	\$1,200
Income Taxes	\$3,900	\$1,600
Annual Income Need	\$50,000	\$40,000



Complete the Retirement Expense
Worksheet in Appendix B

*Assumes mortgage is
paid off by retirement

How do Healthcare Expenses Change When You Retire?

Today

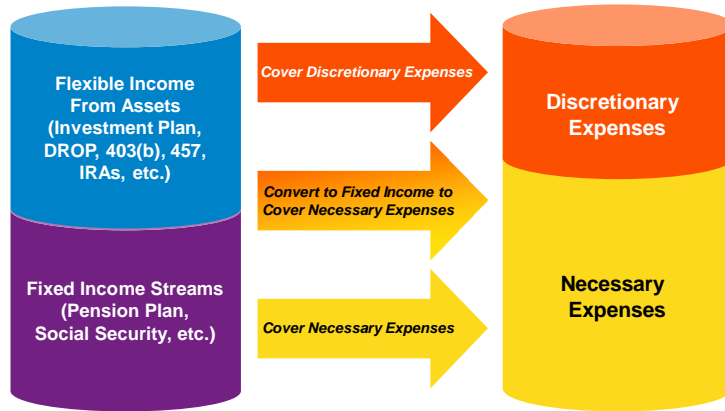
Retirement

- | | |
|--|---|
| <ul style="list-style-type: none"> • Needs <ul style="list-style-type: none"> • Preventive care • Prescription drugs • Dental • Coverage <ul style="list-style-type: none"> • Group medical • Dental • Costs <ul style="list-style-type: none"> • Lower costs • Group pricing • Cost-sharing | <ul style="list-style-type: none"> • Needs <ul style="list-style-type: none"> • Preventive care • Chronic care • Prescription drugs • Dental • Long-term care • Coverage <ul style="list-style-type: none"> • Retiree plan • Medicare at age 65 • Costs <ul style="list-style-type: none"> • Higher costs • Medicare premium |
|--|---|

Retiree Medical Plans

FRS Retiree Medical Plans	
Plan Eligibility	Each employer is different Speak with your personnel office regarding eligibility and cost
Health Insurance Subsidy (HIS)	\$5 per month per year of service \$150 per month maximum
Subsidy Eligibility	6 years of service—for those who began their FRS career before July 1, 2011 8 years of service—for those who began their FRS career July 1, 2011 and after Pension Plan: Payable when benefits commence Investment Plan: Payable when plan withdrawals begin and normal retirement age or service requirement has been met
Medicare Part A	
Eligibility	Age 65
Cost	Typically no cost
Medicare Part B	
Eligibility	Age 65
Cost (2021)	\$148.50–\$504.90/month (per person for new enrollees)

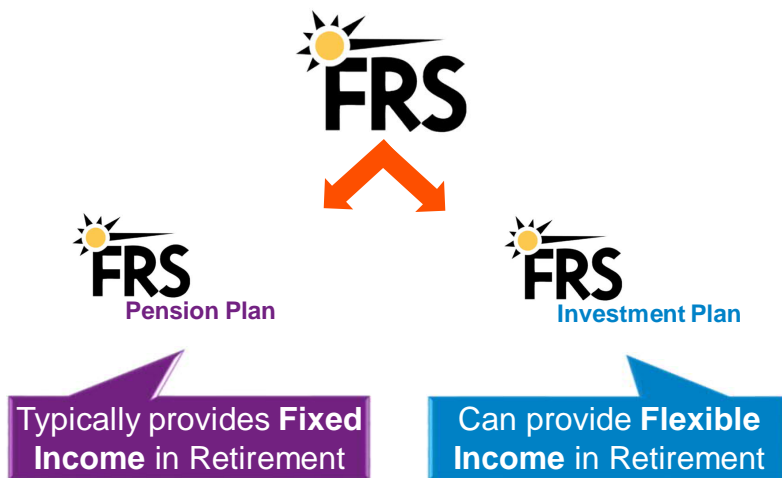
Retirement Income Model - Income



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FRS Retirement Plans



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2nd Election Rules

- **Pension Plan** members can convert their accumulated pension benefits into a lump sum by switching to the Investment Plan
- **Investment Plan** members can buy into the Pension Plan
 - If cost > balance, you will need to make up the difference using personal assets
 - If current balance > the cost to buy in, the excess will accumulate in the Investment Plan for future benefit
- Eligibility to use the 2nd Election
 - May be used only once and is irrevocable
 - Must be actively employed receiving service credits and
 - Does not have a termination date on record and
 - Cannot be on unpaid leave of absence

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Considerations in Using Your 2nd Election

- **Pension Plan members**
 - Do you want to take the FRS benefit with you to a non-FRS employer?
 - Do you want to control how/when you receive the benefit?
- **Investment Plan members**
 - Can you receive a richer benefit under the Pension Plan because you are staying longer than you initially expected?
 - Do you want to participate in the DROP program?

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Speak to your employer about the impact of switching plans on retiree medical and call the MyFRS Financial Guidance Line to help decide if switching plans might be right for you

2nd Election Choice Service

Review Your Information

Compare Your Estimated Benefits

Here is how your estimated benefits may vary between the Investment Plan and the Pension Plan using your personal information and the following assumptions:

Assumptions

Annual Salary Increases: 3%

Investment Return: Average

Your Age When You Leave FRS Employment: 44, 51, 57, 68

Age You Expect to Begin Receiving Benefits: Upon leaving FRS employment

Your Estimated Benefits

Your Age When You Leave FRS Employment	Investment Plan	Pension Plan
38	\$274.12	\$0.00
44	\$854.83	\$0.00
51	\$2,060.96	\$4,178.67
57	\$3,921.55	\$11,366.84
63	\$7,203.07	\$24,524.99

Are You Ready to Make a Decision?

Now that you have considered your options and compared your estimated benefits for each plan, are you ready to make a decision to change plans or stay in your current plan?

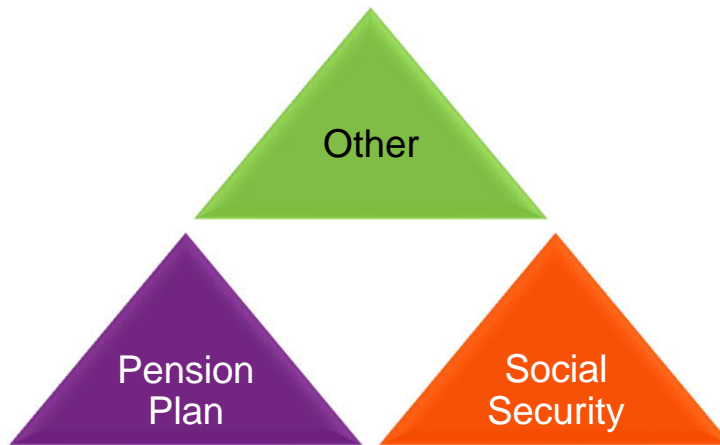
I am ready to make a decision. Decide

I want to customize my comparison assumptions. Customize

I have decided that I do not want to change plans at this time. You can come back to this site at any time before you terminate FRS-covered employment to compare your options and consider using your 2nd Election. [MyFRS.com](#)

Questions? Please call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (FRS 711).

What are Your Fixed Retirement Income Sources?



FRS Pension Plan

Distribution Options	<ul style="list-style-type: none"> • All options are lifetime monthly payments Option 1: Single life annuity Option 2: Reduced lifetime annuity to retiree with 10-year payout guarantee Option 3: Reduced joint-and-survivor annuity Option 4: Reduced annuity with $\frac{2}{3}$ survivor annuity
Taxation	<ul style="list-style-type: none"> • Fully taxable (typically) • Taxed as ordinary income in the year received • Can elect withholding • May be subject to state and local taxes
COLA	<ul style="list-style-type: none"> • 3% COLA for service before July 1, 2011 • No COLA for service earned July 1, 2011 and after



- Call the MyFRS Financial Guidance Line for assistance in choosing a payment option
- Make certain you understand the re-employment restrictions before you retire

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Social Security Benefits Projection

The screenshot shows the Social Security Administration website interface. At the top, there is a navigation bar with 'Social Security' on the left and 'SEARCH', 'MENU', 'LANGUAGES', and 'SIGN IN/UP' on the right. Below the navigation bar are several service tiles:

- A large tile on the left with the text 'Putting you in control... Learn what you can do online' and an icon of a hand pointing to a laptop.
- A tile for 'Retirement' showing a family smiling.
- A tile for 'Disability' showing a woman and a child.
- A tile for 'New Medicare cards are in the mail' showing an elderly couple.
- A tile for 'Change of Address' showing a woman and a man.

 At the bottom of the screenshot are four icons with labels: 'my Social Security', 'Social Security Number', 'Retirement Estimator', and 'FAQs'.

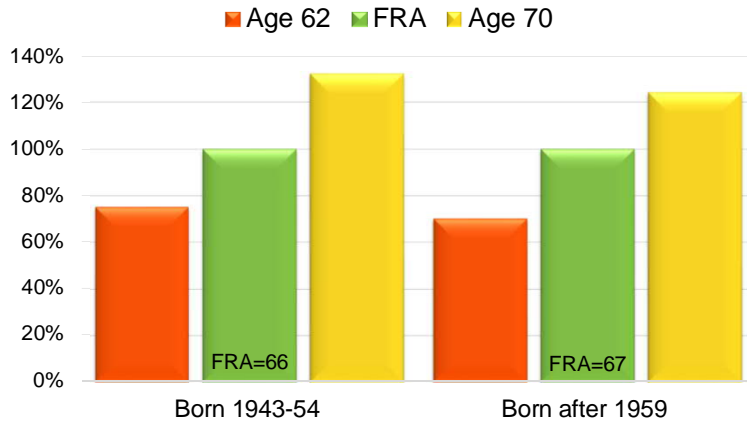


- Request an estimate of benefits by contacting Social Security Administration at 1-800-772-1213 or online at ssa.gov/benefits/retirement/estimator.html

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Early, Full and Delayed Social Security Benefits



Monthly reduction of 5/9 of 1% for each of the first 36 months before FRA, plus 5/12 of 1% for each additional month
 Monthly increase of 2/3 of 1% for each month beyond FRA

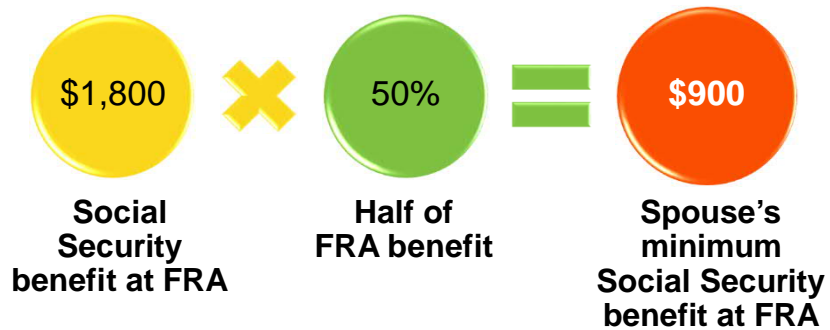
FRA = Full Retirement Age

 Call the MyFRS Financial Guidance Line for assistance in deciding when to begin benefits



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Spousal Benefit – Example

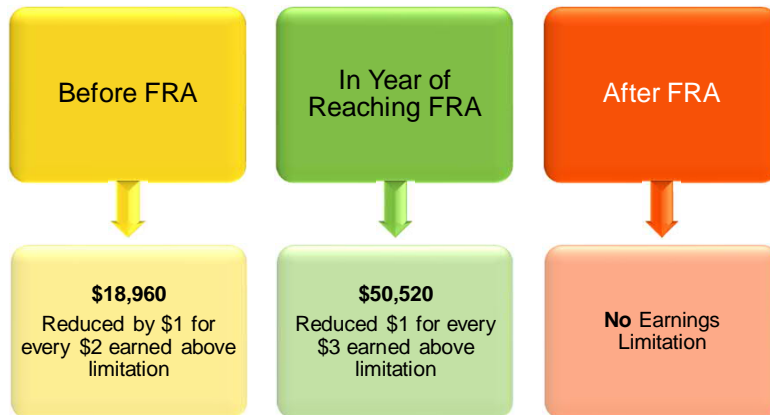


Note: Spouse receives the greater of the benefit based on their work history or 50% of their spouse's benefit



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Social Security 2021 Earnings Limitation

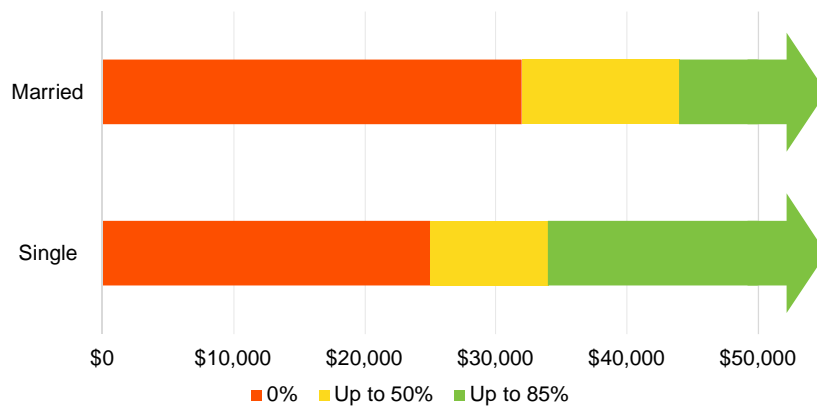


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Federal Taxation of Social Security Benefits

Amount of Social Security income subject to tax based on "modified" adjusted gross income



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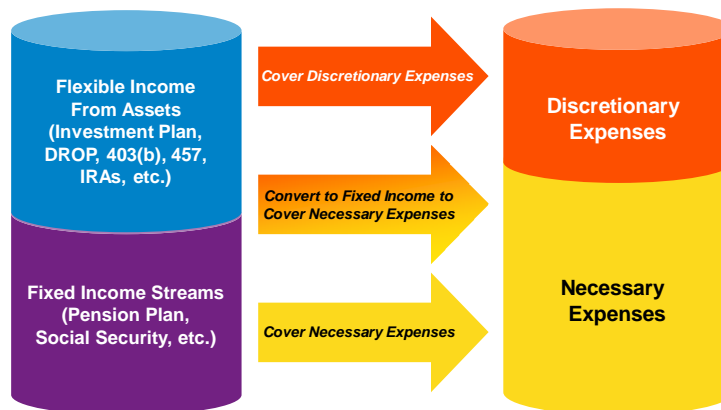
Modified Adjusted Gross Income includes: Gross income, tax exempt income, and half of Social Security benefits

Other Possible Fixed Income Sources

- Former employer pension
- Part-time or full-time work
- Rental income
- Spouse/partner's fixed income



Retirement Income Model - Income



What are Your Retirement Investment Income Sources?

Investment Plan

DROP

Employer
Savings Plans

Other

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FRS Investment Plan Benefit Payment Options

- Lump-sum distribution
- Distributions on demand or by any schedule
- Guaranteed annuity payments for life, including survivor options and 3% annual benefit increase
- Any combination of the above distribution options
- Rollover to an IRA or another tax-deferred plan



- Visit MyFRS.com to view the investment choices within the FRS Investment Plan
- Make certain you understand the re-employment restrictions before taking a distribution

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Deferred Retirement Option Program (DROP)

- Available to Pension Plan participants
- Retire and begin accumulating retirement benefits without terminating employment
- Eligible to participate in month you reach Normal Retirement (according to membership class and hire date)
- Maximum participation of 60 months (5 years)
 - School Boards – Instructional Personnel exceptions
- Accumulated benefits earn interest, compounded monthly
 - Annual effective rate of 1.3%
- DROP benefits paid at termination are eligible for rollover



Call the MyFRS Financial Guidance Line to learn more

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What Can You Do With Your DROP Account?

Full or partial distribution

- Subject to taxation at the time of distribution

Full or partial rollover

- Remains tax-deferred
- Can be rolled over to Investment Plan, 403(b), 457, IRA, other qualified plan
- Have 60 days from the end of DROP to decide
- If nothing is done, you will receive a total distribution subject to taxation



Call the MyFRS Financial Guidance Line to further understand the tax implications and help you make a decision

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Other Retirement Assets: Employer-Sponsored Savings Plans

	457 Plan – Deferred Comp	403(b) Plan – Tax Sheltered Annuity
Contribution Limits – 2021	\$19,500	
Catch-Up Contributions	Additional contributions allowed if you are 50 and older. Each plan has other “special catch-up” rules based on the time until retirement or length of service.	
Distribution Options	Vary by plan provider	



Contact your plan administrator to see if you qualify for special catch-up contributions and to understand your distribution options

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How do Retirement Plans Compare Once in Retirement?

Consideration	Deferral of 403(b) Plan Balance	Deferral of 457 Plan Balance
Investments	• Varies by plan sponsor	
Distribution options	• Varies by plan sponsor	
Income taxes on Distributions	<ul style="list-style-type: none"> • Ordinary income on distributions • No 10% penalty tax if retire or separate from FRS in the year of or after turning age 55 or if another exception applies 	<ul style="list-style-type: none"> • Ordinary income on distributions • No 10% penalty tax on 457 contributions and earnings
Fees and expenses	• Typically, lower fees and administrative costs than IRA	

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How do Retirement Plans Compare Once in Retirement?

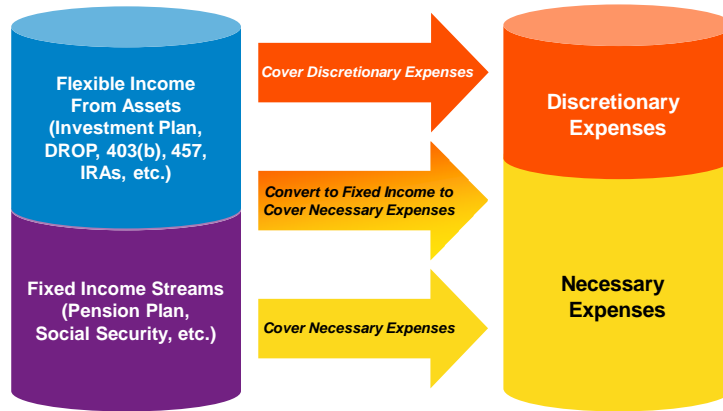
Consideration	Investment Plan	IRA
Investments	<ul style="list-style-type: none"> • Standard Investment Plan choices • Brokerage Account option 	<ul style="list-style-type: none"> • Unlimited investment choices
Distribution Options	<ul style="list-style-type: none"> • Flexible choices for distributions 	
Income taxes	<ul style="list-style-type: none"> • Ordinary income on distributions • No 10% penalty tax if retire or separate from FRS in the year of or after turning age 55 or if another exception applies 	<ul style="list-style-type: none"> • Ordinary income on distributions • No 10% penalty tax after age 59½ or if another exception applies
Fees and expenses	<ul style="list-style-type: none"> • Typically, lower fees and administrative costs than IRA 	<ul style="list-style-type: none"> • Typically, higher investment fees and administrative costs

What Other Investment Income Sources Will You Have?

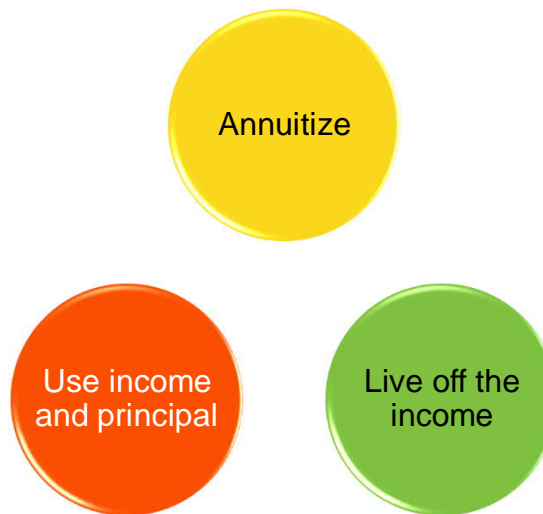
- Taxable savings
- Deferred annuities
- Other retirement savings plans/pensions
- Spouse's retirement assets
- Inheritance
- Home equity
- Other?



Retirement Income Model - Strategies



Income from Assets – Strategies



Annuitants vs. Lump Sums

Annuitants

Annuitant Recipients Happy and "Better Off" Financially

96%

Percentage of DB and DC plan participants who are happy that they chose an annuity over a lump sum

95%

Percentage of DB and DC plan participants who believe they are "better off" financially since they chose an annuity over a lump sum

Lump Sums

Lump Sums Are Being Depleted Too Quickly



One in five DB and DC plan participants (21%) who took a lump sum from their plan have already depleted it

5½
Years

Length of time, on average, that their lump sum was depleted*

Lump Sums Expected to Run Out and Fall Short of Average Life Expectancy



One in three lump sum recipients who still have money remaining (35%) worry about the money running out

17
Years

Average length of time those who have not yet depleted their lump sum expect the remaining money to last

82
Years

Average age² at which the money is expected to run out; however, 25% of people aged 65 will actually live to age 95³

Source: MetLife.com ¹Those who took a lump sum from a DC plan and did not have separate DB pension income depleted their money in just four years; very small base (n=40). ²The average age of those who took a lump sum was 65. ³Society of Actuaries Annuity 2000 Mortality Table with 100% AA projection to 2016 and 150% projection thereafter, with mortality blended 50% Male and 50% Female.

What are Fixed Immediate Annuities?

- Insurance products designed to distribute assets
- Convert a lump sum of money into a stream of payments
- Payments paid over your lifetime or multiple lifetimes
- Payments are fixed, though you can purchase a COLA



Deciding How Much to Annuitize



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Call the MyFRS Financial Guidance Line to obtain a quote from MetLife at group rates

Withdrawals from Investments

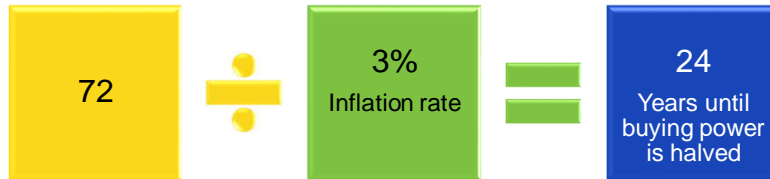
- What is your basic withdrawal strategy?
 - Do you plan to live on the interest and dividends only?
 - Will you also access the principal?
- How much income can your investments provide?
 - What mix of investments will you use?
 - What average returns should you expect?
 - What average returns do you need?
 - How much can you withdraw without running out of money in your lifetime?
 - When MUST you withdraw from retirement accounts?
 - Which accounts should you withdraw from first?

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Why Investing for Income is Not Enough?

Rule of 72



Age	Nominal Nest Egg	Nominal Interest	Real Nest Egg	Real Interest
60	\$500,000	\$25,000	\$500,000	\$25,000
84	\$500,000	\$25,000	\$250,000	\$12,500
108	\$500,000	\$25,000	\$125,000	\$6,250

Note: Portfolio assumed to yield 5% income

How Many Years Will Your Assets Last Using Both Income and Principal?

Rate of return

	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
10%	9	9	10	10	10	11	12	13	14	15
9%	10	10	11	11	12	13	14	15	16	18
8%	11	11	12	13	14	15	16	18	20	24
7%	12	13	14	15	16	18	20	22	27	36
6%	14	15	16	18	19	22	25	31	44	*
5%	17	18	20	22	24	29	36	*	*	*
4%	20	22	25	28	33	42	*	*	*	*
3%	25	28	33	39	*	*	*	*	*	*
2%	35	40	50	*	*	*	*	*	*	*

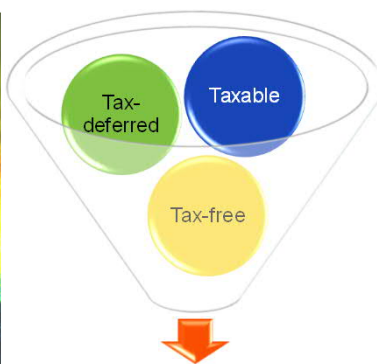
Note: Withdrawal rate is based on the first year distribution. Subsequent distributions increase 3.5% for inflation.

* =50+ years

Required Minimum Distributions

- Accounts subject to Required Minimum Distributions:
 - Investment Plan, 403(b), 457, 401(k), Traditional IRA, Rollover IRA
- Required by December 31
 - First RMD by April 1st of the year following the year you reach age 72
- 50% penalty if RMD not taken
- Distributions determined using a "Uniform Table"
 - Exception if spouse is your sole beneficiary and more than 10 years younger

Considerations for Order of Account Withdrawals



Work with a tax/financial professional throughout retirement to assist with account withdrawal decisions

Minimize the "tax drag"

- Pre-72, spend taxable assets first

Avoid mistakes

- Post-72, ensure you first satisfy your RMDs

Tax incentives

- Tax-advantaged growth
- No RMDs with Roth IRAs

See the "big picture"

- A combination of account distributions may help reduce taxes

Establishing Payments

- Know your upcoming annual expenses
- Understand what your account distributions need to cover
- Decide which account(s) you will/must take distributions from
- Set aside enough in cash for upcoming planned distributions and for unanticipated emergencies
- Establish a payment method
 - Annually
 - Quarterly
 - Monthly
 - Distributions as needed



Workshop Objectives

- Define your goals for retirement
- Use the retirement planning process to organize your retirement plan
- Understand the role of FRS retirement plans
- Review the tools and resources available to help
- Know which steps to take next



See Appendix C for a Retirement Checklist and Appendix D for a Glossary of Financial Terms

Tools and Resources

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MyFRS
Financial
Guidance Line
866-446-9377


Employee
workshops

Print and e-mail
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Next Steps: Personal Action Plan



Action Steps	Done
Consider your retirement goals	
Calculate your retirement expenses	
Understand what resources you will have to reach your goal	
Consider how to draw from retirement investment assets	
Call the MyFRS Financial Guidance Line for a retirement analysis	
Use the retirement checklist in Appendix C	



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Questions and Answers



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FINANCIAL GUIDANCE
PROGRAM

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Florida Retirement System

**Nearing Retirement
in the FRS**



Nearing Retirement in the FRS Workshop

Appendix	Description	Page
A	EY Disclosure Statement and Form ADV Part 2A	1
B	Retirement Expense Worksheet	9
C	Retirement Checklist	11
D	Glossary of Financial Terms	13
E	MyFRS Financial Guidance Line Appointment	17
F	Workshop Survey	19
G	Personal Action Plan	21

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A. NOTICE TO ELIGIBLE PARTICIPANTS

Dear Eligible Participant:

Ernst & Young LLP (“EY”) has been engaged to provide financial wellness services to you through this program. We expect that you will find EY’s services to be valuable, but we think it is also important that you understand the scope of these services. The following explains what financial wellness services can and cannot do for you, particularly as regards investment planning.

General Financial Planning Considerations

Here are points to understand regarding your personal financial planning and your participation in financial wellness services:

- EY has prepared certain financial planning materials and is providing other services for your personal use as an eligible participant; such materials may not be shared publicly.
- The financial education program includes historical financial information and well-accepted financial planning strategies. It may also include information on Social Security benefits and your sponsoring organizations benefit plans. This information is based on sources that EY believes to be reliable. However, EY cannot guarantee its accuracy.
- Past performance, which may be referenced in the program, is not a guarantee or even necessarily an indication of future results.
- The financial planning materials you receive will not change or affect your rights under your sponsoring organization’s benefit plans. In all cases, the benefit plan documents will govern.
- As you plan your financial future, you will need to make assumptions about future financial trends (such as inflation and rates of return), laws and regulations, and apply these to your particular circumstances. Your results can be significantly affected by even small changes in your assumptions, your individual circumstances or laws and regulations, as well as the extent to which your assumptions ultimately vary from actual financial conditions. You may need to reevaluate your financial planning strategy and your decisions from time to time to determine if any changes have occurred that would necessitate amendments to your assumptions or plan.
- A financial education program provides only some of the resources for assisting you in preparing your financial planning strategies. Financial education does not provide accounting, tax or legal advice and does not involve recommendation of specific investments.
- You need to decide on your own whether to consult with a financial advisor or other professional regarding your personal circumstances. If you do, please be aware, you may incur additional costs.
- In providing financial education, EY may help you decide on your asset allocation or help you make informed assumptions about rates of return and other investment issues. While EY will help you understand what you need to do, you are responsible for making and acting on these decisions. EY cannot provide you with all information that may be relevant nor can any materials provided address every possible scenario in connection with such decisions.
- Neither EY nor your employer will make any financial planning decisions for you or assume any responsibility for decisions you make.
- EY may provide audit or other accounting services to the investments or service providers discussed. The provision of other services will not be a determining factor whether to discuss or recommend an investment or service provider.

Privacy of Information Provided to EY

In the event EY collects nonpublic personal information about you from you or other sources authorized by you, EY will not disclose such information to third parties, except as permitted by law or as otherwise authorized by you. EY maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information.

Further Considerations

All services are provided “as is,” and there are no warranties of any kind or nature, whether express or implied, including but not limited to warranties of merchantability or fitness for a particular purpose or use. In addition, neither EY nor its affiliates nor any of their partners, officers, directors or employees shall be liable to you for any services performed or omitted or for any errors of judgment, or for consequential, incidental, indirect, punitive or special damages in connection with providing the services described above. Federal securities laws impose liabilities under certain circumstances on certain persons, even those who act in good faith, and therefore nothing in this notice constitutes a waiver or limitation of any rights that you may have under these laws.

If you should have any kind of claim or dispute with EY as a result of this program, these will be resolved in accordance with EY’s Alternative Dispute Resolution Procedures (“Procedures”) in effect on the date of this notice. You may receive a copy of the Procedures by requesting them from the Compliance officer of EY, at the following address:

200 Plaza Drive
Suite 2222
Secaucus, NJ 07094

* * * * *

If, after considering the issues discussed above, you do not want to participate in financial education and counseling in conjunction with this program, please contact your sponsoring organization, as soon as possible.

FOR INFORMATIONAL PURPOSES ONLY

DISCLOSURE STATEMENT

Ernst & Young LLP
Ernst & Young Investment Advisers LLP
Employee Financial Services

07/10/2020

Please note that this disclosure statement provides a summary of the investment advisory services provided by Ernst & Young LLP. Please note that a full copy of Form ADV Part 2 can be located at this link www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_Search.aspx¹

Form ADV Part 2A

Ernst & Young LLP (“EY”), under the supervision of Ernst & Young Investment Advisers LLP (“EYIA”), provides Employee Financial Services (“EFS”), including investment education and counseling services to employees, members of associations, unions or other large groups (“Participants”) pursuant to engagements by corporate employers, pension plan trustees, or other entities formed for the benefit of such Participants (“Sponsors”). Such services are provided through EFS, a functional specialty within the firm’s Tax Department. EYIA is registered with the Securities and Exchange Commission as an investment adviser under the Investment Advisers Act of 1940 (“Advisers Act”) and maintains its main office at 200 Plaza Drive, Suite 2222, Secaucus, NJ 07094 (telephone: 800-273-0588).

Employee Financial Services (“EFS”)

Employee Financial Services provides financial wellness services that educates participants with different learning styles and approaches to financial planning, including via interaction with EY financial planners as well as digital tools. The service offers the convenience of different learning methods and tools (telephone counseling, web-based and mobile tools, group learning, and interaction through social media) providing participants the opportunity to “try out” all the available learning styles to select their preferred one or a combination that best meets their needs. (Please note: these services can be bundled together or sold separately.)

- **Telephone-based financial planning** provides:
 - Unlimited toll-free access to experienced, credentialed and objective EY financial planners
 - EY financial planners who are trained on sponsoring organizations’ benefit plans and programs
 - EY financial planners who provide information and guidance across all areas of financial planning. Common topics include: employer-provided benefit plans, cash flow and debt management, investment planning, education funding, etc.
 - Personalized reports are available on a variety of topics including retirement, asset allocation, cash flow, net worth, education funding, insurance planning, and debt management
- **Financial planning website** offers:
 - A unique and interactive planning experience that grows as the participant’s needs and knowledge level expand
 - Robust resources, including calculators and videos

¹ From this webpage follow these steps to view the most current Form ADV: a) select Firm, b) enter CRD #110921, c) click **Ernst & Young Investment Advisers LLP**, d) Part 2 Brochure link is below.

- EY financial planner communication through messaging
- Chat feature for help
- Single sign on which allows users to access the EFS website from client sites without further login
- Connection of financial accounts to facilitate information-sharing with EY financial planners (this feature will not be available to clients with independence restrictions)
- Access to a user dashboard which provides participants with the ability to view their personal financial situation, including their aggregation of financial account information if applicable
- Mobile app to allow users to obtain financial education and communicate with EY financial planners
- **Group learning:**
 - Group learning that informs participants about their benefits and comprehensive financial planning. This learning can be delivered as live workshops, live webinars and/or recorded sessions.
 - A list of action items that apply to a participant's personal situation
- **Organization support:**
 - Dedicated EY project manager(s), including periodic service reviews
 - Periodic engagement reports highlighting participant activity
 - Integration of services with other benefit providers to create a cohesive program
 - Assist client with developing communication materials to promote service

As part of the personal financial advisory services EY may prepare personal asset allocation targets (based on modern portfolio theory and using EY's own or other approved financial planning tools) for such Participants after obtaining and evaluating information concerning their individual circumstances provided by each Participant either in conversation with an EY financial planner and/or by completing a questionnaire.

EY does not recommend, and should not be deemed to have recommended, any particular investment as an appropriate investment for the Participants and discussions of various investments should not be construed as such a recommendation.

EY's advisory services also may be offered by a Sponsor to Participants in tandem with the personal advisory services of another registered investment adviser designated by the Sponsor that is not affiliated with EY ("Other Adviser"). In some EFS engagements, the Sponsor contemplates that EY will refer individual Participants to the Other Adviser for specific recommendations and/or implementation of the Participant's investment decisions. Such referrals by EY do not constitute a recommendation of the Other Adviser by EY to Participants, and, in such cases, EY does not perform any quantitative or qualitative screening procedures with respect to the Other Adviser.

EY, in certain circumstances, is contracted solely to help train employees of financial institutions seeking to offer financial and tax planning services to clients. Such services do not involve EY providing advice directly to the clients of such financial institutions, but rather entails training a financial institution's counselors on financial and tax planning topics and such other support as is mutually agreed upon by EY and the financial institution.

All Selections and Investments Are Made Solely by the Participant

EY's investment education and counseling does not include recommendations concerning the purchase or sale of particular investments or particular industry sectors. EY may provide counseling

on the purchase or sale in the context of providing tax, compensation and benefits, or estate planning services, but that counseling does not reflect a view as to the intrinsic merits of the investment. All decisions to invest in or dispose of particular investments are made solely by the Participant in the exercise of his or her own discretion.

Fees

Fees for EFS Services generally are negotiated between EY and the Sponsors of such groups on a case-by-case basis. They usually are based upon (i) a “per capita” eligible participant amount, (ii) a “usage by Participants” amount, (iii) the number of workshops designed and presented by EY, or (iv) other negotiated factors. EY’s fees in such engagements are paid by the Sponsor. Participants may incur expenses for fees to any other investment adviser they may consult and will be responsible for transaction charges imposed by broker-dealers through or with whom they effect transactions for their accounts. Generally, EY’s contracts with Sponsors for services to Participants are terminable by either party in accordance with a specified notice period. If such a contract is terminated at a time other than the end of the quarter, a pro rata portion of any quarterly or other fee paid in advance is refunded.

Investment Advisers

All personal investment advice, and most impersonal investment advice, typically is given only by EY Financial Planners. Financial Planners are persons who spend all or substantial portions of their time on financial planning. Typically, all of these professionals have at least a degree from a four-year college or university and must meet such other standards as EYIA may establish from time to time. Those standards may include participation in continuing education programs each year and maintaining what EY regards as significant involvement in financial counseling engagements. Moreover, financial planners must satisfy applicable State investment adviser representative registration requirements or pass the Series 65 Uniform Investment Adviser Exam of the Financial Industry Regulatory Authority (“FINRA”). In some instances, EY may retain consultants to assist in providing workshops and staffing the telephone-based financial planning service. Generally, consultants are subject to the same requirements as EY Financial Planners. However, consultants are not subject to the same public accounting independence requirements as EY Financial Planners and their continuing education programs differ in some respects.

Monitoring, Reviews and Reports

In the case of EFS engagements that extend beyond one year and involve the provision of personal advisory services to Participants, Participants are asked questions concerning any changes in their relevant individual circumstances. EY will take into account the changed circumstances of any Participant of which it has notice in the event that Participant seeks additional personal advisory services from EY.

Miscellaneous

Clients and prospective clients of EY also should be aware of the following additional information concerning EY and EYIA:

Custody of Securities or Funds. EY does not manage participant accounts on a discretionary basis and does not take custody of participant securities or participant funds.

Other Financial Industry Activities. As noted above, EYIA is responsible for supervising the investment advisory services provided by EY. EY and Ernst & Young (U.S.) are general partners of EYIA. In consideration of EYIA’s supervising the rendering of investment planning services provided by EY, EY provides EYIA with office and filing space, staff and other assistance. All of EYIA’s time is spent supervising the compliance and operations of the investment planning services provided by EY.

Other Business Activities. EY is a public accounting firm which spends substantially all of its time providing accounting, audit, tax, and business advisory services.

Form ADV Part 2B Client Brochure Supplement

Ernst & Young Investment Advisers LLP (“EYIA”)

200 Plaza Drive, Suite 2222, Secaucus, NJ 07094

07/10/2020

EYIA’s investment advice is provided by a team comprised of more than five Supervised Persons and EYIA has provided group supplementary information for the five supervised persons with the most significant responsibility for the day to day advice provided to clients:

(1) Name, (2) year of birth, (3) education and (4) business background for preceding five years:

1. Christopher Williams – Chair, EYIA Board
2. 1970
3. B.A. Political Science, Union College, Schenectady, NY; JD, Albany Law School, Albany, NY
4. 1998 to date, Ernst & Young LLP

1. Glenn H. Hascher, EYIA Board Member
2. 1961
3. B.S., Economics, Rutgers University, New Brunswick, NJ
4. November 1988 to date, Ernst & Young LLP

1. Robert J. Porter, EYIA Board Member
2. 1964
3. B.S., Siena College, Loudonville, NY
4. 1998 to date, Ernst & Young LLP

1. Greg Rosica, EYIA Board Member
2. 1964
3. B.S., Accounting with Honors, M.S., Accounting, University of Florida, Gainesville, FL
4. 2002 to date, Ernst & Young LLP

1. Donald A. Culp, EYIA Chief Compliance Officer
2. 1959
3. B.S.in Accounting, Seton Hall University, M.S. in Taxation Seton Hall University, South Orange, NJ
4. 1988 to date, Ernst & Young LLP

Disciplinary Information for the above: None

Other Business Activities for the above: None

Additional Compensation for the above: None

Supervision: Christopher Williams serves as the Chairman of EYIA and supervises all of the above individuals. He is not subject to any additional supervision as EYIA Board Chairman.

Form CRS: Customer Relationship Summary

Ernst & Young Investment Advisers LLP (“EYIA”)
200 Plaza Drive, Suite 2222, Secaucus, NJ 07094

07/10/2020

Introduction

EYIA is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <http://investor.ey.com/crs>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Please note that we are required to include “Conversation Starter Questions” in Form CRS to help you in your discussions of our investment services with EY financial planners. In addition, these questions can help you compare our services with other providers you may be considering. Certain questions relevant to our services have been answered here. Please address any additional questions you may have with an EY financial planner.

What Investment Services and Advice Can You Provide Me?

We offer investment education and counseling services to employees, members of associations, unions or other large groups (“Participants”) pursuant to engagements by corporate employers, pension plan trustees, or other entities formed for the benefit of such Participants (“Sponsors”). These services include, at a Participant’s request, the following:

- Investment education on various topics including, but not limited to: risk management; asset classes; asset allocation; diversification; dollar cost averaging; rebalancing; market timing; potential implementation strategies; mutual funds/ETFs, and investment-related costs.
- Preparation of personal asset allocation targets (based on modern portfolio theory and using EY’s own or other approved financial planning tools) after obtaining and evaluating information concerning a Participant’s individual circumstances provided either in conversation with an EY financial planner and/or by completing a questionnaire.
- Please note that EY’s investment advisory services may also be offered by a Sponsor to Participants in tandem with the personal advisory services of another registered investment adviser designated by the Sponsor that is not affiliated with EY (“Other Adviser”). In some engagements, the Sponsor contemplates that EY will refer individual Participants to the Other Adviser for specific recommendations and/or implementation of the Participant’s investment decisions. Such referrals by EY do not constitute a recommendation of the Other Adviser by EY to Participants, and, in such cases, EY does not perform any quantitative or qualitative screening procedures with respect to the Other Adviser.

Please note that our investment advisory services do **NOT** include the sale and/or recommendation of any type of investment or insurance product and we do **NOT** manage and/or monitor investments on behalf of Participants. In particular, please note the following:

- **EY’s investment education and counseling does not recommend, and should not be deemed to have recommended, any particular investment as an appropriate investment for a Participant and discussions of various investments should not be construed as such a recommendation.**

- EY's investment education and counseling may provide counseling on the purchase or sale in the context of providing tax, compensation and benefits, or estate planning education services, but that counseling does not reflect a view as to the intrinsic merits of an investment. All decisions to invest in or dispose of particular investments are made solely by the Participant in the exercise of his or her own discretion.

Conversation Starters when speaking with your financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

EY's fees are paid by the Sponsor. Participants may incur expenses for fees to any other investment adviser they may consult and will be responsible for transaction charges imposed by broker-dealers through or with whom they effect transactions for their accounts.

Conversation Starter when speaking with your financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. The way we make money (EY fees are paid by the Sponsor) does not conflict with your interests does not impact our ability to act in your best interest.

Conversation Starter when speaking with your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated on a salaried or hourly basis.

Do your financial professionals have legal or disciplinary history?

No

Visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Conversation Starter when speaking with your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services, please see the rest of this Disclosure Statement and/ or speak with your EY planner. If you would like additional, up-to-date information or a copy of this disclosure, please call 800-273-0588.

Conversation Starter when speaking with your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

B. RETIREMENT EXPENSE WORKSHEET

Description	A Current Annual Costs	B Additional or Reduced Costs Anticipated for Retirement (in current year dollars)	C Estimated Cost At Retirement Column A + B
HOUSING			
Mortgage/Rent	\$	\$	\$
Property Taxes			
Homeowners Insurance			
Repairs & Maintenance			
Electricity			
Gas/Oil			
Cable/Internet			
Water			
Telephone			
Other Utilities			
Yard Maintenance			
Total	\$	\$	\$
HOUSEHOLD			
Food	\$	\$	\$
Miscellaneous Supplies			
Laundry			
Other			
Total	\$	\$	\$
TRANSPORTATION			
Car Payments	\$	\$	\$
Car Repairs/Maintenance			
Car Registration/License			
Commuting			
Other			
Total	\$	\$	\$
PLEASURE			
Eating Out	\$	\$	\$
Vacation			
Entertainment			
Club Dues			
Other			
Total	\$	\$	\$

Description	A Current Annual Costs	B Additional or Reduced Costs Anticipated for Retirement (in current year dollars)	C Estimated Cost At Retirement Column A + B
HEALTH			
Medical Insurance	\$	\$	\$
Doctors/Dentists			
Deductibles/Co-Pays			
Prescriptions			
Other			
Total	\$	\$	\$
PERSONAL CARE			
Clothing	\$	\$	\$
Barber/Beautician			
Other			
Total	\$	\$	\$
TAXES			
Federal Income	\$	\$	\$
State Income			
Social Security			
Other			
Total	\$	\$	\$
MISCELLANEOUS			
Charity	\$	\$	\$
Gifts			
Loans			
Life Insurance			
Savings			
Investments			
Education			
Other			
Total	\$	\$	\$
TOTAL	\$	\$	\$

C. RETIREMENT CHECKLIST

Issue	Completed
Retirement Lifestyle	
Considered your goals in retirement	<input type="checkbox"/>
Thought of what your daily routine will entail	<input type="checkbox"/>
Decided where you will live	<input type="checkbox"/>
Planned for your transition into retirement	<input type="checkbox"/>
Income Needs	
Determined your recurring annual retirement expenses	<input type="checkbox"/>
Determined your extraordinary retirement expenses	<input type="checkbox"/>
Social Security	
Projected benefit using the Social Security estimator	<input type="checkbox"/>
Reviewed accuracy of earnings history on Social Security statement	<input type="checkbox"/>
Decided when you will draw your benefit	<input type="checkbox"/>
Contacted Social Security 3 months in advance of starting your benefit	<input type="checkbox"/>
Pension	
Requested a projection of your pension benefit	<input type="checkbox"/>
Reviewed the payment options and projections	<input type="checkbox"/>
Decided when you will begin your benefit	<input type="checkbox"/>
Chose which payment option to take	<input type="checkbox"/>
Contacted your plan administrator 3 months before starting your benefit	<input type="checkbox"/>
Verified your correct mailing address is on file	<input type="checkbox"/>
Employer-Sponsored Savings Plan (401(k), 403(b), 457)	
Reviewed your account options available once you retire	<input type="checkbox"/>
Reviewed the payment options available to you	<input type="checkbox"/>
Considered whether to leave with your employer or rollover	<input type="checkbox"/>
Established a payment plan with your plan administrator	<input type="checkbox"/>
Verified your correct mailing address is on file	<input type="checkbox"/>
Prepared to start taking Required Minimum Distribution at 70½	<input type="checkbox"/>
Asset Allocation	
Implemented an appropriate asset allocation for your retirement assets	<input type="checkbox"/>
Determined and established a cash reserve	<input type="checkbox"/>
Established the frequency of rebalancing your investments	<input type="checkbox"/>
Income From Investments	
Determined your basic withdrawal strategy	<input type="checkbox"/>
Considered what portion (if any) of your investments to annuitize	<input type="checkbox"/>
Established a sustainable withdrawal rate	<input type="checkbox"/>
Contacted plan administrators to establish payments	<input type="checkbox"/>

Issue	Completed
Taxes	
Considered how you will pay your taxes (quarterly payments or withholdings)	<input type="checkbox"/>
Considered how much to withhold from various income sources	<input type="checkbox"/>
Spoke to a tax advisor about projecting / sending quarterly payments	<input type="checkbox"/>
Medical / Dental Coverage	
Reviewed your options of retiree medical plans through your employer	<input type="checkbox"/>
Received estimates/quotes for the cost of retiree medical	<input type="checkbox"/>
Prepared for changes in medical coverage/costs at 65 when Medicare begins	<input type="checkbox"/>
Assessed whether a Medigap policy is needed	<input type="checkbox"/>
Long Term Care Insurance	
Assessed the cost of long term care facilities in your area	<input type="checkbox"/>
Understand your need (if any) for long term care insurance	<input type="checkbox"/>
Identified the type and amount of coverage you require	<input type="checkbox"/>
Shopped for and compared the costs and features of various policies	<input type="checkbox"/>
Life Insurance	
Reviewed your need for life insurance throughout retirement	<input type="checkbox"/>
Know your options with insurance coverage you have through your employer	<input type="checkbox"/>
Identified any gaps in life insurance coverage	<input type="checkbox"/>
Shopped for and compared the costs of various life insurance policies	<input type="checkbox"/>
Estate Planning	
Created / updated your will	<input type="checkbox"/>
Met with an estate lawyer	<input type="checkbox"/>
Created a living will	<input type="checkbox"/>
Created a health care power of attorney	<input type="checkbox"/>
Created a durable power of attorney	<input type="checkbox"/>
Created a letter of instructions / vital records organizer	<input type="checkbox"/>
Updated various beneficiary designations	<input type="checkbox"/>
Discussed your burial wishes with your spouse/partner	<input type="checkbox"/>
Financial Advisors	
Considered which areas of planning you will require assistance	<input type="checkbox"/>
Searched for and interviewed financial advisors	<input type="checkbox"/>
Performed background check of prospective advisors	<input type="checkbox"/>

D. GLOSSARY OF FINANCIAL AND INVESTMENT TERMS

After-Tax Contributions

Contributions to company plans or other savings that have no immediate tax benefit.

Aggressive Investor

An investor who requires or desires a greater return on investments and is willing to take a higher degree of risk to achieve this return. The investment portfolio of an aggressive investor would typically be weighted heavily toward stocks and have a higher expected average rate of return.

Annuity

A method of paying a retirement benefit that spreads payments out over an extended period of time, as opposed to a single-sum payment.

Asset Allocation

An investment strategy that considers the percentage of funds to be invested in cash equivalents, fixed income, equities, and other assets as a way to manage risk and maximize return.

Average Annual Return

The compounded annual return you receive on average from your investments. In other words, an investment may have had years with varying degrees of losses and varying degrees of gains. These different annual returns are averaged over the period, taking into account compounded earnings, to determine average annual return.

Bonds

Bonds are publicly traded debt instruments. The issuer agrees to pay interest on the money invested and to repay the principal at a specified time. Examples would include government bonds (U.S., municipal, or foreign) or corporate bonds. (See Fixed Income.)

Cash or Cash Equivalents

These are investments that are quickly convertible to cash with little or no loss of principal. These assets typically pay some interest and are generally viewed as safer investments. Examples would include savings accounts, money market accounts, Treasury Bills, and certificates of deposit.

Conservative Investor

An investor who is not comfortable taking much risk or one who needs a high degree of liquidity. Typically a conservative investor's portfolio would include more cash and fixed income investments and less equities or other investments, and would have a lower overall return.

Consumer Price Index

A mix of goods and services, the prices of which are tracked by the United States government to determine the appropriate rate of inflation.

Cost of Living Adjustment (COLA)

An increase, often each year, in a payment that one receives. This increase is typically based on and for the purpose of keeping up with inflation. For example, Social Security benefits increase each year based on the consumer price index.

Dividend

Income payment to shareholders of a company.

Effective Tax Rate

This is your actual tax paid during a year divided by your gross income earned during the year. This phrase can refer only to federal taxes or it can take into account federal, state, Social Security, and Medicare taxes.

Equities

Ownership in a business, typically in the form of shares of common stock. Typical equity categories include:

- Growth and Income:** Companies providing an income stream and some appreciation in value over time.
- Growth:** Companies providing less income but greater appreciation in value over time.
- Aggressive Growth:** Companies that are typically smaller and providing more rapid growth.
- International:** Companies headquartered outside of the United States.

Fixed Income

An asset category of investments that typically pays moderate to high interest, has a mid- to long-term maturity and is generally a debt obligation such as a bond or mortgage obligation.

Hard Assets

This is an investment category consisting of tangible investments such as real estate, collectibles, gold/silver, other precious metals, commodities, etc.

Inflation

The rising cost of goods and services over time. (See Consumer Price Index.)

Investment Mix

An investment strategy that considers the percentage of funds to be invested in cash equivalents, fixed income, equities and other assets as a way to manage risk and maximize return (see Asset Allocation).

Investor Profile

Your unique situation as an investor. Characteristics making up your investor profile include your time horizon, risk tolerance, goals and objectives, and anything else that affects the way you invest.

Life Expectancy

The age to which people typically live, based on averages. For example, newborns are currently expected to live until their late 70s; once you reach age 65 you are expected to live into your 80s.

Liquidity

The ability to convert an investment into cash quickly and with little or no loss in value.

Marginal Tax Rate

The tax rate on your next dollar of taxable income. Your marginal tax rate is generally higher than your effective tax rate.

Moderate Investor

An investor who is neither conservator nor aggressive. An investor who is willing to take on some degree of risk to obtain a return greater on investments than would have otherwise been possible, while seeking to avoid a large degree of risk.

Money Market

Accounts or funds established to invest in cash and cash equivalents and short-term debt obligations. A money market fund or account is a type of mutual fund. (See Mutual Funds.)

Mutual Funds

A company that invests and professionally manages stocks, bonds, cash, real estate, or other investments and sells shares of the investment to investors. Mutual funds provide a way for investors to pool their money in order to benefit from diversification and professional management.

New York Stock Exchange

An organization established for the efficient trading of stock of various companies.

Pension Plan

A retirement plan offered by companies where the primary method of payment once a person is retired is a monthly benefit payment.

Purchasing Power

Your ability to purchase goods or services with a given amount of money.

Pre-Tax

Pre-tax investments refer to savings that have been created with income not yet subject to taxes. For example, contributions to a 401(k) plan are made on a pre-tax basis. The amount of your pay you contribute, as well as accumulated earnings on those amounts, is not subject to income taxes until you take the money out, typically after retirement.

Rate of Return

The combined dividend, interest, and/or growth (profit) you receive on your investment.

Risk

The chance that the actual return from an investment may differ from what is expected; risk is sometimes described as the chance of losing money.

Risk Tolerance

Your comfort level with taking on varying degrees of risk.

Roth IRA

A Roth individual retirement account (IRA) is a personal savings plan that offers certain tax benefits to encourage retirement savings. Contributions to a Roth IRA are never tax-deductible on your federal income tax return, which means that you can contribute only after-tax dollars. But amounts contributed to the Roth IRA grow tax deferred and, if certain conditions are met, distributions (including both contributions and investment earnings) will be completely tax free at the federal level.

Social Security

Governmental system established to provide retirement, disability, and survivor benefits. Benefits are based on earnings and are paid in the form of a monthly benefit.

Standard & Poor's (S&P) 500

The 500 leading companies traded on the New York Stock Exchange. These companies account for about 70-80 percent of the entire value traded on the New York Stock Exchange.

Stocks

Shares representing ownership in a corporation.

Tax-Deferred

Investment earnings not subject to income taxes in the year earned, but at some point in the future.

Time Horizon

The amount of time you have to invest. Usually the time period between now and the time for the achievement of a particular goal.

Traditional Individual Retirement Account (IRA)

This is a tax-deferred retirement vehicle. Depending on your income level, you may be able to deduct your contributions to an IRA and defer the taxes until you withdraw the money, often at retirement. Even if you can't deduct your contribution, you will still receive tax-deferred compounding on funds in your IRA. IRAs may be set up at banks, brokerage houses, discount brokers, insurance companies, and mutual fund companies, among others.

Today's Dollars

Looking at your money in terms of its purchasing power based on the value of a dollar today.

Treasury Bills

Short-term United States government bonds - one year or less to maturity.

Volatility

The fluctuation in the value or return of an investment over time.

E. MYFRS FINANCIAL GUIDANCE LINE APPOINTMENT

There are two ways of setting an appointment to speak with a financial planner at the MyFRS Financial Guidance Line. Please use the method below which is most convenient for you.

Text “Callback FRS” to 609 644 9622

After sending a text, you will receive a reply asking you to provide your first and last name. Upon receipt of this information, a representative from the MyFRS Financial Guidance Line will call you within 3 business days to schedule an appointment with a financial planner at a time and date convenient for you.

Call the MyFRS Financial Guidance Line – 1 866 446 9377 (option 1)

Start planning your finances by directly calling the MyFRS Financial Guidance Line - scan this QR Code with your mobile phone to call now and/or save this number for future use. Select “option 1” from the phone menu to speak with a representative.



You may schedule an appointment at a time and date that is convenient for you, or if you'd like to begin planning immediately, you may hold an introductory call if a planner is available when you call. Our lines are open Monday-Friday, 8 a.m. – 6 p.m. Eastern Time.

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F. WORKSHOP SURVEY

There are two ways of providing feedback on this workshop. Please use the method below which is most convenient for you. There are 12 questions which should take approximately 5 minutes to complete.

Text “FRS survey” to 609 644 9622

After sending a text, you will receive a reply with a link to the survey.

Go directly to the survey – www.surveymonkey.com/r/FRSWorkshop

Type the web address into your browser or scan this QR Code with your mobile phone to go directly to the survey.



Thank you for providing feedback to help ensure we are meeting your needs!

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G. PERSONAL ACTION PLAN

<u>Action Step</u>	<u>When</u>	<u>Done</u>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
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