



Hi, [Recipient's First Name]!

Your MyFRS.com PIN: [#####]

Your new employer is one of more than 950 public employers who participate in the Florida Retirement System (FRS). As a new FRS member, you must choose which of our two retirement plans you'd like to participate in — the Investment Plan or the Pension Plan.

Your deadline to choose an FRS retirement plan is [Month ##, Year] at 4:00 p.m. ET.<sup>1</sup>

Your Retirement Plan Options

FRS Investment Plan

- 401(k)-type investment plan — you are responsible for managing your account.
- You qualify for a benefit after 1 year of service; once earned, the benefit is yours.
- Your benefit is based on contributions made to your account and on investment performance over time.

FRS Pension Plan

- Traditional retirement pension plan — the State is responsible for managing the Pension Plan Trust Fund.
- You qualify for a benefit after 8 years<sup>2</sup> of service; your benefit is payable when you reach retirement age as defined by the plan.
- Your monthly benefit is guaranteed and based on a formula using your salary, years of service, FRS membership class, and age.

Both plans require you to contribute 3% of your salary, beginning with your first paycheck. You cannot change the amount you contribute. Your employer also makes contributions to the plan you choose.

Get Help Choosing a Plan

Visit ChooseMyFRSplan.com. Watch the quick interactive video to see which plan might be a better match for you, and access other helpful information.

Use the 1<sup>st</sup> Election Choice Service. Get a free, personalized estimate of the benefit you'd receive under each plan. To register:

1. Visit MyFRS.com and click the “Register” button in the “Login” section of the home page.
2. Enter the requested information for all 8 steps. Your 6-digit PIN is provided above.
3. Once you're registered, select “Click here” at the bottom of the Confirmation page to log in to MyFRS.com.

Call the MyFRS Financial Guidance Line. Speak with an unbiased financial planner who can answer your questions and help you choose your FRS plan.

1-866-446-9377 • Option 1 (TRS 711)  
8:00 a.m. to 6:00 p.m. ET  
Monday through Friday, except holidays

Special Risk Class, Elected Officers' Class, and Senior Management Service Class Members!

The chart below doesn't apply to your situation.  
Please use the 1<sup>st</sup> Election Choice Service or call the MyFRS Financial Guidance Line.

Make a Quick Financial Comparison

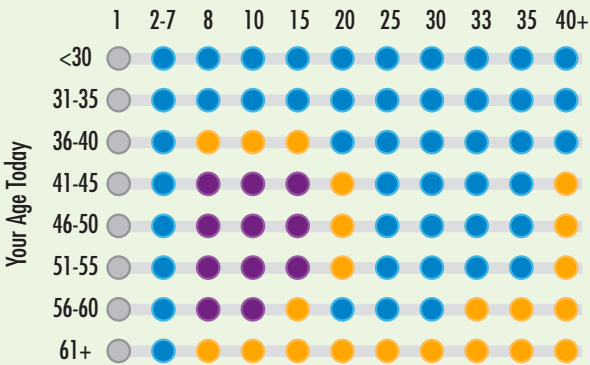
In this chart, the color of the circle where your age and expected years of service intersect indicates the plan projected to provide you a higher financial benefit. For personalized guidance, use the 1<sup>st</sup> Election Choice Service or call the MyFRS Financial Guidance Line.

- Not Vested

● Investment Plan

● Pension Plan
- The difference in the projected benefits is small and more information is needed to identify which plan might be better for you. Use the 1<sup>st</sup> Election Choice Service or call the MyFRS Financial Guidance Line.

Number of Years You Expect to Work for an FRS-Participating Employer



These projections are based on age and certain general assumptions about length of service, salary growth, and investment earnings.

<sup>1</sup> If you do not submit a plan choice by your deadline, the Investment Plan will be considered your 1<sup>st</sup> Election by default. **Exception:** If you are in the Special Risk Class, the Pension Plan will be considered your 1<sup>st</sup> Election by default.

<sup>2</sup> If you were initially enrolled in the FRS before July 1, 2011, your vesting requirement may be different. Refer to myfrs.com/FRSPro\_ComparePlan\_Vesting.htm for details.

# QUESTIONS? Call the MyFRS Financial Guidance Line

FRS members get experienced, unbiased financial guidance for free.

- Get help choosing your FRS plan
- Request personalized benefit comparisons
- Get answers to your retirement questions

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EMPLOYER'S NAME  
PO BOX 785027 • ORLANDO FL 32878-5027

T#1\*\* P1\*1\*\*\*\*\*3-DIGIT 320 \*\* \*  
John Smith  
123 Main St  
Anytown, FL 33333

[Recipient's First Name]



Visit me at [ChooseMyFRSplan.com](https://ChooseMyFRSplan.com)

In a quick interactive video, I'll ask you a few simple questions and, based on your answers, I'll let you know which plan may make the most sense for you — the Investment Plan or the Pension Plan.



Scan this code with your smartphone.

