



YOUR Money YOUR Choice

P.O. Box 13300, Tallahassee, FL 32317-3300

November 23, 2009

Dear FRS Member:

Does it feel like you're living from one paycheck to the next? Well, you're not alone. If you find yourself asking how you'll be able to pay all your bills, including your mortgage and credit card balances, you may be wondering if there's anywhere you can turn for assistance. And the answer is: you do!

The MyFRS Financial Guidance Line (FGL) staffed with Ernst & Young financial planners (and sponsored by the FRS) is available to provide unbiased, objective counseling that can help put you on a path to financial security. Our planners can assist you in mapping out a strategy for managing cash flow and getting your debt under control, as well as address a whole range of other financial issues, such as education funding, insurance and retirement planning.

The FGL is a service of the FRS that is available *at no cost to you*, and our financial planners can be reached Monday through Friday (except holidays) from 9 am to 8 pm ET at 1-866-446-9377 (TRS 711). Remember, help is only a phone call away.

Sincerely,

A handwritten signature in cursive script that reads "Walter Kelleher".

Walter Kelleher
Director of Educational Services
MyFRS Financial Guidance Program