FRS SURVIVOR Financial Counseling for Investment Plan BENEFICIARIES

MyFRS 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 FRS Investment Plan beneficiaries provides the objective financial guidance you need to make informed choices concerning issues such as . . .

- Should I take the FRS Investment Plan assets as a lump-sum distribution or should I choose to receive the benefits over a period of time?
- 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?

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 Ernst & Young financial planning professionals who are sensitive to your circumstances and prepared to address your unique financial concerns.

The service you receive is:

- **Objective** — Because Ernst & Young'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** — Ernst & Young 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 Ernst & Young financial planner by phone to address your financial questions and concerns, and to identify your financial goals, needs, and priorities.
- **Personal Financial Plan** — Your Ernst & Young 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 Ernst & Young 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 Beneficiaries
Please contact our financial planners toll-free by calling 1-866-446-9377, Option 2
Monday through Friday • 9:00 a.m. to 8:00 p.m. Eastern Time

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