

New MyFRS.com Design

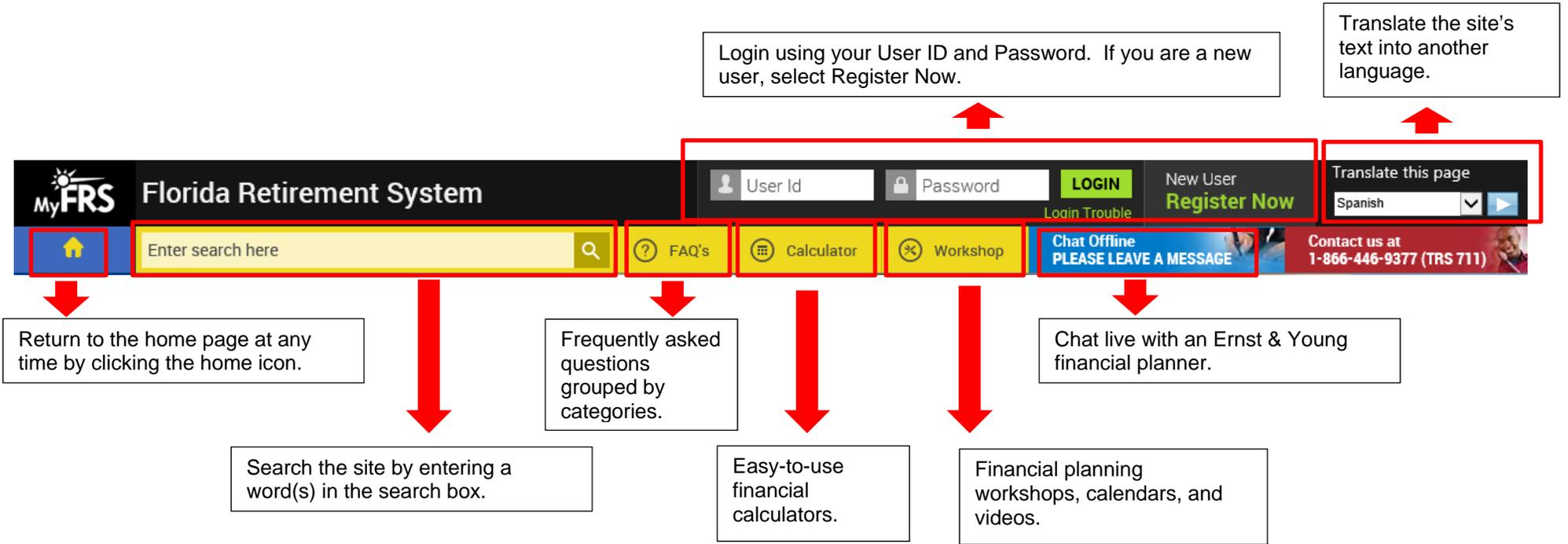
The MyFRS.com website has been redesigned. The purpose of this change is to modernize the site and make it easier to find important items. We are using a responsive Web design approach, so the site's appearance adjusts automatically depending on the device that is being used to view the site (e.g., laptop, iPad, mobile phone). Because the traffic on MyFRS.com is high (exceeding 1.5 million visits and 800,000 unique visitors yearly), these changes should make the site easier to navigate for everyone. Below are screenshots of the new site with explanations of the new sections and where information is located.

Supported browsers include Internet Explorer version 8 and higher, and the following browsers which should update automatically to the latest version: Chrome, Firefox, Safari, and Opera. Please feel free to send feedback and any issues you may be having to supportmyfrs@idhasoft.com or call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2.

Homepage Screenshot

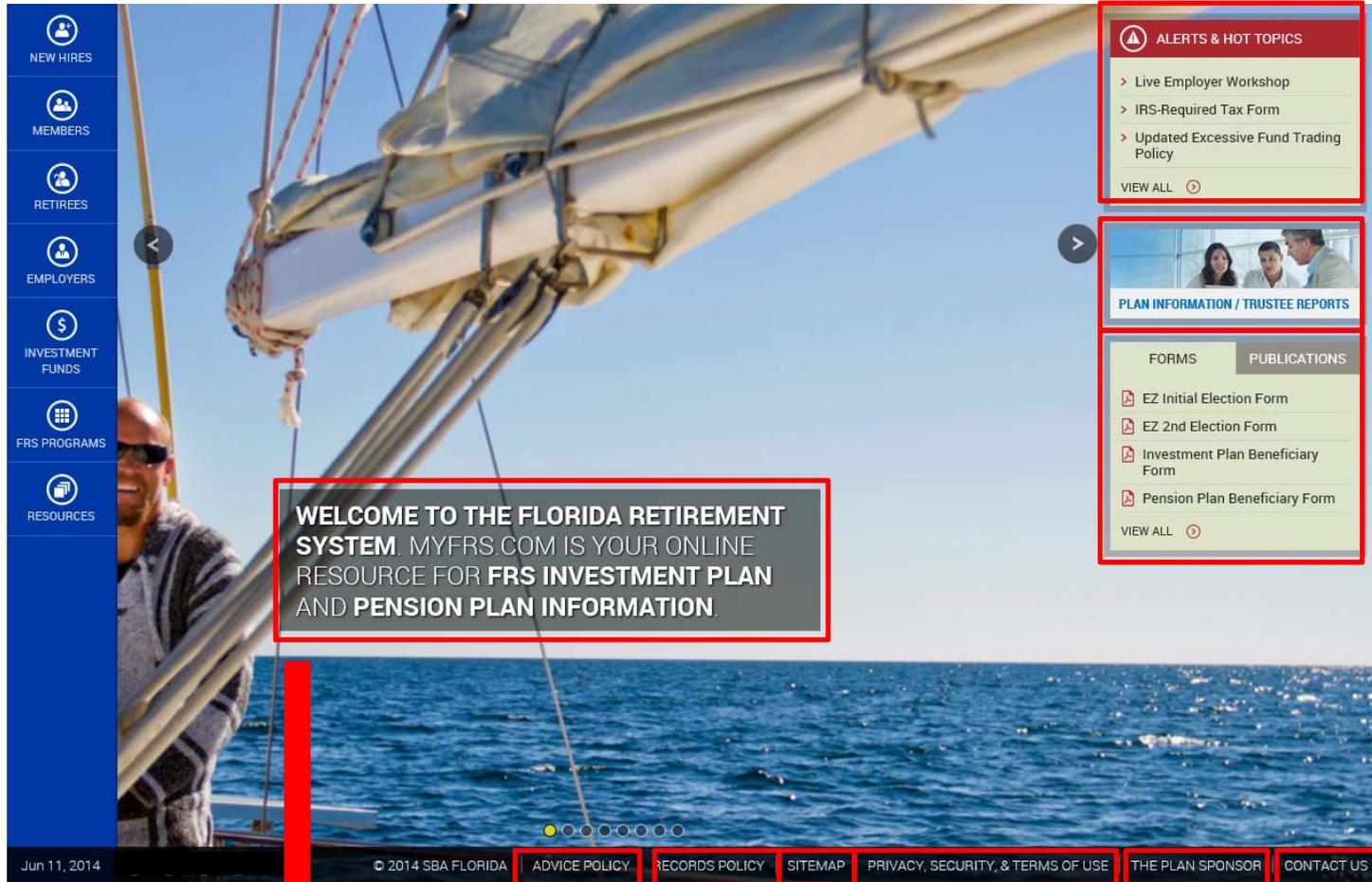
The screenshot displays the homepage of the Florida Retirement System (FRS). The header includes the MyFRS logo, the text "Florida Retirement System", and a login section with fields for "User Id" and "Password", a "LOGIN" button, and a "New User Register Now" link. A "Translate this page" dropdown menu is set to "Spanish". Below the header is a navigation bar with a search bar, "FAQ's", "Calculator", and "Workshop" links, along with a "Chat Offline PLEASE LEAVE A MESSAGE" button and a "Contact us at 1-866-446-9377 (TRS 711)" button. The main content area features a large background image of a sailboat on the water. A central banner reads: "WELCOME TO THE FLORIDA RETIREMENT SYSTEM. MYFRS.COM IS YOUR ONLINE RESOURCE FOR FRS INVESTMENT PLAN AND PENSION PLAN INFORMATION." On the left is a vertical navigation menu with icons and labels for "NEW HIRES", "MEMBERS", "RETIREES", "EMPLOYERS", "INVESTMENT FUNDS", "FRS PROGRAMS", and "RESOURCES". On the right, there are three content boxes: "ALERTS & HOT TOPICS" listing "Live Employer Workshop", "IRS-Required Tax Form", and "Updated Excessive Fund Trading Policy"; "PLAN INFORMATION / TRUSTEE REPORTS" with a photo of three people; and "FORMS" and "PUBLICATIONS" sections listing "EZ Initial Election Form", "EZ 2nd Election Form", "Investment Plan Beneficiary Form", and "Pension Plan Beneficiary Form". The footer contains the date "Jun 11, 2014" and a series of links: "© 2014 SBA FLORIDA", "ADVICE POLICY", "RECORDS POLICY", "SITEMAP", "PRIVACY, SECURITY, & TERMS OF USE", "THE PLAN SPONSOR", and "CONTACT US".

Top Toolbar



Main Page

Links to major sections.



The Alerts box lists important information and updates you should be aware of.

Information on the FRS, including reports to the Trustees, investment policy statements, etc.

Commonly used forms and publications with a link to view all.

WELCOME TO THE FLORIDA RETIREMENT SYSTEM. MYFRS.COM IS YOUR ONLINE RESOURCE FOR FRS INVESTMENT PLAN AND PENSION PLAN INFORMATION.

Links to important information. Varies depending on graphic.

Financial guidance and advice policy explanation.

Public records policy.

Sitemap to help you find specific areas on the site.

Privacy policies and procedures for the site.

Information on the Plan Sponsor, the State Board of Administration.

Contact information for Ernst & Young, Aon Hewitt, and the Division of Retirement.

Log In

To login you need your User ID and Password. The first time you login you will need to enter the last 4 digits of your Social Security number, your PIN (provided in your New Hire Kit), and your date of birth. You will then create a User ID and Password to be used for future visits to the site.

Login using your User ID and Password. If you are a new user, select Register Now.

MyFRS Florida Retirement System

User Id Password LOGIN

New User Register Now

Login Trouble

Translate this page

Spanish

Enter search here

FAQ's Calculator Workshop

Chat Offline PLEASE LEAVE A MESSAGE

Contact us at 1-866-446-9377 (TRS 711)

Log In – Pension Plan Member

An existing Pension Plan member who logs in will see the following custom home page.

- Advisor button accesses the Advisor Service.
- Manage Investment button is **not** applicable for Pension Plan members.
- Manage Pension button accesses tools to help you estimate your Pension Plan benefits.
- 2nd Choice button accesses the 2nd election online tool.

[ADVISOR](#)
[Manage Investment](#)
[Manage Pension](#)
[2nd Choice](#)

[FAQ's](#)
[Calculator](#)

Service Summary				
PLAN	DESCRIPTION	SERVICE CREDIT	VALUE PERCENT	ACCRUED PERCENTAGE
HA	FRS-REGULAR CLASS	11.91	1.60	19.06

This reflects service through 04/2014.
The total amount of contributions and payments you made to your retirement account through 04/2014 is \$1,332.69.

Total employee contributions paid into the FRS.

The Service Summary summarizes total service credit, membership class(es), and accrued percentage.

Current Estimate	Service Projected Estimate	Age Projected Estimate
Option 1 <input type="radio"/> Option 2 <input type="radio"/> Because of your age, you are not eligible for a current benefit. The amount of your benefit is reduced by 5.0% for each year you are under age 62.	Option 1 \$1,092.79 Option 2 \$1,061.58 Your monthly benefit is based on 30 years of creditable service and retirement effective 06/01/2032. It assumes you are continuously employed in your current plan until you reach 30 years of service and your current AFC increases 1% per year.	Option 1 \$1,326.70 Option 2 \$1,268.68 Your monthly benefit is based on 33.50 years of creditable service and retirement effective 12/01/2035. It assumes you are continuously employed in your current plan until you reach normal retirement age of 62 and your current AFC increases 1% per year.

Estimated monthly benefits at retirement.

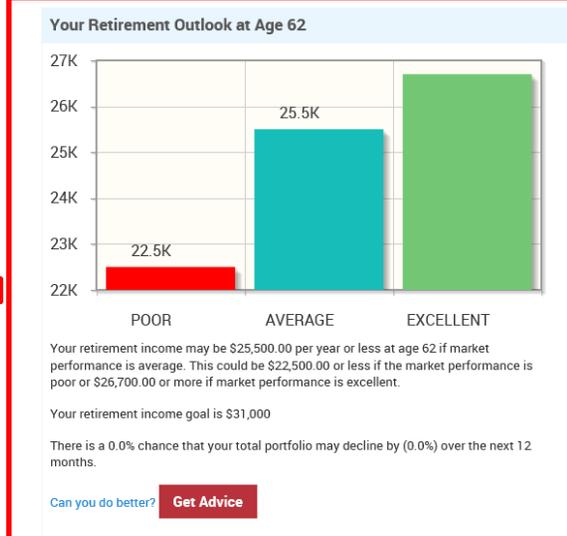
Note:
This statement and calculations of your estimated retirement benefit are based on unverified data and are only approximations of the amount you would receive upon retiring. Future changes in salary and other factors will affect the amount shown.
If you are considering retirement, please contact the [Bureau of Retirement Calculations](#) for an estimate.

Create an estimate of your Pension Plan benefit. Click on Manage Pension or Account Details.

Calculate Your Pension Plan Benefit

To create an estimate of your Pension Plan benefits or see your salary and service credit history, please select [Manage Pension](#).

[Account Details](#)



Your Retirement Outlook. Click on Get Advice to access the Advisor Service.

Your Goals

Desired Goal **\$31,000**

Minimum Goal **\$22,000**

Retirement Age **62**

[Get on Track](#)

Your Advisor Service goals. Click on Get on Track to access the Advisor Service.

- Will You Have Enough to Retire**
- Fine tune your strategy to help you stay on track with [Online Advice](#)
- > Review the assumptions behind your Investment Plan estimate.
 - > Enter other retirement investments to get a more complete retirement income estimate.
 - > Enter other retirement income sources to get a more complete retirement income estimate.
 - > Review all of the information included in your retirement income estimate Edit the information included in your retirement income estimates.
 - > Edit the information included in your retirement income estimates.

Retirement income from investments reflect how much inflation adjusted income you may have. All forecasts are in today's dollars and include Social Security. All amounts shown are estimates and are not guaranteed. See detailed [methodology and assumptions](#) used for your forecast.

Log In – Investment Plan Member

An existing Investment Plan member who logs in will see the following custom home page.

- Advisor button accesses the Advisor Service.
- Manage Investment button accesses your Investment Plan account.
- Manage Pension button is not applicable for Investment Plan members.
- 2nd Choice button accesses the 2nd election online tool.

[ADVISOR](#)
[Manage Investment](#)
[Manage Pension](#)
[2nd Choice](#)

[FAQ's](#)
[Calculator](#)

Account Details

Current Investment Plan Balance
Jun 11, 2014

\$0.00

Your Retirement Outlook at Age 68

Performance Category	Retirement Outlook (K)
POOR	17.7K
AVERAGE	17.7K
EXCELLENT	17.7K

Your retirement income may be \$17,700.00 per year or less at age 68 if market performance is average. This could be \$17,700.00 or less if the market performance is poor or \$17,700.00 or more if market performance is excellent.

Your retirement income goal is \$33,000

There is a 0.0% chance that your total portfolio may decline by (0.0%) over the next 12 months.

Can you do better? [Get Advice](#)

Your Goals

Desired Goal **\$33,000**

Minimum Goal **\$24,000**

Retirement Age **68**

[Get on Track](#)

Will You Have Enough to Retire

Fine tune your strategy to help you stay on track with [Online Advice](#)

- > Review the assumptions behind your Investment Plan estimate.
- > Enter other retirement investments to get a more complete retirement income estimate.
- > Enter other retirement income sources to get a more complete retirement income estimate.
- > Review all of the information included in your retirement income estimate Edit the information included in your retirement income estimates.
- > Edit the information included in your retirement income estimates.

Retirement income from investments reflect how much inflation adjusted income you may have. All forecasts are in today's dollars and include Social Security. All amounts shown are estimates and are not guaranteed. See detailed [methodology and assumptions](#) used for your forecast.

Total Investment Plan account balance. Click on Account Details to access your Investment Plan account.

Your Advisor Service goals. Click on Get on Track to access the Advisor Service.

Your Retirement Outlook. Click on Get Advice to access the Advisor Service.

Log In – New Hire

A new hire that has not made a retirement plan election and logs in will see the following custom home page.

- New Hire button accesses the New Hire Roadmap.
- Choice Service button accesses a personalized estimate of benefits under both plans.
- Enroll button bypasses the Choice Service and allows you to enroll immediately.



Navigation bar with buttons: New Hire, Choice Service, Enroll, Enter search here, FAQ's, Calculator.

Which FRS plan is right for you?

Choosing your FRS retirement plan is a big decision. Your benefit payments in retirement may be very different depending on which plan you elect.

[I want help before deciding](#)

The **CHOICE Service** gives you personalized estimates of your retirement benefit for both plans.

Or Call: 1-866-44-MyFRS (1-866-446-9377; TTY 1-888-429-2160)

The MyFRS Financial Guidance Line has financial planners to answer any questions. They're even available to walk you through the CHOICE Service.

[I know which plan I want](#)

You can **enroll online** right now. You can also send us a **paper form** to make your plan election.

Or Call: 1-866-44-MyFRS (1-866-446-9377; TTY 1-888-429-2160)

The Plan Choice Administrator can take your election on the phone as long as you have your PIN.

Comparing the Plans

Get a side-by-side comparison of some of the major elements of the FRS Pension Plan and the FRS Investment Plan [here](#).

Enrollment Reminder

Your enrollment **DEADLINE** is 07:00 pm ET, Wednesday, December 30, 2099.

These links access the Choice Service which provides a personalized estimate of benefits under both plans.



Reminder of your enrollment deadline.



Compare both plan's advantages/disadvantages and key differences.



These links bypass the Choice Service and allow you to enroll immediately. You can also complete a paper enrollment form.



Members Page

The Members page is for existing members and includes links to the Investment Plan quarterly newsletter, Pension Plan bulletin, and videos of several recorded workshops.

MyFRS Florida Retirement System

User Id Password **LOGIN** New User **Register Now** Translate this page
Spanish

Enter search here

Home > Member

Members

The following resources are available to you as an active FRS Investment Plan or Pension Plan member.

- First Time Login**
Register for a new MyFRS account.
- Investment Plan Newsletters**
Current and past quarterly newsletters.
- Keys to Retirement Planning & Investing**
10 keys to planning and investing.
- Plan for Your Retirement Video**
The nuts and bolts of planning for retirement.
- FRS Investment Plan Video**
Better understand the Investment Plan.
- Pension Plan Bulletins**
Active member newsletters.

Retirees Page

The Retirees page is for members preparing to retire and those who have retired. It includes links to the MyFRS Termination Kit, retirement checklists, and various publications.

MyFRS Florida Retirement System

User Id Password LOGIN New User Register Now Translate this page Spanish

Enter search here FAQ's Calculator Workshop Chat Offline PLEASE LEAVE A MESSAGE Contact us at 1-866-446-9377 (TRS 711)

Home > Retirees

Retirees

The following resources are available to you as a retired FRS Investment Plan or Pension Plan member.

- MyFRS TERMINATION KIT**
Florida Retirement System
Investment Plan Special Tax Notice and Distribution Options
Investment Plan Termination Kit
Your distribution options.
- Make YOUR MONEY Last a LIFETIME . . .**
Convert some or all of your Investment Plan balance to an annuity of retirement and create
Make Your Money Last a Lifetime
Convert your Investment Plan balance into an annuity.
- Rolling Out of the Investment Plan**
Know the benefits you may be giving up.
- Investment Plan Retirement Checklist**
Checklist of critical retirement planning deadlines.
- FRSTODAY FLORIDA RETIREMENT SYSTEM PENSION PLAN**
Ready. Set. Retire.
2013 EDITION
Ready. Set. Retire.
Preparing for your Pension Plan retirement.
- FRS Online**
Retiree Online Services
Online access for Pension Plan retirees.

Employers Page

The Employers page is for FRS employers and includes links to Online Payroll, online catalog of printed materials, contribution rates and employer publications and workshop videos.

Florida Retirement System

LOGIN

New User
Register Now
Translate this page
Spanish

Enter search here

FAQ's
Calculator
Workshop

Home > Employers

Chat Offline
PLEASE LEAVE A MESSAGE

Contact us at
1-866-446-9377 (TRS 711)

Home > Employers

Employers

The following resources can help you steer your employees to the right resources at the right time and address their questions and concerns.

Online Payroll

Online access for FRS employers.

Need Materials?

Below is an online catalog of printed materials that you can order free of charge. You can also read and print these materials by clicking the picture next to each publication. PDF versions of these and other printed materials are located in Resources.

To receive printed copies, please use the comment form below.

*Agency Number

*First Name Last Name

*Last Name Last Name

*Agency Name Your Agency

*Street Address Your Address

*City *State *Zip

*Phone Number

*E-mail Address

*Comments

Contribution Rates

Current and historical retirement contribution rates.

FRS Member Plan & Class	Employee Contribution Rate	Employer Contribution Rate	Total Contribution Rate
Plan before April 1st 2011 (member who can no longer use the 501 Employee Plan or the 501 Investment Plan)	0.00%	0.00%	0.00%
501 Plan - Regular Class	2.00%	10.00%	12.00%
501 Plan - Special Risk Class	2.00%	10.00%	12.00%
501 Plan - Salary - Special Risk Class (SBC)	2.00%	10.00%	12.00%
501 Plan - Supplemental SBC	2.00%	10.00%	12.00%
501 Plan - Gov. E.L. Gov. & Cabinet SBC	2.00%	10.00%	12.00%
501 Plan - Gov. Gov. & Cabinet SBC	2.00%	10.00%	12.00%
501 Plan - County, City, Special District Special Risk Class SBC	2.00%	10.00%	12.00%
501 Plan - Special Risk Administrative Support Class	2.00%	10.00%	12.00%
501 Plan - Special Risk Management Services Class (SBC)	2.00%	10.00%	12.00%

Investment Plan Employer Training Video

Training video for employers.

WORKING After Retirement

Reemployment After Retirement

Detailed information on reemployment after retirement.

IP Employer Workshops

Register for an Investment Plan employer workshop.

Home

NEW HIRES

MEMBERS

RETIRES

EMPLOYERS

INVESTMENT FUNDS

FRS PROGRAMS

RESOURCES

Investment Funds Page

The Investment Funds page provides detailed information on the investment funds available in the Investment Plan, including links to Lipper Pages for each fund, performance information, and fund policies and investment tools.

 **Florida Retirement System**

LOGIN
New User
[Register Now](#)
Translate this page
Spanish

Enter search here

[FAQ's](#)
[Calculator](#)
[Workshop](#)
Chat Offline
PLEASE LEAVE A MESSAGE
Contact us at
1-866-446-9377 (TRS 711)

[Home](#) > [Investment Funds](#)

Investment Funds You Can Choose

The FRS Investment Plan features 19 funds, which are spread across six investment categories, including a special category of fund called Balanced Funds that offer mixtures of various other investment categories. Select an investment fund to see additional information about the fund.

Balanced
Money Market
Inflation-Protected
Bonds
Foreign & Global Stocks
US Stocks
Self-Directed Brokerage Account

Balanced funds invest in multiple asset classes and are good for "one-stop-shopping." They seek favorable long-term returns by keeping costs low and investing across multiple asset classes to diversify and control risk.

- [> FRS Select Conservative Balanced Fund \(A10\)](#)
- [> FRS Select Moderate Balanced Fund \(A20\)](#)
- [> FRS Select Aggressive Balanced Fund \(A30\)](#)



[Investment Fund Information Video](#)
high level overview of the investment fund pages.



[Performance Information](#)
Quarterly news letter and performance report.



[Daily NAV History](#)
NAV lookup tool and charts.

NEW HIRES
MEMBERS
RETIREEES
EMPLOYERS
INVESTMENT FUNDS
FRS PROGRAMS
RESOURCES

FRS Programs Page

The FRS Programs page provides overview information on the Investment Plan, Pension Plan, and non-FRS retirement programs offered to universities and community colleges, and Police and Fire local government retirement plans.

The screenshot shows the Florida Retirement System (FRS) website. The header includes the MyFRS logo, the text "Florida Retirement System", and login fields for "User Id" and "Password" with a "LOGIN" button. There are also links for "New User Register Now" and "Translate this page" (set to Spanish). A navigation menu on the left lists: Home, NEW HIRES, MEMBERS, RETIREES, EMPLOYERS, INVESTMENT FUNDS, FRS PROGRAMS (highlighted), and RESOURCES. The main content area shows "Home > FRS Programs" and "FRS Programs". A paragraph states: "The Florida Retirement System offers you the option of participating in two FRS retirement plans: the FRS Investment Plan and the FRS Pension Plan (which includes DROP). In addition to the FRS retirement plans, universities and community colleges offer defined contribution annuity programs for some of its members. The Division of Retirement also has oversight of the Police & Fire local government retirement plans specifically for local police officers and firefighters." Below this are six program overview cards:

- FRS Investment Plan**: Overview of the Investment Plan.
- FRS Pension Plan**: Overview of the Investment Plan.
- Plan Comparison**: Side-by-side comparison of both plans.
- FRS Pension Plan DROP**: Overview of the Deferred Retirement Option Program.
- DROP Rollover to Investment Plan**: Allows DROP participants to keep their money in the FRS.
- Non-FRS Programs**: University and community college defined contribution annuity programs and local police and firefighters.

Resources Page

The Resources page provides links to financial planning and counseling, forms, publications, videos, laws and rules, public records, intervention/final orders, legislation, FAQs, and calculators.

MyFRS Florida Retirement System

User Id Password LOGIN New User Register Now Translate this page

Enter search here ? FAQ's Calculator Workshop Chat Offline PLEASE LEAVE A MESSAGE Contact us at 1-866-446-9377 (TRS 711)

Home > Resources

Resources

The Florida Retirement System has a number of resources to assist you in planning for retirement.

Financial Plan & Counseling

Receive free, unbiased financial planning and counseling services.

Forms

Listing of all FRS Forms.

- EZ Initial Election Form
- EZ 2nd Election Form
- Investment Plan Beneficiary Form
- Pension Plan Beneficiary Form

Publications

Listing of all FRS Publications.

- Guide to FRS Resources
- 2nd Election Flyer
- Excessive Fund Trading Policy
- Investment Plan Newsletters
- Pension Plan Bulletins

Videos

A number of recorded workshops and other videos are available.

Laws and Rules

Florida statutes and administrative code governing the FRS.

Public Records

Allows DROP participants to keep their money in the FRS.

RESOURCES