

The **FRS** can help you **plan** your **future** – get started **today!**



Choose Between **Two** FRS **Retirement Plans**

- New employees have 6 months to choose
- Everyone can use their **2nd election** to switch plans*

*Some restrictions apply.

FRS PENSION PLAN

- Designed for longer-term employees
- You qualify for a benefit after 6 years of service

OR

FRS INVESTMENT PLAN

- Designed for a more mobile workforce
- You qualify for a benefit after 1 year of service

Get **FREE** and Unbiased Retirement Planning

➤ **Toll-free MyFRS Financial Guidance Line**

- Which FRS Plan is best for me?
- How do I save for retirement *and* still pay my bills?
- How do I make DROP work for me?



➤ **MyFRS.com online services**

- How much is my FRS retirement benefit?
- How much will I get from Social Security?
- How much should I be saving?



➤ **Workshops on Financial, Retirement and Estate Planning**

- Will I have enough to retire?
- Am I paying too much for my investments?
- Is a will the same as a living will?



You have access to the MyFRS Financial Guidance Program throughout your FRS career!

Simply ➤ **CALL** toll-free **1-866-44-MyFRS** (1-866-446-9377; or TTY: 1-888-429-2160)
9 a.m. – 8 p.m. Eastern time, Mon. – Fri., except holidays or ➤ **VISIT** **MyFRS.com**