

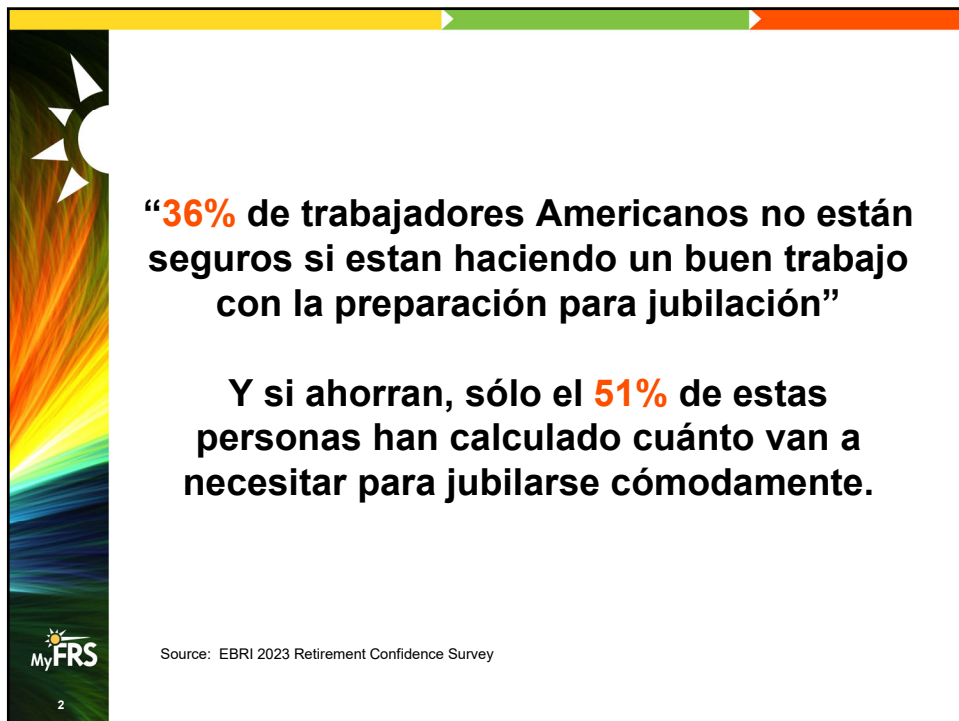


MyFRS FINANCIAL GUIDANCE PROGRAM

MyFRS
Florida Retirement System

**Usando el FRS
para Planificar
su Jubilación**

A woman with dark hair, wearing a red cardigan over a white shirt, stands with her hands on her hips, smiling. The background behind her is a vibrant, abstract graphic with streaks of green, yellow, and orange.



“36% de trabajadores Americanos no están seguros si estan haciendo un buen trabajo con la preparación para jubilación”

Y si ahorran, sólo el 51% de estas personas han calculado cuánto van a necesitar para jubilarse cómodamente.

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Source: EBRI 2023 Retirement Confidence Survey

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A vertical decorative bar on the left side of the slide features a stylized sun icon at the top and a colorful, abstract graphic with streaks of green, yellow, and orange below it.



Sabía?

- No hay beneficio del plan si se separa del empleo antes de cumplir los mínimos años de servicio requisitos
 - Plan de Inversión
 - Requiere 1 año de servicio
 - Plan de Pension
 - Requiere 6 años de servicio si fue contratado antes del 1 de julio de 2011
 - Requiere 8 años de servicio si fue contratado el 1 de julio de 2011 o después
 - Pero siempre es dueño de la contribución del empleado



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Sabía?

Si usted trabaja por 35 años, el beneficio de su Seguro Social

- Podría reemplazar
 - Aproximadamente 40% de sus ingresos, si gana un promedio de \$48,000 al año
 - Aproximadamente 34% de sus ingresos, si gana un promedio de \$77,000 al año
- Podría ser menos si
 - Trabaja menos de 35 años
 - Recibe los beneficios antes de su edad completa de jubilación
 - Si las ganancias impositivas son insuficientes para hacer pagos a futuros beneficios.



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Objetivos del Taller

- Aprender a reconocer sus metas de jubilación y necesidades de ingresos
- Usar el proceso de planificación de jubilación para organizar su futuro fiscal
- Entender el funcionamiento de los planes de jubilación del FRS
- Reconocer las herramientas y recursos disponibles para su ayuda
- Saber cual es el próximo paso a tomar



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Herramientas y Recursos



MyFRS.com



MyFRS Línea
de Orientación
Financiera
866-446-9377



Seminarios



Comunicaciones
vía correo o
electrónica

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Encuesta de taller

- Si va a asistir a un taller en persona, envíe el mensaje texto “FRS Spanish” ahora al 609-644-9622
 - Recibirá un mensaje de texto con un enlace a la encuesta
- Si va a asistir a un seminario web, haga un clic en el enlace cuando termine la sesión o envíe un texto usando las instrucciones mencionada arriba

Gracias por enviarnos sus comentarios para garantizar que satisfacemos sus necesidades



Plan de Acción Personal

Pasos de acción	Completo
Busque su numero de identificacion personal de 6 digitos (PIN) y cree una cuenta en MyFRS.com. (Si esta registrado, use su nombre de usuario y contraseña)	✓



Revise el Apéndice G para su Plan de Acción Personal

Como me puede ayudar la pagina MyFRS.com?

Accese MyFRS.com desde cualquier computadora o teléfono celular

- Como puedo aprender más acerca de mi jubilación?
- Qué tipo de plan de jubilación podría ser el mejor para mi?
- Donde puedo accesar herramientas de planificación financiera?
- Que es mi estimado de beneficio en mi Plan de Pensión?
- Cuales son los detalles en mi Plan de Inversión?

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Como pueden las herramientas de 2da Elección y el Advisor Service ayudarme?

Ambas herramientas están disponibles en MyFRS.com o en la Línea de Orientación Financiera

- 2^{da} Elección
 - Cuanto ingreso puede proveerme mi plan de jubilación?
 - Debería considerar cambiar de plan de jubilación?
- Advisor Service
 - Tendré suficiente al jubilarme?
 - Como invierto mis ahorros de jubilación?
 - Como me mantengo encaminado para cumplir mis metas?



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Como la Línea de Orientación Financiera me puede ayudar?



La Línea de Orientación Financiera del FRS proveída por Ernst & Young y sus planificadores financieros

*Estoy en el plan correcto dentro del FRS?
Como puedo planear mi futuro financiero?
Donde puedo ahorrar/invertir [ejemplo., 403(b), 457, Roth IRA]?
Quien puede ayudarme a usar y entender las herramientas
disponibles?*

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Que otros tipos de talleres hay disponibles?

*Visite MyFRS.com o llame a la Línea de Orientación
Financiera del FRS para averiguar que talleres hay
disponibles en su área.*

- Topics Include:
 - Education Planning
 - Income Tax Planning
 - Investment Planning
 - Using the FRS to Plan for Your Retirement (*disponible en Español*)
 - Nearing Retirement in the FRS (*disponible en Español*)
 - New Employee Retirement Plan Choice (*disponible en Español*)
 - Protecting Yourself and Your Loved Ones
 - Taking Control of Your Finances
 - Understanding the FRS Investment Plan
 - Social Security and Your Retirement

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Proceso de Planificación de Jubilación

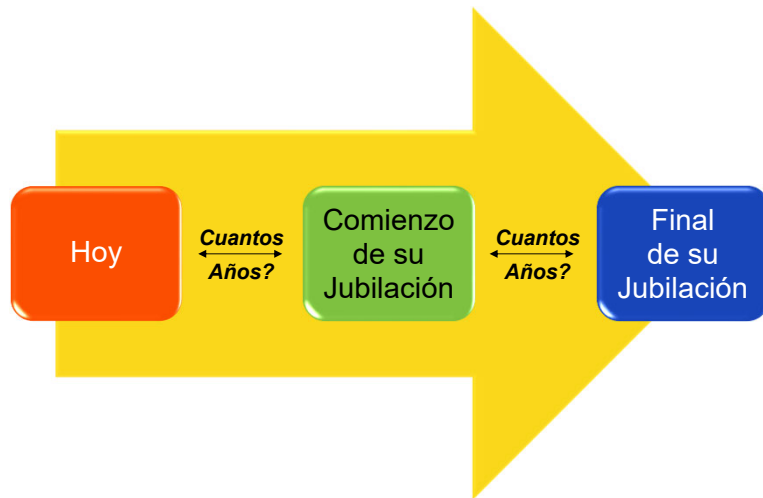
- Paso 1: Determine Sus Metas
- Paso 2: Determine Sus Necesidades
- Paso 3: Calcule Cuanto Tiene
- Paso 4: Entienda La Diferencia
- Paso 5: Responda Con Un Plan
- Paso 6: Evalúe Y Vuelva A Reevaluar



Proceso de Planificación de su Jubilación

- Paso 1: Determine Sus Metas
 - Paso 2: Determine Sus Necesidades
 - Paso 3: Calcule Cuanto Tiene
 - Paso 4: Entienda La Diferencia
 - Paso 5: Responda Con Un Plan
 - Paso 6: Evalúe Y Vuelva A Reevaluar
- Cuando se jubila?
 - Cuanto tiempo dudará jubilado?
 - Que hará durante su jubilación?
 - Donde y como va vivir?

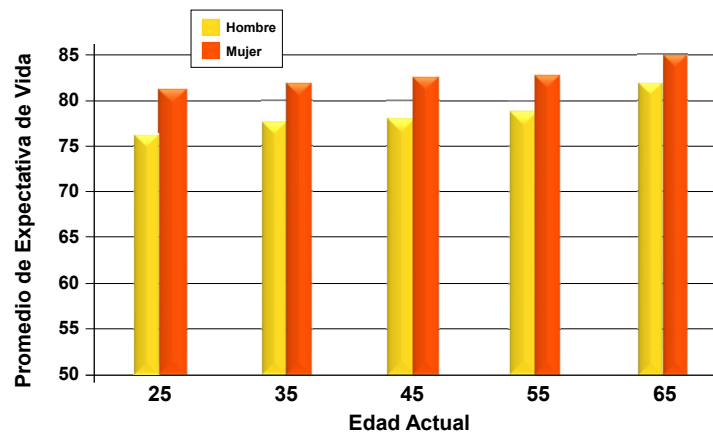
Quando se va Jubilar?



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Expectativa de Vida



Recuerde: Usted podría exceder sus expectativas o fallecer antes.
Recurso: U.S. Department of Health and Human Services, National Vital Statistics Reports, Vol. 71, con fecha 8 de agosto del 2022

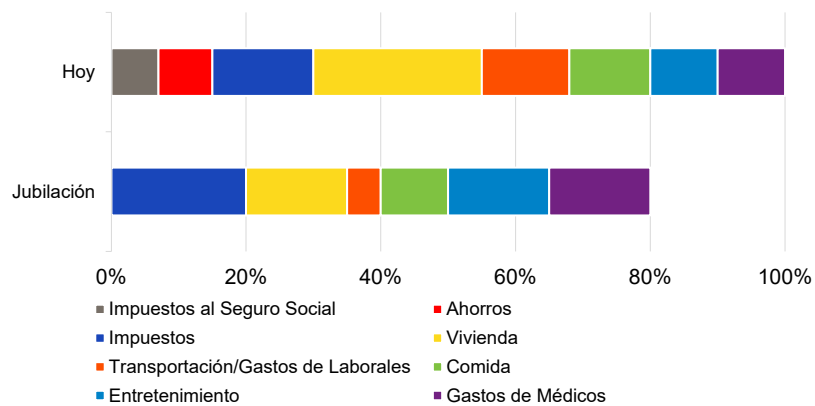
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Proceso de Planificación de su Jubilación

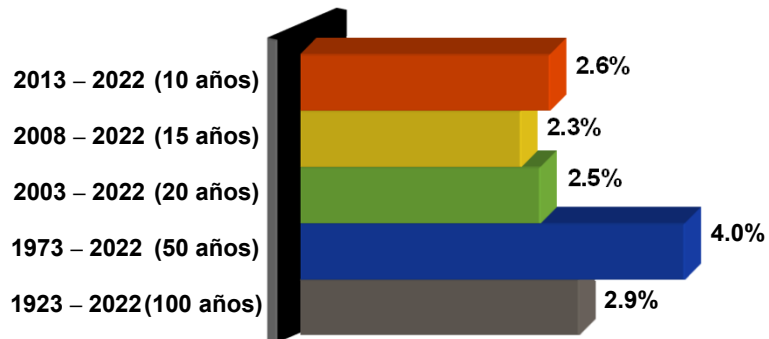
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 - Paso 3: Calcule Cuanto Tiene
 - Paso 4: Entienda La Diferencia
 - Paso 5: Responda Con Un Plan
 - Paso 6: Evalúe Y Vuelva A Reevaluar
- Cuanto va a gastar?
 - Que porcentaje de su ingreso final quisiera reemplazar?
 - Cual será el nivel de inflación?

Estimando Sus Gastos Durante Su Jubilación



Use el análisis de ingresos en el Apéndice C para estimar sus gastos

Historial de Tasas Inflacionarias



Recurso: Bureau of Labor Statistics
www.bls.gov/cpi/

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Proceso de Planificación de su Jubilación

- Paso 1: Determine Sus Metas
 - Paso 2: Determine Sus Necesidades
 - Paso 3: Calcule Cuanto Tiene
 - Paso 4: Entienda La Diferencia
 - Paso 5: Responda Con Un Plan
 - Paso 6: Evalúe Y Vuelva A Reevaluar
- Cuales son sus recursos para su jubilación?
 - Plan de Jubilación del FRS
 - Seguro Social
 - Recursos Personales

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Planes de Jubilación del FRS



Recuerde: Usted tiene 2 oportunidades para elegir el plan dentro del FRS en el que usted quiera participar!



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El Plan de Pensión del FRS

- Diseñado para empleados a largo plazo
 - El beneficio es más alto mientras más tiempo trabaje
 - Para obtener el beneficio, necesita 6 u 8 años dependiendo de cuando fue contratado.
- El beneficio es basado en una fórmula
- Beneficio garantizado de por vida
- Contribuciones suyas y de su empleador
- El rendimiento de inversiones no impacta los beneficios
- Ofrecido por alrededor de 1,000 empleadores del FRS
- Le permite participar en el DROP



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Vamos a Calcular el Beneficio de Cathy en el Plan de Pensión del FRS

Paso 1: 10 Años de Servicios Acreditados X 1.60%
Valuación = 0.16

Paso 2: Promedio de Compensación Final = \$35,000

Paso 3: $0.16 \times \$35,000 = \$5,600$ "Opción 1" Beneficio a la Edad Normal de Jubilación

Paso 4:

- a) Ajuste de inflación: 3% por años servicio adquiridos antes de 1ro de Julio del 2011
- b) No hay ajuste de inflación para años de servicio adquiridos después del 30ta de Junio del 2011



Llame a la Línea de Orientación Financiera para obtener proyecciones del Plan de Pensión

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Programa de Jubilación Diferida: Deferred Retirement Option Program (DROP)

- Disponible solamente para miembros del Plan de Pensión
- Jubilado y comienza a acumular los beneficios de jubilación sin terminar empleo
- Elegible de participar en el mes que cumple la Edad Normal de Retiro
- Una participación máxima de 96 meses (8 años)
 - Excepción para algunos miembros identificados como personal de enseñanza escolar
- Los beneficios acumulados ganan intereses, compuestos mensualmente.
 - Tasa efectiva anual de 4% desde 7/1/2023



Llame a la Línea de Orientación Financiera

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Plan de Inversión del FRS

- Diseñado para empleados que prefieren mayor flexibilidad
 - Califica para el beneficio después de 1 año
- Beneficios basado en contribuciones, rendimiento y cargos
- Contribuciones del empleado y empleador
- Usted decide cuanto riesgo tomar al ubicar sus contribuciones entre los 20 fondos de inversiones
- Varias formas de pagos (ejemplo: suma total, anualidad, etc.)
- Totalmente transferible dentro de los 900 empleadores del FRS, tanto como a otros planes ofrecidos en el sector público y privado
- No es elegible para participar en el DROP



•Vea MyFRS.com para las opciones disponibles en el Plan de Inversión del FRS.
 •Asegúrese de entender las consecuencias de ser re-empleado por el FRS antes de hacer una distribución de su cuenta.

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Como puede crecer el Plan de Inversión de Jose

<i>Mes #71</i>		<i>Mes #72</i>	
Balance Inicial	\$30,000	Balance Inicial	\$30,460
Contribuciones	\$270	Contribuciones	\$270
Resultados de la Inversión*	\$190	Resultados de la Inversión*	(\$60)
Balance Final	\$30,460	Balance Final	\$30,670

*incluyendo cargos



Llame a la Línea de Orientación Financiera del FRS para proyecciones y asistencia con sus inversiones.

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Reglas de la 2da Elección

- **Plan de Pensión** Miembros tienen la posibilidad de transferir sus beneficios acumulados en el Plan de Pensión a una suma total de dinero en el Plan de Inversión
- **Plan de Inversión** Miembros pueden comprar los beneficios del Plan de Pensión
 - Si el costo excede su saldo, la diferencia saldrá de su propio bolsillo
 - Si el costo es menos que su saldo, el exceso continuara invertido en el Plan de Inversión para su jubilación
 - El costo puede ser alto
- Elegibilidad para usar la Segunda Elección
 - Puede ser usada solo una vez y es irrevocable
 - Debe estar empleado y recibiendo créditos por sus servicio
 - No puede tener una fecha de terminación en el sistema, y
 - No puede estar ausente de empleo sin pago

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Consideraciones al Usar la 2da Elección

- **Miembro del Plan de Pensión**
 - Quiere transferir el beneficio del FRS a otro empleador fuera del sistema del FRS?
 - Quiere tener el control sobre como y cuando recibe los beneficios?
- **Miembros del Plan de Inversión**
 - Puede obtener un mejor beneficio en el Plan de Pensión por que planea trabajar mas años de lo que pensó?
 - Quisiera participar en el plan de DROP?

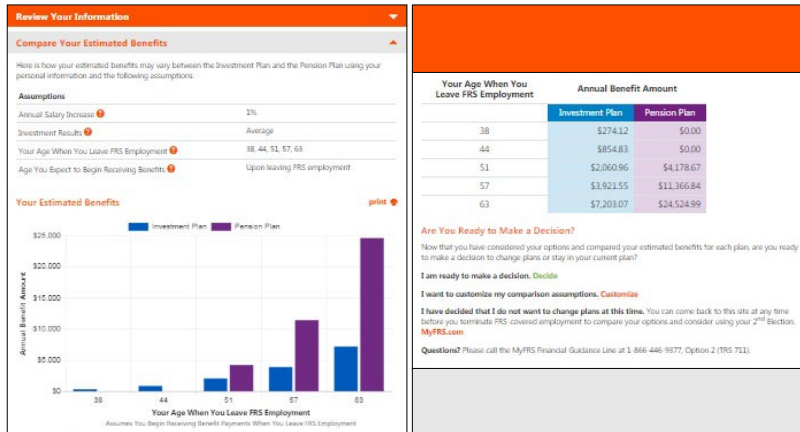


Hable con su empleador acerca del impacto del cambio de planes del jubilación medica y llame a la Línea de Orientación Financiera para ayudarlo a decidir si el cambio de planes es la opción correcta.

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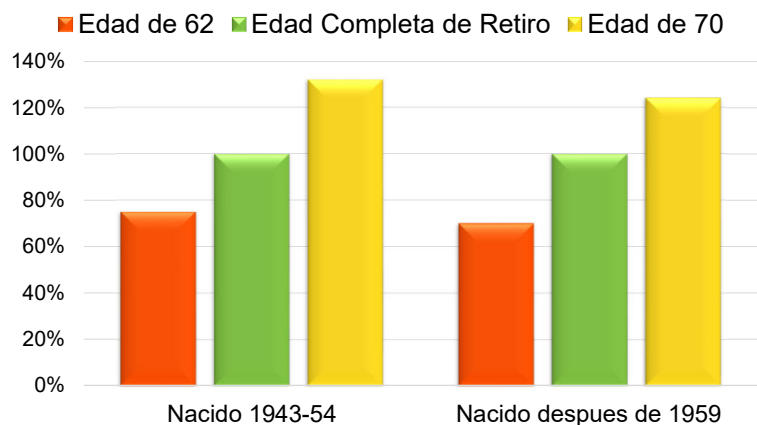
2da Elección: Choice Service



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Temprano, Completo, and Diferido Beneficios de Seguro Social



Reduccion mensual de 5/9 de 1% por cada uno de los primeros 36 meses antes de la edad completa de retiro, mas 5/12 de 1% por cada mes adicional

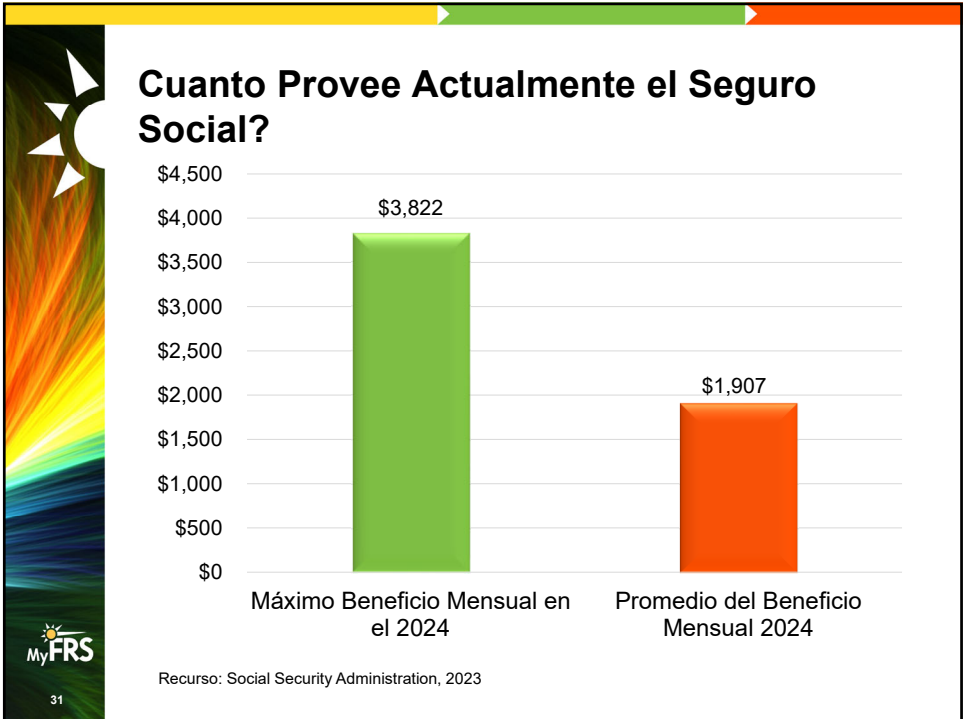
Aumento mensual de 3/4 de 1% para cada mes despues de la edad completa de retiro

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Llame le Línea de Planificadores Financieros para asistencia decidiendo cuando comenzar beneficios



Su Estado de Cuenta del Seguro Social

Social Security
Benefits - Medicare - Card & record - Search SSA.gov
Español | Sign in

Securing your **today** and **tomorrow**

Prepare

- Check eligibility for benefits
- Get a benefits estimate
- Plan for retirement

Apply

- Apply for benefits
- Sign up for Medicare
- Apply for SSI

After you apply

- Check application or appeal status
- Appeal a decision we made

Manage benefits & information

Documents

- Get benefit verification letter
- Get tax form (1099/1042S)

Number & card

- Replace card
- Request number for the first time
- Report stolen number

☑

Solicite un estimado de sus beneficios llamando a la Oficina del Seguro Social al 1-800-772-1213 o por internet entrando a ssa.gov/myaccount/

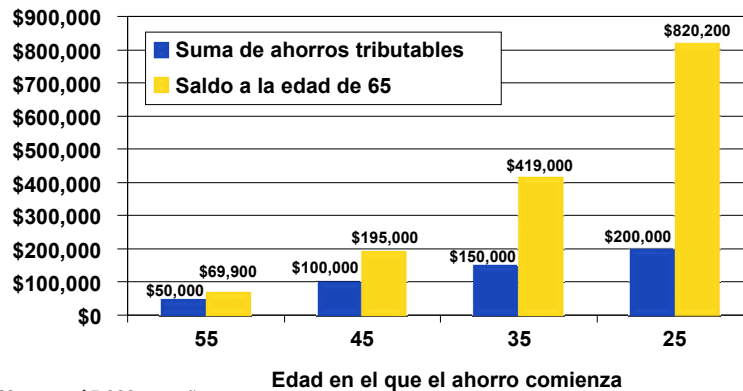
Ahorros Externos

- Planes de Ahorros ofrecidos por Empleadores
 - Plan 457 – Compensación Diferida
 - Plan 403(b) – Anualidad de Impuesto Diferido
- Bienes de Jubilación de su Esposo/a
- Pensión de Esposo/a
- Cuentas de Jubilación Personal (IRAs)
- Ahorros Personales

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La Importancia de Ahorrar a Temprana Edad



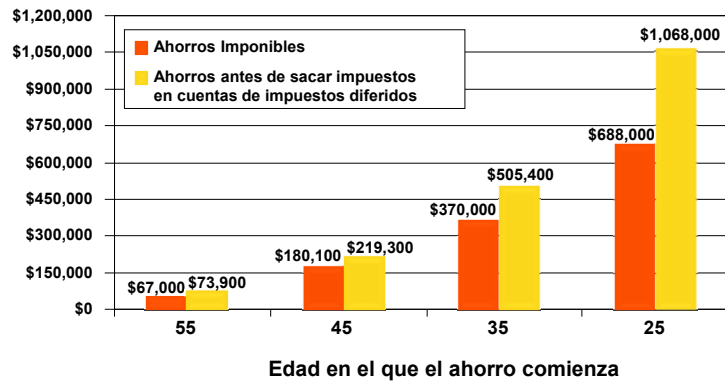
Ahorros: \$5,000 por año
 Rendimiento después de impuestos: 6%

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Beneficios de ahorros antes de sacar impuestos y rendimiento de impuesto diferido

Accumulated After-Tax Balance at Age 65:



Ahorros: \$5,000 por año
 Rendimiento después de Impuestos : 8%
 Tasación Federal: 24%

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Como se puede beneficiar de los planes de ahorros ofrecidos por su empleador?

Características	Beneficio
Límite de Contribuciones Altos	<ul style="list-style-type: none"> • \$23,000 en el 2024 • Contribuciones adicionales para personas de más de 50 años
Ahorros antes de pagar impuestos	<ul style="list-style-type: none"> • Reduce los impuestos actuales • Le ayuda a ahorrar aun más
Interés Compuesto Diferido	<ul style="list-style-type: none"> • Ahorros crecen más rápido
Deducciones de su cheque	<ul style="list-style-type: none"> • Ahorros automáticos
Control sobre las inversiones	<ul style="list-style-type: none"> • Usted toma las decisiones en sus inversiones

“Contribuciones Adicionales” – Los planes le permiten contribuir montos adicionales si usted es mayor de la edad de 50 años. Cada plan tiene contribuciones adicionales especiales basada en el tiempo que tenga hasta jubilarse.

[Contacte a su Administrador del Plan para confirmar si califica.](#)

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Comparación de Planes IRA's - 2024

	Tradicional	Roth
Contribuciones Máximas Combinadas	\$7,000 \$8,000 a la edad de 50+	
Elegibilidad	<ul style="list-style-type: none"> • Producir Ingresos 	<ul style="list-style-type: none"> • Producir Ingresos • Soltero: \$146,000–\$161,000 • Casado: \$230,000–\$240,000
Deducible	<ul style="list-style-type: none"> • Soltero: \$77,000–\$87,000 • Casado: \$123,000–\$143,000 	N/A
Impuestos	<ul style="list-style-type: none"> • Contribuciones y ganancias antes de sacar impuestos son sujetas a impuestos • 10% de penalidad podrían aplicarse a personas menores a la edad de 59½ 	<ul style="list-style-type: none"> • Devolución de contribuciones es libre de impuestos • Impuestos ordinarios, una multa de 10%, o ambos podrían aplicar a ganancias si es menor a la edad de 59½

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Proceso de Planificación de su Jubilación

- Paso 1: Determine Sus Metas
- Paso 2: Determine Sus Necesidades
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- Paso 5: Responda Con Un Plan
- Paso 6: Evalúe Y Vuelva A Reevaluar

▪ Como sus necesidades y recursos de ingresos se comparan?



Llame a la Línea de Orientación Financiera y use las herramientas disponibles en la página de internet para evaluar su plan de jubilación.

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Advisor Service – Predicciones de su Ingresos al Jubilarse con Estrategias Actuales

“Tendré suficiente dinero para alcanzar mis metas usando mi estrategia actual?”

The screenshot shows the MyFRS Advisor Service interface. At the top, there is a navigation bar with links for Home, New Hires, Members, Retirees, Employers, and Contact. Below this is a secondary navigation bar with links for Forms, Publications, Investment Funds, FRS Programs, Chat, and Alerts & Hot Topics. The main content area features a prominent question: "Are you on track to reach your retirement goal?" with a sub-note "Data current as of 6/30/2024. Next update on 9/30/2024". It displays a projected monthly retirement income of \$00,000 and states "You are currently on track!". A note below says "Based on your current behavior, you'll have 99% of your income in retirement." and another note asks "Great job! But is there something you can do to further increase your projected wealth?". A red circle highlights the "FIND OUT NOW" button.

Advisor Service – Predicciones de Ingresos de Jubilación Usando Recomendaciones

The screenshot shows the MyFRS Advisor Service interface with a section titled "Could you be doing more?" and the subtext "Changing these things can help you achieve your retirement goals." It features three columns of advice:

- Are you taking enough risk?** Includes a "Your FRS Investment Plan" chart and a note: "Your investment allocation looks good. But keep in mind that markets shift over time and your risk level could too. Stay on track by coming back each year and rebalancing." A red circle highlights the "ADJUST RISK LEVEL" button.
- Can you answer these questions?** Lists three questions: "1. Are my outside assets diversified correctly?", "2. Should I be saving more?", and "3. What happens if I retire sooner – or later?". A note says: "We can help you get to the answers. Taking action now can make a big impact on closing the gap to reaching your retirement goals." A red circle highlights the "GET THE ANSWERS" button.
- Are all your investments working hard for you?** Includes a note: "Find out just about your FRS Plan, include: • Outside Accounts • Spousal Accounts." A note says: "We can give you savings and investment advice on your other accounts so you'll get a true picture of what to expect in retirement." A red circle highlights the "ADD ACCOUNTS" button.

A large green button at the bottom says "GET MORE OUT OF YOUR RETIREMENT PLAN TODAY".

Proceso de Planificación de su Jubilación

- Paso 1: Determine Sus Metas
 - Paso 2: Determine Sus Necesidades
 - Paso 3: Calcule Cuanto Tiene
 - Paso 4: Entienda La Diferencia
 - Paso 5: Responda Con Un Plan
 - Paso 6: Evalúe Y Vuelva A Reevaluar
- Ahorre más
 - Haga cambios en su Cartera de Inversiones
 - Gaste menos durante su jubilación
 - Jubílese mas tarde
 - Cambio de Carrera
 - Combinación de las opciones

Cuanto debería ahorrar?

Compensación Entre Riesgo y Rendimiento

Riesgo – Rendimiento	Conservador – 4%	Moderado – 6%	Agresivo – 8%
Ahorro Mensual	\$1,360	\$1,075	\$845
Ahorro Anual	\$16,320	\$12,900	\$10,140
20 Años de Ahorros	<i>\$326,400</i>	<i>\$258,000</i>	<i>\$202,800</i>
Balance	\$500,000	\$500,000	\$500,000

Decidiendo en Donde Ahorrar

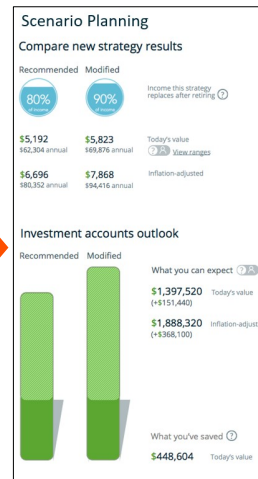
- 1) Planes de ahorro ofrecido por empleadores
 - Hasta la cantidad igualizada por su empleador y/o
 - Si esta en una tasación alta de impuestos
- 2) Roth IRA
 - Si la tasación actual es igual o menos que en retiro
- 3) Planes de ahorro ofrecido por empleadores
 - Hasta el máximo permitido antes de impuestos
- 4) Contribuciones deducibles en cuentas IRA Tradicionales
- 5) Contribuciones No Deducible en cuentas IRA y de ahorros después impuestos
- 6) Anualidades Diferidas



Asegúrese a llamar la Línea de Orientación Financiera del FRS porque las circunstancias de cada uno son diferente

Advisor Service Provee Respuestas

- “Cuanto debería ahorrar para la jubilación?”
- “Debería considerer trabajar mas tiempo?”
- “Cuanto riesgo financier debería asumir?”
- “Como afectan otros objetivos a mi jubilación?”



Revisión de la Herramienta: Advisor Service

	Plan De Pensión	Inversión/Plan Híbrido
1. La información del empleado ya esta en el sistema	Todos los datos del beneficio (edad, salario, servicios y membresía)	Todos los datos del beneficio y las opciones de inversiones del FRS
2. Empleado agrega información/metras (por internet o a través de La Línea de Planificación Financiera)...	Cuentas fuera del FRS [ejemplo., 457, 403(b)] and otro tipo de cuentas de jubilación	
3. Proyecciones del Advisor Service	Ingreso Total de Jubilación del FRS (Pensión incluyendo DROP _ Plan de Inversión), Seguro Social and otros capitales	
4. Estimados del Advisor Services	La capacidad de alcanzar las metas de jubilación	
5. Guía de Inversiones en el Advisor Service	Planes de jubilación (incluyendo los de FRS) imponible y de impuestos diferidos incluyendo planes de compensación diferida y IRAs	

Proceso de Planificación de su Jubilación

- Paso 1: Determine Sus Metas
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 - Paso 5: Responda Con Un Plan
 - Paso 6: Evalúe Y Vuelva A Reevaluar
- Revise su plan anualmente o cuando ocurran cambios

Que Tan Frecuentemente Debería Evaluar su y Actualizar su Plan?

- Metas de Jubilación e Información
 - Anualmente
 - Cuando hayan cambios
- Inversiones
 - 2 veces al año
 - Cuando nuevo consejo está disponible



Entre su dirección de correo electrónico en la herramienta Advisor Service para recibir notificaciones cuando un nueva información se encuentra disponible.

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Encuesta de taller

- Si va a asistir a un taller en persona, envíe el mensaje texto “FRS Spanish” ahora al 609-644-9622
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- Si va a asistir a un seminario web, haga un clic en el enlace cuando termine la sesión o envíe un texto usando las instrucciones mencionada arriba

Gracias por enviarnos sus comentarios para garantizar que satisfacemos sus necesidades



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Herramientas y Recursos



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Objetivos del Taller


- Aprender a reconocer sus metas de jubilación y necesidades de ingresos
- Usar el proceso de planificación de jubilación para organizar su futuro fiscal
- Entender el funcionamiento de los planes de jubilación del FRS
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- Saber cual es el próximo paso a tomar



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Próximos Pasos: Plan de Acción Personal



Plan de Acción	Completo
Cree una cuenta en MyFRS.com y explore el Advisor Service	<input type="checkbox"/>
Llame a la Línea de Orientación Financiera del FRS al 1-866-446-9377	<input type="checkbox"/>
Busque talleres en su área	<input type="checkbox"/>
Revise su situación financiera al menos una vez al año	<input type="checkbox"/>

MyFRS

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Preguntas y Respuestas



MyFRS

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MyFRS

FINANCIAL GUIDANCE PROGRAM

MyFRS
Florida Retirement System

**Usando el FRS
para Planificar
su Jubilación**



Using the FRS to Plan for Your Retirement Workshop

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A. NOTICE TO ELIGIBLE PARTICIPANTS

Dear Eligible Participant:

Ernst & Young LLP (“EY”) has been engaged to provide financial wellness services to you through this program. We expect that you will find EY’s services to be valuable, but we think it is also important that you understand the scope of these services. The following explains what financial wellness services can and cannot do for you, particularly as regards investment planning.

General Financial Planning Considerations

Here are points to understand regarding your personal financial planning and your participation in financial wellness services:

- EY has prepared certain financial planning materials and is providing other services for your personal use as an eligible participant; such materials may not be shared publicly.
- The financial education program includes historical financial information and well-accepted financial planning strategies. It may also include information on Social Security benefits and your sponsoring organizations benefit plans. This information is based on sources that EY believes to be reliable. However, EY cannot guarantee its accuracy.
- Past performance, which may be referenced in the program, is not a guarantee or even necessarily an indication of future results.
- The financial planning materials you receive will not change or affect your rights under your sponsoring organization’s benefit plans. In all cases, the benefit plan documents will govern.
- As you plan your financial future, you will need to make assumptions about future financial trends (such as inflation and rates of return), laws and regulations, and apply these to your particular circumstances. Your results can be significantly affected by even small changes in your assumptions, your individual circumstances or laws and regulations, as well as the extent to which your assumptions ultimately vary from actual financial conditions. You may need to reevaluate your financial planning strategy and your decisions from time to time to determine if any changes have occurred that would necessitate amendments to your assumptions or plan.
- A financial education program provides only some of the resources for assisting you in preparing your financial planning strategies. Financial education does not provide accounting, tax or legal advice and does not involve recommendation of specific investments.
- You need to decide on your own whether to consult with a financial advisor or other professional regarding your personal circumstances. If you do, please be aware, you may incur additional costs.
- In providing financial education, EY may help you decide on your asset allocation or help you make informed assumptions about rates of return and other investment issues. While EY will help you understand what you need to do, you are responsible for making and acting on these decisions. EY cannot provide you with all information that may be relevant nor can any materials provided address every possible scenario in connection with such decisions.
- Neither EY nor your employer will make any financial planning decisions for you or assume any responsibility for decisions you make.
- EY may provide audit or other accounting services to the investments or service providers discussed. The provision of other services will not be a determining factor whether to discuss or recommend an investment or service provider.

Privacy of Information Provided to EY

In the event EY collects nonpublic personal information about you from you or other sources authorized by you, EY will not disclose such information to third parties, except as permitted by law or as otherwise authorized by you. EY maintains physical, electronic, and procedural safeguards to guard your nonpublic personal information.

Further Considerations

All services are provided "as is," and there are no warranties of any kind or nature, whether express or implied, including but not limited to warranties of merchantability or fitness for a particular purpose or use. In addition, neither EY nor its affiliates nor any of their partners, officers, directors or employees shall be liable to you for any services performed or omitted or for any errors of judgment, or for consequential, incidental, indirect, punitive or special damages in connection with providing the services described above. Federal securities laws impose liabilities under certain circumstances on certain persons, even those who act in good faith, and therefore nothing in this notice constitutes a waiver or limitation of any rights that you may have under these laws.

If you should have any kind of claim or dispute with EY as a result of this program, these will be resolved in accordance with EY's Alternative Dispute Resolution Procedures ("Procedures") in effect on the date of this notice. You may receive a copy of the Procedures by requesting them from the Compliance officer of EY, at the following address:

200 Plaza Drive
Suite 2222
Secaucus, NJ 07094

* * * * *

If, after considering the issues discussed above, you do not want to participate in financial education and counseling in conjunction with this program, please contact your sponsoring organization, as soon as possible.

FOR INFORMATIONAL PURPOSES ONLY

DISCLOSURE STATEMENT

Ernst & Young LLP
Ernst & Young Investment Advisers LLP
Employee Financial Services

09/07/2023

Please note that this disclosure statement provides a summary of the investment advisory services provided by Ernst & Young LLP. Please note that a full copy of Form ADV Part 2 can be located at this link www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_Search.aspx¹

Form ADV Part 2A

Ernst & Young LLP (“EY”), under the supervision of Ernst & Young Investment Advisers LLP (“EYIA”), provides Employee Financial Services (“EFS”), including investment education and counseling services to employees, members of associations, unions or other large groups (“Participants”) pursuant to engagements by corporate employers, pension plan trustees, or other entities formed for the benefit of such Participants (“Sponsors”). Such services are provided through EFS, a functional specialty within the firm’s Tax Department. EYIA is registered with the Securities and Exchange Commission as an investment adviser under the Investment Advisers Act of 1940 (“Advisers Act”) and maintains its main office at 200 Plaza Drive, Suite 2222, Secaucus, NJ 07094 (telephone: 800-273-0588).

Employee Financial Services (“EFS”)

Employee Financial Services provides financial wellness services that educates participants with different learning styles and approaches to financial planning, including via interaction with EY financial planners as well as digital tools. The service offers the convenience of different learning methods and tools (telephone counseling, web-based and mobile tools, group learning, and interaction through social media) providing participants the opportunity to “try out” all the available learning styles to select their preferred one or a combination that best meets their needs. (Please note: these services can be bundled together or sold separately.)

- **Telephone-based financial planning** provides:
 - Unlimited toll-free access to experienced, credentialed, and objective EY financial planners
 - EY financial planners who are trained on sponsoring organizations’ benefit plans and programs
 - EY financial planners who provide information and guidance across all areas of financial planning. Common topics include: employer-provided benefit plans, cash flow and debt management, investment planning, education funding, etc.
 - Personalized reports are available on a variety of topics including retirement, asset allocation, cash flow, net worth, education funding, insurance planning, and debt management
- **Financial planning website** offers:
 - A unique and interactive planning experience that grows as the participant’s needs and knowledge level expand
 - Robust resources, including calculators and videos

¹ From this webpage follow these steps to view the most current Form ADV: a) select Firm, b) enter CRD #110921, c) click **Ernst & Young Investment Advisers LLP**, d) Part 2 Brochure link is below

- EY financial planner communication through messaging
 - Chat feature for help
 - Single sign on which allows users to access the EFS website from client sites without further login
 - Connection of financial accounts to facilitate information-sharing with EY financial planners (this feature will not be available to clients with independence restrictions)
 - Access to a user dashboard which provides participants with the ability to view their personal financial situation, including their aggregation of financial account information if applicable
 - Mobile app to allow users to obtain financial education and communicate with EY financial planners
- **Group learning:**
 - Group learning that informs participants about their benefits and comprehensive financial planning. This learning can be delivered as live workshops, live webinars and/or recorded sessions.
 - A list of action items that apply to a participant's personal situation
- **Organization support:**
 - Dedicated EY project manager(s), including periodic service reviews
 - Periodic engagement reports highlighting participant activity
 - Integration of services with other benefit providers to create a cohesive program
 - Assist client with developing communication materials to promote service

As part of the personal financial advisory services EY may prepare personal asset allocation targets (based on modern portfolio theory and using EY's own or other approved financial planning tools) for such Participants after obtaining and evaluating information concerning their individual circumstances provided by each Participant either in conversation with an EY financial planner and/or by completing a questionnaire.

EY does not recommend, and should not be deemed to have recommended, any particular investment as an appropriate investment for the Participants and discussions of various investments should not be construed as such a recommendation.

EY's advisory services also may be offered by a Sponsor to Participants in tandem with the personal advisory services of another registered investment adviser designated by the Sponsor that is not affiliated with EY ("Other Adviser"). In some EFS engagements, the Sponsor contemplates that EY will refer individual Participants to the Other Adviser for specific recommendations and/or implementation of the Participant's investment decisions. Such referrals by EY do not constitute a recommendation of the Other Adviser by EY to Participants, and, in such cases, EY does not perform any quantitative or qualitative screening procedures with respect to the Other Adviser.

EY, in certain circumstances, is contracted solely to help train employees of financial institutions seeking to offer financial and tax planning services to clients. Such services do not involve EY providing advice directly to the clients of such financial institutions, but rather entails training a financial institution's counselors on financial and tax planning topics and such other support as is mutually agreed upon by EY and the financial institution.

All Selections and Investments Are Made Solely by the Participant

EY's investment education and counseling does not include recommendations concerning the purchase or sale of particular investments or particular industry sectors. EY may provide counseling on the purchase or sale in the context of providing tax, compensation and benefits, or estate planning services, but that counseling does not reflect a view as to the intrinsic merits of the investment. All decisions to invest in or dispose of particular investments are made solely by the Participant in the exercise of his or her own discretion.

Fees

Fees for EFS Services generally are negotiated between EY and the Sponsors of such groups on a case-by-case basis. They usually are based upon (i) a "per capita" eligible participant amount, (ii) a "usage by Participants" amount, (iii) the number of workshops designed and presented by EY, or (iv) other negotiated factors. EY's fees in such engagements are paid by the Sponsor. Participants may incur expenses for fees to any other investment adviser they may consult and will be responsible for transaction charges imposed by broker-dealers through or with whom they effect transactions for their accounts. Generally, EY's contracts with Sponsors for services to Participants are terminable by either party in accordance with a specified notice period. If such a contract is terminated at a time other than the end of the quarter, a pro rata portion of any quarterly or other fee paid in advance is refunded.

Investment Advisers

All personal investment advice, and most impersonal investment advice, typically is given only by EY Financial Planners. Financial Planners are persons who spend all or substantial portions of their time on financial planning. Typically, all of these professionals have at least a degree from a four-year college or university and must meet such other standards as EYIA may establish from time to time. Those standards may include participation in continuing education programs each year and maintaining what EY regards as significant involvement in financial counseling engagements. Moreover, financial planners must satisfy applicable State investment adviser representative registration requirements or pass the Series 65 Uniform Investment Adviser Exam of the Financial Industry Regulatory Authority ("FINRA"). In some instances, EY may retain consultants to assist in providing workshops and staffing the telephone-based financial planning service. Generally, consultants are subject to the same requirements as EY Financial Planners. However, consultants are not subject to the same public accounting independence requirements as EY Financial Planners and their continuing education programs differ in some respects.

Monitoring, Reviews and Reports

In the case of EFS engagements that extend beyond one year and involve the provision of personal advisory services to Participants, Participants are asked questions concerning any changes in their relevant individual circumstances. EY will take into account the changed circumstances of any Participant of which it has notice in the event that Participant seeks additional personal advisory services from EY.

Miscellaneous

Clients and prospective clients of EY also should be aware of the following additional information concerning EY and EYIA:

Custody of Securities or Funds. EY does not manage participant accounts on a discretionary basis and does not take custody of participant securities or participant funds.

Other Financial Industry Activities. As noted above, EYIA is responsible for supervising the investment advisory services provided by EY. EY and Ernst & Young (U.S.) are general partners of EYIA. In consideration of EYIA's supervising the rendering of investment planning services provided by EY, EY provides EYIA with office and filing space, staff and other assistance. All of EYIA's time is spent supervising the compliance and operations of the investment planning services provided by EY.

Other Business Activities. EY is a public accounting firm which spends substantially all of its time providing accounting, audit, tax, and business advisory services.

Form ADV Part 2B Client Brochure Supplement

Ernst & Young Investment Advisers LLP (“EYIA”)
200 Plaza Drive, Suite 2222, Secaucus, NJ 07094

09/07/2023

EYIA’s investment advice is provided by a team comprised of more than six Supervised Persons and EYIA has provided group supplementary information for the six supervised persons with the most significant responsibility for the day to day advice provided to clients:

(1) Name, (2) year of birth, (3) education and (4) business background for preceding five years:

1. Christopher Williams – Chair, EYIA Board
2. 1970
3. B.A. Political Science, Union College, Schenectady, NY; JD, Albany Law School, Albany, NY
4. 1998 to date, Ernst & Young LLP

1. Robert J. Porter, EYIA Board Member
2. 1964
3. B.S., Siena College, Loudonville, NY
4. 1998 to date, Ernst & Young LLP

1. Greg Rosica, EYIA Board Member
2. 1964
3. B.S., Accounting with Honors, M.S., Accounting, University of Florida, Gainesville, FL
4. 2002 to date, Ernst & Young LLP

1. Mayis Kirakosyan
2. 1978
3. MBA Finance, Texas Christian University, Forth Worth, TX
4. 2011 – current, Ernst & Young LLP

1. Aaron Cherry
2. 1976
3. B.A. Caldwell University, Caldwell, NJ
4. 2014 to date, Ernst & Young LLP

1. Raymond A. Echevarria, EYIA Chief Compliance Officer
2. 1971
3. B.S.in Accounting, SUNY at New Paltz
4. 2013 to date, Ernst & Young LLP

Disciplinary Information for the above: None

Other Business Activities for the above: None

Additional Compensation for the above: None

Supervision: Christopher Williams serves as the Chairman of EYIA and supervises all of the above individuals. He is not subject to any additional supervision as EYIA Board Chairman.

Form CRS: Customer Relationship Summary

Ernst & Young Investment Advisers LLP (“EYIA”)

200 Plaza Drive, Suite 2222, Secaucus, NJ 07094

09/06/2023

Introduction

EYIA is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Please note that we are required to include “Conversation Starter Questions” in Form CRS to help you in your discussions of our investment services with EY financial planners. In addition, these questions can help you compare our services with other providers you may be considering. Certain questions relevant to our services have been answered here. Please address any additional questions you may have with an EY financial planner.

What Investment Services and Advice Can You Provide Me?

We offer investment education and counseling services to employees, members of associations, unions or other large groups (“Participants”) pursuant to engagements by corporate employers, pension plan trustees, or other entities formed for the benefit of such Participants (“Sponsors”). These services include, at a Participant’s request, the following:

- Investment education on various topics including, but not limited to: risk management; asset classes; asset allocation; diversification; dollar cost averaging; rebalancing; market timing; potential implementation strategies; mutual funds/ETFs, and investment-related costs.
- Preparation of personal asset allocation targets (based on modern portfolio theory and using EY’s own or other approved financial planning tools) after obtaining and evaluating information concerning a Participant’s individual circumstances provided either in conversation with an EY financial planner and/or by completing a questionnaire.
- Please note that EY’s investment advisory services may also be offered by a Sponsor to Participants in tandem with the personal advisory services of another registered investment adviser designated by the Sponsor that is not affiliated with EY (“Other Adviser”). In some engagements, the Sponsor contemplates that EY will refer individual Participants to the Other Adviser for specific recommendations and/or implementation of the Participant’s investment decisions. Such referrals by EY do not constitute a recommendation of the Other Adviser by EY to Participants, and, in such cases, EY does not perform any quantitative or qualitative screening procedures with respect to the Other Adviser.

Please note that our investment advisory services do **NOT** include the sale and/or recommendation of any type of investment or insurance product and we do **NOT** manage and/or monitor investments on behalf of Participants. In particular, please note the following:

- **EY’s investment education and counseling does not recommend, and should not be deemed to have recommended, any particular investment as an appropriate investment for a Participant and discussions of various investments should not be construed as such a recommendation.**

- EY's investment education and counseling may provide counseling on the purchase or sale in the context of providing tax, compensation and benefits, or estate planning education services, but that counseling does not reflect a view as to the intrinsic merits of an investment. All decisions to invest in or dispose of particular investments are made solely by the Participant in the exercise of his or her own discretion.

Conversation Starters when speaking with your financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

EY's fees are paid by the Sponsor. Participants may incur expenses for fees to any other investment adviser they may consult and will be responsible for transaction charges imposed by broker-dealers through or with whom they effect transactions for their accounts.

Conversation Starter when speaking with your financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. The way we make money (EY fees are paid by the Sponsor) does not conflict with your interests and does not impact our ability to act in your best interest.

Conversation Starter when speaking with your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated on a salaried or hourly basis.

Do your financial professionals have legal or disciplinary history?

No

Visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Conversation Starter when speaking with your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information about our services, please see the rest of this Disclosure Statement and/ or speak with your EY planner. If you would like additional, up-to-date information or a copy of this disclosure, please call 800-273-0588.

Conversation Starter when speaking with your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

B. FINANCIAL GOALS WORKSHEET

Goals	Short-Term (0-5 yr.)	Intermediate-Term (5-10 yrs.)	Long-Term (10+ yrs.)
Pay for education expenses			
Reduce debt			
Set aside an emergency fund to cover 6 months of expenses			
Buy a house			
Make home improvements			
Buy a car			
Make any other large purchases (e.g., boat, plane, art)			
Take a dream vacation			
Minimize income taxes			
Change careers			
Buy a vacation home			
Become financially independent			
Have adequate retirement income			
Increase charitable giving			
Buy a retirement home			
Have adequate disability income			
Provide for survivor in event of my death			
Be protected against inflation			
Take early retirement			
Start a business			
Other			

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C. CASH FLOW WORKSHEET

	Monthly		Annually
<u>Income</u>			
Salary	\$		\$
Bonuses			
Dividends			
Capital gains			
Interest			
Net rents and royalties			
Self-employment income			
Social Security			
Distributions from trusts or partnership			
Pension income			
Other income _____			
<i>Total cash available (A)</i>	\$	(A)	\$

	Monthly		Annually
Expenditures			
Home mortgage (or apartment rent)	\$		\$
Utilities			
Gas/oil			
Electricity			
Water			
Sewer			
Home maintenance			
Property taxes			
Car payments			
Car/commuting expenses			
Maintenance and repairs			
Gas			
Commuting fees/tolls			
Credit card/loan payments			
Insurance premiums			
Life			
Health			
Disability			
Car			
Home			
Liability			
Other			
Income taxes			
Employment taxes (Social Security & Medicare)			
Clothing			
Child care			
Food			
Medical expenses			
Education			
Vacations			
Entertainment			
Alimony			
Charitable contributions			
Gifts			
Personal items			
Savings/investments			
Company savings plans			
Emergency fund			
Investment fund			
Other payments _____			
Total cash expenditures	\$	(B)	\$
Net cash inflow/(outflow)	\$	(A-B)	\$

D. GLOSSARY OF FINANCIAL AND INVESTMENT TERMS

After-Tax Contributions

Contributions to company plans or other savings that have no immediate tax benefit.

Aggressive Investor

An investor who requires or desires a greater return on investments and is willing to take a higher degree of risk to achieve this return. The investment portfolio of an aggressive investor would typically be weighted heavily toward stocks and have a higher expected average rate of return.

Annuity

A method of paying a pension benefit that spreads payments out over an extended period of time, as opposed to a single-sum payment.

Asset Allocation

An investment strategy that considers the percentage of funds to be invested in cash equivalents, fixed income, equities, and other assets as a way to manage risk and maximize return.

Average Annual Return

The compounded annual return you receive on average from your investments. In other words, an investment may have had years with varying degrees of losses and varying degrees of gains. These different annual returns are averaged over the period, taking into account compounded earnings, to determine average annual return.

Bonds

Bonds are publicly traded debt instruments. The issuer agrees to pay interest on the money invested and to repay the principal at a specified time. Examples would include government bonds (U.S., municipal, or foreign) or corporate bonds. (See Fixed Income.)

Cash or Cash Equivalents

These are investments that are quickly convertible to cash with little or no loss of principal. These assets typically pay some interest and are generally viewed as safer investments. Examples would include savings accounts, money market accounts, Treasury Bills, and certificates of deposit.

Conservative Investor

An investor who is not comfortable taking much risk or one who needs a high degree of liquidity. Typically a conservative investor's portfolio would include more cash and fixed income investments and less equities or other investments, and would have a lower overall return.

Consumer Price Index

A mix of goods and services, the prices of which are tracked by the United States government to determine the appropriate rate of inflation.

Cost of Living Adjustment (COLA)

An increase, often each year, in a payment that one receives. This increase is typically based on and for the purpose of keeping up with inflation. For example, Social Security benefits increase each year based on the consumer price index.

Dividend

Income payment to shareholders of a company.

Effective Tax Rate

This is your actual tax paid during a year divided by your gross income earned during the year. This phrase can refer only to federal taxes or it can take into account federal, state, Social Security, and Medicare taxes.

Equities

Ownership in a business, typically in the form of shares of common stock. Typical equity categories include:

Growth and Income: Companies providing an income stream and some appreciation in value over time.

Growth: Companies providing less income but greater appreciation in value over time.

Aggressive Growth: Companies that are typically smaller and providing more rapid growth.

International: Companies headquartered outside of the United States.

Fixed Income

An asset category of investments that typically pays moderate to high interest, has a mid- to long-term maturity and is generally a debt obligation such as a bond or mortgage obligation.

Hard Assets

This is an investment category consisting of tangible investments such as real estate, collectibles, gold/silver, other precious metals, commodities, etc.

Inflation

The rising cost of goods and services over time. (See Consumer Price Index.)

Investment Mix

An investment strategy that considers the percentage of funds to be invested in cash equivalents, fixed income, equities and other assets as a way to manage risk and maximize return (see Asset Allocation).

Investor Profile

Your unique situation as an investor. Characteristics making up your investor profile include your time horizon, risk tolerance, goals and objectives, and anything else that affects the way you invest.

Life Expectancy

The age to which people typically live, based on averages. For example, newborns are currently expected to live until their late 70s; once you reach age 65 you are expected to live into your 80s.

Liquidity

The ability to convert an investment into cash quickly and with little or no loss in value.

Marginal Tax Rate

The tax rate on your next dollar of taxable income. Your marginal tax rate is generally higher than your effective tax rate.

Moderate Investor

An investor who is neither conservator nor aggressive. An investor who is willing to take on some degree of risk to obtain a return greater on investments than would have otherwise been possible, while seeking to avoid a large degree of risk.

Money Market

Accounts or funds established to invest in cash and cash equivalents and short-term debt obligations. A money market fund or account is a type of mutual fund. (See Mutual Funds.)

Mutual Funds

A company that invests and professionally manages stocks, bonds, cash, real estate, or other investments and sells shares of the investment to investors. Mutual funds provide a way for investors to pool their money in order to benefit from diversification and professional management.

New York Stock Exchange

An organization established for the efficient trading of stock of various companies.

Pension Plan

A retirement plan offered by companies where the primary method of payment once a person is retired is a monthly benefit payment.

Pre-Tax

Pre-tax investments refer to savings that have been created with income not yet subject to taxes. For example, contributions to a 401(k) plan are made on a pre-tax basis. The amount of your pay you contribute, as well as accumulated earnings on those amounts, is not subject to income taxes until you take the money out, typically after retirement.

Purchasing Power

Your ability to purchase goods or services with a given amount of money.

Rate of Return

The combined dividend, interest, and/or growth (profit) you receive on your investment.

Risk

The chance that the actual return from an investment may differ from what is expected; risk is sometimes described as the chance of losing money.

Risk Tolerance

Your comfort level with taking on varying degrees of risk.

Roth IRA

A Roth individual retirement account (IRA) is a personal savings plan that offers certain tax benefits to encourage retirement savings. Contributions to a Roth IRA are never tax deductible on your federal income tax return, which means that you can contribute only after-tax dollars. But amounts contributed to the Roth IRA grow tax deferred and, if certain conditions are met, distributions (including both contributions and investment earnings) will be completely tax free at the federal level.

Social Security

Governmental system established to provide retirement, disability, and survivor benefits. Benefits are based on earnings and are paid in the form of a monthly benefit.

Standard & Poor's (S&P) 500

The 500 leading companies traded on the New York Stock Exchange. These companies account for about 70-80 percent of the entire value traded on the New York Stock Exchange.

Stocks

Shares representing ownership in a corporation.

Tax-Deferred

Investment earnings not subject to income taxes in the year earned, but at some point in the future.

Time Horizon

The amount of time you have to invest. Usually the time period between now and the time for the achievement of a particular goal.

Today's Dollars

Looking at your money in terms of its purchasing power based on the value of a dollar today.

Traditional Individual Retirement Account (IRA)

This is a tax-deferred retirement vehicle. Depending on your income level, you may be able to deduct your contributions to an IRA and defer the taxes until you withdraw the money, often at retirement. Even if you can't deduct your contribution, you will still receive tax-deferred compounding on funds in your IRA. IRAs may be set up at banks, brokerage houses, discount brokers, insurance companies, and mutual fund companies, among others.

Treasury Bills

Short-term United States government bonds - one year or less to maturity.

Volatility

The fluctuation in the value or return of an investment over time.

E. MYFRS FINANCIAL GUIDANCE LINE APPOINTMENT

There are two ways of setting an appointment to speak with a financial planner at the MyFRS Financial Guidance Line. Please use the method below which is most convenient for you.

Text “Callback FRS” to 609 644 9622

After sending a text, you will receive a link to the planner appointment page on MyFRS.com. You will then be able to pick a time and date that is convenient for you.

Call the MyFRS Financial Guidance Line – 1 866 446 9377 (option 1)

Start planning your finances by directly calling the MyFRS Financial Guidance Line - scan this QR Code with your mobile phone to call now and/or save this number for future use. Select “option 1” from the phone menu to speak with a representative.



You may schedule an appointment at a time and date that is convenient for you, or if you'd like to begin planning immediately, you may hold an introductory call if a planner is available when you call. Our lines are open Monday-Friday, 8 a.m. – 6 p.m. Eastern Time.

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F. WORKSHOP SURVEY

There are two ways of providing feedback on this workshop. Please use the method below which is most convenient for you. There are 12 questions which should take approximately 5 minutes to complete.

Text “FRS Spanish” to 609 644 9622

After sending a text, you will receive a reply with a link to the survey.

Go directly to the survey – www.surveymonkey.com/r/FRSspanish

Type the web address into your browser or scan this QR Code with your mobile phone to go directly to the survey.



Thank you for providing feedback to help ensure we are meeting your needs!

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G. PERSONAL ACTION PLAN



<u>Action Step</u>	<u>When</u>	<u>Done</u>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
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