



Simplify your retirement planning.

With GuidedChoice you get the benefits of expert investment advice at no cost to you.

20 Years

OF INNOVATION AND SUCCESS

1.5 Million

CUSTOMERS ASSISTED

\$14 Billion

IN ASSETS UNDER MANAGEMENT

Who we are

GuidedChoice is an independent advisory firm available to you from the FRS.

Our sole purpose is to give you tailored, unbiased investment advice so you can reach your retirement goals.

We've been helping people simplify financial planning for nearly 20 years and have helped over 1.5 million people invest in their future.

What we do and how

We're an independent fiduciary.

That means we act solely in your best interest, helping you make retirement planning simple and empowering you to reach your goals.

For both **FRS Investment Plan** and **Pension Plan** members, we'll provide an actionable path for how you can allocate investments.

And we do it at no cost to you.

Our research shows a majority of investors prefer avoiding risk over seeking reward.

That's why we use a rigorous and proprietary methodology developed by Nobel Laureate, **Dr. Harry Markowitz.**

This methodology makes smart trade-offs between expected future growth and possible shortfalls.

Our methodology:

Avoids one-size-fits-all investing

Provides a personalized investment mix

Balances risk against growth opportunity

What that means for you

We make it easy to get personalized advice and even implement it.

We'll factor in your FRS plan, as well as any other retirement accounts you—or your spouse—may have, giving you a complete view of what to expect in retirement.

We'll then provide an actionable investment recommendation that you can implement.

You'll also be able to run scenario modeling to help make informed decisions while you answer those difficult questions.

Do I need to save more?

When can I really retire?

Scenario Planning

With GuidedChoice you are able to project your future income by running different financial scenarios. Just make adjustments to a variety of different factors to find the scenario that aligns best with your retirement goals.

Monthly income after retiring
\$5,192 (80% of current income) Income target in today's dollars

Retirement age
67 Susan 65 Frank

Goal: Pay off debt
\$5,000 Future annual amount needed (Total future amount of \$15,000 over 3 years) Include Exclude

Plan Comparison

With this tool, you are able to compare different retirement strategies so you can make more informed decisions about your plan. You will see how the adjustments you've made to your plan compare to what GuidedChoice recommends and what retirement income you can expect from each scenario.

Recommended	Modified	
81% of income	80% of income	Income this strategy replaces after retiring ? ? Income goal not met
\$3,601 \$43,212 annual	\$3,547 \$42,564 annual	Today's value <input type="checkbox"/> View ranges
\$6,602 \$79,224 annual	\$6,837 \$82,044 annual	Inflation-adjusted

Pension Plan And Investment Plan Members Get:

- Investment advice for your non-FRS retirement accounts, which includes most types of employer-sponsored retirement plans (e.g. 403(b) and 457) and IRAs, including those belonging to your spouse
- A comprehensive assessment of your current retirement investment strategy that gives you future retirement income projections inclusive of all retirement accounts
- Advice on how much you need to save outside of your FRS plan to meet your goals, including a specific savings rate for your spouse's work-related account
- Ability to modify your savings and investment strategy by running a variety of financial scenarios to see how certain factors can impact your income after retiring (e.g. risk level, retirement age)
- Ability to plan with or without factoring in Social Security

Additionally, Investment Plan Members Get:

- A personalized portfolio recommendation for their FRS Investment Plan, including which funds to invest in and how much
- One button implementation of FRS Plan investment strategy

Log in to [MyFRS.com](https://www.myfrs.com) to use the Advisor Service