



MyFRS.com Privacy Statement (Revised November 2025)

Your Privacy

The Florida Retirement System (FRS) believes that the privacy and security of your data and personal information are essential. We will not sell, trade, or reveal your personal information to third parties, except with your permission or as authorized by law.

How Your Information Is Kept Secure

MyFRS.com and the websites of service providers we link to use Secure Sockets Layer (SSL) encryption — which is the industry standard for secure data transfer software — to ensure that data you transmit through the Internet is protected against unauthorized access.

With whom is my information shared?

The FRS (including the State Board of Administration and the Division of Retirement), and service providers Alight Financial Advisors (AFA)¹, Alight Solutions and EY — the only entities with access to employee data on MyFRS.com — will not sell, trade, or otherwise reveal any of your personal information to others except in the following limited circumstances:

- We have your permission to share the information.
- If you have requested to receive e-mail communications from us, we may provide your e-mail address to companies that perform mailing services for us.

¹ The FRS has hired Alight Financial Advisors, LLC (AFA) to provide investment advisory services to FRS members. AFA has hired Financial Engines Advisors L.L.C. (FEA) to provide subadvisory services. AFA is a federally registered investment advisor and wholly owned subsidiary of Alight Solutions, LLC. FEA is a federally registered investment advisor. Neither party guarantees future results.

- We are required or authorized by law to disclose your information (for example, to comply with a subpoena or regulatory requirement, to protect against fraud or illegal activity, or for the safety of FRS members and their property).
- Or as otherwise described in this privacy policy.

How is my personal information kept secure?

The FRS is committed to the highest level of user security and employs industry-leading tools and measures to safeguard the privacy of information transmitted through this website. All MyFRS.com users are required to enter a username and password to gain access to the secured services of MyFRS.com. The secure server environment encrypts all information while a user is logged in. Personal information, including Social Security numbers, cannot be read at any time in transit due to encryption. Due to the sensitivity of personal, financial, and demographic data contained on this site, we protect such information through the use of SSL protocol. SSL is the industry standard for transmitting private documents via the Internet, and allows the encryption of data transferred over the SSL connection. In addition, sensitive information used for login is further encrypted in a token using other industrial-strength encryption tools. These powerful tools ensure that personal login information will not be revealed in the URLs used for login. Where available, 128-bit encryption over SSL is used to transmit any secure data including payroll files from the client browser to the Web server. This makes the online transmission of data very secure. Most browser installations already commonly use 128-bit encryption software, which may be downloaded for free. MyFRS.com will use the highest level of encryption available.

All MyFRS.com users are required to change their MyFRS.com passwords at least every 180 days using the following criteria:

- Must be between 19 and 64 characters in length.
- Any characters (letters, numbers, special characters, and spaces) can be used in the password.
- Commonly used passwords are not allowed (e.g., 123456, password).
- Character sequences are not allowed (e.g., abc, yxw, 123, 765).
- Character patterns are not allowed (e.g., mmm, 555).

All MyFRS.com users are required to use multi-factor authentication (MFA) for all new registrations, profile resets, PIN reminder requests, and logins. MFA requires a random six-digit code be sent via email or text message for an added layer of security.

What about the service providers that MyFRS.com links to?

The FRS has established strict privacy and security procedures with service providers we use in administering the FRS, including, EY, AFA, and Alight Solutions. In addition, the service providers that offer independent investment advice through MyFRS.com do not sell mutual funds or receive commissions from any of the funds they may recommend. Their revenue comes from the fees they charge the FRS. This website contains investment information, including the historical returns of the various investment funds offered under the Investment Plan. Be advised that none of the investment funds are guaranteed. As a result, as with any other investment you might make, you may experience losses to your plan account, including a loss of principal, as a result of normal investment performance. Sections 121.4501(8)(b)2 and 121.4501(15)(b), Florida Statutes, incorporate the federal law concept of participant control, established by regulations of the U.S. Department of Labor under Section 404(c) of the Employee Retirement Income Security Act of 1974. If you exercise control over the assets in your Investment Plan account, pursuant to Section 404(c) regulations and all applicable laws governing the operation of the Investment Plan, no program fiduciary shall be liable for any loss to your account which results from your exercise of control.

Additional service providers include:

1. **Microsoft Bookings** - When scheduling financial planning workshops/appointments via MyFRS.com, the following information will be shared with Microsoft Bookings:

- First and last name
- Email address
- Phone number

[Click here](#) to access Microsoft's privacy policy.

2. **Intercom** – When conducting an online chat session via MyFRS.com, the following information will be shared with Intercom:

- Last 4 of SSN
- Date of birth
- First and last name
- Email address
- Any additional information discussed during the chat session

[Click here](#) to access Intercom's privacy policy.

3. **LexisNexis** – When utilizing required MFA on MyFRS.com for all new registrations, profile resets, PIN reminder requests, and logins, you authorize the following:

- You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to MyFRS.com or LexisNexis for the duration of your FRS relationship, solely to help us identify you or your wireless device and to prevent fraud. Review the MyFRS.com Privacy Statement for additional information on how we treat your data.

[Click here](#) to access LexisNexis' privacy policy.

Does FRS keep records of my activities on the site?

The FRS reserves the right to perform statistical analysis of user behavior and characteristics to measure use and performance of the MyFRS.com site. This information is used to enhance the site. No other companies or third parties are provided with any analysis or aggregate data obtained in this manner.

What are cookies and how are they used?

Cookies are small amounts of data that are sent to your browser from a Web server and stored on your computer's hard drive. MyFRS.com uses cookies only to store a unique identifier that identifies the user to the web server. It does not contain any personal information such as a Social Security number or date of birth. All information stored in the cookies is encrypted. By encrypting the information prior to sending the cookie, the information in the cookie cannot be

read during or after transit. All cookies are stored on the member's hard drive and are removed from memory after the browser is closed. In addition, your user session will expire after 10 minutes of inactivity and will require you to log in again. If you do not wish to receive cookies, most Internet browsers allow you to turn cookies off so that you do not receive them. If you do turn your cookies off, you will still be able to use our entire website.

Who is collecting my information?

When you are on the MyFRS.com site or one of its links and provide us with your personal information, you can be sure that only the FRS, AFA, EY, Alight Solutions and the other service providers identified in this policy collect this information unless it is explicitly stated otherwise.