



# KEEP YOUR RETIREMENT PLAN ON TRACK

with the Advisor Service



## Will I have enough money in retirement?

Planning for retirement can be confusing and overwhelming. The online Advisor Service provided by Alight Financial Advisors (AFA), powered by Edelman Financial Engines, will help simplify the process by providing you with a clear picture of what you may expect in retirement. Retirement Income projections are based on how you're currently invested and how much you're saving. Your FRS plan is factored in, and you can add other investment accounts you – or your spouse – may have, providing a more complete view of how to accomplish your goals, empowering you to answer questions like:

- ? Will I have enough income to live comfortably in retirement?
- ? How do I stay on track to reach my goals?
- ? How should I invest for my future?

## How does it work?

For Investment Plan members, the Advisor Service will provide an objective, personalized investment recommendation to help you reach your goals. It will also help you run various scenarios so you can better understand how adjusting your savings rate, level of risk, and retirement age can create different outcomes, further improving your ability to make informed decisions and personalize your portfolio.

For Pension Plan members, the Advisor Service will provide a personalized Retirement Income projection, and if you add other investment accounts, you can receive objective, personalized investment recommendations. You can also run scenarios to understand how adjusting savings rate, risk, and retirement age can provide different outcomes.

## All Pension Plan and Investment Plan members get:

- Investment advice for your non-FRS investment accounts, which includes most types of employer-sponsored retirement plans (e.g., 403(b) and 457), IRAs, and taxable brokerage accounts 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 added investment accounts
- Ability to model your savings and investment strategy by running a variety of financial scenarios to see how certain factors may impact your Retirement Income forecast (e.g., savings rate, risk level, retirement age)

## Additionally, Investment Plan members get:

- A personalized portfolio recommendation for their Investment Plan, including which funds to invest in and how much
- Ability to implement the investment recommendations directly from the Advisor Service

## If you're a DROP member, you get:

- A future projection of retirement income and investment advice on almost all types of investment accounts, including those that belong to your spouse

## How does the Advisor Service help keep me on track?

A big part of keeping you on track is to ensure that you have the right balance of investments working for you to meet your goals. The Advisor Service helps take the stress out of planning with a professional recommendation of investments for your Investment Plan account and outside assets. The asset mix is personalized to help you reach your goals while minimizing the volatility (the ups and downs) of your account(s).

Your plan, and the income you can expect at retirement, are dependent on you making the changes you've modeled. Then, returning on a regular basis to update your balances and make any changes affecting your plan, the Advisor Service will update the advice to help keep you on track.

## How do I get started?

Start by accessing the Advisor Service directly through MyFRS.com. From there, you will be able to view your Retirement Income projection and include additional investment accounts. The Advisor Service will start guiding you toward your retirement income goals. If you have questions, call the **MyFRS Financial Guidance Line at 1-866-446-9377, Option 2** (or TRS 711), and connect to an EY financial planner who can answer questions and provide guidance on using the Advisor Service.