

## Chapter 2

### General Information

#### Contacts

##### FRS Investment Plan Administrator

Aon Hewitt

1-866-377-2121, Option 3  
9:00 a.m. – 8:00 p.m. ET,  
Monday – Friday (except holidays)

General	Overnight
<b>FRS Investment Plan Administrator</b> P.O. Box 785027 Orlando, FL 32878-5027	<b>FRS Investment Plan Administrator</b> 2300 Discovery Dr. Orlando, FL 32826-3712

##### FRS Investment Plan Sponsor

State Board of Administration (SBA)

850-488-4406 (local)  
9:00 a.m. – 5:00 p.m. ET  
Monday – Friday (except holidays)  
[DefinedContributionPrograms@sbafla.com](mailto:DefinedContributionPrograms@sbafla.com)

General	Overnight
<b>State Board of Administration of Florida</b> P.O. Box 13300 Tallahassee, FL 32317-3300	<b>State Board of Administration of Florida</b> 1801 Hermitage Blvd., Suite 100 Tallahassee, FL 32308-7743

##### FRS Pension Plan Sponsor/Administrator

Division of Retirement (the Division)

1-866-377-2121, Option 2, or  
850-907-6500 (local), or 1-844-377-1888  
8:00 a.m. – 5:00 p.m. ET  
Monday – Friday (except holidays)  
[retirement@dms.myflorida.com](mailto:retirement@dms.myflorida.com)

General	Overnight
<b>Division of Retirement</b> P.O. Box 9000 Tallahassee, FL 32315-9000	<b>Division of Retirement</b> 1317 Winewood Blvd., Building 8 Tallahassee, FL 32399-1560

## FRS Investment Plan Profile

Plan Name	FRS Investment Plan
<b>Official Plan Name</b>	Florida Retirement System Investment Plan
<b>Common Plan Name</b>	FRS Investment Plan
<b>Type of Plan</b>	Defined Contribution Retirement Plan qualified under Section 401(a) of the Internal Revenue Code.
<b>Federal Employer Identification Number</b>	59-6001872
<b>Plan Number</b>	002
<b>Plan Sponsor</b>	State Board of Administration of Florida (SBA). The SBA is charged with establishing and administering this Plan.
<b>Plan Trustees</b>	Executive Director, State Board of Administration of Florida, representing the Governor, the Chief Financial Officer, and the Attorney General as the Trustees of the Board. The address for the Executive Director is: Executive Director, State Board of Administration of Florida, 1801 Hermitage Blvd., Suite 100, Tallahassee, Florida 32308-7743. The address for each of the three Trustees of the Board is: The Capitol, Tallahassee, Florida 32399.
<b>Plan Documents are the Florida Statutes and the rules of the State Board of Administration establishing the Plan</b>	Chapter 121, Parts I, II, and III, Rule Title 19, Florida Administrative Code.
<b>Source of Benefit Payments</b>	All benefits payable under the Investment Plan shall be paid solely from your individual retirement account within the Florida Retirement System Investment Plan Trust Fund.
<b>Agent for Service of Legal Process</b>	Executive Director, State Board of Administration of Florida, 1801 Hermitage Blvd., Suite 100, Tallahassee, Florida 32308-7743.
<b>Name of Plan Administrator</b>	Aon Hewitt, FRS Investment Plan Administrator, P.O. Box 785027, Orlando, Florida 32878-5027; toll-free telephone number: 1-866-446-9377, Option 4 (or Telecommunications Relay Service 711).
<b>Date Plan Effective</b>	The Plan became effective July 1, 2000, although the first members in the Plan were effective July 1, 2002.
<b>Name of Employer</b>	FRS employing agency.
<b>Plan Year</b>	July 1 through June 30
<b>Plan Year — Limit Monitoring</b>	January 1 through December 31
<b>Employee Assistance Line MyFRS Financial Guidance Line</b>	1-866-446-9377 Telecommunications Relay Service (TRS) 711 Representatives are available 9:00 a.m. – 8:00 p.m. ET, Monday – Friday (except holidays).
<b>FRS Employer Assistance Line</b>	1-866-377-2121
• EY (formerly known as Ernst & Young) Financial Planners	Option 1, 9:00 a.m. – 8:00 p.m. ET
• Division of Retirement	Option 2, 8:00 a.m. – 5:00 p.m. ET
• Aon Hewitt	Option 3, 9:00 a.m. – 8:00 p.m. ET
<b>Internet Address</b>	<a href="http://MyFRS.com">MyFRS.com</a>

## The FRS Investment Plan Summary Plan Description (SPD)

The FRS Summary Plan Descriptions (SPDs) are the official documents that govern the FRS retirement plans. There are separate SPDs for each of the two FRS retirement plans. You can find the Pension Plan “FRS Member Handbook,” the [“FRS Pension Plan Summary Plan Description,”](#) and the [“FRS Investment Plan Summary Plan Description”](#) online on [MyFRS.com](#).

## MyFRS Financial Guidance Program Resources for Employers and Employees

### FRS Employer Toolkit

The [“FRS Employer Toolkit”](#) is an excellent resource for FRS retirement plan basics. When you need to explain the retirement plans or plan features to new hires and members, refer to your Toolkit. The Toolkit includes:

- An overview of both FRS retirement plans
- Plan choice enrollment timeline
- Tips for conducting a new hire retirement plan orientation
- The 2<sup>nd</sup> Election
- Optional retirement programs for different service classes
- Details about the free MyFRS resources, including the MyFRS Financial Guidance Line, the MyFRS website, an overview of printed materials, and a description of partner companies
- Frequently asked questions

You may want to consider bookmarking the toolkit in your web browser for easy access to the most current version. The [Toolkit Resource section](#) on [MyFRS.com](#) includes a scripted [New Hire Orientation PowerPoint presentation](#) that you can customize to suit your needs. It also includes the [New Hire Video](#) and links to various documents and sites on [MyFRS.com](#).

### Telephone Support —The FRS Employer Assistance Line and the MyFRS Financial Guidance Line

*FRS Employer Assistance Line: 1-866-377-2121*

*Available Monday – Friday (except holidays)*

The FRS Employer Assistance Line is staffed by representatives from EY, the Division of Retirement, and Aon Hewitt. These representatives are available to discuss any issue related to the two FRS retirement plans and the MyFRS Financial Guidance Program. When you call, you will hear a recorded message directing you to the various options. The phone map that follows shows the information you can access when you press or say the corresponding key on your telephone keypad.

## FRS EMPLOYER ASSISTANCE LINE — 1-866-377-2121

Option 1	<p><b>EY Financial Planners</b> You can speak with an EY financial planner and receive guidance about:</p> <ul style="list-style-type: none"> <li>• Any of the services available from the MyFRS Financial Guidance Program</li> <li>• Questions about retirement plan choice</li> <li>• Financial planning</li> <li>• The one-time 2<sup>nd</sup> Election (2<sup>nd</sup> Election CHOICE SERVICE)</li> <li>• The ADVISOR SERVICE</li> <li>• Information about the FRS Investment Plan and distribution options</li> <li>• Scheduling a workshop or arranging for an EY representative to conduct a workshop at your location</li> <li>• Reemployment restrictions</li> <li>• DROP payout/Investment Plan rollover options</li> <li>• Survivor financial counseling for Investment Plan beneficiaries</li> </ul>	<p><b>9:00 a.m. – 8:00 p.m. ET Monday – Friday</b> (except holidays)</p> <p>EY financial planners will guide you through the use of the online choice-making, retirement planning, and investment education resources. The FRS provides you and your employees with free access to EY financial planners. EY financial planners are experienced, unbiased, and credentialed. They do not sell any investment or insurance products, and they are there to serve as your employees' personal retirement and financial advocates.</p>
Option 2	<p><b>Division of Retirement — Pension Plan Administrator</b> The Division representatives can answer questions about:</p> <ul style="list-style-type: none"> <li>• <b>Both FRS retirement plans, including:</b> <ul style="list-style-type: none"> <li>– Monthly payroll/contribution reporting</li> <li>– File transfer procedure and the funds transfer system</li> <li>– Timing of contributions to both plans</li> <li>– Employee data files</li> <li>– Membership classes</li> <li>– Disability benefits</li> <li>– Health Insurance Subsidy (HIS)</li> </ul> </li> <li>• <b>The Pension Plan:</b> <ul style="list-style-type: none"> <li>– Pension Plan provisions</li> <li>– Deferred Retirement Option Program (DROP)</li> <li>– Pension Plan Qualified Domestic Relations Orders (QDROs)</li> </ul> </li> </ul>	<p><b>8:00 a.m. – 5:00 p.m. ET Monday – Friday</b> (except holidays)</p> <p>The Division of Retirement administers the FRS Pension Plan and other statewide retirement systems, offering information and administrative services to both active and retired members.</p>

## FRS EMPLOYER ASSISTANCE LINE — 1-866-377-2121

Option 3	<p><b>Aon Hewitt — Investment Plan Administrator</b></p> <p>Aon Hewitt representatives can answer questions about:</p> <ul style="list-style-type: none"> <li>• Ordering MyFRS Financial Guidance Program printed materials (also available on <i>MyFRS.com</i>)</li> <li>• The plan choice process</li> <li>• Making a retirement plan election</li> <li>• Investment Plan administration issues</li> <li>• Quarterly FRS Investment Plan Account Statements</li> <li>• Demographic changes for inactive Investment Plan members (active member demographic information must be changed via your monthly payroll file)</li> <li>• Submitting a member's termination date</li> <li>• Employee distribution dates</li> <li>• ACH Form</li> <li>• Enrollment Forms <ul style="list-style-type: none"> <li>— EZ Enrollment Form</li> <li>— General enrollment forms</li> <li>— 2<sup>nd</sup> Election Enrollment Form</li> </ul> </li> <li>• Beneficiary Designation Form</li> <li>• Employee Termination Form</li> <li>• Plan Choice Information Package</li> <li>• Employee Rollover Deposit Form (including DROP rollovers to the Investment Plan)</li> <li>• Special Tax Notice</li> <li>• Investment Plan Qualified Domestic Relations Orders (QDROs)</li> <li>• Death Claim Forms</li> <li>• Required minimum distributions (RMD)</li> <li>• Self-Directed Brokerage Account</li> </ul>	<p><b>9:00 a.m. – 8:00 p.m. ET Monday – Friday</b> (except holidays)</p> <p>Aon Hewitt is the FRS Plan Choice Administrator and the FRS Investment Plan Administrator (recordkeeper) for the FRS Investment Plan. They provide administrative services to both active and retired Investment Plan members.</p>
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**Important:** Do not stockpile forms and materials. Forms and materials are updated frequently. It is best to print them as you need them to be sure you have the most current version.

## MYFRS FINANCIAL GUIDANCE LINE FOR EMPLOYEES — 1-866-446-9377

<b>Option 1</b>	<p><b>EY Financial Planners</b> Pension Plan and Investment Plan members can speak with an EY financial planner about:</p> <ul style="list-style-type: none"> <li>• Initial choice</li> <li>• 2<sup>nd</sup> Election CHOICE SERVICE</li> <li>• MyFRS website, including help with the online ADVISOR SERVICE</li> </ul>
<b>Option 2</b>	<p><b>EY Financial Planners</b> Pension Plan and Investment Plan members can speak with an EY financial planner about:</p> <ul style="list-style-type: none"> <li>• Investment planning, including their investments outside the FRS</li> <li>• Investment fund performance</li> <li>• Estate, education, insurance, and tax planning</li> <li>• Debt, spending, and credit issues</li> </ul>
<b>Option 3</b>	<p><b>Division of Retirement — Pension Plan Administrator</b> Pension Plan members can speak with a Division representative to:</p> <ul style="list-style-type: none"> <li>• Learn about the Pension Plan</li> <li>• Determine their eligibility for: <ul style="list-style-type: none"> <li>– Pension Plan retirement benefits</li> <li>– Deferred Retirement Option Program (DROP)</li> <li>– Health Insurance Subsidy (HIS) benefits</li> <li>– Disability and death benefits</li> </ul> </li> <li>• Request an estimate of their Pension Plan benefits</li> <li>• Request copies of printed Pension Plan materials</li> <li>• Receive guidance to determine: <ul style="list-style-type: none"> <li>– At what age the member can consider retiring</li> <li>– How to apply for Pension Plan benefits</li> <li>– How to change Pension Plan beneficiaries</li> </ul> </li> <li>• Request assistance with Pension Plan benefits after retirement</li> </ul>
<b>Option 4</b>	<p><b>Aon Hewitt — Investment Plan Administrator</b> Investment Plan members can access their account and:</p> <ul style="list-style-type: none"> <li>• Check account balances</li> <li>• Change investment fund elections and allocations</li> <li>• Request a distribution (after meeting termination requirements)</li> <li>• Transfer available fund balances</li> <li>• Request Investment Plan forms and documents</li> <li>• Speak with an Investment Plan customer service associate</li> <li>• Get more information on the Self-Directed Brokerage Account</li> </ul>

## MyFRS.com

The MyFRS website is the single most comprehensive resource for the FRS retirement plans and is the gateway to essential tools and information. Employers should refer employees to this website for authoritative, up-to-date information. Here, members can compare the two plans, locate important contact information, link to personalized financial planning tools and forecasts, get information about workshops, and access forms and publications.

The following forms are available [on MyFRS.com by clicking “Resources,” then “Forms”](#):

- Enrollment
- Beneficiary
- Special Risk
- SMSOAP/SUSORP
- Retirement
- DROP
- Survivor Benefit
- Disability
- Rollover
- Creditable Cover
- QDROs
- Employers
- Miscellaneous

The following materials are available to employers on *MyFRS.com*. From the Employers site, click the [“Order Materials”](#) screen and choose:

- Employee Orientation Brochure (YOUR Money YOUR Choice, Welcome to the Florida Retirement System)
- FRS New Hire Video CD
- State University System SUSORP-Eligible Employees Brochure
- Your Guide to FRS Resources Brochure
- Financial Planning for Life
- Is a 2<sup>nd</sup> Election Right for You?
- Self-Directed Brokerage Account Brochure
- FRS Investment Plan Distribution Options Brochure
- Working After Retirement Flyer
- MyFRS Termination Kit
- FRS Survivor Financial Counseling for Investment Plan Beneficiaries
- Keep Your Money Working — Investment Plan Termination Options
- Think Twice Before Rolling Out of the Investment Plan
- FRS Resource Card
- FRS Pension Plan Member Handbook
- Ready. Set. Retire
- Disability Benefits Brochure
- DROP Brochure
- Survivor Benefits Brochure
- Annual Report
- List of Participating Employers
- FRS Bulletin
- Retiree Newsletter

This list is subject to change. Forms and documents are mailed to the employer within 2 business days of the request.

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