

Financial Engines' Data Aggregation



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MyFRS Florida Retirement System

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- Volatile Financial Markets
- Schedule an Appointment with an EY Financial Planner

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- EZ Initial Election Form
- EZ 2nd Election Form
- Investment Plan Beneficiary Form
- Pension Plan Beneficiary Form

VIEW ALL

WELCOME TO THE FLORIDA RETIREMENT SYSTEM. MYFRS.COM IS YOUR ONLINE RESOURCE FOR FRS INVESTMENT PLAN AND PENSION PLAN INFORMATION.

Custom Home Page

Select ADVISOR SERVICE

MyFRS Florida Retirement System

Translate this page
Spanish

Test User1

ADVISOR Manage Investment Manage Pension 2nd Choice Enter search here FAQ's Calculator

Calculate Your Pension Plan Benefit

To create a customized estimate of your Pension Plan benefits or see your salary and service credit history, please select [Manage Pension](#).

Account Details

Your Retirement Income Outlook at Age 60

Market Performance	Retirement Income Outlook
POOR	73.8K
AVERAGE	75.4K
EXCELLENT	86.2K

Your retirement income may be \$75,400.00 per year or less at age 60 if market performance is average. This could be \$73,800.00 or less if the market performance is poor or \$86,200.00 or more if market performance is excellent.

Your retirement income goal is -- per year. There is -- chance that you will exceed your goal.

There is a 5% chance that your total portfolio may decline by (48.1%) over the next 12 months.

Your Goals

Desired Goal --

Minimum Goal --

Retirement Age 60

Get on Track

Will You Have Enough to Retire

Fine tune your strategy to help you stay on track with [Online Advice](#)

- > Review the assumptions behind your Investment Plan estimate.
- > Enter other retirement investments to get a more complete retirement income estimate.
- > Enter other retirement income sources to get a more complete retirement income estimate.
- > Review all of the information included in your retirement income estimate Edit the information included in your retirement income estimates.
- > Edit the information included in your retirement income estimates.

ADVISOR SERVICE Home Page

MyFRS Florida Retirement System

YOUR Money YOUR Choice

powered by financial engines

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For important plan information click here.

investments
What are your investments worth? As of Apr 18, 2012
\$ 43,055

Portfolio details

Investment style: Total retirement assets

Portfolio	%
Cash	--
Bonds	--
Large-cap stocks	17%
Mid/small-cap stocks	10%
International stocks	--
Individual equities	73%
	100%

Investments [Add account](#)

Investment research

savings
What are your total retirement savings?
\$ 3,400

Select Add account

Select Financial Institution (Step 1 of 3)

The screenshot shows a web form titled "Add Account" with a "close x" button in the top right corner. Below the title is a text input field with the placeholder text "Enter the name of the financial institution where your account is located". Below this is a dropdown menu with the instruction "Select the institution where your account is located and click **Next**." The dropdown is open, showing a list of "Popular institutions": Charles Schwab US - Investment Services, Fidelity Investments- Individual Account- USA, Fidelity NetBenefits, ING Retirement Plans, JP Morgan Retirement Plan Services - Participant, Vanguard, and Hewitt Financial Services. Below the list is the text "If your financial institution is not listed here, use the search box above to find it." At the bottom right of the dropdown area is a "Next" button. Below the dropdown is the text "You can also add an account manually." and the logo for "AllData Aggregation" with the text "powered by" above it.

Search over 800 financial institutions. Start typing for smart search to display dropdown with results matching search characters. White list to be provided.

Top 6 Financial institutions which cover over 85% of users linking their outside accounts.

Link to start manual add account flow. The select Financial institution page does not appear if sponsor has data-aggregation disabled – defaulting to manual account creation flow.

Enter Credentials (Step 2 of 3)

Add Account close ✕

Enter your credentials

Vanguard
https://personal.vanguard.com/us/HomepageOverview

User Name

Password

Select Another Institution next

Your account information is safe. We will establish a read-only connection to your account. We use bank-level encryption to secure your login credentials. We cannot move or transfer money. You can unlink your account at any time.

Link to Financial institution for you to verify you are linking to the correct institution.

Link for you to return to Select Financial Institution page if you selected an incorrect financial institution

Credentials – Security Questions

Add Account close ✕

! TD Ameritrade requires additional information.

This institution has additional security challenge questions that need to be answered correctly before we can proceed. Please correctly answer the challenge question(s) below.

TD Ameritrade
<https://www.ameritrade.com/cgi-bin/apps/Login>

What was your high school mascot?

Sometimes, the financial institution will require additional security questions to be answered after you enter your credentials.

Select Accounts (Step 3 of 3)

You can select which accounts you would like to link and which accounts you would like to exclude from linking.

Data-aggregation will return the account name. You can edit the name.

The screenshot shows a dialog box titled 'Add Accounts' with a 'Close x' button in the top right corner. Below the title bar, it says 'Select accounts you want to add'. There is a search bar and a list of accounts. The list has four columns: 'Account name/number', 'Balance', 'Account type', and 'Account owner'. Two accounts are listed and checked: 'Joe 401(k) Savings' with a balance of \$36,526 and account type '401(k)', and 'Joe IRA' with a balance of \$4,603 and account type 'IRA'. Both have 'Joe' in the 'Account owner' dropdown. At the bottom, there are 'Cancel' and 'Save' buttons. A small URL 'onlineadvice.daaccountselect' is visible in the bottom left corner.

Account name/number	Balance	Account type	Account owner
<input checked="" type="checkbox"/> Joe 401(k) Savings	\$36,526	401(k)	Joe
<input checked="" type="checkbox"/> Joe IRA	\$4,603	IRA	Joe

If there is more than one owner for the household, a dropdown will appear asking you to select the appropriate owner of the account. For example, you may be adding your spouse's accounts. This field is read only if there is only one user in the household.

Data-aggregation will populate the account type. In instances where data-aggregation is unable to populate the account type, you must select the appropriate account type to continue.

Linking Manually Created Account

You can only select 1 account to link.

Link close ✕

Select an account you want to link to taxab

	Account name/number	Balance
<input checked="" type="radio"/>	Test 401 (k) Account - B	\$336,598
<input type="radio"/>	Test 403 B Account	\$20,001
<input type="radio"/>	Test 457 B Account	\$7,976
<input type="radio"/>	Test IRA Account	\$92,966
<input type="radio"/>	Test SEP IRA Account	\$149,859
<input type="radio"/>	Test Trust Account	\$205,225

Please wait ...

onlineadvice.daacselect

Creating Account Manually (Step 1 of 2)

- To enter an account manually, user must click “Add account manually” from the Select Financial Institution page.

The screenshot shows a web form titled "Add account" with a "Close" button in the top right corner. The form has three main sections: "Account type" with a "Select..." dropdown menu; "Account owner" with a dropdown menu showing "Joe"; and "Account name" with a text input field containing the placeholder "Enter a name for this account." At the bottom right of the form is a "Cancel" button. A small URL "onlineadvice.addaccount" is visible in the bottom left corner. Three callout boxes with arrows point to the "Select..." dropdown, the "Joe" dropdown, and the "Account name" text field.

Available account types:

- 401k
- 403b
- 457b
- IRA
- Roth IRA
- Keogh
- Other Tax Deferred
- Taxable

If there is more than one owner for the household, a dropdown will appear asking you to select the appropriate owner of the accounts. For example, you may be adding your spouse's accounts. This field is read only if there is only one user in the household.

You must specify a name for the new account.

Creating Account Manually (Step 2 of 2)

You can select to add any one of the below investment types. Each investment type determines the investment row type and its respective fields.

- Mutual Fund or stock
- Cash
- Other Investment

When a mutual fund or stock is selected, you can begin typing a mutual fund, generic fund or stock and the system will return results based on the characters typed. Type "generic" for the system to display all relevant generic assets.

The screenshot shows a window titled "Acme 401(k) Holdings" with a "close" button in the top right. Below the title bar, there is a section for "Add Investments" with a dropdown menu set to "Mutual fund or stock" and a text input field labeled "Enter name or ticker" with an "Add" button. To the right, it says "Data as of Mar 26, 2012". Below this is a table with columns for "Investment", "Shares", "Share price as of 03/26/12", and "Balance".

Investment	Shares	Share price as of 03/26/12	Balance
Shelton:S&P 500 Id;K SPXXX	2,145.00	\$29.05	\$ 62,312.25
ACME COMMUNICATION INC ACME	76,545.00	\$0.72	\$ 55,112.40 x

At the bottom of the table, it says "Total \$117,424.65". At the very bottom of the window are "Cancel" and "Save" buttons. A small URL "onlineadvice.editinvest" is visible in the bottom left corner.

Investments Page – Edit Investment

- Investments can also be accessed by clicking “edit” next to each respective account in the Savings or Investments drawer

For Taxable Account types, a cost basis column will be available for you to enter the cost basis for mutual funds/stocks.

Investment	Shares	Share Price as of 03/26/12	Balance
Shelton:S&P 500 Id;K SPXXK	2,145.00	\$29.05	\$ 62,312.25
ACME COMMUNICATION INC ACME	76,545.00	\$0.72	\$ 55,112.40 x
Total			\$117,424.65

If you start entering shares, the balance will be calculated by multiplying the number of shares by the share price. Inversely, you can enter balances whereby the number of shares will be calculated.

Zero balance mutual funds will be treated as investment alternatives (fund choices).

You can click the X to delete the investment row.

Share price as retrieved by the last market close.

Contributions

- **Contributions are a two page standard flow**

- IRA, Roth IRA and Taxable account types do not have an Employer Contributions page

- **Employee and Employer Contributions can be accessed by clicking “edit” next to each respective account in the Savings or Investments drawer**

The image displays two screenshots of a web application interface, connected by a large right-pointing arrow. The left screenshot is titled "Employee Contributions" and is for "Acme Account Employee Contributions". It contains the following fields: "Does s make contributions to this account?" with radio buttons for "Yes" (selected) and "No"; "Which job contributes to this account?" with a dropdown menu set to "No job"; "Annual contributions in" with a "dollars" dropdown and a text input field containing "0"; "Pre-tax" with a "\$" prefix and a text input field containing "0"; and "After-tax" with a "\$" prefix and a text input field containing "0". There is also a checkbox for "s can make after-tax contributions to this account." and an "Advanced editing" link. The right screenshot is titled "Employer Contributions" and is for "Acme Account Employer Contributions". It contains two sections: "My Job's matching contributions" with fields for "My Job's employer matches" (a percentage input), "Up to contribution of" (a "\$" prefix and a "dollars" dropdown), and "Not to exceed" (a "\$" prefix and a "dollars" dropdown); and "My Job's non-matching contributions" with fields for "My Job contributes" (a "\$" prefix and a "dollars" dropdown) and "Not to exceed" (a percentage input). Both screenshots have "Cancel" and "Next" (on the left) or "Save" (on the right) buttons at the bottom.

Employee Contributions

Job association is for all account types.
Account type dictates which fields appear.

Acme Account Employee Contributions Close x

Does s make contributions to this account? Yes No

Which job contributes to this account? ?

Annual contributions in

Pre-tax

s can make after-tax contributions to this account.

After-tax

+ Advanced editing

Cancel Next

onlineadvice.editcontributions

There is no Job Association for IRA, Roth IRA or Taxable. Contributions are always enabled for IRA, Roth IRA and Taxable. Account type dictates which fields appear. Please note that Employer contributions are not available for IRA, Roth IRA and Taxable account types.

Acme Account Employee Contributions close x

Enter your contributions for this account

Deductible ?

Non-deductible ?

+ Advanced editing

Cancel Save

onlineadvice.editcontributions

Employer Contributions

Acme Account Employer Contributions Close x

My Job's matching contributions ?

My Job's employer matches %

Up to contribution of \$ dollars

This account has additional match rules

Not to exceed \$ dollars

My Job's non-matching contributions ?

My Job contributes \$ dollars

Not to exceed %

onlineadvise.editemployercontributions

Employer matching contributions.

Employer non-matching contributions.

Fund Choices

- **Fund Choices can be accessed by clicking “edit” next to each account in the Savings or Investments drawer**

Acme Account Close x

Fund Choices ?

Do you want specific fund recommendations for this account? Yes No

If you would like specific fund recommendations, tell us where your account is located ?

Select...

Or, if your financial institution is not listed above, select up to five fund families you can invest in.

<input type="checkbox"/> AllianceBernstein Funds	<input type="checkbox"/> Eaton Vance Funds	<input type="checkbox"/> John Hancock Funds	<input type="checkbox"/> Putnam Funds
<input type="checkbox"/> Allianz Funds	<input type="checkbox"/> Federated Funds	<input type="checkbox"/> JP Morgan Funds	<input type="checkbox"/> Schwab Funds
<input type="checkbox"/> American Century Funds	<input type="checkbox"/> Fidelity Funds	<input type="checkbox"/> Legg Mason Funds	<input type="checkbox"/> SunAmerica Funds
<input type="checkbox"/> American Funds	<input type="checkbox"/> Frank Russell Funds	<input type="checkbox"/> Lord Abbett Funds	<input type="checkbox"/> T Rowe Price Funds
<input type="checkbox"/> BlackRock Funds	<input type="checkbox"/> Franklin Templeton Funds	<input type="checkbox"/> MainStay Funds	<input type="checkbox"/> TA IDEX Funds
<input type="checkbox"/> Calvert Funds	<input type="checkbox"/> Gabelli Funds	<input type="checkbox"/> MFS Funds	<input type="checkbox"/> UBS Funds
<input type="checkbox"/> Columbia Funds	<input type="checkbox"/> Goldman Sachs Funds	<input type="checkbox"/> Northern Funds	<input type="checkbox"/> USAA Funds
<input type="checkbox"/> Delaware Funds	<input type="checkbox"/> ING Funds	<input type="checkbox"/> Oppenheimer Funds	<input type="checkbox"/> Vanguard Funds
<input type="checkbox"/> Dreyfus Funds	<input type="checkbox"/> INVESCO Funds	<input type="checkbox"/> PIMCO Funds	<input type="checkbox"/> Wells Fargo Funds
<input type="checkbox"/> DWS Funds	<input type="checkbox"/> Janus Funds	<input type="checkbox"/> Pioneer Funds	

To enter individual fund choices, go to the investments page and search for an individual fund. Add the fund but leave the balance as \$0.

Cancel Save

onlineadvice.editfundchoices

Supermarket dropdown selection. You can add supermarket AND multiple fund families.

You can select a maximum of five fund families. If you elect to receive fund specific recommendations, you must select either a supermarket or fund family.

Account Details

- **Account Details can be accessed by clicking “edit” next to each respective account in the Savings or Investments drawer**

Acme 401(k) Savings close ✕

Account type 401(k)

Account name

Account owner test

Include in retirement forecast ?

Cancel Save

onlineadvice.editaccount

User can edit account name

User can opt to include or not include the account in the retirement forecast