



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 will help simplify the process by providing you with a clear picture of what you can expect in retirement. Projections are based on how you're currently invested and how much you're saving. Your FRS plan is also factored in, as well as any other retirement accounts you — or your spouse — may have, giving you a 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?

Research shows that a majority of investors prefer avoiding risk over seeking reward. That's why the Advisor Service uses a rigorous methodology developed by Nobel Laureate, Dr. Harry Markowitz. This methodology makes smart choices between expected future growth and possible shortfalls.

For both Investment Plan and Pension 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 and time of withdrawal can create different outcomes, further improving your ability to make informed decisions and personalize your portfolio.



All 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 Investment Plan, including which funds to invest in and how much
- One button implementation of the Investment Plan investment strategy

If you're a DROP member, you get:

- A future projection of wealth and investment advice on almost all types of employer sponsored plans and IRAs, 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 takes the stress out of planning with a professional recommendation of investments for your Investment Plan account and outside assets. The asset mix is tailored 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 each year to update your balances and make any changes affecting your plan, the Advisor Service will then update its advice to keep you on track.

How do I get started?

Start by accessing the Advisor Service directly through MyFRS.com or by calling the MyFRS Financial Guidance Line at 1-866-446-9377, Option 2 (or TRS 711), and connecting to an EY financial planner who can access the service for you. In just minutes, your account will be set up with your personal information, and the Advisor Service will start guiding you toward your retirement income goals.