

Financial Engines' Data Aggregation



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MyFRS
Florida Retirement System

YOUR Money YOUR Choice

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INVESTMENT FUNDS NEW HIRES BASICS FRS PROGRAMS RESOURCES

ALERTS & HOT TOPICS

- 2012 Legislation
- Pension Reform Lawsuit
- Take-home Pay Calculator Updated for 2012
- IRS-Required Tax Form
- FAQ: Employee Contributions Payable After a 2nd Election
- 2011 Legislation Enacted
- Mandatory Update - User Profile
- Latest Quarterly Newsletter/Fund Performance Report

FRS PLAN INFORMATION
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FINANCIAL PLANNING: Get Information; Request Appointment
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DROP Participants Investment Plan rollover option
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Welcome to the Florida Retirement System

Your online resource for education and information pertaining to the FRS Pension Plan and Investment Plan.

NEW HIRES	MEMBERS	RETIREES	EMPLOYERS
<ul style="list-style-type: none"> First Time Login Compare the Retirement Plans New Hire Roadmap New Hire Kit New Hire Forms New Hire Video Take-home Pay Calculator 	<ul style="list-style-type: none"> First Time Login Investment Plan Newsletters Pension Plan Bulletins Keys to Retirement Planning and Investment Pension Plan - Division of Retirement 	<ul style="list-style-type: none"> Getting Your Benefit Investment Plan Termination Kit Preparing to Retire (Pension Plan) Pension Plan Retiree Online Services DROP Pension Plan Retirement Checklist Investment Plan Retirement Checklist 	<ul style="list-style-type: none"> Employer Home Division of Retirement - Online Services Investment Plan Employer Toolkit Investment Plan Employer Manual Pension Plan Employer Handbook Employer Newsletters

HAVING TROUBLE LOGGING IN?
[Click Here →](#)

Frequently Used Forms

- [EZ Initial Election Form](#)
- [EZ 2nd Election Form](#)
- [Investment Plan Beneficiary Form](#)
- [Pension Plan Beneficiary Form](#)

[More →](#)

Frequently Used Publications

- [Guide to FRS Resources](#)
- [2nd Election Flyer](#)
- [Excessive Fund Trading Policy](#)
- [Investment Plan Newsletters](#)
- [Pension Plan Bulletins](#)

[More →](#)

Summary Plan Guides

- [Investment Plan SPD](#)
- [Pension Plan SPD](#)

Pension Plan Guides:

- [Regular Class](#)
- [Special Risk Class](#)
- [Senior Management Class](#)
- [Elected Officers' Class](#)

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Custom Home Page

Translate this page

Spanish

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ADVISOR Service | Manage My Benefits | 2nd Choice Service | INVESTMENT FUNDS | NEW HIRES | BASICS | FRS PROGRAMS | RESOURCES

Calculators

- [Spending Calculator](#)
- [IRA Calculator](#)
- [Advanced Mortgage Calculator](#)
- [How Much Can I Borrow?](#)
- [How Can I Save a Million Dollars?](#)
- [More Calculators...](#)


Workshop Calendar

April 2012

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

04/17/2012

How secure is this site?



VERIFYP
ABOUT SSL CERTIFICATES

Your Retirement Outlook at Age 54

As of 4/17/12 at 13:23 EDT

Current Estimates

FORECAST

54%

Retirement Forecast
Chance your investments and benefits will provide \$112,000 or more per year. [More...](#)



Retirement Income
Estimated annual income you may have at age 54. [More...](#)

- Upside - excellent market performance*
- Median - average market performance*
- Downside - poor market performance*

IMPORTANT: Forecasts, projected outcomes or other information generated regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. In addition, results may vary each time a forecast is generated for you.

*There is a 5% chance that you will have the downside amount or less. There is a 50% chance that you will have at least the median amount. There is a 5% chance that you will have the upside amount or more. Amounts shown in pre-tax dollars and have been [adjusted for inflation](#).

For more information about your retirement income forecast see, the [Methodology and Assumptions](#)

My Goals

Messages from Sponsor

No New Message

Frequently Used Forms

- [Pension Plan Beneficiary Form](#)
- [Pension Plan Information Request](#)
- [Application for DROP](#)
- [Notice of DROP Election](#)
- [Pension Plan Retirement Application](#)

[More →](#)

Frequently Used Publications

- [Guide to FRS Resources](#)
- [Pension Plan Bulletins](#)
- [DROP Brochure](#)
- [Pension Plan SPD](#)

Pension Plan Guides:

- [Regular Class](#)
- [Special Risk Class](#)
- [Senior Management Class](#)

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Retirement Plan | Your Profile | Account Activity

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Current | Advice

You could do better.
We have advice that may help you improve your plan. [Get advice](#)

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%

[Add account](#)

Investment research

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

Select Add account

Select Financial Institution (Step 1 of 3)

Add Account close x

Enter the name of the financial institution where your account is located

Select the institution where your account is located and click **Next**.

Popular institutions

- Charles Schwab US - Investment Services
- Fidelity Investments- Individual Account- USA
- Fidelity NetBenefits
- ING Retirement Plans
- JP Morgan Retirement Plan Services - Participant
- Vanguard
- Hewitt Financial Services

If your financial institution is not listed here, use the search box above to find it.

Next

You can also add an account manually.

powered by
AllData Aggregation

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?

Select Another Institution Next

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.

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

Cancel Save

onlineadvice.daaccountselect

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 the account you want to link to taxab

	<i>Account name/number</i>	<i>Balance</i>
<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." A "Cancel" button is located at the bottom right of the form. A small URL "onlineadvice.addaccount" is visible in the bottom left corner. Three callout boxes with lines pointing to the form elements provide additional information: one lists available account types, another explains the account owner dropdown, and a third states that a name must be specified for the new account.

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 the 'Acme 401(k) Investments' interface. At the top, there is a 'close' button. Below it, a section titled 'Add Investments' contains a dropdown menu set to 'Mutual fund or stock', a text input field labeled 'Enter name or ticker', and an 'Add' button. The data is as of Mar 26, 2012. Below this is a table with columns for 'Investment', 'Shares', 'Share price as of 03/26/12', and 'Balance'. The table contains two rows: 'Shelton:S&P 500 Id;K SPXXX' with 2,145.00 shares at \$29.05 per share for a balance of \$62,312.25, and 'ACME COMMUNICATION INC ACME' with 76,545.00 shares at \$0.72 per share for a balance of \$55,112.40. A total balance of \$117,424.65 is shown at the bottom. 'Cancel' and 'Save' buttons are at the bottom right. A small URL 'onlineadvice.editinvest' is visible in the bottom left corner.

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
Total			\$117,424.65

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.

Acme 401(k) Savings

close x

Data as of Mar 26, 2012

Add Investments

Mutual fund or stock Add

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

Cancel Save

onlineadvice.editinvest

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**

Employee Contributions

Acme Account Employee Contributions

Does s make contributions to this account? Yes No

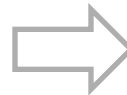
Which job contributes to this account?

Annual contributions in dollars

Pre-tax s can make after-tax contributions to this account

After-tax

[Advanced editing](#)



Employer Contributions

Acme Account Employer Contributions

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 %

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

After-tax s can make after-tax contributions to this account.

+ Advanced editing

Cancel Next

onlinedvice.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

onlinedvice.editcontributions

Employer Contributions

Acme Account Employer Contributions Close ✕

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 %

onlineadvice.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 ✕

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 ?

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.

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 ?

onlineadvice.editaccount

User can edit account name

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