Dear FRS Member:

If you could see into the future, wouldn't you want to know how much money you might have in retirement?

If you found out it wasn't quite enough, wouldn't that be nice to know so that you could adjust your savings strategy?

Or, if you found out it was on target with your goals, wouldn't you have greater peace of mind?

Well, you *can* find out what your financial future might look like. And easily too!

Keep reading to learn how to access the ADVISOR SERVICE located at MyFRS.com and create your personal retirement forecast.

The recent swings in the stock market have led to a feeling of financial insecurity. People who thought their retirement plans were on track now find themselves on shaky ground. Fortunately for FRS members, you can get an estimate of what the size of your total retirement portfolio might be in the future. You can use the ADVISOR SERVICE to get your personal forecast. You can then use the results as a financial compass to help you direct your savings and investment strategy for the future.

What can the Advisor Service do for me?

The free online ADVISOR SERVICE creates a picture of your current financial situation and helps you answer the following questions:

- ✓ Will I have enough money to retire?
- ✓ How do I invest my retirement savings?
- ✓ How do I stay on track to achieve my goals?

Depending on whether you are in the FRS Pension Plan or FRS Investment Plan, the ADVISOR SERVICE gives you access to a host of important retirement planning information. You can even include investment accounts outside the FRS such as your 457, 403(b), or IRA accounts to get a better picture of where you stand financially. Your FRS data has been preloaded to save you time. If you need help getting set up, you can call the toll-free MyFRS Financial Guidance Line at 1-866-446-9377 (TTY 1-888-429-2160), select Option 2, and a financial planner will assist you.

Pension Plan members can:	**Investment Plan members can:**
• Receive a total retirement income forecast that includes your FRS Pension Plan benefits, a projected Social Security benefit, and any outside assets you may add. • Receive an estimate of the likelihood of meeting your preset retirement income goal. • Get free investment guidance on the portfolio mix of the investments in <u>one</u> of your non-FRS tax-deferred accounts, such as your 457 or 403(b) savings account. • You may get investment guidance on the portfolio mix of the investments in <u>all</u> of your taxable and tax-deferred retirement accounts by upgrading the service for $15 per year (click on "Upgrade" after accessing the Advisor Service).	• Receive a total retirement income forecast that includes your FRS Investment Plan benefits, a projected Social Security benefit, and any outside assets you may add. • Receive an estimate of the likelihood of meeting your preset retirement income goal. • Get free investment guidance on the portfolio mix of the investments in your FRS Investment Plan account. • You may get investment guidance on the portfolio mix of the investments in <u>all</u> of your taxable and tax-deferred retirement accounts by upgrading the service for $15 per year (click on "Upgrade" after accessing the Advisor Service).

Creating Your Personal Retirement Forecast

The first time you visit, simply input your answers to questions about your anticipated retirement date, your risk tolerance level, and the amount of income you expect to need in retirement. An online worksheet is available to help you out. You can also add your other investment accounts for a more accurate projection of your finances in retirement. Access the ADVISOR SERVICE by following the instructions on the next page.

Don't Delay

The ADVISOR SERVICE is at your disposal 24 hours a day/7 days a week. But why delay when you can do it today and start heading down the right road to retirement.

As an FRS member, you have access to free, confidential help.

- ✓ **Call 1-866-446-9377** (TTY 1-888-429-2160), Option 2, to speak with an Ernst & Young financial planner.
- ✓ **Visit MyFRS.com -** Login to MyFRS.com and access the ADVISOR SERVICE, powered by Financial Engines.

PERSONAL ONLINE ADVISOR SERVICE
How to access the ADVISOR SERVICE

Go to MyFRS.com and login using your User ID and Password.* If this is your first time logging in, click on the "Sign Up" button. On the next page, enter your Social Security Number, Personal Identification Number (PIN), and Date of Birth.* After your identity is confirmed, you can create a User ID and Password to be used for future visits to MyFRS.com.

After you login to MyFRS.com, you will see the "ADVISOR SERVICE" tab at the top of the screen. Click this tab. On the next page, click the radio button at the bottom of the page to "Get comprehensive retirement advice now".

*If you have forgotten your User ID or Password, click here. If you have forgotten your PIN, a PIN reminder can be sent to you via regular U.S. mail. Request the reminder online or by calling 1-866-446-9377, Option 2.

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