



Are You Financially Fit?

- Have you written a plan (budget) for spending and/or saving money?
- Have you written financial goals with a date and dollar amount?
- Are you saving regularly for long-term financial goals, such as retirement?
- Do you have a personal investment account for retirement (401(k), 403(b - Deferred Compensation, IRA, etc.) other than your FRS Pension Plan?
- Do you have money set aside for emergencies?
- Do you have a plan and budget for insurance during retirement?
- Have you reviewed estimates for your Pension Plan benefits and Social Security benefits?

Need Retirement Planning Assistance?

Call the MyFRS Financial Guidance Line toll-free at 1-866-446-9377.

Access experts who can answer all of your questions about retirement planning, the FRS retirement plans, and managing your finances. This is a free service to all FRS members.