

## Florida Retirement System: Investment Plan

This plan was designed for a more mobile workforce. The benefit is based on how much money is contributed to your account and how well that invested money grows over time. Employees qualify for benefits after one year of service. Below are links to FRS websites that can help teach you about the Investment Plan offered to employees.

My FRS: <https://www.myfrs.com/>

FRS Investment Plan – Summary Plan Description:

[https://www.myfrs.com/pdf/forms/frs\\_ip\\_spd.pdf](https://www.myfrs.com/pdf/forms/frs_ip_spd.pdf)

Investment Plan Video: <https://www.myfrs.com/Workshop.htm#tabs-L>

INVESTMENT PLAN- How to Read Your Quarterly Account

Statement: <https://www.myfrs.com/pdf/forms/fsbaipstmtguide.pdf>

Retirement 101 – Defined Benefit (Pension) vs. Defined  
Contribution (Investment):

<https://www.myfrs.com/MemRetirement101.htm>

Comparing the Plans- Investment Plan and Pension Plan:

<https://cdnsm5->

[ss20.sharpschool.com/UserFiles/Servers/Server\\_1854025/File/District/Departments/Retirement/Comparison%20Guide/plancomparison.pdf](https://cdnsm5-ss20.sharpschool.com/UserFiles/Servers/Server_1854025/File/District/Departments/Retirement/Comparison%20Guide/plancomparison.pdf)