

# RETIREMENT REVIEW

## An Overview of the Florida Retirement System and DROP (Derred Retirement Option Program)

### In about one hour you will learn:

- Your rights and benefits under the FRS
- Classes of membership
- Who makes contributions
- What is creditable service
- Vesting: When you are eligible to receive FRS benefits
- Requirements for:
  - Normal Retirement
  - Early Retirement
  - Special Risk Retirement
  - Senior Management
  - Elected Officials & Judicial
- Beneficiary Designation:
  - Survivor Benefits
- Re-employment after retirement
- The DROP Program
- Estimating your retirement benefits
- Retirement Options
- Other options available to get maximum benefits when retiring under the FRS

**Tuesday, May 18, 2021**  
**11:00 a.m. - 12:00 p.m**

**REGISTER NOW**

*No charge for virtual presentations.*

**Ben Gann**

***bengann@capitalins.com***

***(850) 545-8203 Cell***

***[Book a Benefits Review!](#)***

*Whether or not you are vested under the Florida Retirement System, you should attend this program!*



If you are employed by a state agency, a university, a county, district school board, community college, a city, special district, or other organization participating in the Florida Retirement System, this seminar is important to you.

By the time you reach mid-career, it will be worth your time to make an estimate of your necessary expenses and your retirement income. You should become informed about DROP as early as possible in order to plan for maximum retirement income from both the FRS and DROP participation.



**Gail Page, MBA, SPHR, SHRM-CP**  
*Retirement Presenter*

Gail retired after working more than thirty years in Human Resources with four Florida Retirement System Agencies including the Florida Department of Corrections, Southwest Florida Water Management District, Pasco Sheriff's Office and University of South Florida. Gail earned a Bachelor's Degree in HR and a Master's Degree in Business Administration from Saint Leo University. She obtained the Senior Professional in Human Resources (SPHR) designation from the HR Certification Institute as well as the Senior Certified Professional (SHRM-SCP) from the Society of Human Resource Management (SHRM).

*\*\*Retirement services provided by Gail Page. Gail is not affiliated with VOYA Financial Advisors.*



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