

RETIREMENT WORKSHOP

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
- FRS Legislative Changes
- 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 legislative changes
- Estimating your retirement benefits
- Retirement Options
- Other options available to get maximum benefits when retiring under the FRS

Wednesday, May 13th
10:00 a.m. - 11:00 a.m.

Department of Corrections
423 Fern Street #100
West Palm Beach, FL 33401

There is no charge for workshops.

AGENT: Todd Orloff
toddorloff@capitalins.com
(561) 351-6175 Cell

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



If you are employed by a state agency, a university, a county, district school board, college, a city, special district, or other organization participating in the Florida Retirement System, this workshop 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 the recent legislative changes to DROP as early as possible in order to plan for maximum retirement income from both the FRS and DROP participation.



Mariam Spaulding
Retirement Presenter

Mariam Spaulding is the South Florida Regional Director of Capital Insurance Agency, with over 40 years of public service experience. Drawing on her extensive background in leadership and staff development, Mariam is now a Retirement Educator dedicated to helping individuals prepare for retirement with clarity and confidence. Mariam specializes in retirement planning, the Florida Retirement System, and he has successfully guided 1000's of members in this system toward achieving their retirement goals through sound retirement planning strategies.



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"We're Here to Help You!"

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