

# 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

**Monday, May 4th**  
**11:00 a.m. - 1:00 p.m.**

**Department of Health**  
**1290 Golfview Avenue**  
**Bartow, FL 33830**

*There is no charge for workshops.*

**AGENT: Xavier Miller**  
**xaviermiller@capitalins.com**  
**(352) 348-2521 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.



**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).



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