



# I ♥ MY PANTHER BENEFITS

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## Benefits Updates | September 2, 2025

### New Retirement Planning Resources Available through Your State Plan

All FRS plan members have access to the [Advisor Service](#), a user-friendly retirement planning tool that provides personalized insights into your FRS account. Members can even add outside accounts for a more complete view of their retirement savings. This service is available at no additional cost.

SUSORP members are encouraged to contact their [financial advisor](#) directly to review their retirement account, estimate their income at retirement, and ensure they are on track to meet their long-term financial goals.

Take advantage of these resources to stay prepared and plan your retirement journey with confidence. Be cautious of unsolicited calls or emails from individuals claiming to represent the Division of Retirement (FRS) or authorized vendors of the State/FIU. Remember, if you haven't requested contact, avoid engagement with unknown callers or senders.

### New Online Application for FRS Pension and DROP Program Benefits

FRS members preparing for retirement now have the option to apply for *FRS Pension* benefits or the *Deferred Retirement Option Program (DROP)* **online**, securely and conveniently, up to six (6) months before their intended retirement date.

⇒ To get started, log in or create your **FRS Online account** at [frs.fl.gov](https://frs.fl.gov) and follow the instructions to submit your **Pension** or **DROP application**. Applying online helps ensure smoother transition and timely processing of benefits.

The Division of Retirement issues **Member Annual Statement (MAS)** each year to FRS members, which summarizes their retirement record and projects future monthly benefits once the member is vested. Each member's Annual Statement along with service history, is available through member's FRS Online account. These resources allow members to track their progress and project benefit estimates.

For additional support with making a decision, please contact the **MyFRS Financial Guidance Line at 1-866-446-9377** or schedule an **appointment online to speak with a financial planner** directly to review your retirement account, estimate your retirement income, and confirm important details about your retirement options.

Plan ahead, avoid last-minute stress, and take advantage of these secure online tools to prepare for your retirement journey.

### Online Distribution Process for SUSORP Members

Separated SUSORP members can conveniently initiate a distribution from their [SUSORP account](#) online. To begin, SUSORP members must establish an account through **FRS Online Services** at <https://frs.fl.gov>. Once logged in, navigate to the "*Retirement Distribution*" option in the menu to seamlessly complete the retirement distribution process. FIU Benefits Administration will report the separation date to the Division of Retirement.

It's important to note that [termination requirements and reemployment restrictions](#) apply. For further guidance, retirees may reach out to the Division of Retirement, Optional Retirement Program section at 850-778-4696 or toll-free at 877-378-7677, or via email at [orpdata@dms.fl.gov](mailto:orpdata@dms.fl.gov).

**Questions? Contact Benefits Administration at [benefits@fiu.edu](mailto:benefits@fiu.edu).**