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Application

I plan on retiring in June. What do I have to do and when?

You need to go to your human resource office and complete a Form FR-11, Application for Service Retirement, sign the form in front of a notary, and submit your signed form to the division. The form is also available to be downloaded from the [Forms](#) page of the division's website.

We ask that you submit your application three months prior to your termination date to give us time to complete all the necessary calculations and add your name to the retired payroll on time. We do not accept retirement applications more than six months in advance of your effective retirement date.

Note: The day you terminate employment is not your retirement date under the FRS. Retirement is always effective the first of the month and your application must be submitted to establish an effective retirement date.

Will I have to provide proof of my birth date when I retire?

Yes. When you apply for retirement, you must furnish proof of your age. If you choose benefit Option 3 or 4, you must also furnish proof of age for your joint annuitant and a copy of your marriage certificate if naming your spouse as your beneficiary. The division must receive the required proof of age before you can begin receiving benefits. We will accept a readable copy of one of the following documents:

- Birth certificate
- Delayed birth certificate
- Census report more than 30 years old
- Life insurance policy more than 30 years old
- Certificate of naturalization
- Valid, unexpired U.S. passport
- State driver's license issued after Jan. 1, 2010, that indicates compliance with the federal REAL ID Act

If you cannot furnish any one of the documents listed above, a readable copy of a document from two of the following categories will be required:

- Birth certificate of your child, giving your (or your joint annuitant's) age
- Baptismal certificate more than 30 years old
- Hospital record of birth
- School record at time you (or your joint annuitant) entered grammar school

Average Final Compensation (AFC)

How is my average final compensation figured?

For members initially enrolled in the FRS before July 1, 2011, average final compensation (AFC) is the average of the five highest fiscal years of salary earned during covered employment. For members initially enrolled in the FRS on or after July 1, 2011, AFC is the average of the eight highest fiscal years of salary earned during covered employment. Salary records are kept for retirement purposes by fiscal year (July 1 – June 30). Certain kinds of payments, such as lump-sum sick leave payments, retirement incentive bonuses, and lump-sum annual leave payments in excess of 500 hours, cannot be included in the AFC.

Beneficiary Designation

I am a new employee. Do I need to designate a beneficiary?

Yes. It is important to designate a beneficiary so that you can direct payment of any benefits that may be due at your death.

How do I designate my beneficiary?

You may designate a beneficiary online by logging in to your FRS Online account. A form to file your beneficiary designation, Form BEN-001, is available from the [Forms](#) page of the division's website; mail or fax the completed form to our office.

I am not retiring for a few years, but wish to change or update my beneficiary. How do I do this?

Please refer to the above answer.

When I apply for retirement will I need to re-designate my beneficiary?

Yes. On your application for retirement, you will be asked to name your beneficiary and choose a benefit payment option; the beneficiary designation filed previously is no longer in effect:

- If you choose Option 1 or 2, you may name as beneficiary any person, organization, trust, or your estate. You may name one or more beneficiaries to receive benefits jointly or sequentially.
- If you choose either Option 3 or 4, your beneficiary must also qualify as your joint annuitant. If you choose Option 3, you may name more than one joint annuitant, and specify the proportion of the benefit to be paid to each. A joint annuitant is defined as:
 - The member's spouse; or
 - The member's natural or legally adopted child who is either under age 25 or who is physically or mentally disabled and incapable of self-support (regardless of age); or
 - The member's parent or grandparent who was dependent upon the member for at least half of the financial support at the time of death; or
 - A person for whom the member is the legal guardian, and who was dependent upon the member for at least half of the financial support at the time of death.

Benefit Options

Can I choose from different methods of payment when I retire?

Yes. When you retire, you must choose one of the four benefit options, or methods of payment. While all benefit options are paid to you, the retiree, for the remainder of your lifetime, only Options 2, 3, and 4 allow you to provide a continuing monthly benefit to your beneficiary or joint annuitant in the event of your death. Amounts payable under Options 2, 3 and 4 are actuarially adjusted based on the Option 1 benefit. This means that, while the monthly benefit is usually lower, the total benefits expected to be paid to you and your beneficiary under Option 2, 3 or 4 are equal to the total lifetime benefits expected to be paid to you alone under Option 1.

What are the four benefit options?

Benefit payment options under the FRS are:

- Option 1 – A monthly benefit payment to you for your lifetime. Upon your death, the monthly benefit will stop and your beneficiary will receive only a refund of any contributions you paid which are in excess of the amount you received in benefits. This option does not provide a continuing benefit to a beneficiary.
- Option 2 – A reduced monthly benefit payment to you for your lifetime. If you die within 120 months of your retirement date, your beneficiary will receive a monthly benefit payment in the same amount as you were receiving for the balance of the 120-month period. No further benefits are then payable.
- Option 3 – A reduced monthly benefit payment to you for your lifetime. Upon your death, your surviving joint annuitant will receive a continuing monthly benefit for the joint annuitant's lifetime. No further benefits are payable after both you and your joint annuitant are deceased.
- Option 4 – An adjusted monthly benefit payment to you while both you and your joint annuitant are living. Upon the death of either you or your joint annuitant, the survivor will receive a continuing monthly benefit that is reduced by one third for the survivor's lifetime. No further benefits are payable after both you and your joint annuitant are deceased.

How are continuing benefits paid under Options 3 and 4?

Under Option 3, a reduced monthly benefit is payable to you for your lifetime. Upon your death:

- Your joint annuitant who is your spouse or financially dependent parent or grandparent (or other financially dependent person age 25 or older for whom you are the legal guardian) will receive a lifetime monthly benefit in the same amount as you were receiving.
- Your joint annuitant who is under age 25 and is your child (or other person under age 25 who is financially dependent on you and for whom you are the legal guardian), will receive a benefit equal to the Option 1 amount until reaching age 25, when the benefit ceases.
- If totally and permanently disabled, your child or other dependent would continue to receive the Option 1 amount after age 25 for as long as your child remains disabled.
- No further benefits are payable after both you and your joint annuitant are deceased.

Under Option 4, an adjusted monthly benefit is payable to you while both you and your joint annuitant are living. Upon the death of either you or your joint annuitant, a reduced benefit is payable to the survivor.

- If your joint annuitant is your spouse or a financially dependent parent or grandparent (or other person age 25 or older who is financially dependent upon you and for whom you are the legal guardian), upon the death of either you or your joint annuitant, the monthly benefit payable to the survivor is reduced to two-thirds of the monthly benefit you were receiving when both were living.
- If your joint annuitant is under age 25 and is your child (or other person financially dependent on you and for whom you are the legal guardian), upon the death of the child or other dependent, the benefit payable to you will be reduced to two-thirds of the monthly benefit you were receiving when you were both living.
- If your joint annuitant is under age 25 and is your child (or other person financially dependent on you and for whom you are the legal guardian), upon your death the child or other dependent will receive a benefit equal to the Option 1 amount until reaching age 25, when the benefit ceases.
- If totally and permanently disabled, your child or other dependent would continue to receive the Option 1 amount after age 25 for as long as your child remains disabled.
- No further benefits are payable after both you and your joint annuitant are deceased.

Required Employee Contributions

If I do not want to pay the 3 percent employee contributions required as of July 1, 2011, can I opt-out or withdraw from the FRS?

No. If you are employed in a regularly established position (one covered for retirement) on or after July 1, 2011, you must pay the 3 percent employee contribution unless you are participating in DROP or you are a reemployed retiree who is not eligible for renewed membership.

I have made contributions to my retirement account since July 2011. What is the status of those contributions?

The employee contributions are part of the funding required for you to receive retirement credit for those years of service, which are used in the calculation of your retirement benefit and invested along with employer contributions to fund your future retirement benefit.

Can I receive a refund of the contributions I made?

You may request a refund of your personal contributions if you terminate employment. However, by receiving such a refund you will lose the retirement credit for those years of service on which contributions were made. You must be terminated from all employment with FRS employers for three calendar months to be eligible to receive a refund of your personal contributions.

Cost-of-Living Increase

Once I retire will I receive a cost-of-living increase?

After you retire, you may receive an annual cost-of-living increase beginning in your July benefit payment each year after the year your name is added to the retired payroll (the first cost-of-living increase is proportionally reduced if you have not been retired for 12 calendar months on that date). The July benefit is payable on the last working day of July.

- The cost-of-living increase is 3 percent for FRS Pension Plan retirements effective prior to Aug. 1, 2011.
- The cost-of-living increase for FRS Pension Plan retirements effective on or after Aug. 1, 2011, will be the sum of their pre-July 2011 service credit divided by the total service credit at retirement multiplied by 3 percent.
- FRS Pension Plan members initially enrolled on or after July 1, 2011, will not have a COLA after retirement.

Creditable Service

How do I count my years of creditable service?

Work performed in a full-time or part-time regularly established position with a participating employer when you are enrolled in the FRS is creditable toward retirement. Service in a temporary position or as an independent contractor is not creditable toward retirement. You earn a full month of retirement service credit for each month in which a salary payment is reported for work performed in a retirement covered position.

Service that occurred between July 1, 1974, and July 1, 1985, required a minimum monthly salary for full credit. If you earned less than the minimum monthly salary during this period, your service credit is reduced proportionately for that month.

All retirement records are kept by fiscal years (July 1 through June 30). Credit is measured in terms of fiscal years and fractions of fiscal years. A work year of service credit is 12 months of a fiscal year, unless your work year is specified to be less than 12 months. Shorter work years have been approved for some employees of school boards, community colleges, and state universities. The work year of most schoolteachers, for instance, is 10 months. The shortest approved work year is nine months.

When you work the required number of months in your work year, you will receive a full year of service credit. You cannot earn more than one year of credit in a fiscal year. If you work less than the required work year, you receive a part of a year of credit. That part, or fraction, is determined by dividing the number of months worked by the number of months required to be worked in the work year. For example, a deputy sheriff with a 12-month work year who works nine months of that year will receive service credit for 75 percent of the work year ($9/12 = 0.75$). A teacher who works six months of a 10-month work year will receive service credit for 60 percent of that year ($6/10 = 0.60$).

What makes up the years of creditable service?

Years of creditable service means the total of all years and parts of years you worked in a retirement-covered position with an FRS employer for which salary and contributions were reported to the division. It also includes any additional service credit that you purchase before you retire or enter the Deferred Retirement Option Program (DROP).

I am a teacher in the public schools and I would like to know how a full year of service credit is calculated. Does summer school count?

Your years of creditable service are calculated by fiscal year (July 1 - June 30) and the number of months you work relative to your approved work year. If you are a teacher and are on a ten-month contract, to receive credit for a full year, you must earn salary in ten months of the fiscal year.

You may not earn more than a year of service credit in any fiscal year. If you work your complete contract, and work summer school, you will receive a full year of service credit. The summer school salary is added to your salary for the rest of the year so you get full credit for all salary earned.

Are there other types of creditable service?

In addition to your actual work service, other types of service may be used in the calculation of your retirement benefit. Contact the Division of Retirement, if you would like more information about your eligibility and the cost to claim credit for any of the following types of service:

- Refunded Service (FRS-covered service on which member retirement contributions were refunded).
- Past Service (service earned with an employer before the employer joined the FRS).
- Wartime Military Service or Military Leaves-of-Absence.
- Leaves-of-Absence without Pay.
- Out-of-State Service with a public employer in another state, or with the federal government.
- In-State Service with a non-FRS public employer or an accredited nonpublic school or college in Florida.
- Periods of Suspension or Dismissal after Reinstatement.
- Periods of Disability Retirement after recovery from disability.

A more complete explanation of all the types of additional service for which you may purchase credit under the FRS is printed in the FRS Member Handbook. This guide is available from your human resource office, from the division, or from the [Publications](#) page of the division's website.

Disability Benefits

How do I qualify for regular disability retirement?

To qualify for regular disability retirement, you must have eight years of creditable service and be totally and permanently disabled from any type of employment (in both the public and private sectors). You must be totally and permanently disabled at the time you terminate FRS employment and for the duration of your disability retirement. For more information please see the Disability guide on the [Publications](#) page of the Division of Retirement's website or contact the division by telephone toll free at 844-377-1888 or 850-907-6500 in the Tallahassee local calling area, or by email at retirement@dms.fl.gov.

How do I qualify for in-line-of-duty disability retirement?

To qualify for in-line-of-duty disability retirement, you must be totally and permanently disabled due to an on the job illness or injury that occurred out of and during the actual performance of your duties as required by your employer. You must be totally and permanently disabled from any type of employment at the time you terminate FRS employment and for the duration of your disability retirement. You are covered for in-line-of-duty disability from your first day of employment. For more information please see the Disability guide on the [Publications](#) page of the Division of Retirement's website or contact the division by telephone toll free at 844-377-1888 or 850-907-6500 in the Tallahassee local calling area, or by email at retirement@dms.fl.gov.

What might delay the processing of my disability application?

The most common causes of delays are:

- Insufficient medical information from a physician.
- An incomplete application submitted by the member. This includes failure to provide proof of age, option selection form, the spousal acknowledgement form, a copy of marriage certificate if naming your spouse as a beneficiary, or only having medical certification of total and permanent disability from one physician instead of two physicians.
- In the case of an in-line-of-duty disability application, failure to provide a Notice of Injury or other proof that the disability occurred in the line of duty.

What happens if my application for disability is denied?

You will be notified by certified mail that the division has denied your application, with a copy to your employer. The final denial letter will explain the division's final decision and will advise you regarding your appeal rights. You will then have 21 days from the date you receive this letter to file a petition for a hearing before the State Retirement Commission.

If I terminated my FRS employment some time ago, can I still apply for disability benefits?

Yes, under certain circumstances. If you can provide medical documentation, including certification by two different licensed physicians, that shows you were totally and permanently disabled at the time of your termination and continue to be totally and permanently disabled, you are eligible to apply for disability benefits.

Will I have to pay income tax on my disability benefits?

We recommend that you contact your local Internal Revenue Service office or call the toll free number 800-829-1040 for tax information on disability income.

After I take disability retirement, if I feel better, may I work on a part-time or temporary basis, or under contract, for a public or private-sector employer and still receive my disability benefits?

No. Under Florida law, to be entitled to receive FRS disability benefits, your total and permanent disability must prevent you from rendering useful and efficient service as an officer or employee. Consequently, you may not receive disability benefits while you are gainfully employed in any capacity by any employer - public or private.

Dual Membership

What if I have credit in both the Special Risk Class and another class of membership?

If you have earned retirement credit in the Special Risk Class and another FRS class, you may have two different normal retirement dates. If this is true for you, it is necessary to calculate the two portions of your benefit separately and add them together to determine your total benefit. If you retire before reaching your normal retirement date for a membership class, early retirement factors will apply in that case. When you reach your normal retirement date for both types of service (special risk and non-special risk), your entire benefit will not be reduced for early retirement.

Early Retirement

What is early retirement?

If you are vested, but are not yet eligible to retire with full, unreduced benefits based on your age and/or length of service, you may be able to elect to retire early and receive a reduced lifetime benefit. The amount of benefit reduction would depend on your age at retirement; (see next question).

How does early retirement affect my benefit?

Once you are vested, you can elect to retire with a reduced benefit even though you have not yet qualified for normal retirement based on your age or length of service. Your benefit would be reduced by 5 percent for each year (or 5/12 percent for each month) remaining before you would reach your normal retirement age.

Miscellaneous

When is my retirement final?

Your retirement is final once a benefit payment is cashed or deposited. Once retirement is final you cannot add service, change options or change your type of retirement, elect the Investment Plan or cancel your retirement. If you enter the Deferred Retirement Option Program (DROP), your retirement is final on the last day of the effective month of DROP participation, when the first payment is credited to DROP.

If my effective retirement date is August 1, will I get a check on that day?

No. Retirement benefits are payable on the last working day of each month. This means you will receive a payment at the end of August if all of the required documentation is received in time for your application to be approved and processed for the August payroll. If not, you will receive a benefit payment as soon as possible after the paperwork is processed.

Normal Retirement

What is normal retirement?

Normal retirement occurs when you retire with full (unreduced) benefits based on your age and/or length of service.

If you are initially enrolled in the FRS before July 1, 2011, to qualify for normal retirement:

- Members of the Regular Class, Elected Officers' Class and Senior Management Service Class must either be vested and be 62 years of age or have credit for 30 years of service (which may include any optional service credit you purchase, such as military service), regardless of age.
- Members of the Special Risk Class must be vested and be age 55, or have 25 years of special risk service (which may include military service) and be age 52, or have 25 years of special risk service, regardless of age, or have 30 years of any creditable service, regardless of age.
- For members of the Special Risk Administrative Support Class who do not have six years of special risk service, all service in the Special Risk Administrative Support Class will count the same as Regular Class service and your normal retirement date will be the same as for Regular Class members. If you have six or more years of special risk service, all service in the Special Risk Administrative Support Class will still have the same percentage value as Regular Class service, but your normal retirement date will be the Special Risk Class normal retirement date.

If you are initially enrolled in the FRS on or after July 1, 2011, to qualify for normal retirement:

- Members of the Regular Class, Elected Officers' Class and Senior Management Service Class must either be vested and be 65 years of age or have credit for 33 years of service (which may include any optional service credit you purchase, such as military service), regardless of age.
- Members of the Special Risk Class must be vested and be age 60, or have 30 years of special risk service, regardless of age, or have 33 years of any creditable service, regardless of age.
- For members of the Special Risk Administrative Support Class who do not have eight years of special risk service, all service in the Special Risk Administrative Support Class will count the same as Regular Class service and your normal retirement date will be the same as for Regular Class members. If you have eight or more years of special risk service, all service in the Special Risk Administrative Support Class will still have the same percentage value as Regular Class service, but your normal retirement date will be the Special Risk Class normal retirement date.

What if I terminate employment before I reach normal retirement?

If you terminate employment after you are vested but before you are eligible for normal retirement, you may choose to retire early or to defer receiving your monthly retirement benefit. If you defer retirement, your benefit will be calculated based upon your age at the time you begin receiving benefits, not your age at the time you terminated employment. In that event, you would receive a higher monthly benefit than you would by retiring earlier with a reduced benefit. However, when you retire early with a reduced benefit, you receive the smaller amount for a longer period of time. In either case, after

you begin receiving retirement benefits, your monthly benefit may also be increased each July 1 by a cost-of-living adjustment (COLA). Your first COLA is proportionally less if you have been retired for less than 12 calendar months on July 1.

Optional Service

I have decided to purchase optional service credit. How do I pay it and where do I send the payment?

You may pay us by check made out to the Florida Retirement System with your Social Security number on the face of the check to ensure it goes in to the correct account. Send it to the division's address; (see the [Contact Us](#) page of the division's website for address). The sooner you pay for the service credit, the less you will pay, since interest is added to the amount due each June 30. You also can pay for this service with a rollover of money you may have saved in a qualified plan (such as a 457 Deferred Compensation Plan or an Individual Retirement Account).

I am eligible to purchase my leaves of absence, but I would like to have an estimate both with and without this additional credit. How can I get such an estimate?

You should contact the Division of Retirement with your request.

Reemployment

What are the restrictions on my reemployment after I retire or conclude my DROP participation?

After you retire under the FRS, you may work for any public employer that does not participate in the FRS without affecting your FRS benefits. You may work for a private employer as long as you do not provide any paid or unpaid services to any FRS participating employers through your private employment.

There are, however, certain termination requirements and reemployment limitations that affect your retirement benefit if you are employed with FRS-participating employers during the first 12 calendar months after your effective retirement date without Deferred Retirement Option Program (DROP) participation or after your DROP termination date.

The termination requirements and reemployment limitations with FRS-participating employers are:

The first six calendar months of your retirement require you to be terminated. You must meet the definition of termination by severing all employment relationships with all FRS-participating employers for the first six calendar months of your retirement or the first six calendar months after your DROP termination date. This includes providing any service, whether paid or unpaid, to any FRS-participating employer, even if that service is provided through a third-party company or as an independent contractor.

If you do not meet the definition of termination, you will void your retirement. You and your employing agency are jointly and severally liable for repaying any retirement benefits you receive (including a DROP payout) while working or providing services to an FRS participating employer during this required termination period.

Voiding your retirement applies even if the position you hold is not covered by the FRS but is with an FRS employer. This restriction also applies to employment with the same

employer if your agency withdrew from the FRS effective Jan. 1, 1996, for newly hired employees.

You may not receive both a salary and a retirement benefit in the same month during the seventh through twelfth calendar months of your retirement or after your DROP termination date. This restriction applies even if the particular position you hold is not covered by the FRS but is with an FRS employer. You must inform us if you work for an FRS employer during the reemployment limitation period.

Your retirement benefits are forfeited for the months you are employed by an FRS employer during the reemployment limitation period. You and your employing agency are jointly and severally liable for repaying any retirement benefits you receive while working during this period.

Effective March 9, 2018, there is one exception to the restrictions on reemployment limitations after retirement. If you are a retired law enforcement officer, you may be reemployed as a school resource officer by an employer that participates in the FRS during the seventh through twelfth calendar months after your retirement date or after your DROP termination date and receive both your salary and retirement benefits.

There are no limits on working for an FRS employer after you have been retired for 12 calendar months.

If you are reemployed with a participating employer, you will be required to sign a statement that your reemployment does not violate these provisions.

Note: Employment with an FRS employer includes any full-time, part-time, temporary, other personal services (OPS), contractual services or noncontractual services with your previous employer or any other FRS employer.

Renewed Membership

Am I eligible for renewed membership if I return to work after I retire from the FRS?

Renewed membership is available at different times for different groups of reemployed retirees.

1. Retirees of a state-administered retirement system including the FRS Pension Plan and the FRS Investment Plan who are initially reemployed in covered employment by June 30, 2010, will renew their membership:
 - Service credit will be earned toward a subsequent retirement benefit until retirement. Renewed members may elect to participate in the FRS Pension Plan or Investment Plan; alternatively they may elect to participate in non-integrated defined contribution plans in lieu of the FRS for positions with certain employers.
 - Renewed members who retire again, including former DROP participants, are once more subject to termination requirements and reemployment limitations.
 - Renewed members are not eligible to participate in DROP, are not for Special Risk Class membership, and are not eligible for disability retirement. However, the surviving spouse and dependent children of a renewed member may qualify for survivor benefits.
2. Retirees initially reemployed in a regularly established position on or after July 1, 2010, through June 30, 2017, are not eligible for renewed membership and will not earn creditable service toward a subsequent retirement benefit. This

- restriction from renewed membership includes retirees of the FRS Pension Plan, the FRS Investment Plan, the State University System Optional Retirement Program (SUSORP), the Senior Management Service Optional Annuity Program (SMSOAP), the State Community College System Optional Retirement Program (SCCSORP), and local government senior managers covered by a separate arrangement with their employers.
3. Effective July 1, 2017, Pension Plan retirees and local government senior managers covered by a separate arrangement with their employers continue to be ineligible for renewed membership in the FRS or other state-administered retirement system.
 4. Effective July 1, 2017, retirees of the SUSORP, the SMSOAP, the SCCSORP, and the FRS Investment Plan initially reemployed on or after July 1, 2010, and initially enrolled for work performed in regularly established positions effective July 1, 2017 or later will become renewed members of the FRS Investment Plan, the SUSORP or the SCCSORP depending upon the plan covering the position held.
 - The reemployed retiree will be enrolled in the FRS Investment Plan unless the position is covered by the SUSORP or the SCCSORP.
 - Reemployed retirees initially enrolled in the SUSORP or the SCCSORP can move back and forth between these programs if the new position with the college or university is covered by one of these programs.
 - Once enrolled in the FRS Investment Plan, reemployed retirees cannot participate in the SCCSORP or the SUSORP unless employed in a mandatory SUSORP position and then only for the duration of the employment in the mandatory SUSORP position.

Retirement Formula

What is the retirement formula used to determine the amount of an FRS Pension Plan monthly retirement benefit?

Every year and partial year of creditable service that you earn is worth a percentage of your Average Final Compensation (AFC) based upon your membership class and serves to increase your retirement benefit. The following formula is used to determine the amount of your normal retirement monthly benefit if you choose an Option 1 benefit payout (where monthly benefits are paid to the retiring member for the member's lifetime only).

Retirement Formula: Years of Creditable Service x Percentage Value x AFC = Yearly Option 1 Benefit at Normal Retirement Date.

Yearly benefit divided by 12 equals Monthly Benefit.

What are percentage values?

The percentage value is the value you receive for each year of your creditable service. For the various values for service credit in each membership class, see the FRS Member Handbook. This guide is available from your human resource office, from the division, or from the [Publications](#) page of the division's website.

How can I calculate an estimate of my retirement benefits?

You can perform a secure online benefit estimate based on your own retirement record at the [FRS Online](#) page of the division's website. Also, you may request an estimate of your FRS Pension Plan retirement account by contacting the Division of Retirement by telephone toll free at 844-377-1888, locally at 850-907-6500, or by email at retirement@dms.fl.gov.

Survivor Benefits

What is a joint annuitant?

A joint annuitant is a type of beneficiary who is eligible to receive certain continuing benefits upon your death. To receive continuing benefits under benefit Option 3 or 4 after you die, your beneficiary must be your joint annuitant. To qualify as a joint annuitant, your beneficiary must be:

- Your spouse;
- Your natural or legally adopted child who is either under age 25 or is physically or mentally disabled and incapable of self-support (regardless of age); or
- A person who is financially dependent upon you for half or more of support, and is your parent, grandparent, or a person for whom you are the legal guardian.

If my beneficiary or joint annuitant dies after I retire, may I change my benefit payment option so I may receive a higher monthly benefit?

No, you may not change options once you cash or deposit a benefit payment or a payment is credited to DROP.

Who should my beneficiary notify when I die?

Your beneficiary should notify the Division of Retirement. Your death can be reported from our website or by calling the division toll free at 844-377-1888 or 850-907-6500 in the Tallahassee local calling area. The division may also be reached by mail or email; (see the [Contact Us](#) page on the division's website for addresses).

After I die, will my beneficiary or joint annuitant who is receiving continuing benefits from my account be eligible for cost-of-living increases?

Yes, just like a member who retires and is receiving a cost of living increase, your beneficiary or joint annuitant will continue to receive the same increase in the July retirement benefit each year.

After I die, can my beneficiary or joint annuitant remarry and continue receiving a benefit from my retirement account?

Yes, remarriage does not affect the benefit payment a beneficiary or joint annuitant is receiving.

If I select an Option 3 or 4 benefit and then divorce my spouse after I retire, may I remove him or her as my joint annuitant?

Yes, unless you are prevented from doing so by a Qualified Domestic Relations Order. You should contact the Division of Retirement to obtain the required forms. However, after nullification, your benefits will be paid as if the nullified joint annuitant had predeceased you. If you retired under Option 4, your benefit will be reduced to two-thirds of the amount you were receiving, and would cease upon your death.

Is it possible to change my joint annuitant after I retire?

Yes, if you retire with an Option 3 or 4 benefit, you may change the designation of your joint annuitant, but you are limited to two changes only. However, be aware that your retirement benefit will be recalculated to reflect the change.

How will my benefit be recalculated if I decide to change my joint annuitant?

Your monthly benefit will be recalculated using actuarial factors based on your current age, the age of your new joint annuitant, and whether your previous joint annuitant is living. This change usually results in a reduction of benefits.

Toll Free Phone Number

Does the division have toll free phone numbers?

Yes. The division offers toll free telephone access for members outside the Tallahassee local calling area. Information and telephone numbers posted on the [Contact Us](#) page of the division's website will help you reach the division.

Vesting

What is vesting?

Under a retirement plan, vesting means the assurance that a member is eligible to receive a future benefit upon completing required years of creditable service.

As of July 1, 2001, all FRS Pension Plan members vest with six years of creditable FRS service. Those who were actively employed on July 1, 2001, or were first hired on or after that date through June 30, 2011, are vested with six years of FRS service. Members who were not actively employed in a covered position with an FRS employer on July 1, 2001, must return to FRS-covered employment for one work year to become eligible for six-year vesting. However, no member will have to work longer than necessary to meet the previous vesting requirement in effect before July 1, 2001.

FRS Pension Plan members initially enrolled on or after July 1, 2011, vest with eight years of creditable FRS service.

What if I terminate my employment before I am vested?

If you have not vested before you terminate, you are not eligible for a benefit under the FRS Pension Plan. However, the service credit you earned is not lost and will be combined with any future service credit you may earn in covered employment in the future. If you have personal contributions on deposit, you may request a refund but you will lose the service credit associated with these contributions.

Can I use my military or any other optional service that I am eligible to purchase toward vesting?

No. Optional service credit that you purchase cannot be used toward vesting. However, if you took a refund of your employee contributions and later purchased credit for that refunded service, the refunded service credit will apply toward meeting the vesting requirement.