

Please be aware that occasionally, USF employees will receive solicitation for services via email such as the below example. These are not USF sanctioned vendors nor are they representatives of the Florida Retirement System (FRS). Any business that you conduct with them is of a private nature and at your own risk.

If you have questions about the legitimacy of an email that you receive regarding benefits or retirement, please contact Benefits@usf.edu.

Subject: *Understanding FRS for University of South Florida Personnel*

Employee Smith,

Each year, as an employee of University of South Florida you are eligible to receive a free one-on-one consultation for answers to your specific state, federal and individual retirement benefit questions.

At your consultation, you will be provided with information that will tell you:

- *What your expected income will be from FRS when you retire.*
- *How much longer you will have to work.*

You will also learn how you can save more money for retirement without affecting your take home pay, as well as which 403(b) options have Guaranteed income when you retire.

Appointments fill up quickly. If you'd like to secure your spot, click on the link below, or simply reply "yes" to this email.

All licensed representatives are not employees of the district or FRS.