



State University  
SYSTEM OF **FLORIDA**  
OPTIONAL RETIREMENT PLAN

PLAN | INVEST | PROTECT



# We're Voya Financial®



PLAN | INVEST | PROTECT

**VOYA**  
FINANCIAL

**Hello,** I am your local agent.

## Andrea Modica

Buisness Phone:

561-944-7001

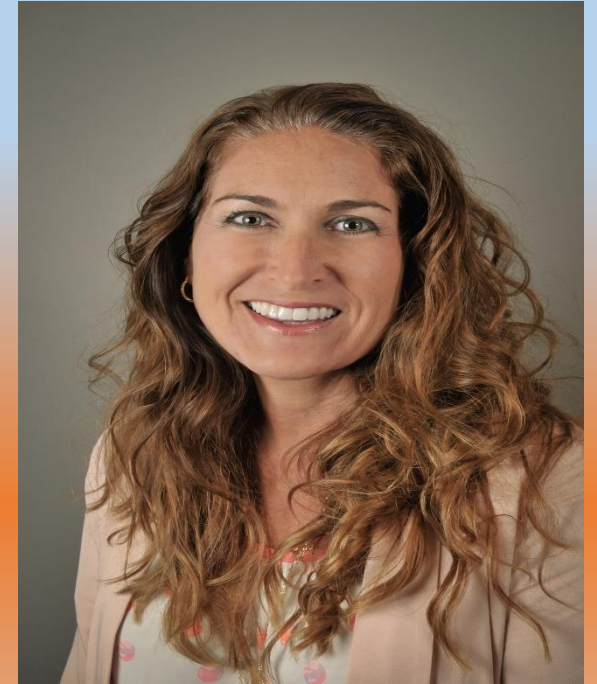
FAU Phone:

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Vice President of the Southern Region,  
The Gabor Agency, Inc.



Registered representative of and securities offered through Voya Financial Advisers, Inc. (member SIPC)  
CN1016-45672-1120D

# Florida ORP Form

This form will need to be submitted in conjunction with the online enrollment.

## State University System Optional Retirement Program (SUSORP)

### Retirement Plan Enrollment

PO Box 9000, Tallahassee, FL 32315-9000

Toll Free: 877-378-7677 Local: 850-778-4696 Fax: 850-410-2196

ORP-ENROLL-1  
Effective 11/15  
Enrollment

State University System Optional Retirement Program (SUSORP)  
Retirement Plan Enrollment  
PO Box 9000, Tallahassee, FL 32315-9000  
Toll Free: 877-378-7677 Local: 850-778-4696 Fax: 850-410-2196

SECTION I  
Name: \_\_\_\_\_ (Last name) \_\_\_\_\_ (First name) \_\_\_\_\_ (Middle initial)  
Social Security Number: \_\_\_\_\_ Birth Date: \_\_\_\_\_ Gender: Male \_\_\_\_\_ Female \_\_\_\_\_  
Email Address: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

SECTION II I WANT TO BE AN FRS MEMBER  
\_\_\_\_\_ I am a new member and will complete the Form ELE-1 or Form ELE-1-EZ as appropriate. Proceed To Section IV - Signature  
\_\_\_\_\_ I am an existing FRS member and want to retain my participation in the FRS. Proceed To Section IV - Signature

SECTION III I WANT TO BE A SUSORP MEMBER  
\_\_\_\_\_ I am a new member and wish to enroll in the SUSORP.  
\_\_\_\_\_ I am an existing SUSORP member and want to retain my participation in the SUSORP.

As a SUSORP member, I understand that:  
1. It is my responsibility to ensure that my tax-deferred income deductions do not exceed the maximum amount set in the Internal Revenue Service Code and Regulations.  
2. I may choose to have up to 5.14% of my adjusted gross taxable salary deducted as my Voluntary Employee Contribution; however, (a) I must be under the maximum exclusion allowance and (b) my adjusted gross income minus any payroll deductions (e.g., credit union, or 457 plan), must be sufficient to cover the Voluntary Employee Contribution.

I elect the following:

Provider Company	Required Employer and Employee Contributions The total employer contribution is 5.14%. I choose to allocate contributions to one or more provider companies as indicated below. My 3% required employee contribution will also be allocated at the same ratio.	Voluntary Employee Contribution (Total percentage must not exceed 5.14% of your salary)
MetLife Investors ORP	%	%
TIAA ORP	%	%
AIG ORP	%	%
VOYA ORP	%	%
Equitable ORP	%	%
	<b>Total (Must equal 5.14%)</b>	<b>Total (Must not exceed 5.14%)</b>

SECTION IV MEMBER: PLEASE SIGN **AND** SUBMIT THIS FORM TO YOUR EMPLOYER  
Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

SECTION V EMPLOYER: PLEASE COMPLETE INFORMATION BELOW **AND** SUBMIT TO THE DIVISION  
Agency Name: \_\_\_\_\_ Agency Number: \_\_\_\_\_  
Class Code: \_\_\_\_\_ Position Number: \_\_\_\_\_  
Position Title: \_\_\_\_\_  
Date of Employment in SUSORP Eligible Position: \_\_\_\_\_ Effective Date: \_\_\_\_\_  
I certify that the above information is correct and this member is employed in a SUSORP-eligible position and has executed a contract(s) with the SUSORP provider(s) elected above.

Authorized Personnel Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Rule 60U-1.012, F.A.C.  
Page 1 of 1

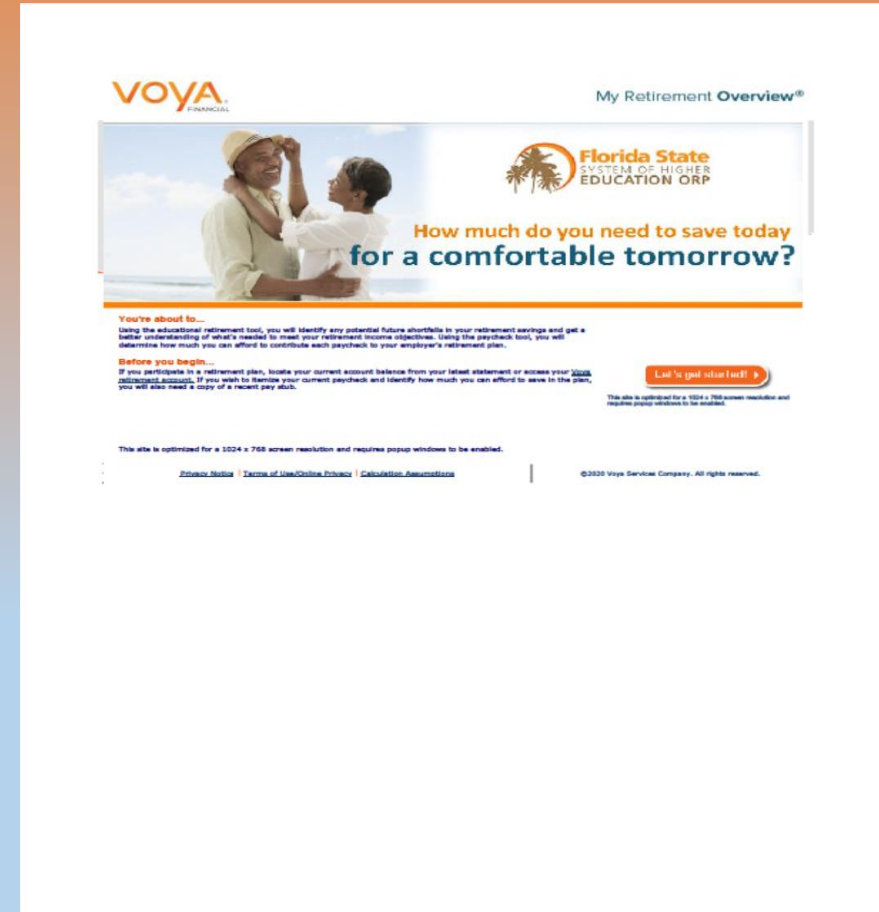
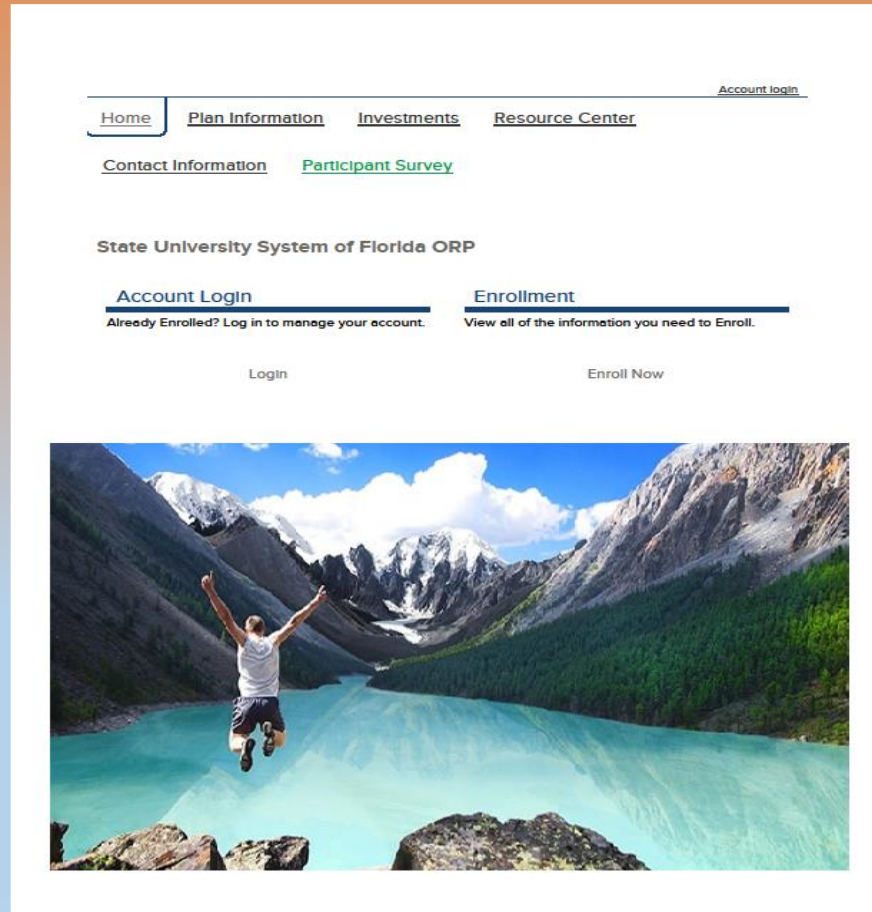


My Retirement Overview®

To Begin your Retirement Planning ,Go to  
<https://floridaorp.beready2retire.com/>



# Easy to enroll, and tools to plan



# Confirm Eligibility

[Account login](#)

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[Home](#)   [Plan Information](#)   [Investments](#)   [Resource Center](#)

[Contact Information](#)   [Participant Survey](#)

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## Plan Overview

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Below are the important features about the plan. This website is intended to be a summary of the plan provisions. In the event that a conflict exists between the information contained within this website and the plan document, the plan document provisions prevail.

The Optional Retirement Plan (ORP) is a defined contribution plan, sponsored by the State of Florida, that is offered to eligible employees as an alternative to the Florida Retirement System (FRS) defined benefit pension plan.

With ORP, your university will contribute a percentage of your earnings each pay period so that you may purchase an annuity when you retire. You also may choose to make voluntary contributions to your ORP account. Regardless of your length of service, you will be eligible to receive a lifetime monthly annuity income at retirement that will be based on the amount contributed, the investment earnings or losses of those contributions, and the type of annuity that you have selected.

### Eligibility

If you are employed in an ORP-approved position expected to last no less than one academic year and are otherwise eligible to participate in the FRS, you automatically will be enrolled in the ORP. You will have 90 days to choose an ORP provider company or to elect membership in FRS in lieu of ORP.

Any employee who is eligible to participate in the ORP who fails to execute an annuity contract with one of the approved companies, and to notify the division in writing within 90 days of the date of eligibility, shall be deemed to have elected membership in FRS.

Note: It is important to know that the retirement plan choice you make may be irrevocable. For example, if you elect to remain in ORP or you elect FRS, you must remain in that plan as long as you remain employed with the same institution and continue to meet the eligibility requirement.

- ORP eligible positions include persons who are employed or appointed for no less than one academic year in one of the following positions:
- ■ General faculty
- ■ Administrative and Professional
- ■ Chancellor of State University System
- ■ President of the University
- ■ Member of the SUS Executive Service

## Two ways you can select Voya for your ORP:

### 1. Meet with your local representative.

Call 1-800-584-6001 and schedule an appointment to meet/speak with a local representative to enroll in the plan. Your representative will guide you through the enrollment process, as well as help you:

- Develop a plan to help work towards your investment and retirement objectives
- Select the investment options that will help you pursue your objectives
- Designate a beneficiary for your plan benefits

### 2. Online enrollment.

Online enrollment is a quick and easy process. To get started, select the “Enroll Now” button on this page. Before enrolling online, be prepared to provide the name of each person you wish to designate as your beneficiary. You may submit up to 10 beneficiaries online. If you have more than 10 beneficiaries, we suggest that you schedule an appointment to meet with a local representative for additional assistance.

While enrolling online, you will be offered electronic copies of a participant disclosure booklet, investment fact sheets, and other documents we are required to provide at enrollment. Included is a “Payroll Authorization” link to the State University System Optional Retirement Program (SUSORP) Retirement Plan Enrollment form. You must complete and return the form to your employer. If you would prefer to review a hard copy of these enrollment materials, you can request them by meeting with a local representative.

## • Enrollment Page

Account login

[Home](#) [Plan Information](#) [Investments](#) [Resource Center](#)

[Contact Information](#) [Participant Survey](#)

### Enrollment

We're here to help! Enrolling in the plan is simple, but investing for your life goals requires you to be informed. To help guide you through the enrollment process, please contact a [local representative \(/contact-information/contact-us\)](#).

If you begin employment in an ORP-eligible position on or after January 1, 1993, you automatically will be enrolled in ORP at the start of your employment.

- If you wish to remain in ORP, you have 90 days, beginning from your employment start date, in which you must enroll with an ORP provider. If you fail to do this within 90 days of your employment start date, you will default into FRS.
- Eligible positions include persons who are employed or appointed for no less than one academic year in one of the following: General Faculty, Administrative and Professional; Chancellor of the State University System; President of the University; member of the SUS Executive Service.
- The retirement plan choice you make may be irrevocable. If you elect to remain in ORP or you elect FRS, you must remain in that plan as long as you remain employed with the same institution and continue to meet the eligibility requirement.

There are two ways you can select Voya for your ORP:

1. Meet with your local representative.  
Call 1-800-584-6001 and schedule an appointment to meet/speak with a [local representative \(/contact-information/contact-us\)](#).



# State University System of Florida ORP

The SUSORP is a 403(b), Internal Revenue Code, qualified defined contribution plan that provides full and immediate vesting of all contributions submitted to the participating companies on behalf of the participant. Employees in eligible positions are compulsory participants in the Optional Retirement Program during the first 90 days of employment

## Contributions

The employing university contributes on behalf of the participant a percentage of the participant's salary as required by law. As of July 1, 2012, this contribution rate is 5.14% of the participant's salary.

## Withdrawals

The SUSORP does not allow distributions of any kind prior to termination of employment

## Payout Options

When you retire, the program provides a wide variety of payout options (subject to your plan provisions).

# Enter Voya to View Fund Selections and Performance

- You can choose from a menu of investment options that cover the risk/reward spectrum allowing you to select from conservative choices, moderate growth and income funds, or aggressive growth opportunities in both U.S. and international markets. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards.

## PERFORMANCE UPDATE

### FL STATE UNIV SYSTEM ORP

Average Annual Total Returns as of: 08/31/2020 (shown in percentages)

Variable annuities and mutual funds offered through a retirement plan are intended as long-term investments designed for retirement purposes. Money distributed from a 403(b) plan, 401(a)(k) plan, or a 457 plan will be taxed as ordinary income in the year the money is distributed. Early withdrawals from a 403(b) plan and a 401(a)(k) plan, if taken prior to age 59 1/2, will be subject to the IRS 10% premature distribution penalty tax, unless an exception applies. This IRS premature distribution penalty tax does not apply to 457 plans. Account values fluctuate with market conditions, and when surrendered the principal may be worth more or less than the original amount invested.

The performance data quoted represents past performance. Past performance does not guarantee future results. For month-end performance which may be lower or higher than the performance data shown please call 800-584-6001. Investment return and principal value of an investment will fluctuate so that, when sold, an investment may be worth more or less than the original cost.

The returns assume reinvestment of all dividends (ordinary income and capital gains) and are net of management fees and other fund operating expenses.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. Anyone who wishes to obtain a free copy of the fund prospectuses may call their Voya representative or the number above. Please read the prospectus carefully before investing.

Returns less than one year are not annualized. Fund Inception Date is the date of inception for the underlying fund, and is the date used in calculating the periodic returns. This date may also precede the portfolio's inclusion in the product.

Investment Options	1-Mo	3-Mo	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Incept	Fund Inception Date	Gross Fund Exp %*	Net Fund Exp %*
<b>Stability of Principal</b>											
<b>Money Market</b>											
Vanguard® Federal Money Market Fund - Investor Shares - 2573 (1)	0.01	0.03	0.44	1.04	1.57	1.10	0.55		07/13/1981	0.11	0.11
The 7-day annualized yield as of 08/31/2020 is 0.08%, which more closely reflects current earnings. (6)											
<b>Bonds</b>											
<b>Inflation-Protected Bond</b>											
DFA Inflation-Protected Securities Portfolio - Inst Class - 3223	1.45	4.99	10.32	9.55	5.78	4.69	3.84		09/18/2006	0.11	0.11
<b>Intermediate Core Bond</b>											
Vanguard® Total Bond Market Index Fund - Institutional - 799	-1.02	1.25	6.93	6.34	5.11	4.36	3.60		09/18/1995	0.04	0.04
<b>Intermediate Core-Plus Bond</b>											
Metropolitan West Total Return Bond Fund - Class I Shares - 2287	-0.47	2.16	7.79	7.45	5.57	4.52	4.67		03/31/2000	0.46	0.46
<b>Asset Allocation</b>											
<b>Lifecycle - Index</b>											
Vanguard® Target Retirement 2015 Fund - Investor Shares - 791 (2)	1.78	6.04	5.20	9.13	6.63	6.93	7.73		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2020 Fund - Investor Shares - 1296 (2)	2.64	7.91	5.26	10.88	7.38	7.88	8.63		06/07/2006	0.13	0.13
Vanguard® Target Retirement 2025 Fund - Investor Shares - 926 (2)	3.16	9.14	5.29	12.00	7.90	8.51	9.30		10/27/2003	0.13	0.13
Vanguard® Target Retirement 2030 Fund - Investor Shares - 1297 (2)	3.71	10.20	5.19	12.89	8.22	8.98	9.87		06/07/2006	0.14	0.14
Vanguard® Target Retirement 2035 Fund - Investor Shares - 793 (2)	4.28	11.29	5.06	13.71	8.52	9.43	10.44		10/27/2003	0.14	0.14

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### Stability of Principal

Vanguard® Federal Money Market Fund - Investor Shares	(2573)	_____ %
---	--------	---------

### Bonds

DFA Inflation-Protected Securities Portfolio - Inst Class	(3223)	_____ %
---	--------	---------

Metropolitan West Total Return Bond Fund - Class I Shares	(2287)	_____ %
---	--------	---------

Vanguard® Total Bond Market Index Fund – Institutional	(799)	_____ %
--	-------	---------

### Asset Allocation

Vanguard® Target Retirement 2020 Fund - Investor Shares	(1296)	_____ %
---	--------	---------

Vanguard® Target Retirement 2025 Fund - Investor Shares	(926)	_____ %
---	-------	---------

Vanguard® Target Retirement 2030 Fund - Investor Shares	(1297)	_____ %
---	--------	---------

Vanguard® Target Retirement 2035 Fund - Investor Shares	(793)	_____ %
---	-------	---------

Vanguard® Target Retirement 2040 Fund - Investor Shares	(1298)	_____ %
---	--------	---------

Vanguard® Target Retirement 2045 Fund - Investor Shares	(794)	_____ %
---	-------	---------

Vanguard® Target Retirement 2050 Fund - Investor Shares	(1299)	_____ %
---	--------	---------

Vanguard® Target Retirement 2055 Fund - Investor Shares	(2473)	_____ %
---	--------	---------

Vanguard® Target Retirement 2060 Fund - Investor Shares	(3447)	_____ %
---	--------	---------

Vanguard® Target Retirement Income Fund - Investor Shares	(795)	_____ %
---	-------	---------

<b>Large Cap Value</b>		_____ %
------------------------	--	---------

Touchstone Value Fund - Institutional Class	(6935)	_____ %
---	--------	---------

Vanguard® Total Stock Market Index Fund - Institutional		_____ %
---	--	---------

<b>Large Cap Growth</b>	(2208)	_____ %
-------------------------	--------	---------

Neuberger Berman Sustainable Equity Fund - Inst Class	(7069)	_____ %
---	--------	---------

T. Rowe Price Institutional Large-Cap Growth Fund		_____ %
---	--	---------

<b>Small/Mid/Specialty</b>	(2467)	_____ %
----------------------------	--------	---------

Delaware Smid Cap Growth Fund - Institutional Class	(6112)	_____ %
---	--------	---------

DFA U.S. Targeted Value Portfolio - Institutional Class		_____ %
---	--	---------

<b>Global / International</b>	(2566)	_____ %
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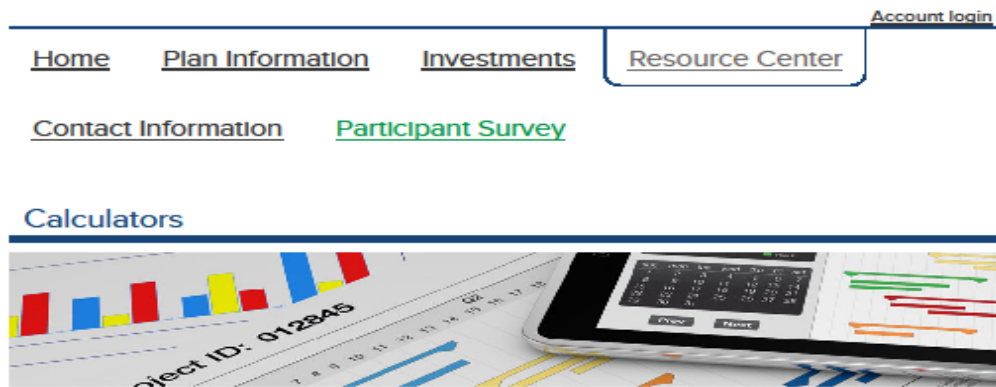
Aberdeen International Equity Fund - Institutional Class	(3474)	_____ %
--	--------	---------

DFA Emerging Markets Core Equity Portfolio - Inst Class	(1913)	_____ %
---	--------	---------

Vanguard® Total International Stock Index Fund - Inst Shares	(9772)	_____ %
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## Department of **MANAGEMENT SERVICES**

## *State of Florida 457 Deferred Compensation Fund Selection*



[myOrangeMoney®](https://www.voya.com/tool/orange-money#step1) (<https://www.voya.com/tool/orange-money#step1>) See Into your future. myOrangeMoney® shows your estimated retirement income.

[My Retirement Overview®](https://emro.voya.com/emro/mro.action?mroFUSORP) (<https://emro.voya.com/emro/mro.action?mroFUSORP>) Are you on the right track pursuing your retirement objectives? Do you know how much you can really afford to save from each paycheck? This calculator helps illustrate what it might take to eventually reach your objectives.

[Investor Type](https://resourcecenter.voya.com/tools/type-of-investor) (<https://resourcecenter.voya.com/tools/type-of-investor>) What type of investor are you? Conservative? Aggressive? Learn what type of investment portfolio may "best" match your investment personality

[Voya Retire App](https://mobile.voya.com/static/vovaretire/index.html) (<https://mobile.voya.com/static/vovaretire/index.html>) Access your retirement savings account whenever and wherever you want.

Additional [tools and calculators](http://www.voya.com/tools/calculators-overview-page) (<http://www.voya.com/tools/calculators-overview-page>) are available to assist you.

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## Resource Center

Go through multiple tools designed to assist and guide you on risk tolerance, proper savings habits, and future calculations.

# Evaluate your Risk to better achieve your Goals



## What type of investor are you?

To determine what kind of investor you may be, simply answer these questions.

	Strongly Agree	Agree	Disagree	Strongly Disagree
<b>Time Horizon</b>				
1. I have long-term financial goals of 10 years or longer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I do not need short-term investment results to cover financial obligations or planned expenditures.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Financial Goals</b>				
3. Despite the risks, growth of capital is most important to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I am more focused on growth of capital than on receiving regular income.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Risk Tolerance</b>				
5. When pursuing my financial goals, I can handle short-term losses on my investments.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I am willing to accept additional investment risk when this risk increases the probability of reaching my financial goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Financial Expertise</b>				
7. I understand the potential consequences of not reaching my financial goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I consider myself to be a sophisticated investor.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Calculate

The calculator's accuracy and its applicability to your current circumstances are not guaranteed. You should seek advice from your legal, tax or investment advisor prior to implementing any financial or investment strategy. Rates of return (where applicable) are hypothetical, not guaranteed, and do not apply to any specific investment.

To help protect your privacy, the information you enter is not retained after you terminate your browser session. Please record and/or print the results of your questionnaire so you can use the information at another time.

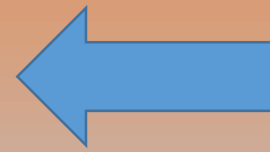
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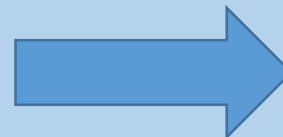
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Take a quick survey to see your appropriate level of risk

Choose from a variety of funds to meet that goal



Based on your answers, your risk tolerance level is:  
**Moderately Aggressive**

A moderately aggressive investment portfolio may be suitable for you if you:

- Have moderately high expectations for a return on your investments
- Can tolerate market downturns and volatility for the possibility of achieving greater long-term gains
- Are an experienced equity investor
- Desire potential returns that moderately outpace inflation
- Have 10 or more years before you will need to utilize the money from your investments

Doesn't sound like you?

[Compare Other Risk Levels](#) | [Retake Questionnaire](#)

Here is what an example model portfolio based on a **Moderately Aggressive** risk tolerance would look like:



### Portfolio Details

Model portfolios represent an asset allocation strategy and therefore present a diversification amongst a fixed set of asset classes. (An asset class is a broad group of individual securities or investments that have similar characteristics, such as risk or market capitalization.) The model portfolios do not include "Money" target maturity, asset allocation or balanced funds since such funds already represent a diversified sub-portfolio. Although the model portfolios do not include these types of funds, you may choose to allocate money to these funds if available to your plan.

Each model portfolio reflects a possible combination of asset classes for a representative investor profile. Because investor profiles are general, the portfolio may not represent exactly the right choice for you, but you should think of it as guidelines for designing your own investment portfolio. Model portfolios are not intended as specific suggestions or to be used as a primary basis for any investment decisions you may make. As you determine your own portfolio remember to consider your other income, assets and investments.

Model portfolios are provided solely for informational purposes and do not constitute investment advice. The model portfolios were constructed by Voya Investment Management as of May 2018 based on Voya Investment Management's understanding of available asset classes, benchmarks, constraints, capital market expectations and market conditions at that time, and are not tailored to any individual customer's circumstances or investment vehicles. Model portfolios are based on an intermediate-term time horizon and, as a result, are generally updated every three years.

The calculator's accuracy and its applicability to your current circumstances are not guaranteed. You should seek advice from your legal, tax or investment advisor prior to implementing any financial or investment strategy. Rates of return (where applicable) are hypothetical, not guaranteed, and do not apply to any specific investment.

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# Calculate Correctly

For Example:

This Retirement calculator will help determine how much you need to save on a regular basis in order to meet your retirement investing objectives.

After logging into your account, a dollar bill appears to show your current level of retirement readiness – this is an estimate of future monthly income at retirement. The large and prominently-positioned dollar bill functions as a virtual command center for retirement savings and decision-making activities. Rather than focusing on the account balance, you see savings through this visual representation of your future retirement income.

## myOrangeMoney® Retirement Calculator

Orange Money® is the money you save for tomorrow, today.

Well done!

Below is the estimated amount of orange dollars you may need per month at retirement and your progress toward that goal.

**\$2,212** **\$2,916** **\$704**  
Estimated monthly income Estimated monthly goal A difference of



Each month I save **\$400**

I plan to retire at age **67**

I expect my investments to grow at a rate of\* **0%**  
(conservative)

What you told us:

Age **35**

Income **\$50,000**

Savings **\$10,000**

Future Monthly Income **\$0**

Your *Orange* Money in  
the palm of your hand.

- **Voya Retire App**
- Access your retirement savings account whenever and wherever you want. You'll be greeted by a personalized myOrangeMoney® experience that offers a quick view of the retirement income that your savings is likely to provide.



# What's next?



PLAN | INVEST | PROTECT



# Be ready

**ESTIMATE** your retirement expenses

**CALCULATE** your monthly income goal

**IDENTIFY** retirement income sources

**CLOSE** your income gap

Be ready



Take control of  
your retirement  
income journey.



# 4 steps to enroll in the FL ORP program with Voya

## **It's easy to get started**

**The steps you take today will affect how you spend tomorrow. On your journey to retirement, do something good for yourself by planning ahead for the kind of future you envision. Start by setting a little aside regularly for the kind of retirement you can look forward to by enrolling in your Florida University System ORP**

## **Go to:**

**enroll.voya.com**

**Enter plan number**

664012

**Enter verification number**

017958

**Enter Location Code**

0496

1. Make changes anytime
2. Save automatically
3. Help lower your taxable income
4. Invest your way
5. Take your money with you

# Thank You,

## Contact me to set up an appointment ,

### Andrea Modica

Buisness Phone:

561-944-7001

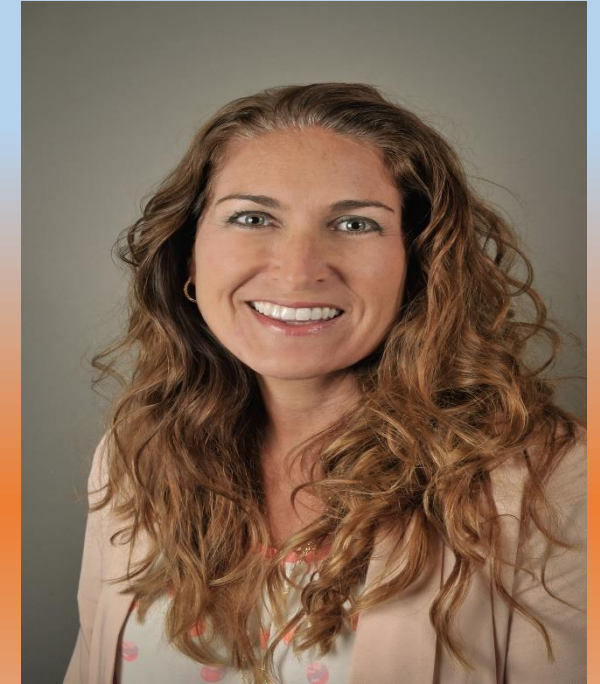
FAU Phone:

561-297-3219

Email:

[Amodica@gaboragency.com](mailto:Amodica@gaboragency.com)

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