Florida Law Enforcement Retirement Guide — FRS Special Risk, Chapter 185 & DROP

FRS Special Risk retirement, DROP, disability, and survivor choices for Florida officers in FRS, explained in plain English

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A Note Before You Start -- Please Read This

This guide is free. It will always be free. Important: I am a licensed insurance agent. I am NOT a securities broker. I do not sell stocks, bonds, or mutual funds. This guide talks about insurance-based ideas only. This guide is education, not advice. It does not tell you what to buy. It does not recommend any specific product or company. Everyone's situation is different. Before you make any money decision, talk to a licensed professional who knows your full picture. This is general information only. It is not legal, tax, investment, or financial advice. For decisions about your own pension or benefits, check with your plan and a qualified tax or legal professional. My name is Serge Sendji Augustin. I am a licensed Florida Life & Health Insurance Agent, FL License G231352. This guide is for Florida residents only. FRS rules change when the Florida Legislature changes them, and this guide states the rules as the current Florida Retirement System and Division of Retirement publications state them in October 2026. Your own plan's records control your case, not this guide.

Chapter 1: First, Which System Are You In?

Before anything else in this guide can help you, you have to answer one question: which retirement system are you actually in? Many Florida officers assume the answer. Some of them are wrong, and every date and dollar in this guide depends on getting it right. **This guide covers** Florida law enforcement officers who are members of the Florida Retirement System (FRS) in the Special Risk Class. That includes many sheriff's deputies, state officers, and officers whose employer reports them to FRS. **This guide does not cover** officers in a municipal police pension plan under Florida Statutes Chapter 185, officers in any other employer plan, private security workers, or 911 telecommunicators and dispatchers. If that is you, the FRS chapters below do not

describe your plan. Here is the fork, stated plainly:

- **FRS Special Risk Class.** Your employer participates in FRS. Your service is reported to the Florida Retirement System. The rest of this guide teaches this path, and only this path, in detail.
- **A municipal Chapter 185 plan.** Your city runs its own police pension plan under Chapter 185 of the Florida Statutes. This guide does not teach the rules of any Chapter 185 municipal plan — those plans set their own ages, benefits, and survivor rules; get your plan's own document.
- **Another employer plan.** A few officers are in a different local or employer plan. That plan's own document governs, in the same way.

How do you tell which system you are in? Use checks, not guesses:

1. Look at a recent pay statement or your employer's benefits paperwork for the letters "FRS."
2. Try to log in at myfrs.com. If FRS has a member record for you, you are in FRS.
3. Ask your employer's human resources or payroll office, in these words: "Am I reported to the Florida Retirement System, or am I in this city's own police pension plan?" Get the answer in writing if you can.
4. If the answer is a city plan, ask for that plan's own summary and its board's contact information. That document, not this guide, states your ages, benefits, and survivor rules.

Why does this guide detail only one path? Because Chapter 185 plans vary by city. A guide that summarized them would get some of them wrong, and a wrong retirement date or survivor rule can cost a family real money. Teaching you to identify your system first, then teaching the FRS path exactly, is the honest way to write this. One more disclosure before the mechanics. A companion edition of this guide, the First Responders edition, covers Florida firefighters and EMS personnel in FRS. It covers the same FRS Special Risk core. It differs in the fork and coordination chapters. This edition is the law enforcement edition, and its fork and coordination chapters are written for law enforcement officers.

Chapter 2: The Special Risk Class — Who Is In It, and How the Pension Builds

If Chapter 1 told you that you are in FRS, the next question is your membership class. FRS law places law enforcement officers who meet the statutory criteria in the **Special Risk Class**, under Florida Statute section 121.0515. It is a defined class in the statute, not a nickname and not a job title your agency chooses. For a law enforcement officer, section 121.0515 requires, in substance, that the member be employed as a law enforcement officer and be certified, or required to be certified, under section 943.1395. The member's duties must include the pursuit, apprehension, and arrest of law violators or suspected law violators, or the member must be an active member of a bomb disposal unit, or the supervisor or command officer of members who have such responsibilities. Administrative support personnel are not brought into the class by working in the same building. The Division of Retirement designates Special Risk membership under the statute. If your class is in doubt, ask the Division to confirm it in writing, because the class drives everything that follows. The Pension Plan benefit is set by a formula with three parts. FRS states it this way:

1. Years of creditable service, multiplied by the percentage value for your class. For Special Risk service, the percentage value is 3 percent for each year of service.
2. Your Average Final Compensation (AFC). This is the average of your highest years of pay. If you were enrolled in FRS before July 1, 2011, it is the average of your highest 5 fiscal years of

pay. If you were enrolled on or after July 1, 2011, it is the average of your highest 8 fiscal years of pay. Up to 500 hours of lump-sum annual leave pay can count in the AFC if it is reported in those years.

3. Multiply part 1 by part 2. The result is your annual Option 1 benefit at normal retirement. Divide by 12 for the monthly amount. Option 1 is the highest monthly amount, and Chapter 8 explains what the other options change.

So a member with 25 years of Special Risk service has a percentage of 25 times 3 percent, which is 75 percent. The formula applies that 75 percent to the member's own AFC. Your AFC is your number, not anyone else's. Get your official estimate from the Division of Retirement or FRS Online. Do not plan on a co-worker's figures, because pay histories differ. Two things can change the result. First, the early-retirement reduction from Chapter 3 applies if you start the benefit before your normal retirement date. Second, the payment option you choose at retirement (Chapter 8) adjusts the monthly amount so the plan can keep paying a beneficiary if that is the option you pick. **Vesting.** You are vested when you have earned the right to a future benefit based on your employer's contributions as well as your own. If you were first enrolled in FRS before July 1, 2011, you vest in the Pension Plan with 6 years of creditable service. If you were first enrolled on or after July 1, 2011, you vest with 8 years of creditable service. Investment Plan members vest in employer contributions with 1 year of creditable service, and your own contributions are always yours. Leave FRS employment before you vest in the Pension Plan and there is no monthly pension from that service. **Your contribution.** FRS members contribute 3 percent of their pay to the system, taken from each paycheck before tax. That rate is set in Florida law, it is the same across membership classes, and it is not a savings account you can raise or lower. Your employer contributes as well, at rates set in Florida law. **The cost-of-living adjustment (COLA).** An FRS pension is not automatically raised for inflation each year. The adjustment, when one applies, is made each July 1 under Section 121.101, Florida Statutes. The standard formula is 3 percent multiplied by a fraction: your service credit earned before July 1, 2011, divided by your total service credit. That has two plain results:

- If all of your service was earned before July 1, 2011, the fraction is 1, and the adjustment is the full 3 percent.
- If you were first enrolled on or after July 1, 2011, you have no pre-July 2011 service, so the fraction under the standard formula is zero. Under that formula alone, your benefit would not rise.

A 2026 change for Special Risk retirees. Florida law added a Special Risk provision that starts July 1, 2026. For an eligible Special Risk Class retiree whose retirement date is on or after July 1, 2011, once the annual adjustments after the fifth anniversary of retirement are figured, the adjustment is the greater of (a) the standard-formula amount above, or (b) 1.5 percent of the benefit. To be an eligible Special Risk Class retiree under this provision, you must have at least 72 calendar months of creditable service as a Special Risk Class member if you were first enrolled before July 1, 2011, or at least 96 calendar months of creditable service as a Special Risk Class member if you were first enrolled on or after July 1, 2011. In plain words: starting in the sixth year of retirement, an eligible Special Risk retiree's July adjustment is at least 1.5 percent, even if the standard formula gives less or nothing. Plan on the numbers, not on hope. If your adjustment is small or zero for your first five years of retirement, prices can still rise during those years. The gap between a flat check and rising costs is one of the honest reasons retirees look at the other income sources in Chapters 6 and 11. It is not a reason to buy anything before you have your own

estimate in hand.

Chapter 3: Normal Retirement for Special Risk Members

Normal retirement means you can receive your full, unreduced monthly benefit. For Special Risk members, FRS states it two ways, split by when you first enrolled in FRS. Read only the row that matches your first enrollment date. **If you enrolled in FRS before July 1, 2011,** normal retirement for a Special Risk Class member is:

- Age 55 with at least 6 years of Special Risk service, or
- 25 years of Special Risk service, regardless of age, or
- Age 52 with 25 years of Special Risk service and military service, as FRS states that path.

If you enrolled in FRS on or after July 1, 2011, normal retirement for a Special Risk Class member is:

- Age 55 with at least 8 years of Special Risk service, or
- 25 years of Special Risk service, regardless of age, or
- Age 52 with 25 years of Special Risk service and military service, as FRS states that path.

Notice what did not change in 2011 for Special Risk: the age stayed 55 and the service-only path stayed 25 years. What changed was the service needed beside the age — 6 years became 8 years — and, as Chapter 2 states, the years of pay averaged into your benefit. **Early retirement.** A vested member who has not reached normal retirement may be able to take a reduced benefit early. FRS reduces the benefit by 5% for each year your age at retirement is under your normal retirement age. Five years early means a 25 percent reduction, for life, and partial years are prorated. That reduction is permanent. Run the Division's own estimate for both dates — your normal date and the early date you are considering — before you treat an early date as a plan. This earlier clock is the fact the rest of this guide is built on. A Special Risk retirement date can arrive in a member's early or mid 50s, and that date is the key that opens DROP, frames eligibility for the Health Insurance Subsidy, and starts the count of the years that must be bridged before Social Security at 62 and Medicare at 65. Every later deadline in this guide is counted from that earlier date, not from age 65.

Chapter 4: The Two FRS Plans — Pension Plan and Investment Plan

FRS has two main plans. Most of this guide is written for Pension Plan members, because DROP, the payment options, and the disability bases below are Pension Plan mechanics. This chapter states what the Investment Plan is, so an Investment Plan member can see exactly where his or her path is different. **The Pension Plan** is the traditional defined benefit plan. You earn a monthly benefit for life. The amount is driven by your pay, your years of service, and your membership class, under the formula stated in this guide. The system, not you, carries the investment risk for that promised benefit. **The Investment Plan** is an individual account in your name. Employer and employee contributions go into the account. You choose how the account is invested from the plan's funds. Your benefit is your account balance at the end: contributions, plus investment earnings, minus account expenses, as MyFRS states the calculation. If the investments do well, the balance grows. If they do poorly, the balance falls. There is no formula and no promised monthly amount. Two Investment Plan facts matter for a Special Risk member:

- **Vesting is faster.** You are always vested in your own contributions. After 1 year of service with an FRS employer, you are vested in the employer contributions and earnings as well.
- **There is no DROP in the Investment Plan.** DROP is a Pension Plan program. An Investment Plan member cannot participate in it. A Pension Plan member who takes a DROP payout may choose to roll that payout into the Investment Plan as one of the payout choices in Chapter 5.

Most members also have a one-time **2nd Election**: a single chance, while actively employed in an FRS-covered position, to switch from one plan to the other. It is one time only, and switching into the Pension Plan can carry a buy-in cost if your Investment Plan balance does not cover it. Do not use the 2nd Election on a deadline you set for yourself. Get the MyFRS comparison for your own record first. If you become disabled, the two plans join back together: Investment Plan disability provisions are the same as the Pension Plan's, and a member who retires because of a disability is transferred to the Pension Plan to receive a monthly benefit. Chapter 7 states those disability rules.

Chapter 5: DROP Under the Special Risk Clock

DROP is the Deferred Retirement Option Program. It is a Pension Plan program. It lets a member who has reached normal retirement retire on paper, keep working, and have the monthly pension benefit set aside in the FRS Trust Fund instead of paid out. At the end of DROP, the member stops working, starts receiving the monthly benefit, and receives the accumulated DROP amount. The DROP rules below are the current rules as the Division of Retirement states them after the 2023 changes in Florida law. Older summaries you may find — including older FRS summaries — state a shorter DROP period and a shorter election window. Do not plan from an old summary. **Eligibility and election.** You are eligible to elect DROP once you reach your normal retirement date — for Special Risk members, the date you meet one of the tests in Chapter 3. The election may be made at any time after you first reach your normal retirement date. You elect by submitting the Division's forms: a written election to participate, your chosen participation and termination dates, and a DROP application for service retirement. Your termination date goes into a binding letter of resignation to your employer, and it can be changed only with your employer's written approval. Your application can be filed up to six months before your chosen start date. Do not let the date pass unplanned: your benefit is figured as of the date your DROP participation begins, so the start date is a money decision. **How long.** DROP participation may not exceed 96 calendar months — 8 years. (A longer period exists for certain K-12 instructional personnel. It does not apply to this guide's readers.) You choose a period up to that maximum when you elect. **What happens to your benefit while you are in DROP.** On the date your DROP participation begins, your monthly benefit, your service credit, your payment option, and your Average Final Compensation are fixed. You stop earning new service credit. You also stop paying the 3 percent member contribution. Each month, your fixed monthly benefit, the cost-of-living adjustments provided in Section 121.101, and interest are credited to your DROP accumulation in the FRS Trust Fund. The interest rate is an effective annual rate of 4 percent, compounded monthly, for participation from July 1, 2023 forward. (Earlier periods earned lower rates set by the law then in force: 1.3 percent from July 1, 2011 through June 30, 2023.) **DROP is final, and it changes your status.** A DROP participant is a retiree under FRS for most purposes. DROP participation may not be canceled after the first payment is credited. Two consequences matter for this audience. First, disability retirement is not available to a member in DROP — the disability chapter (Chapter 7) explains the timing. Second, the in-service line-of-duty death benefit in Chapter 9 is written for active members, and the statute excepts DROP participants from it. If you are weighing DROP,

ask the Division, before you elect, exactly what survivor coverage applies to your family while you are in DROP. **The end of DROP.** When your DROP period ends, you must terminate all employment with all FRS employers. If you do not, you can forfeit your DROP benefits. After your termination is verified, your monthly benefit starts, in the amount fixed at DROP entry plus the cost-of-living adjustments that applied during DROP. Your accumulated DROP amount is paid the way you direct, in one of three ways:

- A lump sum paid to you, less withholding taxes sent to the Internal Revenue Service.
- A direct rollover of the full amount to the custodian of an eligible retirement plan. Rolling your DROP accumulation into the FRS Investment Plan is one of the rollover choices FRS offers.
- A partial lump sum to you, with the rest transferred by direct rollover to an eligible retirement plan.

You choose on the Division's payout form. If no choice is made within 60 days after DROP termination, the Division pays a lump sum. A lump sum paid to you is taxable income in the year you receive it, and it can be large. A direct rollover defers the tax until you take the money out later. Which route fits you is a tax question as much as a pension question. Ask a qualified tax professional before your termination date, not after the check arrives. **The honest comparison to run.** DROP freezes your benefit at entry. Working the same years outside DROP would keep adding 3 percent of AFC per year to your formula and could raise your AFC. Neither path is right for everyone. Before you elect, get two estimates from the Division: retire at your planned date without DROP, and enter DROP on that date and terminate at the end of your chosen DROP period. Compare the monthly benefit and the total each path pays. That comparison, with your own numbers, is the decision.

Chapter 6: The Health Insurance Subsidy, and the Bridge to Medicare and Social Security

A Special Risk career can end in the early or mid 50s. Medicare eligibility generally begins at 65. Social Security retirement benefits can start as early as 62, at a reduced amount. Between your pension start date and those two dates sits a bridge you must fund and cover yourself. This chapter names the pieces. It does not sell you a way across. **The Health Insurance Subsidy (HIS).** FRS pays a monthly Health Insurance Subsidy to eligible retirees who have health insurance coverage. The amount is $7.50 per month for each year of creditable service, with a minimum of $45 per month and a maximum of $225 per month. A member with 25 years of service receives $187.50 per month. The HIS is a supplement toward the cost of health insurance premiums. It is not health insurance, and it does not pay a whole premium. It is paid as part of your monthly retirement benefit. FRS also states that the HIS is not a guaranteed benefit: it is funded through a separate employer contribution rate and is subject to annual legislative appropriation, so a future Legislature can change it. For an Investment Plan member, it does not come out of the member's account balance. To receive the HIS, you must meet these conditions:

- You must be vested: 6 years of service if enrolled before July 1, 2011, or 8 years if enrolled on or after July 1, 2011. The service can combine Pension Plan and Investment Plan service.
- You must have reached normal retirement eligibility for your class and be retired from FRS. Investment Plan members must meet the Pension Plan's normal retirement age or service rules for their class before the HIS can start.
- You cannot receive the HIS while you are in the DROP. It starts after your DROP participation

ends and you have terminated employment, at about the time your monthly benefit begins.

- You must apply for it. It is not automatic. You file the Division's application and provide documentation certifying that you have health insurance coverage. Medicare coverage and TRICARE coverage are accepted for this purpose. For Pension Plan members, the application form (HIS-1) is included in the retiree packet sent around the time of your first monthly benefit. Timing matters: if the Division receives your certification within six months after your benefits begin, payments are retroactive to your retirement date; if it arrives later, retroactive payments cover at most six months.
- If you die, only your surviving spouse, when your spouse is your named beneficiary, can keep receiving the HIS. A beneficiary who is not your spouse cannot.

The bridge, as plain arithmetic. The bridge is a count of months and a monthly bill. Write down three numbers: the age you plan to retire, the monthly cost of health coverage for you (and your spouse, if your spouse is on your coverage) between retirement and age 65, and the number of months in that span. Multiply the monthly cost by the number of months. That total is the health part of your bridge. Your pension, the HIS, Social Security when you choose to claim it, and any savings or supplemental accounts you hold are the pieces that must cover that total plus your normal living costs. There is no program in this chapter that makes the bridge disappear. There is only knowing its size early enough to plan for it. **Your governmental 457(b) can be part of the bridge.** Many FRS employers also offer a governmental 457(b) deferred compensation plan alongside FRS. These accounts have one tax rule that matters a great deal to early retirees: a governmental 457(b) plan is not a qualified retirement plan for the federal 10 percent additional tax on early distributions, so distributions from the plan itself are not hit with that 10 percent additional tax the way early distributions from many other retirement accounts are. Income tax still applies to the money you take out. One caution from the IRS: amounts that were rolled or transferred into the 457(b) plan from a qualified plan, a 403(b), or an IRA keep their old treatment, and a distribution of those amounts can be subject to the 10 percent additional tax. Ask your plan how your account is made up before you count on this rule, and ask a qualified tax professional about your own withdrawals. **Coverage choices are your employer's subject, not this guide's.** Some employers let retirees stay on the group health plan, some do not, and the cost differs either way. Ask your human resources office, before your last year, what retiree coverage your employer offers, what it costs, and when you must elect it. That answer belongs in the arithmetic above.

Chapter 7: Disability Retirement — Regular and In-the-Line-of-Duty

FRS has a disability retirement benefit for members who become totally and permanently disabled and unable to work. It is a Pension Plan benefit. There are two kinds, and they have different tests and different floors. **Regular disability retirement.** This covers a disability from an illness or injury that is not related to your employment — natural causes, or an accident off the job. You must have 8 years of creditable service to qualify. Your minimum regular disability benefit is 25 percent of your Average Final Compensation, figured under payment Option 1. If the normal formula, using your actual service, gives a higher amount, you receive the higher amount. **In-the-line-of-duty disability retirement.** This covers a total and permanent disability caused by an illness or injury that occurs as a result of performing the duties your employer requires. You are eligible for this benefit from your first day of employment in a regularly established position. There is no 8-year wait. For a Special Risk Class member, the minimum in-the-line-of-duty disability benefit is 65 percent of your Average Final Compensation, figured under payment Option 1. If the normal

formula, using your actual service, gives a higher amount, you receive the higher amount. **Investment Plan members.** The disability provisions are the same in both FRS plans. If you are an Investment Plan member and you qualify for disability retirement, your membership is transferred to the Pension Plan, your account balance is transferred to the Pension Plan Trust Fund to help fund the benefit, and you receive a monthly benefit under the Pension Plan's disability provisions. **Timing is part of the benefit.** Your injury or illness must occur before you terminate employment or join DROP. If you are participating in DROP, you are already a retiree under FRS, and you are not eligible for disability retirement benefits. A reemployed retiree is not eligible either. A member who is weighing DROP while dealing with a serious medical condition should get the Division's disability rules in writing before electing DROP. The order of those two decisions can decide which benefits exist at all. **Work ends the benefit.** You cannot receive FRS disability benefits if you are employed. Disability benefits are terminated upon returning to work for any employer — private, non-FRS, or FRS. Disability retirement is decided on medical evidence by the Division under Florida law. This guide teaches the shape of the benefit. It does not predict any person's claim, and no one should read the percentages above as a promise of approval. This chapter teaches FRS disability retirement only; it does not teach workers' compensation law, and it does not state whether any individual qualifies for anything.

Chapter 8: Choosing How Your Pension Is Paid — The Four Options

At retirement, a Pension Plan member chooses one of four payment options. FRS states them as follows. The option you choose sets both your monthly amount and what, if anything, continues to someone else after your death. Options 2, 3, and 4 can pay a lower monthly amount than Option 1 because the benefit may be paid over a longer period.

- **Option 1** is a single life option. It provides a monthly benefit to you for your lifetime. When you die, the monthly benefit stops. Your beneficiary receives only a refund of the contributions you paid, if any, that exceed the amount you received in benefits.
- **Option 2** provides a reduced monthly benefit to you for your lifetime. If you die within 10 years — 120 months — after you retire, your beneficiary receives a monthly benefit in the same amount you were receiving, for the balance of that 120-month period. If you die after 10 years of retirement, no benefits are payable to your beneficiary.
- **Option 3** provides a reduced monthly benefit to you for your lifetime. When you die, your joint annuitant receives a lifetime monthly benefit in the same amount you were receiving. No further benefits are payable after both you and your joint annuitant die.
- **Option 4** provides an adjusted monthly benefit while both you and your joint annuitant are living. When either of you dies, the monthly benefit to the survivor is reduced to two-thirds of the monthly benefit you were receiving when you both were living.

A **joint annuitant**, as FRS defines the term, is your spouse; your natural or legally adopted child who is under age 25, or who is physically or mentally disabled and incapable of self-support; or your parent, grandparent, or a person for whom you are the legal guardian, who receives one-half or more of his or her financial support from you. Only a beneficiary who qualifies as a joint annuitant can receive a lifetime monthly benefit under Options 3 and 4. If you are married and you choose Option 1 or Option 2, your spouse must acknowledge that choice on the Division's spousal acknowledgment form. The plan builds that step in because the choice affects your spouse directly. Treat this election as a deadline decision made at retirement. Get the Division's dollar

estimate for your benefit under all four options, for your own pay and service record, before you decide. Then decide with the person the choice affects — usually your spouse — in the room, with the four estimates on the table. One idea comes up in almost every conversation about these options, so this guide names it and states its limits. Some members ask about taking Option 1, the highest monthly amount, and buying life insurance to provide for a spouse instead of choosing a survivor option. This guide does not recommend that approach, and it does not present it as making Option 1 safe. A life insurance policy requires an application and health underwriting, its cost depends on age and health, it must be kept in force for the rest of your life to be there when it is needed, and it pays a lump sum — not a monthly income for your spouse's lifetime. Compare the guaranteed pension reduction against a policy you still have to qualify for and keep paying for, and make that comparison with a qualified professional who has your full picture.

Chapter 9: If Death Comes First — Survivor Benefits and Line-of-Duty Death Benefits

This chapter is factual on purpose. It states, one at a time, the survivor and death benefits that Florida and federal law provide, what each one actually pays for, and where each one stops. None of these benefits is described as smaller than it is to make room for a product at the end of the chapter. **If you die before you retire, as an FRS Pension Plan member.** FRS survivor coverage works this way:

- If your death is not in the line of duty and you are vested, a beneficiary who qualifies as a joint annuitant may receive a current or future monthly benefit, figured from your service and pay at your death, with any early-retirement reduction based on the age you would have been when the benefit begins.
- If you are not vested, or your beneficiary does not qualify as a joint annuitant, your beneficiary is eligible for a refund of your employee contributions.
- If your death is in the line of duty, survivor benefits are available starting with your first day of employment. There is no vesting wait for this benefit.
- Under Section 121.091(7), Florida Statutes, the surviving spouse of a member killed in the line of duty may receive a monthly pension equal to one-half of the monthly salary the member was receiving at the time of death, for the rest of the spouse's lifetime. If the member was vested, the spouse may instead elect the benefit provided under the statute's paragraph (b). If the spouse later dies, the payments can continue for the member's unmarried children under 18, and for a child of a Special Risk Class member, payments may be extended to the child's 25th birthday if the child is unmarried and enrolled as a full-time student.
- The statute's line-of-duty death provisions except DROP participants. A member in DROP is a retiree, and his or her family is covered by the retirement and DROP provisions instead — including the accumulated DROP amount, which is paid to the beneficiary the member established under FRS. Ask the Division to confirm, in your own case, what applies before you elect DROP.

The federal benefit — PSOB. The Public Safety Officers' Benefits (PSOB) program is a federal program administered by the Bureau of Justice Assistance (BJA) in the U.S. Department of Justice. As BJA states the program, PSOB provides a one-time benefit to eligible survivors of public safety officers whose deaths were the direct result of an injury sustained in the line of duty. It also provides a one-time benefit to an eligible officer who is permanently and totally disabled by a catastrophic injury sustained in the line of duty, and education assistance for eligible spouses and

children after a death or disability claim is approved. For eligible deaths and disabilities occurring on or after October 1, 2026, BJA states the benefit amount is $477,336. BJA adjusts the amount over time, and BJA — not this guide — decides whether a claim is eligible. The boundary is the point: PSOB pays only for line-of-duty death or catastrophic line-of-duty disability. It pays nothing for a death from natural causes at home, and no family should build its ordinary plan on a benefit that only exists in that one circumstance. **The Florida benefit — section 112.19.** Florida Statute section 112.19 provides death benefits for law enforcement, correctional, and correctional probation officers. As the statute states them: the sum of $75,000 must be paid when an officer, while engaged in the performance of the officer's law enforcement duties, is accidentally killed, or receives accidental bodily injury that results in the loss of the officer's life, where the killing is not suicide and the injury is not intentionally self-inflicted. An additional sum of $75,000 must be paid if that accidental death occurs in specified circumstances the statute lists, including as a result of the officer's response to fresh pursuit, the officer's response to what is reasonably believed to be an emergency, at the scene of a traffic accident the officer has responded to, or while the officer is enforcing what is reasonably believed to be a traffic law or ordinance. The sum of $225,000 must be paid if an officer, while engaged in the performance of the officer's duties, is unlawfully and intentionally killed, or dies as a result of such an act. The statute pays these sums to the beneficiary the officer designated in writing to the employer, or, if there is no designation, to the officer's surviving children and spouse in equal portions, then to a parent or parents, then to the officer's estate. The statute also states that these payments are in addition to any workers' compensation or retirement plan benefits, and that they are exempt from the claims of the officer's creditors. Florida law separately provides an education-expense waiver for the children and spouse of an officer killed in the line of duty, under the conditions stated in section 112.1912. Now the coordination, stated without shrinking any benefit above. These programs coordinate. They do not add up to a family's full plan, because each one is tied to a single circumstance — a death in the line of duty — and none of them is monthly income for the rest of a spouse's life, except the section 121.091 pension described first in this chapter. Ordinary deaths, which are most deaths, are covered by the survivor option you elected in Chapter 8, by any group or individual life insurance you hold, and by your family's savings — or they are not covered at all. **Final expense insurance does not replace employer or statutory death benefits.** If you hold any, it sits beside these benefits. It never substitutes for them, and no one should sell it to you as if it did. Two paperwork steps protect all of the above, and both are free:

1. Keep a written beneficiary designation on file with your employer for the section 112.19 benefit, and a current beneficiary designation with FRS. Update both after marriage, divorce, or the birth of a child.
2. Tell your spouse where both designations are filed. A benefit your family does not know to claim is a benefit at risk of being claimed late.

Chapter 10: Working After Retirement — The Reemployment Rules

Retirement from FRS does not have to be the end of working. Many Special Risk retirees work again — some because they want to, some because the bridge years in Chapter 6 call for it. But FRS has rules about working for an FRS employer again, and breaking them is expensive. The rules below are about employment with FRS-covered employers. They apply whether the new job is full-time, part-time, temporary, or in a position that is not itself covered by FRS. **The termination requirement.** To retire, and to end DROP, you must terminate all employment with all FRS

employers. A promise to come back, made before you leave, can put the retirement itself at risk. Treat the separation as a true separation. As the Division's current reemployment publication states it for Pension Plan retirees: if you return to FRS employment within 6 calendar months of becoming a retiree, your retirement may be voided. You and the FRS employer can be required to repay all the Pension Plan benefits you received, including any DROP payout. For a DROP retiree, the waiting period runs from your DROP termination date. To avoid putting your retirement at risk, wait a full 6 calendar months after your retirement effective date, or your DROP termination date, before returning to FRS employment. Volunteer work for an FRS employer has its own guidelines — ask the Division before you start, not after. **After 6 calendar months.** There are no restrictions on working for an FRS employer after you have been retired for 6 calendar months. You will not be required to repay prior benefits, and you will keep receiving your Pension Plan benefits without interruption. One piece of history explains older advice you may hear: before July 1, 2024, Florida law added a benefit suspension for retirees who returned during months 7 through 12. That suspension was removed effective July 1, 2024, and current Division publications do not impose it. Confirm your own dates with the Division before you accept any position, because your retirement date and DROP termination date set the count. **You do not earn a second FRS benefit.** A Pension Plan retiree, including a DROP retiree, does not earn a second Pension Plan benefit from later work for an FRS employer, and Pension Plan and DROP retirees reemployed on or after July 1, 2010 are not eligible for renewed membership in the Pension Plan. You will not earn additional benefits under an FRS plan from that later work. An Investment Plan retiree who returns to FRS-covered employment is treated differently: as the Division states it, that retiree is a renewed member of the Investment Plan — a renewed-membership path that has existed in the Investment Plan only since July 1, 2017 — and is not eligible to participate in the Pension Plan or DROP, receive disability benefits, or use the 2nd Election to switch to the Pension Plan. If a post-retirement job matters to your plan, price it as wages, not as new pension credit. **Non-FRS work.** Being hired by a private employer, or by a public employer that does not participate in FRS, does not affect your Pension Plan benefits — with one exception stated in Chapter 7: disability benefits end when you return to work for any employer. These rules count work for an FRS employer in any capacity, including part-time, temporary, and other arrangements the Division defines as FRS employment. Before you accept any post-retirement work with a government employer in Florida, call the Division of Retirement and confirm your dates. That one call is cheaper than a repayment.

Chapter 11: Where an Annuity Can Fit Next to a Special Risk Pension

This is the only chapter in this guide about an insurance product, and it is here because readers ask where an annuity fits next to a pension. The answer, at the level this guide can honestly give it, is: beside the pension, as a supplement, for some people — never instead of the pension, and never instead of FRS. An annuity is a contract with an insurance company. You pay money to the company. The company promises to pay you income later, often as monthly payments in retirement. A person who uses one next to a Special Risk pension is usually working on the income gap from the general method: list what comes in — pension, Social Security when it starts, the HIS while it lasts — list what goes out, and look at the difference in the years before Social Security and Medicare begin. Chapter 6 priced that gap. An annuity is one of the tools some people use to turn a lump sum, such as a DROP payout they have chosen to roll over, or savings

held outside FRS, into a steady monthly amount. **The types, in plain words.** A fixed annuity promises a set interest rate for a set time. A fixed indexed annuity ties growth to a market index, with a floor against market loss and a cap on gains; you do not own any stocks, and it is an insurance product, not an investment. An immediate annuity starts paying monthly income right away in exchange for a lump sum. A variable annuity involves market risk and is a different product from the fixed types this guide focuses on. Every benefit statement about an annuity has to travel with its limits, so here they are in the same place:

- Every promise an insurance company makes rests on that company's claims-paying ability. A promise is only as strong as the company behind it.
- Annuities commonly carry surrender charges if you take your money out during the surrender period, which can run for years. Money you may need soon does not belong in a contract with a surrender period.
- Optional riders can cost extra each year and can limit how and when you may take your money. A rider's cost and its access limits are part of the contract, not fine print to skip.
- Withdrawals from an annuity are taxable under the tax rules that apply to it. This guide does not work out your taxes. Ask a qualified tax professional.
- An annuity is not FDIC-insured. It is not a bank deposit. It is not an investment, and this guide never calls it one.

Nothing in this chapter is a recommendation. Whether an annuity fits you depends on your pension amount, your survivor election, your health coverage in the bridge years, your other savings, and your spouse's own income — facts no guide has. If you consider one, use the questions in Chapter 12, and compare the annuity against the plain alternatives first: keeping the lump sum in savings, taking the pension survivor option that already fits, or adjusting your retirement date.

Chapter 12: Questions to Ask FRS, Your Employer, and a Licensed Professional

Before the last chapter, the scope sentences from Chapter 1, repeated as promised. **This guide covers Florida law enforcement officers who are members of the Florida Retirement System (FRS) in the Special Risk Class. This guide does not cover officers in a municipal police pension plan under Florida Statutes Chapter 185, officers in any other employer plan, private security workers, or 911 telecommunicators and dispatchers.** If the second sentence describes you, your questions go to your own plan's board and its plan document — and the document-check questions below still apply to you, word for word. Ask the Division of Retirement or the MyFRS Financial Guidance Line (1-866-446-9377):

1. Confirm, in writing, my membership class and my first FRS enrollment date. Which normal retirement row in Chapter 3 is mine?
2. What is my benefit estimate at my normal retirement date, under each of the four payment options?
3. What is my benefit estimate if I enter DROP at that date and stay 96 months, and what is it if I keep working outside DROP instead?
4. What will my Health Insurance Subsidy be, in dollars, from my years of service — and what form and proof of coverage start it?
5. If I return to work after retirement, what is the first date I can work for an FRS employer without putting my retirement at risk?

Ask your employer:

1. Am I reported to FRS, or am I in this city's own police pension plan? May I have that answer in writing?
2. Where is my written beneficiary designation for the section 112.19 death benefit filed, and how do I update it?
3. What retiree health coverage, if any, does this employer offer, and where is it written?

Ask any insurance agent, including me:

1. Are you licensed in Florida, and what is your license number?
2. Is this product an annuity or a life insurance policy, and which company issues it?
3. What is the surrender period, and what is the surrender charge in each year?
4. What does every rider cost each year, and what limits does each rider put on my access to my money?
5. What happens to this contract if I die, and what does my spouse actually receive?
6. How are withdrawals taxed, in general terms — and will you put in writing that you are not giving me tax advice?
7. What did you compare this against, and why is this the fit for my pension, my survivor election, and my bridge years?

Chapter 13: What To Do Next

1. Answer the Chapter 1 question first. Confirm your system — FRS or a Chapter 185 plan — and your FRS class and enrollment date, in writing.
2. Get your own numbers. Ask the Division for your benefit estimates under all four payment options, with and without DROP, at dates you are actually considering.
3. Price your bridge years using Chapter 6: the years from your retirement age to Social Security at 62 and to Medicare at 65, with your HIS amount on the income side.
4. Fix the free paperwork. Current beneficiary designations with FRS and with your employer, and a spouse who knows where they are filed.
5. Decide the survivor option with your spouse, from the Division's dollar estimates — not from a general description, including the ones in this guide.
6. If a product is proposed to you, ask the Chapter 12 agent questions, take the answers home in writing, and wait at least a week before you sign anything.
7. Recheck this guide's facts after each Florida legislative session. FRS, DROP, and death-benefit rules have changed in recent years and can change again. The version date on the cover of this guide tells you when its facts were last stated.

If you want help working through the insurance side of these steps, you can call Serge Sendji Augustin, a licensed Florida agent (FL License G231352), at (407) 434-9297. The call is free. There is no purchase required to ask questions. For your pension itself, the Division of Retirement and MyFRS are the authority — start there, and bring what they give you to any conversation with an agent, including one with me.

About the Author

Serge Sendji Augustin is a licensed Florida 2-15 Life, Health & Variable Annuity insurance agent (FL License G231352, NPN 21565385). He helps Florida seniors with retirement income planning,

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