



*Inside This Issue*

Sen. Rick Scott Visit



Legislative & Committee Updates



Virtual Job Fair



Hurricane Ian Response Panel Training



Emotional Survival



# 2023 FPCA Mid-Winter Conference Highlights

# ZERO IN ON SAFETY

Zero in on Safety with our smart transportation solutions. Verra Mobility is dedicated to reducing crashes, enhancing urban mobility, and saving lives. With our advanced technology and expert teams, we are committed to making our roads safer for everyone.

Safety belongs to all, and we are working tirelessly to ensure that every trip is safe. Join us in our mission to zero in on safety and positively impact our communities. Together, we can create a safer future for all.

## SAFETY AND MOBILITY SOLUTIONS

- Speed Enforcement
- Red-Light Enforcement
- Bus Lane Enforcement
- CrossingGuard™ School Bus Safety
- ALPR (Automated License Plate Recognition)



[verramobility.com/government/zero-in-pledge](https://verramobility.com/government/zero-in-pledge)



May 2023

## Table of Contents

<b>Sen. Rick Scott Visit</b>	<b>2</b>
<b>Legislative Update</b>	<b>3</b>
<b>Committee Update</b>	<b>4</b>
<b>Virtual Job Fair</b>	<b>4</b>
<b>Hurricane Ian Response</b>	<b>5</b>
<b>Emotional Survival</b>	<b>6</b>
<b>Calendar</b>	<b>8</b>

### PRESIDENT

CHIEF KEITH TOUCHBERRY  
FELLSMERE POLICE DEPARTMENT

### 1ST VICE-PRESIDENT

CHIEF CHARLES "CHUCK" BROADWAY  
CLERMONT POLICE DEPARTMENT

### 2ND VICE-PRESIDENT

CHIEF CHARLIE VAZQUEZ  
TAMPA INTERNATIONAL AIRPORT  
POLICE DEPARTMENT

### 3RD VICE-PRESIDENT

CHIEF ROBERT BAGE  
FORT WALTON BEACH POLICE  
DEPARTMENT

### EXECUTIVE DIRECTOR

JENNIFER "COOKIE" PRITT

# FPCA MARKS SUCCESSFUL LEGISLATIVE SESSION, MID-WINTER TRAINING CONFERENCE AND EXPOSITION



*(Conference Opening Ceremonies with the FPCA Executive Committee)*



The Florida Legislature adjourned its 2023 Regular Session on time, May 5th, 2023, and your Association can report a successful effort with the passage of both of FPCA's top priorities: chiefs' employment rights, and pension restoration. See inside this issue for more information.

The successful Session effort followed the FPCA's 2023 Mid-Winter Training Conference & Exposition held in Orlando, January 7-10, 2023. Headlining the program were a Chiefs' panel discussion on the Hurricane Ian response and lessons learned, and a full-day workshop on emotional survival by the esteemed Kevin Gilmartin, Ph.D.

The following day, Lt. John Suess, Pinellas County Sheriff's Office and lead investigator for the Marjory Stoneman Douglas Public Safety Commission, gave a riveting presentation on the response to that critical incident.

Attendees also heard a lunchtime keynote speech from U.S. Senator Rick Scott, and got plenty of time in the bustling exhibition hall to review the latest in law enforcement products and services. The conference wasn't all work, though, as attendees also enjoyed a reception and communal college football championship watch party.

Your association works hard to bring you the latest and greatest in training and professional development opportunities. We hope to see you at the 71st Annual Summer Conference & Exposition in Bonita Springs July 28 - August 5, 2023!



# MID-WINTER CONFERENCE & EXPO DELIVERS

## U.S. Senator Rick Scott Offers Keynote Remarks



(L-R: Chief Dan Slaughter, Chief Charlie Vazquez, Chief Jeff Pearson, U.S. Sen. Rick Scott, Chief Keith Touchberry, Chief Robert Bage, Chief Charles Broadway, and Chief Melanie Bevan)

FPCA convened its 2023 Mid-Winter Training Conference and Exposition on January 7th, with special guest U.S. Senator Rick Scott as the featured speaker on January 9th.

In his remarks, Sen. Scott listed his priorities as jobs, education, and public safety, with the first two impossible without the third. To that end, he declared his stalwart opposition to repealing qualified immunity. Sen. Scott also proudly announced his office had the highest ranked constituent services in the U.S. Senate, and concluded his remarks by urging attendees to call on him for assistance.



(ABOVE: FPCA President Chief Keith Touchberry presents U.S. Sen. Rick Scott with an FPCA Recognition Award. RIGHT: Sen. Scott shares a lighthearted moment with attendees during his address.)





SCAN ME

# SCHOOL ZONE SAFETY

## PHOTO SPEED ENFORCEMENT

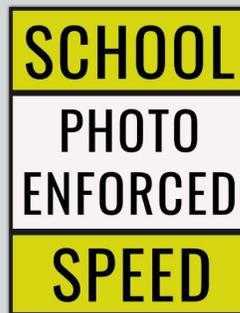


### LAW ENFORCEMENT BENEFITS

- \* Reduction in dangerous traffic stops
- \* Reassignment of Officers to needed areas
- \* Reduction of high speed police pursuits
- \* No cost to agency or local government

### COMMUNITY SCHOOL BENEFITS

- \* Traffic Calming
- \* Additional tool for SRO's
- \* Increased safety for children
- \* Changes driver behavior



### PUBLIC INFORMATION & EDUCATION

Every effort is made to inform and educate the public through social media and press releases, as well as a 30-day warning period.

### CUTTING EDGE TECHNOLOGY

Single lane LIDAR leaves no questions with photo speed enforcement, and is 100% accurate in identifying the correct vehicle.

### FREE SPEED STUDIES & ALPR

FREE Speed Studies to help you determine your need  
FREE ALPR with each mounted camera, helping you solve crime and keep your community safer.

## SLOWER VEHICLES = SAFER SCHOOLS

We make schools safer places to walk, play, and learn with our proactive combination of technology, and public information,.

**TRUEBLUE**<sup>TM</sup>  
SPEED ENFORCEMENT | SCHOOL ZONE

# FLORIDA LEGISLATURE ADJOURNS AFTER PASSING TOP FPCA PRIORITIES

FPCA welcomed a successful 2023 Regular Legislative Session as the Legislature passed both of FPCA's top priorities.

House Bill (HB) 935 by Rep. Berny Jacques (R-Clearwater), and its Senate companion Senate Bill (SB) 998 by Sen. Danny Burgess (R-Zephyrhills) which was tabled in lieu of HB 935, aims to prevent the arbitrary termination of a chief of police without a transparent process that includes written notice and the opportunity to raise any issues during a public hearing.

In a statement of support for the bill, FPCA President Chief Keith Touchberry said, "A police chief should not face undue political interference while fairly enforcing the law and protecting their communities. When police chiefs are told which laws to enforce or not, where to police or not, what policies to follow or not, they are handcuffed from doing their jobs as chief law enforcement executives."

Added Touchberry, "Police chiefs are also often called upon to provide a professional opinion on policing or other issues of great importance. A chief's ability to offer a frank opinion when necessary - whatever it might be - without the threat of endangering his or her employment is the driving force behind this bill."

During the Session, FPCA members Chief Sean Chamberlain and Chief John Barkley testified before House and Senate committees in support of the bill, and "The Florida Standard" published a compelling op-ed by Rep. Jacques.

HB 935 ultimately passed both chambers by unanimous votes and now awaits the Governor's signature.

Also passing the Legislature was SB 7024, a package of provisions related to the Florida Retirement System (FRS). The bill was amended to include the substance of HB 239 / SB 224, which restore retirement benefit equity for Special Risk Class employees enrolled in the FRS after July 1, 2011.

FPCA worked closely with our public safety partners at the Florida Professional Firefighters and the underlying bill sponsors Sen. Ed Hooper (R-Clearwater) and Rep. Demi Busatta Cabrera (R-Coral Gables) to ensure passage of this provision so important to recruitment and retention.

Testifying before a House committee on behalf of FPCA, 3rd V.P. Chief Robert Bage said, "Florida is the best state for first responders, but when we try to recruit, especially from the Northeast, that difference in retirement benefits is an issue."

At the House's initiative, the package further restored the cost-of-living adjustment for all years of service after July 1, 2011, and expanded the Deferred Retirement Option Program from five years to eight.

FPCA applauds House Speaker Paul Renner (R-Palm Coast), Senate President Kathleen Passidomo (R-Naples), and the bill sponsors for proving the State of Florida's true commitment to every first responder and their families with this comprehensive package of first responder benefits.



*(FPCA President Chief Keith Touchberry presents State Rep. Mike Giallombardo with the 2022 FPCA Legislator of the Year Award. Rep. Giallombardo sponsored HB 689, FPCA's top legislative priority last year. The bill expanded the time for a first responder to report post-traumatic stress disorder symptoms to qualify for workers' compensation benefits.)*

# Florida Sheriffs Association COOPERATIVE PURCHASING PROGRAM



Best-in-class customer service from experienced, in-house staff

---

Access to an extensive catalogue of vehicles, boats, and equipment with broad customization

---

Streamlined procurement process

---

Multiple-award, competitive bid at discounted prices

---

Free pre-purchase consultation services

Providing procurement services for government entities since 1993.

850-877-2165 | [FLSHERIFFS.ORG/PPP](https://FLSHERIFFS.ORG/PPP) | [PPP@FLSHERIFFS.ORG](mailto:PPP@FLSHERIFFS.ORG)



# UPDATE ON ACCOUNTABILITY COMMITTEE

Last summer, the Florida Police Chiefs Association membership voted to change the organization's bylaws and make the Subcommittee on Accountability and Societal Change a permanent committee.

First established in 2020 in the wake of the George Floyd murder, the Subcommittee was composed of 11 law enforcement executives and 11 community leaders from across Florida, and charged with developing proposals that could be implemented at the local and state level to enhance trust, ensure transparency and accountability, and strengthen relationships between the police and the communities they serve.

The Subcommittee issued two reports. The first report provided use of force guidelines, using the 2020 National Consensus Policy as a foundation. That report informed House Bill 7051 that passed during the 2021 Florida Legislative Session. The second, more comprehensive, report emanated from a discussion using the six main "pillars" from the 2015 Final Report of the President's Task Force on 21st Century Policing as the framework.

St. Petersburg Police Department Chief Anthony Holloway chaired the (now) Committee from its inception, and in an interview with this publication, provided an update on the Committee's future direction and activities.

The Committee, still composed of chiefs and community leaders, intends to meet periodically and continue discussing current topics and potential areas of concern. A key touchstone will be the need to build relationships and maintain transparency.

Said Holloway, "One of our community leaders, Dr. Randy Nelson, often reminds us that an issue is not necessarily 'this or that' but can be 'this and that', and so both sides can be educated on how people feel about an issue."

For instance, with the passage of permitless concealed carry, both law enforcement and communities will need to educate each other on what each party expects from the other.

One issue the Committee may also continue exploring is the desire for greater communication and coordination when a local jurisdiction initiates a specific task force - auto theft or

narcotics, for instance - and could benefit from greater community buy-in. Said Holloway, "The good people are not going to say anything, but they're wondering what all the cops are doing there."

On issues not yet identified, or that manifest themselves in a crisis, maintaining a dialogue built on trust will allow the Committee to respond in a thoughtful way.

With the evolution of this initial dialogue into a permanent Committee, the Florida Police Chiefs Association is committed to leading the discussion on the most important issues of the day.

## FPCA CO-HOSTS VIRTUAL JOB FAIR

FPCA and the Florida Sheriffs Association held a joint Law Enforcement Virtual Job Fair on April 20th. Over 100 agencies from across Florida participated.

Promoting the event, FPCA President Touchberry said, "Florida backs the blue. Whether you're a sworn officer now in another state, or just thinking about a career in law enforcement, this Virtual Job Fair is the perfect opportunity to find out how you can make a difference and be a hero in the most law enforcement-friendly state in the nation."

Attorney General Ashley Moody also offered her encouragement with a Video Welcome Message and press release highlighting her own longstanding Be A Florida Hero law enforcement recruitment efforts. Said General Moody, "Hundreds of officers from around the country are moving to Florida to serve in the Sunshine State. I'm excited to join FPCA and FSA to kick off this national virtual job fair to recruit more officers to move here and Be A Florida Hero."



# ELOPEMENT IS SCARY. PROJECT LIFESAVER CAN HELP.

Project Lifesaver is a program specifically designed to protect and recover special needs individuals who are prone to the life-threatening behavior of wandering, including those with Autism, Alzheimer's, and other cognitive conditions. For more information on how you can protect your loved ones, visit our website.



**1-877-580-LIFE(5433)**

**[www.projectlifesaver.org](http://www.projectlifesaver.org)**

# PANEL DISCUSSION: LESSONS FROM HURRICANE IAN RESPONSE



*(L-R: Rep. Giallombardo, Commissioner Glass, Sgt. Costa, Capt. McGovern, Chief Hudak, Dir. Fowler, Chief Dalton, Chief Sizemore, Chief Garrison)*

The training program began on Sunday with a panel discussion of the law enforcement response to Hurricane Ian's 2022 landfall in Lee County. On the panel were Chief Bill Dalton, Sanibel Police Department, Chief Anthony Sizemore, Cape Coral Police Department, Director Michael Fowler, Daytona Beach Shores Department of Public Safety, Chief Ed Hudak, Coral Gables Police Department, Capt. Sean McGovern, Boca Raton Police Department, Sgt. Wayne Costa, Orlando Police Department, State Rep. Michael Giallombardo (R-Cape Coral), and FDLE Commissioner Mark Glass. The panel was facilitated by FPCA President, Chief Keith Touchberry.

When Hurricane Ian first threatened the coast, law enforcement agencies in the storm's projected path braced themselves for a potential hit to Tampa, but then had to shift for Ian's landfall in Ft. Myers. While the rest of the world hunkered down, agencies in other jurisdictions focused on preparing officers for the challenges they would face during and after the storm, serving on mutual aid teams for days without external support on alpha-bravo shifts.

Of course, the damage from Hurricane Ian was widespread and devastating beyond expectations. Sanibel Chief Bill Dalton reflected on the difficulty of emergency management, saying

"there's some things I don't think you can foresee," such as the causeway to Sanibel and Captiva Islands washing out. Chief Dalton noted that although the possibility was known, few believed it would actually happen. Said Dalton, "when it seemed like things couldn't get worse, they often did."

Agencies originally anticipated needing to staff three to four major intersections, but the reality proved much harsher, with 68 intersections requiring personnel. Agency response was further hampered because agency vehicles were destroyed, and officers lost their own vehicles and homes.

Director Fowler highlighted the lasting effects of Hurricane Ian's backside, which struck his community on its path out of Florida. While Ian's effects were not particularly strong, it caused severe beach erosion, weakening seawalls and other structures to the point of imminent collapse. In the aftermath, and ahead of the incoming Hurricane Nicole, officers faced serious challenges going door to door and convincing residents to evacuate endangered buildings for their own safety. "We needed to make sure we didn't have another Surfside," said Fowler.

***(Continued on Page 7)***

# EMOTIONAL SURVIVAL FOR LAW ENFORCEMENT



*(Dr. Kevin Gilmartin addresses FPCA conference attendees.)*

On the first full day of this year's Mid-Winter Training Conference, a full room of attendees listened intently as Dr. Kevin Gilmartin discussed Emotional Survival. Dr. Gilmartin, a behavioral scientist with a doctoral degree in clinical psychology from the University of Arizona, frequently consults with agencies on public safety-related issues. Dr. Gilmartin is well-known for his book, "Emotional Survival for Law Enforcement - A Guide for Officers and Their Families." He served as a law enforcement officer for 20 years and is the recipient of the IACP's National Police Officer Citation Award for contributions during hostage negotiations. He is also a U.S. Marine Corps veteran.

According to Dr. Gilmartin, law enforcement is a demanding and complex profession that necessitates a unique perspective and set of skills. Officers are taught to view the world through a different lens, focusing on tactical and street survival. This change in perception is crucial for ensuring the safety and well-being of them and those around them, but it also has profound implications for their emotional and psychological health. Emotional survival is an equally important aspect that often goes overlooked, despite being separate from traditional mental health services and treatment.

The profession of law enforcement often instills a worldview characterized by distrust and cynicism. This is an unfortunate reality, as officers frequently encounter people at their worst. Moreover, the shift from "probability" thinking to "possibility" thinking - always considering the worst-case scenario, even if

the likelihood of it occurring is minimal - amplifies this state of hypervigilance, which has significant neuro-physiological consequences. In addition, as someone who has also consulted for law enforcement agencies in Canada and Australia, Dr. Gilmartin said that law enforcement officers in the United States face unique stress due to the prevalence of firearms.

The heightened adrenaline and emotional investment required to meet these challenges can result in a biological rollercoaster, causing emotional lows akin to depression. Often, the most dedicated officers are the most susceptible to this phenomenon, as they are the most emotionally invested in their work.

Living at the bottom of this emotional rollercoaster not only affects officers, but also their families. As a result, officers may become disengaged at home, causing further damage to their emotional well-being. Sleep disorders and poor sleep hygiene can exacerbate the situation, as fatigue impairs decision-making and physical reaction time. Additionally, the adrenaline-cortisol feedback loop contributes to weight gain and diabetes.

Effective leadership is crucial in addressing these challenges and fostering emotionally secure and supported officers by modeling and promoting emotional survival. This goes

***(Continued on Page 7)***



**PROUDLY SUPPORTING LAW ENFORCEMENT IN FLORIDA**

# CELEBRATING 70 YEARS OF MANUFACTURING OUR PRODUCTS IN AMERICA

**#WENEVERLEFT**

**REACH OUT TO YOUR FLORIDA REP FOR  
MORE INFO OR TO SCHEDULE A DEMO!**

NORTH FLORIDA  
TERRITORY MANAGER  
**ALAN DODIMEAD**  
ADODIMEAD@WHELEN.COM  
850-843-7326

CENTRAL FLORIDA  
TERRITORY MANAGER  
**STEVE DUZS**  
SDUZS@WHELEN.COM  
860-682-8409

SOUTH FLORIDA  
TERRITORY MANAGER  
**ROSS CHAMBERLAIN**  
RCHAMBERLAIN@WHELEN.COM  
203-623-7769

FLORIDA SERVICE TECHNICIAN  
WARRANTY/REPAIR  
**CHRIS JOHNSON**  
CJOHNSON@WHELEN.COM  
203-584-1721

**WHELEN**<sup>®</sup>  
ENGINEERING COMPANY INC.  
whelen.com  @WhelenENG

***(Hurricane Ian, continued from Page 5)***

Commissioner Glass emphasized the importance of maintaining strong communication and coordination, especially in years without major emergencies, so that those connections exist when they are needed. Commissioner Glass also noted that duplication of requests can lead to confusion, making it crucial for organizations to work together efficiently.

Panel participants agreed that having a liaison or administrator at the county Emergency Operations Center proved invaluable, ensuring that law enforcement agencies could communicate their needs effectively.

Chief Hudak stressed the importance of understanding the chain of command and maintaining communication along it throughout the response. Unlike firefighters, Hudak said, law enforcement officers work on their own, so a firm understanding of the chain of command is critical. In addition, the desire to help, combined with severe demand for assistance that generated multiple mission numbers, resulted in some situations where resources essentially self-deployed. Panelists agreed that mutual aid agencies should support, not lead or freelance.

Chief Sizemore again emphasized the need to prepare officers for extended alpha-bravo shifts, and the importance of accepting that help and not sending mutual aid teams home early to avoid taxing them, "because once you do, you're done and they won't come back." As one panel participant wryly noted, agencies should not hesitate to accept assistance as officers on mutual aid missions are often "well-fed, sleeping in the A/C and making more than you and me."

In response to all of these challenges, several critical assets emerged as essential in the aftermath of widescale emergency responses besides, obviously, people and communications. Self-sufficiency was crucial, with base camps serving as important hubs for response efforts, and including the need for base camp security as officers may be "walking around in their jammies" while citizens arrive "asking why the library is closed."

Additionally, integrating public works teams for vehicle and generator maintenance, as well as information technology support, is vital to self-sufficiency, as long as it's included in the overall pre-storm Standard Operating Procedure to ensure reimbursement by FEMA. Chief Hudak reported that Miami-Dade County uses "cut teams" of firefighters, officers, and public works employees (chainsaws, front loaders).

Panelists also acknowledged the need for post-storm visibility, with citizens wanting to see marked cars patrolling. K-9 units are also important post-emergency, especially with the lack of nighttime lighting. Provisioning for K-9s in their off time is also important, as handlers cannot keep their specialized vehicles running all the time, but also cannot necessarily bring the K-9 into the bunk trailer with other officers.

In discussing future steps, panelists discussed whether the Florida Police Chiefs Association should focus on theoretical training or, for example, practical partnerships for emergency response. In particular, panelists mentioned the important role the association could play in ensuring that when needed, all municipalities including smaller ones received the support they needed post-storm. To do so would require additional training and likely resources and assets along with the commitment of departments to participate.

Overall, the experience of Hurricane Ian emphasized the importance of preparedness, coordination, and communication in the face of natural disasters. By learning from these challenges, law enforcement agencies can better serve and protect their communities in future emergencies.

***(Emotional Survival, continued from Page 6)***

beyond mere pronouncements, extending to the implementation of policies that encourage "ethical followership," empowering officers to thrive in their roles and make the right decisions under pressure. When officers feel valued and cared for, they are more likely to excel in their roles.

Dr. Gilmartin recommended that officers focus on aspects of their lives they can control, adopting a proactive approach to personal time management. By setting goals and planning personal time, officers can regain a sense of autonomy and balance. Maintaining physical fitness is another crucial component, with a minimum of 150 minutes of moderate exercise per week recommended. Agencies and unions can work together to facilitate this by allocating time for officers to exercise during their shifts. Furthermore, officers should cultivate other significant roles in their lives, such as involvement in clubs, religious or fellowship activities, or hobbies completely unrelated to their job, to maintain a well-rounded sense of identity.

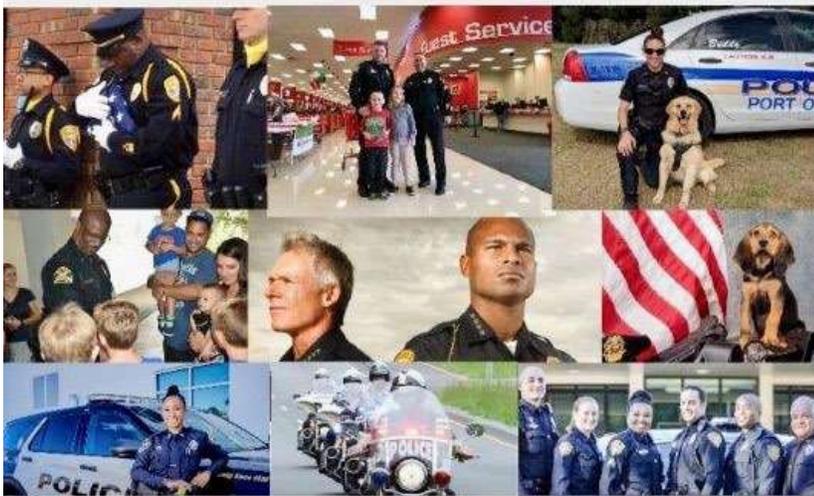
By focusing on these key elements of emotional survival, according to Dr. Gilmartin, law enforcement officers can navigate the demanding nature of their profession while preserving their mental and emotional well-being.



The Florida Police Chiefs Association's  
**\$70 for 70<sup>th</sup>**  
**"Save a Hero's Life"**  
**Donation Campaign**



The Florida Police Chiefs Association (FPCA) was established in 1952. In honor of the FPCA turning **"70"** in 2022, we would like to challenge all FPCA members, friends, community members and business partners to make a donation to the Florida Police Chiefs Education and Research Foundation's **\$70 for 70, "Save a Hero's Life" Donation Campaign**. The Foundation is a 501c3 charitable organization.



Your gift will go towards a variety of resources relating to Officer Wellness and Suicide prevention programs for Florida's Law Enforcement, our Heroes. In 2021 line of duty deaths increased 52% from the previous year with a total of 629, and 66 being from Florida.

Every dollar counts...whether you give \$70 or \$700. Your generous donation will be put towards our mission and goal... to supply critical

life-saving resources, services, training, and to support campaigns and legislation in support of holistic Officer Wellness. You may even want to donate in memory of a loved one. This support can make all the difference in whether a family says "welcome home" to an officer returning from a shift.

Make your tax-deductible donation today, by visiting the conference registration desk or you may copy and paste this link to make a secured donation online: <https://fpca.com/make-your-tax-deductible-donation/>

*Use this QR Code to access our website for more information:*

The Florida Police Chiefs Association

[www.fpca.com](http://www.fpca.com)

Email: [info@fpca.com](mailto:info@fpca.com)

Phone: 850-219-3631





# SAVE THE DATE

## June 2023

Best Practices: "Comprehensive and Defensible Internal Affairs Investigations", and "Professional Compliance Process"

June 13, 2023

Coconut Creek Police Department  
Coconut Creek, FL

## July 2023

71st Annual Summer Training Conference

July 29 - August 2, 2023

Hyatt Regency Coconut Point  
Bonita Springs, FL

## September 2023

Media and Public Speaking Training

September 20, 2023

The Brownwood Hotel  
The Villages, FL

# SUGGESTION BOX

Future issues of this newsletter will include features on people and agencies shaping the future of Florida law enforcement. Whether it's a compelling story of heroism, an inspiring police explorer, or an innovative community policing program, we want to hear about it. Submit items for consideration by emailing them to: [info@fpca.com](mailto:info@fpca.com).

# EXPO HIGHLIGHTS



## Contact

# CONCERNED ABOUT FENTANYL?



Meet the threat and keep your officers safe with Trace Eye-D's innovative field testing products!



**F1** FENTANYL

**M39** METHAMPHETAMINE

**C34** COCAINE

## OUR PRODUCTS ARE UNIQUE

- Eliminate injury from broken glass ampoules
- Easy to use - just OPEN, WIPE & LOOK
- Economical - Competitively priced and reduces operating costs
- Environmentally Friendly (safe for disposal)



SCAN TO ORDER

(941) 926-5045  
sales@traceeyed.com



[trace-eye-d.com](http://trace-eye-d.com)



# You only retire once

So it's important to know how to navigate this process

## Don't leave money on the table



FLORIDA RETIREMENT SYSTEM  
Comparison of Actuarial Assets to Liabilities and Benefit Payments.

This chart illustrates the overall financial health of the FRS Pension Plan.



### WARNING: The FRS Pension Plan is less than 100% funded.

What you need to know – The legislature can either reduce future benefits to lessen liabilities, or raise employee contributions to increase funding...and this can happen anytime, without notice or approval from investors. The result could hinder your abilities to realize your investment potential.

Edwards Financial Services can provide you with customized investment options that help minimize risk, protect your assets and contribute to achieving your goals – all with a superior level of personal attention and service.

“As a former employee of the Orange County Sheriff’s Department, I understand the challenges of achieving your retirement goals.”

– Jason Edwards  
Managing Partner  
American Business Journal  
Executive of the Year

## Edwards Financial S e r v i c e s

Insurance • Investments • Retirement

Contact us for a complementary analysis.

407-678-9400 | [EFS-Advisors.com](https://www.EFS-Advisors.com)

Voted Top 25 Financial Planning Firms