

## Should I Enter DROP or Retire Without DROP?

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If you are uncertain if you want to enter DROP or retire without entering DROP, please follow the steps below to help you make an informed decision:

1. Learn more about entering DROP and retiring from Orange County and the FRS:
  - ✓ Review the many DROP resources available at myFRS.com  
[Deferred Retirement Option Program \(DROP\) / Active Members / Retirement / Workforce Operations - Florida Department of Management Services \(myflorida.com\)](#)
  - ✓ Take advantage of free Financial Planning and Counseling  
[http://www.myfrs.com/portal/server.pt/community/financial\\_planning\\_counseling/249](http://www.myfrs.com/portal/server.pt/community/financial_planning_counseling/249)
  - ✓ Watch the FRS Retirement Without DROP video  
<https://www.myfrs.com/Videos/Understanding%20Your%20Benefits%20Under%20the%20Pension%20Plan.mp4>
  - ✓ Read the FRS DROP Retirement Guide  
[https://www.dms.myflorida.com/workforce\\_operations/retirement/members/deferred\\_retirement\\_option\\_program\\_drop](https://www.dms.myflorida.com/workforce_operations/retirement/members/deferred_retirement_option_program_drop)
  - ✓ Read the FRS Ready.Set.Retire Booklet  
[https://frs.fl.gov/forms/ready\\_set\\_retire.pdf](https://frs.fl.gov/forms/ready_set_retire.pdf)
  - ✓ Review the Orange County Guide to Retirement Benefits  
[2026 Guide to Retirement Benefits](#)
2. Call FRS at **844-377-1888**, Option 4, or send an email to [retirement@dms.myflorida.com](mailto:retirement@dms.myflorida.com), to request a comparative estimate/calculation of your benefit options (DROP or Retire without DROP).
3. After you receive your comparative estimate/calculation from FRS and have reviewed the information outlined above, you should be able to make a more informed decision about your retirement.
4. Once you have made your decision, please follow the instructions on the DROP Enrollment checklist or the Pension Retirement checklist on the Thinking of Retiring page, whichever is appropriate for you.