

2011 MSRP Saving\$ Expo Workshop Descriptions

11:00–11:45 AM or 2:15–3:00 PM

The “Y” Generation: Planning for Retirement in an “i” World Presented by Team MSRP.

Just as “i” technology revolution has changed our world, retirement planning has changed. Come see what the retirement of the future might look like. You will learn the challenges young workers face today in planning for retirement and why you need to start saving immediately!

9:15–9:45 AM or 12:30–1:00 PM

Tax Me Now or Tax Me Later: is the Roth Right for Me? Presented by Team MSRP.

The addition of the Roth option within your 401(k)/457 MSRP lineup allows for flexibility and planning opportunities when it comes to withdrawals and taxes, both before and after you retire. We’ll help you learn the difference between saving traditional pre-tax dollars versus saving after-tax dollars through Roth deferrals. Find out how the Roth option works and whether it fits with your goals.

10:00–10:45 AM or 1:15–2:00 PM

Pump Up Your Piggy Bank Presented by the Maryland Cash Campaign.

Increasingly, households across America are cutting costs and saving money. This workshop will explore common and not-so-common ways to maximizing your spending plan so you can "pump up your piggy bank" with savings. We'll discuss the pros and cons of various savings tools (from stashing the cash at home to savings bonds and bank deposit accounts), the distinction between "spending less" and "saving," and the wonders of compound interest. Don't miss out on this exciting conversation about savings!

12:00-12:45 pm

LifeLong Income... the retirement benefit that never runs out. Presented by MetLife.

While many MSRP participants approaching retirement decide to leave their money on deposit to enjoy its tax deferred status, others decide to start the distribution process. The Plan provides many payout options for participants but an often overlooked and sometimes valuable option is to annuitize all or a portion of your account. Attend this informative session about the available annuity options so you have all the facts when the time comes to decide on the best payout option for your individual financial situation .

1:00-1:45 pm

Market Volatility and Asset Allocation. Presented by Neuberger Berman.

There is no doubt that the market fluctuations of the past year have impacted many MSRP participants’ investment decisions. Join us as we review recent market volatility and discuss financial strategies that you can practice to minimize the risk exposure in your portfolio. We will cover asset allocation principles and how they can be utilized to reduce risk in your portfolio. The goal is to provide you a better opportunity to achieve a positive desired result utilizing the long term investment strategy of diversification.