



Locations

Annapolis

Tuesday, October 20th, 9 am to 3 pm

Goldstein Treasury Bldg.

80 Calvert St.

Annapolis, MD 21401

Baltimore

Wednesday, October 21st, 9 am to 3 pm

O'Connor State Office Bldg.

201 W. Preston St., Lobby

Baltimore, MD 21201

[Parking and transportation tips \(PDF\)](#)

Workshops

- **Let a pro do the heavy lifting: Target Date Funds**

9:15–10:00 am or 12:15–1:00 pm

Has the recent volatility of the stock market weakened your confidence in managing your retirement investments? If so, now may be the time to consider an option that is already diversified. Come learn all about the Target Date Retirement Funds and how this one-step approach can help you manage through swings in the market over the long term.

Brought to you by T Rowe Price.

The Target Retirement Funds invest in a wide variety of underlying funds to help reduce investment risk. So, in addition to the expenses of the Target Retirement Funds, you pay a proportionate share of the expenses of the underlying funds. Like other funds, Target Retirement Funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

Prospectuses are available on this website by clicking the Prospectus link. For additional help with obtaining a prospectus please contact us. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The fund prospectus

contains this and other important information about the investment company. Read the prospectus carefully before investing.

- **Build your strength: Protect your identity!**

10:15–11:00 am or 1:15–2:00 pm

As we conduct more of our lives online, we have become vulnerable to new ways our identity might be stolen. Come find out how to avoid becoming a victim of identity theft and what to do if you think you have been victimized. We will explain common ID theft scams and recent changes to Maryland's laws. You will also learn what Nationwide is doing to protect your MSRP accounts.

Brought to you by the MD CASH (Creating Assets, Savings and Hope) Campaign, the Office of the Attorney General and Nationwide.

- **Don't sweat it: Investing sensibly**

12:00–12:45 pm

Does the media coverage of the up and down swings in the stock market make you exhausted and want to pull your money out? The short-term-focused world in which we live offers no shortage of distractions from your long-term investment goals. But there's good news: Investing with a long-term focus is still a powerful and potentially effective way to prepare yourself financially for retirement. We'll talk about how to maintain that focus through turbulent times.

Brought to you by American Funds.

- **Financial fitness for life: Stretching your dollars**

11:15 am–12:00 pm or 2:15–3:00

Learn how to assess your financial needs, stretch your dollars, build a spending plan, manage credit and debt, as well as plan for the future. This session can help you review how you are doing with your savings and spending plans as well as investments to help you achieve financial fitness for life.

Brought to you by University of Maryland Extension.

One-on-one sessions

While at the Expo, sign up for a private session with a Retirement Specialist. They can help you:

- Enroll in the plan
- Add/change beneficiaries
- Increase/change your contributions
- Review your account

- Select your investments
- Rollover other eligible retirement accounts to your MSRP account (bring your statements from your other accounts).

You should consider all factors before making a decision to move any retirement assets. Moving retirement assets from one plan to another may have unintended surrender, fee, or tax consequences. Contact your tax or legal advisor regarding your specific situation. Neither Nationwide nor any of its representatives provide tax or legal advice.