



Maryland Teachers and State Employees  
Supplemental Retirement Plans Presents

# The MSRP SAVINGS\$ EXPO

Come Celebrate National Save for Retirement  
Week at this fun and informative event designed  
to help State employees and retirees with saving  
money, investing, and planning for retirement

**Thursday, October 23 • 9:00 AM – 4:00 PM**

**Annapolis House Office Building, 6 Bladen St., Room 170**

**Friday, October 24 • 9:00 AM – 4:00 PM**

**Baltimore O'Connor State Office Bldg, 201 W. Preston St., Lobby**

*Refreshments, Give-Aways, Door Prizes, Educational Seminars and Exhibits!*

*Get answers to your retirement planning questions from people who know.*

*State employees have received approval for up to 2 hours of administrative leave to attend an EXPO. Be sure to coordinate your EXPO attendance with your supervisor and bring a photo I.D. for event access. Each participant will receive a Certificate of Attendance to present to their supervisor upon return to work.*

## **Take advantage of informative educational seminars available in the morning and afternoon**

### **How Much Money Will You Need – How Much Should You Save?**

9:30 – 10:15 AM or 12:30 – 1:15 PM

### **Understanding Stocks, Bonds and Mutual Funds**

9:30 – 10:15 AM or 12:30 – 1:15 PM

### **MSRP Investment Options – Developing Your Investment Plan**

10:30 – 11:30 AM or 1:30 – 2:30 PM

### **Take Control! The Road to Debt Management**

11:30 AM – 12:15 PM or 2:30 – 3:15 PM

### **Selecting an Investment Advisor/Broker and Avoiding Investment Fraud**

11:30 AM – 12:15 PM or 2:30 – 3:15 PM

**For more information, go to [www.MSRP.state.md.us](http://www.MSRP.state.md.us)  
or call 1-800-543-5605.**

## **Invited Exhibitors include:**

- Each mutual fund in the MSRP Plans
- Social Security Administration
- Maryland State Retirement Agency, Member Services
- DBM Office of Employee/Retiree Benefits
- Office of the Attorney General - Securities Division and Office of Consumer Protection
- Univ. of Md. Cooperative Extension Service
- College Savings Plans of Maryland
- Central Payroll Online Services
- Comptroller's Office – Unclaimed Property Division
- Maryland Transit Administration (Baltimore only)
- Maryland Supplemental Retirement Plans
- Nationwide Retirement Solutions (enrollment, review your account and make changes)

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

NRM-5329MD-MD (09/08)



## **Maryland Supplemental Retirement Plans**

### **SAVING\$ EXPO**

**Some additional information to help plan your visit to the SAVING\$ EXPO**

**All State employees, retirees and spouses are welcome to attend. Each attendee should bring a Photo-ID card for access to State government buildings.**

***IMPORTANT: State employees must present their ID card at the MSRP Registration Table to obtain a Certificate of Attendance to be credited two hours of administrative leave upon return to work.***

### **Seminar descriptions:**

#### **How Much Money Will You Need – How Much Should You Save?**

*9:30 – 10:15 AM or 12:30 -1:15 PM*

The “new retirement” will last a long time for most people. During this seminar you will develop an estimate of the amount of money you should have accumulated by the time you retire to supplement Social Security and your State pension so you can have a comfortable retirement. Next you will calculate how much you should be saving on annual basis to meet that goal. You will be able to increase your deferrals on the spot to move closer to that goal. Brought to you by MSRP.

#### **Understanding Stocks, Bonds, and Mutual Funds**

*9:30 – 10:15 AM or 12:30 – 1:15 PM*

We will be discussing the basics of each of these investments and why people invest in them. You will also hear some thoughts on weathering the storm of the current market conditions. Brought to you by MSRP and mutual fund representatives.

#### **MSRP Investment Options – Developing Your Investment Plan**

*10:30 – 11:30 AM or 1:30 – 2:30 PM*

One of the toughest decisions in your supplemental plans is how to invest your money. This seminar will introduce you to the investments available in your plans and walks you through the process of developing an investment plan that suits you. You will also hear some thoughts on weathering the storm of the current market conditions. Brought to you by MSRP and mutual fund representatives.

#### **Take Control! The Road to Debt Management**

*11:30 AM – 12:15 PM or 2:30 – 3:15 PM*

Debt is a major obstacle for many employees to increasing deferrals to their supplemental retirement plans. Get some ideas on how to bring your spending in line with your income, and get debt under control. Brought to you by University of Maryland Cooperative Extension.

## **Selecting an Investment Advisor/Broker and Avoiding Investment Fraud**

*11:30 AM – 12:15 PM or 2:30 – 3:15 PM*

Have you been thinking about paying someone to help you with your investment decisions? Come hear some tips on what to look for in an advisor or broker and the questions you should ask before you hire someone. We will also be discussing how to protect yourself from fraudulent investments. Brought to you by the Securities Division of the Office of the Attorney General.

## **Parking and Transportation Tips:**

### **Thursday, October 23 in Annapolis**

If you are driving into Annapolis, you can park at the Naval Academy Stadium lot. From Route 50 follow Rowe Blvd to a right on Taylor Ave. Look for the sign for the State employee entrance to the lot (no parking pass is required). Then take the free Shuttle (see directions below).

If you work in the downtown Annapolis area, you should be within walking distance or be able to take the free Shuttle. There is a Shuttle stop on College Avenue across the street from the House of Delegates Office Building. You will need to walk around the corner to the main entrance on Bladen Street.

### **Friday, October 24 in Baltimore**

*Use of public transportation is highly recommended.* Take the Subway or the Light Rail to the State Center/Cultural Center stop. From the Subway cross Preston St. to the beige building which is 201 W. Preston St. From the Light Rail stop, walk across Howard St. to the entrance of 201 W. Preston St. (the beige building).

There is a small paid parking lot across Preston St. from the building, and another paid lot across Howard St. behind the Light Rail stop.

**Note: All rooms and buildings are handicapped accessible.**

**Questions? Call MSRP at 410-767-3792**