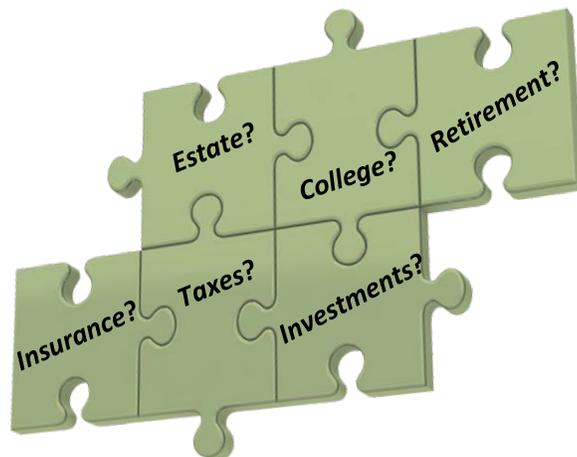


MSRP's Financial Planning 101

**Are you puzzled by
Financial Planning?
Let MSRP help you put
the pieces together!**



Financial planning is the process of assessing your financial goals, taking an inventory of your money and other assets you already have to meet those goals, and determining your future needs. To help State employees understand how this process applies to them, MSRP has designed this comprehensive seminar.

Module 1 – Introduction – “How do I overcome the financial roadblocks that are keeping me from achieving my goals?”

Module 2 – Insurance: Risk Management – “Do I have the proper insurance needed to protect myself, my family and my financial investments?”

Module 3 – Investment Basics – “What should I know before I consider investing?”

Module 4 – Understanding Taxes – “How are my earnings and investments affected by taxes?”

Module 5 – Retirement Planning – “Am I saving enough for retirement? What are my options for saving for retirement?”

Module 6 – Estate Planning – “How do I protect my dependents and my assets during incapacitation and death?”

Module 7 –College Planning – “How can I afford to pay for college?”

Seminar Dates:

September 25,2013	9:00 AM - 4:30 PM	Modules 1-7	Eastern Shore Hospital,Cambridge-Cancelled
November 05,2013	9:00 AM - 12:30 PM	Modules 1-3	MAIF, Annapolis, MD
November 12 2013	9:00 AM - 12:00 PM	Modules 4-7	MAIF, Annapolis, MD
November 13 2013	9:00 AM - 12:30 PM	Modules 1-3	State Center, Baltimore
November 20 2013	9:00 AM - 12:00 PM	Modules 4-7	State Center, Baltimore
December 05,2013	9:00 AM - 12:30 PM	Modules 1-3	MDOT, Hanover MD
December 12,2013	9:00 AM - 12:00 PM	Modules 4-7	MDOT, Hanover MD

Registration Instructions:

Please verify with your supervisor that you may attend and send us your registration information ASAP to reservations.MSRP@maryland.gov. If you **do not have e-mail** you may register by calling MSRP at 410-767-8740 or 1-800-543-5605. Spouses are welcome to attend.

Please Include: Your name, e-mail address, mailing address (work), daytime phone number, date you plan to attend (please register for both days if you want to attend the entire program for half day sessions, agency you are employed by, how many years you have been employed with the State and if you require any special assistance for a disability.

You will receive a confirmation e-mail from our agency within 5 business days. If you do not hear back from us within that time frame, please contact MSRP at 410-767-8740 or 1-800-543-5605.

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