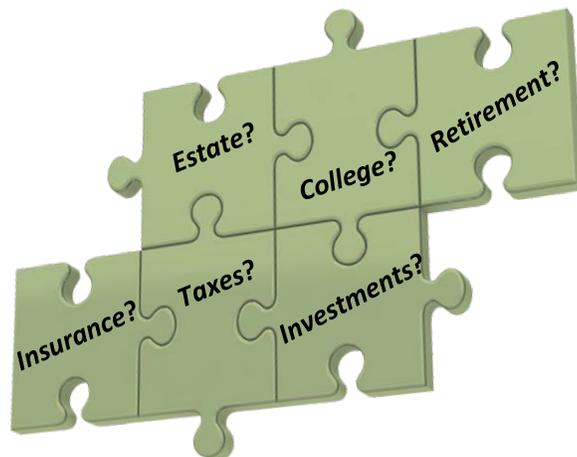


MSRP's Financial Planning 101

**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:

April 09, 2013	9:00 AM - 4:30 PM	Modules 1-7	Washington Co. DSS, Hagerstown
April 22, 2013	9:00 AM - 12:30 PM	Modules 1-3	MD Dept. of Agriculture, Annapolis
April 29, 2013	9:00 AM - 12:00 PM	Modules 4-7	MD Dept. of Agriculture, Annapolis
May 17, 2013	9:00 AM - 4:30 PM	Modules 1-7	Eastern Shore Hospital, Cambridge
June 13, 2013	9:00 AM - 12:30 PM	Modules 1-3	State Center, Baltimore
June 20, 2013	9:00 AM - 12:00 PM	Modules 4-7	State Center, Baltimore

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.

Maryland Teachers & State Employees Supplemental Retirement Plans
William Donald Schaefer Tower - 6 St. Paul Street - Suite 200 - Baltimore, MD 21202
Te: 410-767-8740 - Fax: 410-659-0349 - Web Site: www.MSRP.maryland.gov

