

# Maryland Supplemental Retirement Plans Team MSRP Retirement Review Day Thursday, May 14, 2009



Tawes State Office Building, 580 Taylor Ave.,  
Annapolis, MD 21401

*(If you need authorization to park at the Naval Academy Stadium lot across the street, please call 410 260-2911 with your name).*

## **One-on-One Counseling**

Nationwide Retirement Solutions will have representatives available for One-on-One Counseling and account reviews. Appointment length is 30 minutes on the half-hour from 9:00 AM until 3:30 PM.

**You are encouraged to make an appointment in advance by calling 410-767-8740.** Some appointments may also be available on a walk-in basis. Please provide your name, phone number and email address when you call to request an appointment. *Please bring your most recent statement for your supplemental retirement plans with you on May 14. PLEASE REPORT TO C4 A & B IN THE SECRETARY'S SUITE ON THE 4<sup>TH</sup> FLOOR FOR YOUR APPOINTMENT.*

*Two seminars will be offered during the day:*

## **MSRP Plan Overview**

This seminar explores the 457 Deferred Compensation Plan, the 403(b) Tax Deferred Annuity Plan, the 401(k) Savings & Investment Plan and the 401(a) Match Plan. You'll learn about the benefits of the plans and how much you should be saving for retirement, tax benefits of contributing, along with the rules for the plans including withdrawal requirements. We'll also briefly cover investment approaches and asset allocation models, with an emphasis on the importance of diversification.

## **Good Money Habits to Help Stretch Your Dollars**

This presentation will suggest several steps that can be taken to help you to have a realistic understanding of your current financial standing in these tough financial times. Ideas will be presented to help make ends meet, to make SMART goals for your money, to control debt, to improve your credit and to be a smart shopper! You'll also learn more about what resources might be available to you and where you can turn for help if you need it.

## **Seminar Schedule: (seminars held in Room C-1 on 1<sup>st</sup> floor)**

9:30 – 10:30 AM	MSRP Plan Overview
11:00 AM – 12:00 PM	Good Money Habits
1:00 – 2:00 PM	Good Money Habits
2:30 – 3:30 PM	MSRP Plan Overview

*Please check with your supervisor before attending.*