

# ***Looking to Continue Your Education? We deliver to you!***

## **2017 MSRP Workshops answer all these questions and more!**

### **Steps to Success with a MSRP Membership!**

#### **Overview of Plans**

- Why is MSRP membership for me?
- What plan options do I have with MSRP?
- How do I build a diversified portfolio and why is it important?
- What is the difference between saving Pre-tax and After-tax (Roth)?
- When and how do I get my money?

#### **Age 35 and Younger: Tips for Achieving Financial Independence**

- What challenges do younger workers face today?
- What are the 4 smart steps to help me achieve wealth?
- Why is investing today so important for my future if I have 25 - 40 years until I retire, especially if I still have student loans?
- How can MSRP help my financial future?

#### **Get Your Financial House in Order and Avoid Money Traps**

- How can I spend less time worrying about my money and organize my finances?
- How can I reduce/eliminate my debt (including student loans) and move toward financial freedom?
- How do I find spending leaks and create an effective spending plan?
- How do I secure my financial credibility?

#### **How Much is Enough for YOUR Retirement?**

- How can I supplement my Pension and Social Security income using a 401k/457b/403b?
- What tax advantages are available using MSRP plans and which plan is right for me?
- How can MSRP help me calculate how much I will need in retirement and how much I should be saving now?

#### **MSRP Investments: Find Your Mix!**

- What are the basics of investing?
- What can I do to help smooth the highs and lows of the market?
- What are my investment options in the Maryland Supplemental Retirement Plans?
- How do I select an investment mix that's right for me?

**To schedule your office workshop,**

**Please send your request to: [reservations.MSRP@maryland.gov](mailto:reservations.MSRP@maryland.gov)**

#### **Social Security: One Piece of the Puzzle**

- How does my retirement age affect my benefits?
- How do I decide when to file?
- How much can I expect to receive?
- How can I maximize my Social Security benefits (including filing strategies for couples, ex-spouses and widows)?

#### **Straight Talk on Women and Their Money**

- What tools can help get my financial house in order?
- What unique obstacles do women face in accumulating enough money for retirement?
- How can I manage my finances and plan to overcome these obstacles?

#### **A Survival Guide for the Sandwich Generation**

- How do I save for my own retirement while supporting parents/grandparents and save/pay for college for my children?
- What resources can help me with these tasks?
- How can I set priorities for myself?

#### **When the Nest Egg Hatches: Your Paycheck for Life!**

- How do I determine my income sources in retirement and how can I plan my expenses?
- How do I make my money last?
- What are my retirement portfolio options and withdrawal options?

#### **Your MSRP and Other Payout Options for Retirement**

- What are the distribution options from my MSRP accounts?
- What are the seven payout options for my pension?
- What about retiree health insurance and Social Security?
- How do I pick a combination that will meet my needs in retirement?

#### **Stretch Those Dollars!**

- How do I make my limited income go further?
- What are the latest tips on saving \$ on cable, insurance, utilities, auto, money management, etc.?
- What tax breaks are available to help me spend less and save more?

