

Looking to Continue Your Education? We deliver to you!

2018 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?
- 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?

Get Your Financial House in Order and Avoid Money Traps

- How can I spend less time worrying about money and how do I 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 Much Will Be Enough for MY 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 Makes Investing as Easy as ABC!

What are the investment approaches available in my MSRP Plans? What are the costs and benefits of each?

- A) Do-it-yourself
- B) One and done
- C) Go Pro for an additional charge.

Straight Talk on Women and Their Money

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

Social Security: One Piece of the Puzzle

- 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)?

The Balancing Act: Surviving 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?

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 withdrawal options and what about taxes?

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?

Retiring Well!

- What do I need to know about Medicare?
- What am I retiring TO?
- How do I develop retirement lifestyle goals?

Stretch Those Dollars!

- How can I make my money 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?

**To schedule your office workshop,
Please send your request to
reservations.MSRP@maryland.gov**

