

Looking to Continue Your Education? We deliver to you!

2019 MSRP Workshops answer all these questions and more!

Did Someone Say “Taxes in Retirement”?

- How can I minimize taxes in retirement?
- How will Social Security be taxed?
- What is the Maryland Pension Exclusion?

Under Age 35 and Need Financial Help?

- What are the top money mistakes I need to avoid?
- How can I create a spending plan and what are the steps to help me achieve my goals?
- 25 - 40 years until retirement?...student loans?
...why invest TODAY?

Smart Money Moves

- What strategies can lead to financial success?
- Hey.....Where did my money go?
- How do I protect and preserve my financial future?

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?

The Six Steps to Successful Investing

- How do I gain rewards while managing risks?
- How can MSRP help me build my Investments?
- What are the 3 Investment Approaches available with MSRP?

To Roth or Not To Roth

- When to pay your taxes – now or later?
- Why diversify “tax risk”?
- Why can Roth be good for younger employees?

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)?

Life Happens: 10 Things You Can Do NOW to Prepare for the Unexpected

- What can I do today to help me navigate life’s speedbumps?
- What challenges could possibly lie ahead?
- What are the best methods for absorbing the shocks and overcoming financial stress?

Taming the Credit Monster!

- How do I pay off debt and build good credit?
- How do I review my credit report and credit score?
- My credit needs HELP, how can I fix it?

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?

Spend Less so You Can Save More!

- How can I save money on my daily expenses?
- What are the latest tips on saving money on cable, utilities, my car and other services?
- What tax breaks can help me stretch my dollars?

To schedule your office workshop, contact your Benefit Coordinator or send your request to reservations.MSRP@maryland.gov

