

# **Looking to Continue Your Education?** **MSRP Educational Workshops... We Deliver to You!**

## **Overview**

Learn how contributing just \$10 to \$20 per pay can get you on the road to supplementing your pension and social security payments during your retirement years. We cover everything you need to know about the Plans including how much to save, withdrawal rules and options, the power of compounding and the benefits of dollar cost averaging. We will also explain the difference between saving pre-tax and after-tax (Roth) dollars. Lastly, we discuss investing for retirement with an emphasis on diversification, asset allocation and market trends.

## **Age 35 and Younger: Who's responsible for YOUR Retirement?**

Just as technology revolution has changed our world, retirement planning has changed. Come see what the retirement of the future might look like. Learn the challenges young workers face today in planning for retirement and why you need to start saving immediately!

## **Charge! Wise Use of Credit Cards**

Credit is a valuable and often necessary financial tool. Learn about the impact that credit card usage can have on your credit rating and credit history. This workshop will provide great tips and resources for controlling and eliminating current debt.

## **How much is enough for YOUR Retirement?**

The "new retirement" will last a long time for most people. Come learn how to find out how much you will need for the retirement life style you plan. Then we'll show you how to get there by supplementing your Social Security and Pension with money saved through your MSRP plans.

## **Go for Broke or Buy Long Term Care Insurance?**

Will you need long term care in the future? If the answer is yes or maybe, how will you pay for it? The cost of long term care can quickly eat through your savings. One alternative is buying long term care insurance through the state's group plan or on your own.

## **Investment Options: Managing Volatility**

Come find out what type of investor you are. We will take an in-depth look at the investment options in the Plans and the process for selecting an appropriate portfolio for your situation. Learn about the differences between stocks, bonds, mutual funds and how asset allocation and diversification strategies can be used to reduce risk.

## **Tax Me Now or Tax Me Later: Is the Roth for Me?**

The addition of the Roth option within your 401k/457 MSRP lineup allows for flexibility and planning opportunities when it comes to withdrawals and taxes, both before and after you retire. We help you learn the differences between saving traditional pre-tax dollars versus saving post-tax dollars deferred through the Roth.

## **Stretch Your Dollars**

Times are tough, but it's important to save, and scrimp to save, even through the tough times. We help you find creative ways to get by as your bills continue to go up, but your income may not be keeping pace. We show you how to get your records and bills organized, set goals, save more and spend less, shop smarter and control debt. We also discuss where to turn for help if you need it.

## **Retirement Planning For Women**

Women in the workforce have different concerns and challenges than men. A number of obstacles put women at a distinct disadvantage when it comes to accumulating enough money for their retirement. We talk about how to plan for these obstacles and ways to manage them.

## **The Sandwich Generation**

You may be among the 20 million people caught in what's called the "Sandwich Generation." That's the growing number of people taking care of their children and aging parents at the same time. We show you how to save for retirement while meeting the needs of both generations.

## **When the Nest Egg Hatches: Investing and Withdrawing During Retirement**

Reaching retirement is a significant milestone. Participants learn that it's not just how much you save for retirement, it's important to develop a plan to ensure that your savings nest egg lasts throughout your lifetime. We discuss investment strategies and withdrawal options as well as mistakes to avoid.

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

Come learn why Social Security is an important piece of the puzzle for retirement planning. This workshop will answer some of the most common questions concerning you and your Social Security benefits.

**To schedule your office workshop, please send your request by  
e-mail to:**

**[reservations.MSRP@maryland.gov](mailto:reservations.MSRP@maryland.gov)**