

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

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

### **Overview of MSRP Plans**

- How much should I be saving for my future?
- What are the benefits of compounding?
- Why is asset allocation important?
- What is the difference between saving Pre-tax and After-tax (Roth)?
- What are the Plan withdrawal rules and options?

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

- Why should I begin saving for the future now?
- What challenges do younger workers face today?
- How should I invest for my future?
- What can I do now so I won't have to work forever?

### **Wise Money Habits and Building Good Credit**

- How do I take control of my finances and set financial goals?
- What do I need to know about credit reports and credit scores?
- How can I control and eliminate current debt?
- Where do I turn for help if I need it?

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

- How much income will I need for retirement and am I saving enough?
- 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?

### **6 Easy Steps to Building Your Investment Mix!**

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

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

- How do I become eligible for Social Security?
- How does my retirement age affect my benefits?
- How much can I expect to receive?
- How can I maximize my Social Security benefits (including filing strategies for couples)?

### **Retirement Planning for Women**

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

### **Resources 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?

### **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?
- What is a sustainable withdrawal rate?
- What are my retirement portfolio options and withdrawal options?

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

- Will I need long term care in the future?
- If the answer is maybe, how will I pay for it?
- What is the cost of receiving long term care if I choose not to buy long term care insurance?
- Where can I purchase a long term care policy?

### **Let's Get Rolling: Consolidating Accounts**

- Why should I consider rolling my outside retirement accounts into MSRP?
- How do I get started?

---

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

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

