Plan Today for A Better Tomorrow...

Maryland Supplemental Retirement Plans

Virtual Savings Symposium 2024!

October 8th – 10th and October 22nd – 24th

Your Future Self Will Thank You!

Each webinar is approximately 45 minutes plus time for Q&A

October 8th	**9:00am [Introduction to Maryland State Retirement and Pension Benefits]** - The Maryland State Retirement and Pension System provides retirement benefits to employees and teachers of Maryland State and local employers. This overview presentation highlights the Employees' Pension System ("EPS"). *(Presented by Maryland State Retirement and Pension System)* **11:00am 2024 State Wellness Program-Wellness Rewards and Cost Savings** - Learn about the "hidden" benefits, discounts, and perks that you have as a State employee and how those savings can add up! *(Presented by Department of Budget and Management)* **1:00pm Understanding Social Security** - When are you eligible to receive retirement benefits? How does early retirement affect your benefits? Do you qualify for survivor and spousal benefits? Learn how to use "my Social Security Account" and other online services. *(Presented by SSA, Linda Hamill)* **3:00pm Estate Planning and Legal Considerations** - Learn the latest strategies to conform your estate planning to current laws and help avert costly mistakes. Explore inexpensive ways to avoid probate and learn the basics of trusts. *(Presented by Bress Raut Law, Kevin Bress)*
October 9th	**9:00am Making Your Money Work as Hard as You Do** - See what options are available and what you need to know to get started with investing. You've worked hard for the things that are important to you—perhaps you're saving for a new car or home or helping someone pay for college. Saving for these goals is great but investing your savings—properly and with a plan—can really help your money grow. *(Presented by Fidelity)* **11:00am Understanding Credit and Credit Reports** - Increase your confidence and improve your abilities to use and manage credit responsibly. Learn the latest information about what to look for in your credit report and key factors that impact credit worthiness. *(Presented by University of Maryland Extension)* **1:00pm Here and Now: Navigating the Landscape and Preparing for Transition into Retirement** - Walk through our current landscape as we discuss investing in an election year and how to navigate market declines. Use our retirement plan financial check-up to focus on where you are financially and how you envision your retirement. *(Presented by Capital Group/American Funds)* **3:00pm My Medicare Matters! - Health Care: Plan for Costs in Retirement** - Medicare can be confusing. Learn about important enrollment decisions you need to make as well as Medicare coverage, costs, and more! *(Presented by Nationwide Retirement Institute)*
October 10th	**9:00am Maryland ABLE: A Financial Tool for People with Disabilities and Their Families** - Maryland ABLE accounts help people save and invest without jeopardizing Federal and State means-tested benefits such as SSI and Medicaid. Learn about tax-advantaged savings and investment options, tax-free withdrawals for qualified disability expenses, and the eligibility criteria and enrollment process. *(Presented by MarylandABLE)* **11:00am Savings and Market Outlook 2024** - This webinar provides a financial overview with the latest updates about economic events and trends! Learn steps to take to help you cushion the impact of inflation and other challenges, and to stay on track to meet your financial goals. *(Presented by State Street Global Advisors)* **1:00pm Understanding Social Security** - When are you eligible to receive retirement benefits? How does early retirement affect your benefits? Do you qualify for survivor and spousal benefits? Learn how to use "my Social Security Account" online and other online services. *(Presented by SSA, Linda Hamill)* **3:00pm Opportunities in AI (Artificial Intelligence) Investing** - Generative AI is an innovative technology that uses algorithms and machine learning that may help investors make financial decisions. As the capabilities continue to evolve, AI 's potential to drive future advancements is immense. Explore the implications of generative AI and navigate how to assess these dynamics in order to identify attractive investment opportunities. *(Presented by William Blair)*

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October 22nd	**9:00am Retirement Myths and Realities** - This webinar will explore widespread retirement myths and provide you with the real-world truths you need to know. From misconceptions about how much you need to save, to the truth about Social Security and healthcare costs - we'll discuss strategies for saving, investing, and managing your money to help you plan for a comfortable future! *(Presented by Nationwide)* **11:00am Employee Self Service Portal - POSC & Net Pay Calculator** - Learn about the Self Service Portal: The Payroll Online Service Center (POSC) and a valuable tool called the Net Pay Calculator. *(Presented by Maryland Central Payroll Bureau)* **1:00pm Cybersecurity and Scams 101** - Over $12 BILLION lost in 2023–Americans are losing more money every year to online scams! While the internet offers access to a world of products, services and information, it also creates opportunities for imposters, hackers, and identity thieves. Learn to protect yourself from popular scams around AI, cryptocurrency, mobile payment apps, romance, charity, malware, gift cards, and more! *(Presented by Cash Campaign of MD)* **3:00pm An Intro to College Savings** - Learn about the features and benefits of saving for college, trade school, and more with the Maryland 529 College Investment Plan. *(Presented by Maryland 529)*
October 23rd	**9:00am The 6 G's of Money I Wish I Had Known When Growing Up** - Empowering younger investors with financial literacy is one of the most valuable legacies you can offer the next generation. The knowledge gained in this webinar benefits all age groups and can be shared with family members, inspiring meaningful financial habits, and engaging young adults in a way that resonates with them. (*Presented by T. Rowe Price)* **11:00am How to Plan for Taxes in Retirement** - Learn about the sources of income State employees can expect to have in retirement, the Maryland Pension Exclusion, and how taxes factor into developing a retirement income budget. *(Presented by Maryland Supplemental Retirement Plans)* **1:00pm Insurance 101: Life, Homeowners, and Renters Insurance** - Learn about these different types of insurance and the important questions you need to ask when shopping for a plan that may suit your needs. *(Presented by Maryland Insurance Administration)* **3:00pm Dynamic Times for Fixed Income - an Overview of the Current Bond Market** - This webinar will equip you with valuable knowledge to make informed decisions about investing in fixed income during these dynamic times. Learn the differences between passive and active fixed income strategies and how they are managed. *(Presented by TCW Group)*
October 24th	**9:00am Estate Planning and Legal Considerations** - Learn the latest strategies to conform your estate planning to current laws and help avert costly mistakes. Explore inexpensive ways to avoid probate and learn the basics of trusts. *(Presented Bress Raut Law, Kevin Bress)* **11:00am Mind and Money: How to Protect Long-Term Investments from Common Missteps** - Explore the intricacies of behavioral finance and human decision-making, focusing on how financial stress can lead to poor decisions. Identify the "Seven Deadly Biases" to boost self-awareness and foster more deliberate thinking. Additionally, we'll examine the impact of gender, relationships, and financial matters, and offer strategies to help investors achieve better financial outcomes. *(Presented by Janus Henderson)* **1:00pm MSRP Online Enrollment Tutorial: Let's Enroll Together!** - This webinar will describe how to enroll in a Maryland Supplemental Retirement Plan 457(b), 401(k), or 403(b). A Nationwide Rep will walk you through, step by step, explaining how you can easily enroll in approximately 10 minutes. You must have your 6-digit payroll code and payroll type available to enroll. *(Presented by Nationwide)* **3:00pm My Medicare Matters! - Health Care: Plan for Costs in Retirement** - Medicare can be confusing. Learn about important enrollment decisions you need to make as well as Medicare coverage, costs, and more! *(Presented by Nationwide Retirement Institute)*

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