



T.RowePrice

**The 6 G's of money
I wish I had known
when I was growing up**

The 6 G's of Money

1

**The Impact
of Giving**

2

**The Grapes
Effect**

3

**Greed is
(Not) Good**

4

**Grande
Frozen Drink**

5

**The
Government**

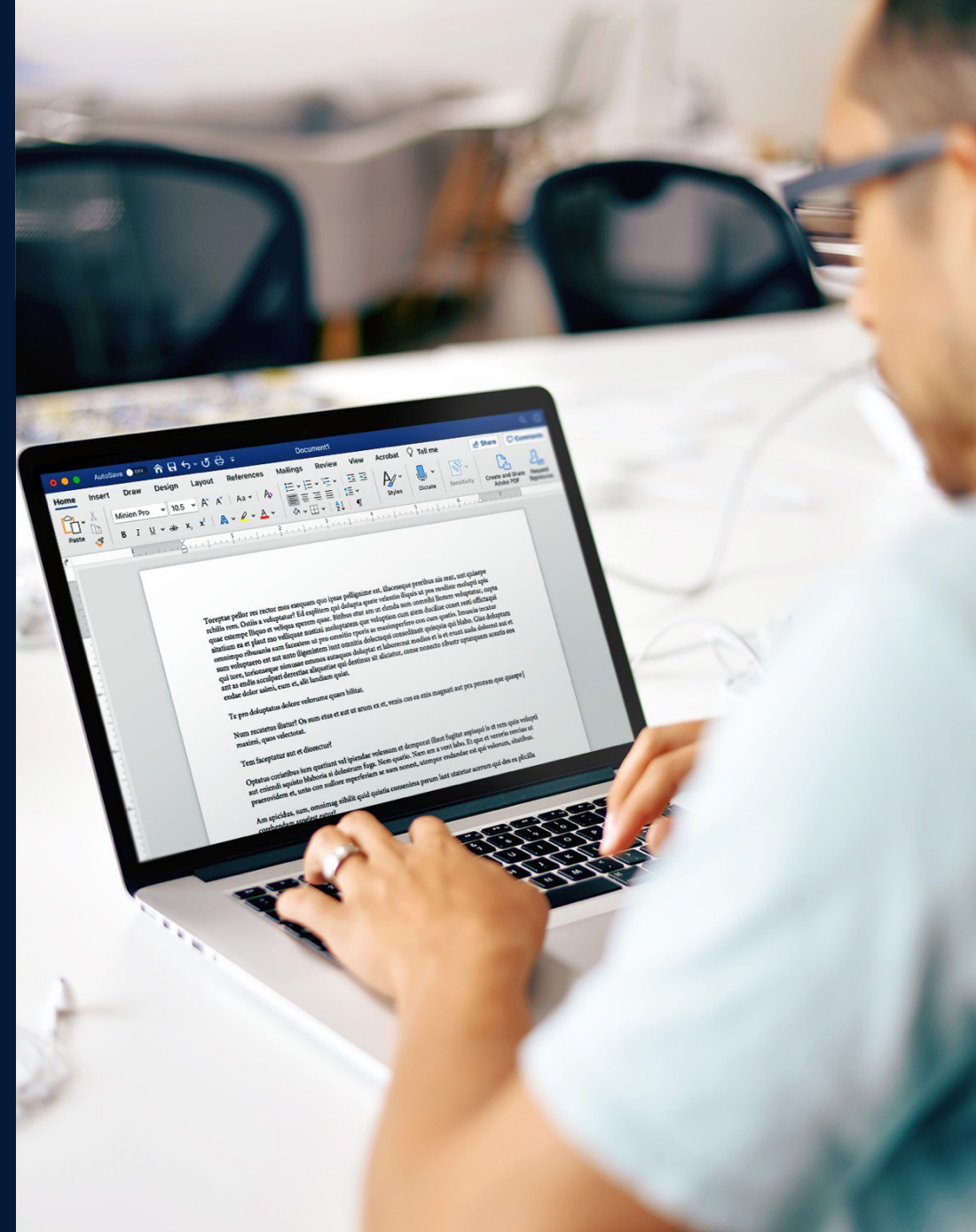
6

The Gift



1 The Impact of Giving

Money is like
Microsoft Word.





2

The Grapes Effect

Passion and success
are linked.





3 Greed is (Not) Good

Everyone has different ideas about money.



Discover what you value when it comes to money.

1. Are you a saver or a spender?
2. Are you fascinated by the stock market, or is money the last thing on your mind?
3. What impact has your background had on your relationship with money?
4. What is your earliest memory about money?



4 Grande Frozen Drink

How much was your last grande frozen drink?

Source: Starbucks Mobile Menu, 2024. Historical price has been estimated based on the Consumer Price Index.

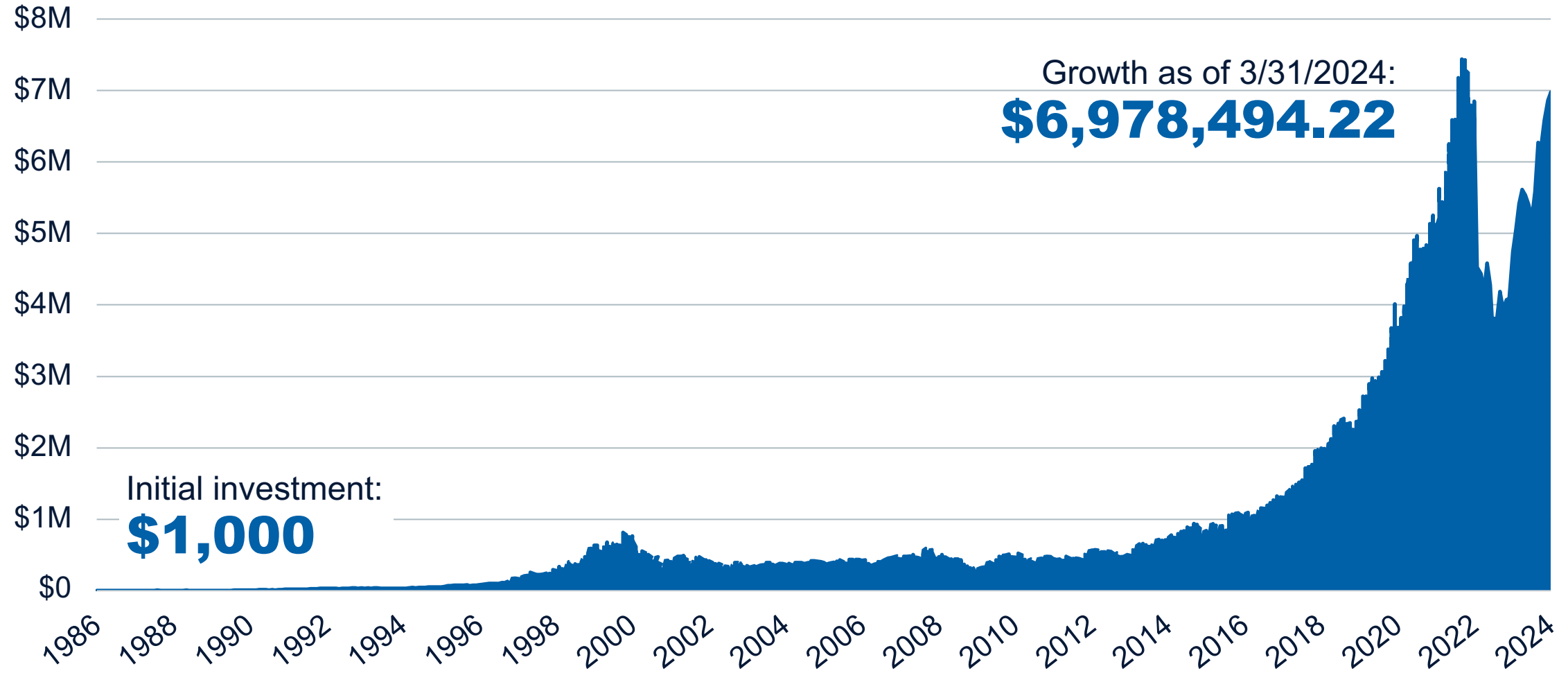


1995: **\$3.29**

2022: **\$5.78**

What if You Had Invested \$1,000 in The Initial Public Offering of Microsoft?

March 13, 1986 to March 31, 2024



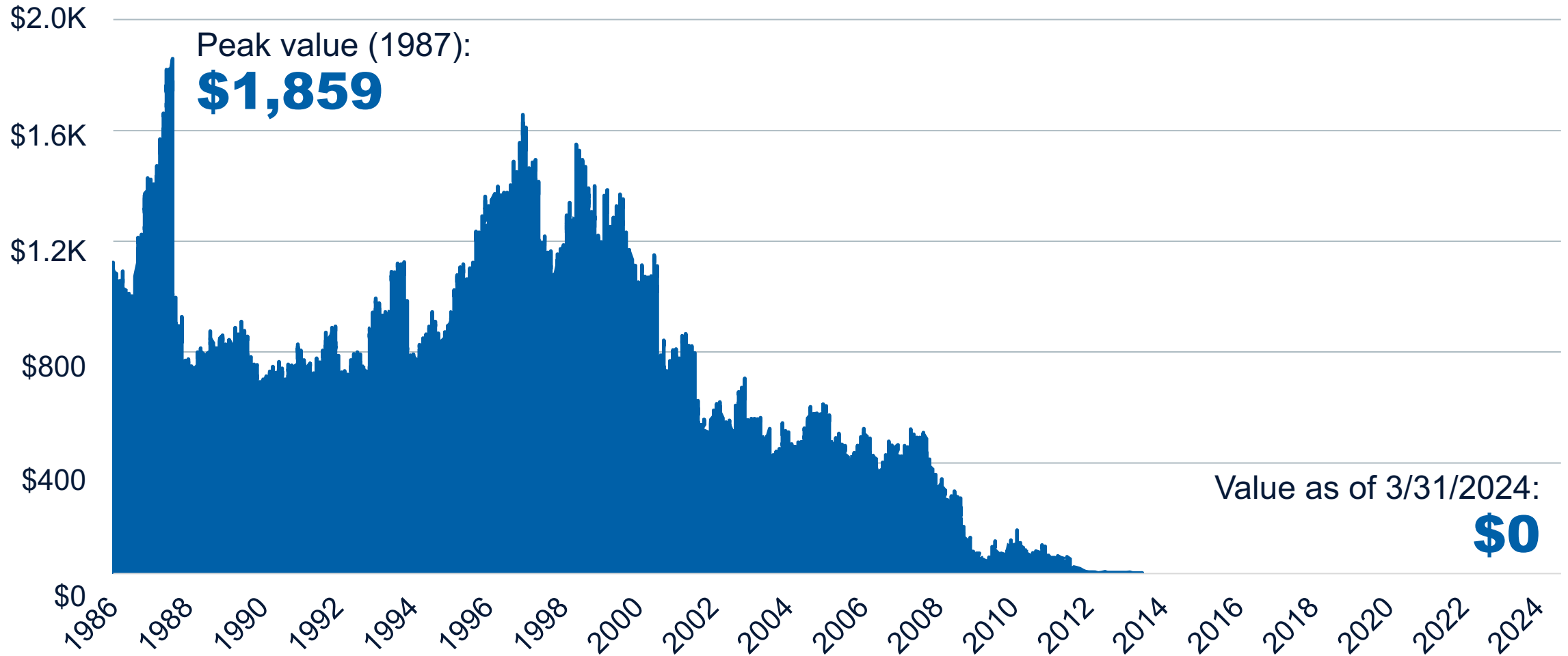
Source: FactSet.

Past performance cannot guarantee future results.

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What if You Invested \$1,000 in Kodak?

March 13, 1986 to March 31, 2024



Source: FactSet.

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5

The Government

The first paycheck shock.

Tax Break Now



Traditional IRA

Receive potential tax deductions now and defer taxes on the money you put in and any earnings until you withdraw it.

Tax Break Later



Roth IRA

The money you contribute has already been taxed. Generally, you pay no taxes when you make withdrawals after age 59½ and the account has been opened for at least five years.*

*Generally, withdrawals are tax-free once you reach age 59½ and have held the Roth account for at least five years. If the distribution from your Roth account is not qualified, the earnings on your Roth contributions may be taxable.



6 The Gift

The potential to accumulate wealth increases over a longer period of time.

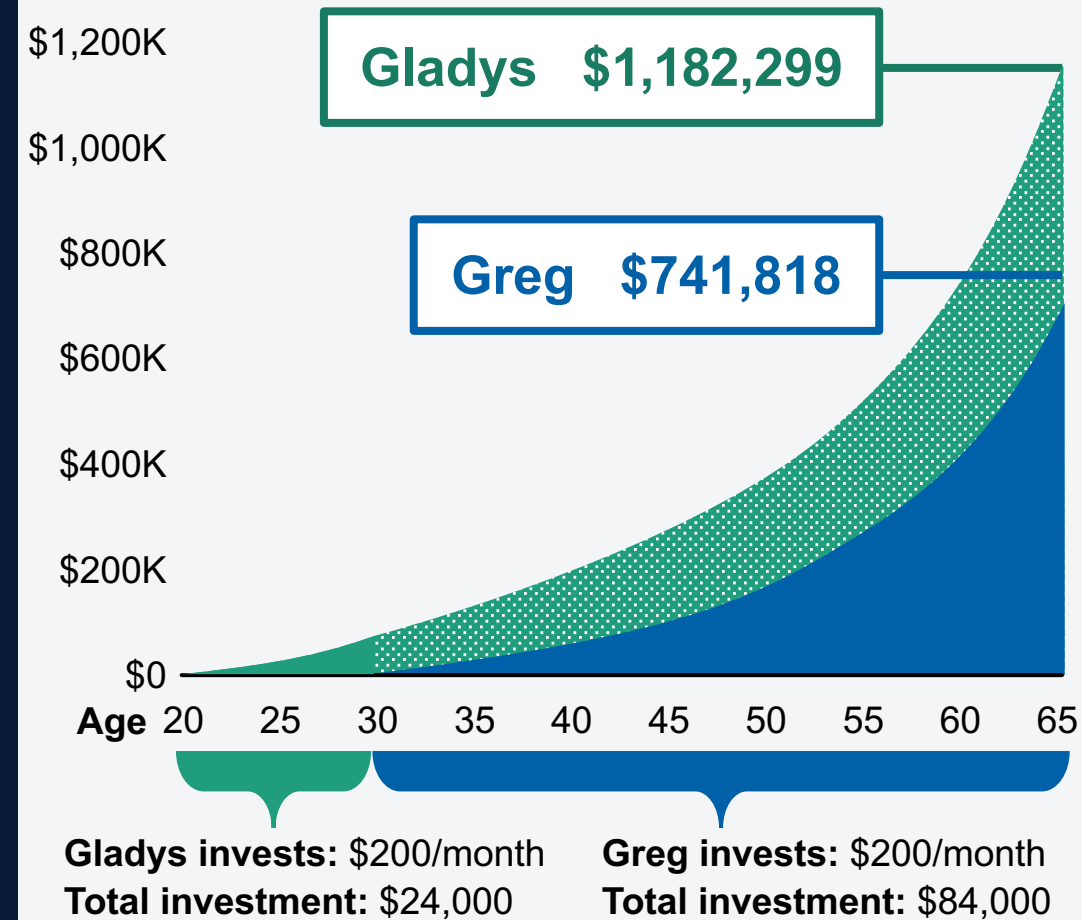


Chart shows hypothetical ending balances at age 65 for both investors, assuming a 10% annual rate of return. Investor 1 (Gladys): invested \$200 a month for 10 years from age 20-30. Investor 2 (Greg): invested \$200 a month for 35 years from age 30-65. This chart is for illustrative purposes only and does not represent the performance of a specific investment. All investing is subject to market risk, including the potential loss of principal.



1. The Impact of Giving

Money is a tool to help you achieve what you want.

2. The Grapes Effect

Success and passion are linked.

3. Greed is (Not) Good

Everyone has different attitudes about money. Being aware of yours helps you make better choices.

4. Grande Frozen Drink

The cost of everything is likely to keep rising.

5. The Government

For certain investors, a Roth IRA may help you minimize taxes.

6. The Gift

The potential to accumulate wealth increases over a longer period of time.

457(b)

Roth 457(b)

401(k)

Roth 401(k)

403(b)

Maryland Supplemental Retirement Plans

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Tel: 410-767-8740 or 1-800-543-5605

Website: MSRP.Maryland.gov

Enroll at MarylandDC.com



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Supplemental Retirement Plans

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Thank You