

*Strategic Financial Moves
TODAY
Can Mean Big Lifestyle Wins
TOMORROW!*



Register to attend the MSRP Virtual Savings Symposium October 2025!

**Each webinar is approximately 45 minutes
with additional time for Q&A**

October 1 *Wednesday*

11:00am The ABCs of Budgeting and Saving

Trying to figure out how to get started with a budget or spending plan? This session will cover the ABCs of managing your money. An often overlooked aspect of budgeting is saving. Learn some simple steps to integrate a savings plan into your budget. *(Presented by University of Maryland Extension)*

October 3 *Friday*

11:00am Estate Planning and Legal Considerations

Learn the latest strategies in estate planning and help avert costly mistakes. Explore inexpensive ways to avoid probate and learn the basics of trusts. *(Presented by Bress Raut Law, LLC)*

1:00pm Insurance 101: Life, Homeowners, and Renters Insurance

Learn about different types of insurance and the important questions to ask when shopping for a plan that may suit your needs. *(Presented by Maryland Insurance Administration)*

October 6 *Monday*

11:00am A Financial Planning Tool for People with Disabilities and Their Families

Achieving A Better Life Experience - Maryland ABLE accounts help people with disabilities 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, the eligibility criteria, the enrollment process and online ABLE account management. Learn how families and caregivers can access an income subtraction on their Maryland State taxes for contributions made to a Maryland ABLE account. *(Presented by MarylandABLE)*

1:00pm An Investor's Guide to Navigating the Markets

Market volatility can leave investors feeling unsettled. Beyond market swings, this year has also brought uncertainty surrounding tariffs and taxes. In this presentation, we'll explore key factors driving recent market volatility, how the "One Big Beautiful Bill" may impact personal taxes, and provide historical insights on market corrections. You'll gain valuable perspective to move forward with greater confidence and stay on track toward your financial goals. *(Presented by Janus Henderson)*

[To register for one or more webinars click HERE](#)

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October 8 *Wednesday*

11:00am State Pension/Retirement Readiness First Steps

The Retirement Readiness First Steps webinar provides a general overview of the survivor, disability, and retirement benefits administered by Maryland State Retirement and Pension System (MSRPS) – including descriptions of service retirement eligibility rules, vesting criteria, and ways to obtain additional qualifying service credit. This presentation is designed for early career and mid-career members of the Employees' and Teachers' Retirement and Pension Systems. *(Presented by Maryland State Retirement and Pension System)*

1:00pm Unlock Your Financial Power: A Guide to Borrowing Wisely

Attend this webinar and learn how unlocking the secrets to building and maintaining strong credit can be a game-changer. *(Presented by SECU)*

October 14 *Tuesday*

11:00am Getting to Know Empower: Participant Technology in Action

Explore the tools, technology, and experiences that help participants make the most of their retirement journey with Empower. *(Presented by Empower, MSRP's NEW Third-Party Administrator)*

1:00pm Social Security and the Retirement You Envision

This presentation provides a review of Social Security and its role in retirement planning, covering factors that impact benefits, strategies for maximizing income, and recent legislative changes. It includes case studies and practical guidance to help you make informed retirement decisions. *(Presented by Capital Group)*

October 15 *Wednesday*

11:00am Saving for Education with the Maryland 529 College Investment Plan

A 529 plan is a tax-advantaged investment account specifically designed to help families save for qualified education expenses. Learn about the features and benefits of saving for college, trade school, K-12 education, and more with the Maryland College Investment Plan. *(Presented by Maryland 529)*

1:00pm Retirement Readiness with Empower

Retirement readiness means bringing together all the pieces — from Medicare and pensions to Social Security and savings. In this session, we'll explore how Empower helps participants understand their options, connect the dots, and create a clearer path toward retirement readiness. *(Presented by Empower, MSRP's NEW Third-Party Administrator)*

October 20 *Monday*

11:00am Estate Planning and Legal Considerations

Learn the latest strategies in estate planning and help avert costly mistakes. Explore inexpensive ways to avoid probate and learn the basics of trusts. *(Bress Raut Law, LLC)*

1:00pm Investing with Purpose

The Parnassus Core Equity Fund aims to identify high-quality, large-domestic companies with strong financial prospects and sustainable business practices to build wealth responsibly. This presentation provides a review of sustainable investing with a focus on stewardship. We'll share more about the importance of engaging with companies, how it works, and some recent examples from Parnassus' team. *(Presented by Parnassus)*

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October 22 *Wednesday*

11:00am What You Need to Know About Your Employee & Retiree State Healthcare Benefits

This webinar covers key topics about State employee and retiree health benefits, including eligibility, premium subsidies, and Medicare. *(Presented by Department of Budget and Management)*

1:00pm State Pension/Retirement Readiness First Steps

The Retirement Readiness First Steps webinar provides a general overview of the survivor, disability, and retirement benefits administered by Maryland State Retirement and Pension System (MSRPS) – including descriptions of service retirement eligibility rules, vesting criteria, and ways to obtain additional qualifying service credit. This presentation is designed for early-career and mid-career members of the Employees' and Teachers' Retirement and Pension Systems. *(Presented by Maryland State Retirement and Pension System)*

October 24 *Friday*

11:00am How Successful Families Approach Money

Learn about effective communication, defining financial visions, enhancing financial literacy, and practical tips for family financial stability. Gain insights into diverse investment styles and money discussions. *(Presented by T. Rowe Price)*

October 28 *Tuesday*

11:00am Savings and Market Outlook 2025

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 Cybersecurity and Scams 101

Over \$16.6 billion lost in 2024 – 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. In this presentation you will discover what makes people and machines vulnerable to scams and cyber attacks. You will also learn how to recognize the signs of scams, safeguard your finances, and actions to take if you suspect fraud or theft. *(Presented by CASH Campaign of Maryland)*

To register for one or more webinars click [HERE](#)

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QR Code**

