



August 2019

This is the twice yearly e-newsletter to keep State employees up-to-date with news from Maryland Supplemental Retirement Plans! These are the Maryland state government-sponsored programs for all State employees to voluntarily save for retirement and we encourage you to attend events to improve your financial future!



Save some of your back to school shopping dollars for your future!!

After our 3rd cost-of-living increase this year, there is no time like the present to **give yourself a "raise for retirement" by increasing your contributions!** Call Customer Service at 800-545-4730 or log on to your account at www.MarylandDC.com to increase today. Keep in mind contribution changes will take 2-3 pay periods to become effective. **Not a member yet?** Join online at our website, or download an [EZ Enrollment Form](#) and fax it in, or give it your Benefit Coordinator!

Continue YOUR Financial and Retirement Education!

As students of all ages are heading back to school across the State, it's time to think about YOUR education on financial topics, including retirement! Why? Read this feedback from a recent presentation:

"Thanks again for all you do. You certainly have made the employees here more savvy in ways to save while working and making retirement preparation a lot easier to tread!"

Linda at the Subsequent Injury Fund

Save the Date!

If you work in the Baltimore area, mark your calendar on **November 5th for the 2019 MSRP SAVING\$ EXPO!** Watch for information soon on our fun new theme for this year.

Look for us at your Health Benefit Fair! Team MSRP will be on hand to provide information, forms, and assistance with the 401k/457b/403b!

Register now to attend our free regional half-day MSRP seminars!!

Both seminars run from 9:00 AM to 12:30 PM. **Please do not register unless you have prior approval from your supervisor.** Please click on the link next to the desired session to register. You will see an instant pop-up to confirm your registration was accepted. If you are unable to use the link to register, please go to the flyer on our website for alternative registration options.

You can get more detailed information (including the flyer) on the seminars by going to the [Employee Education](#) page of the MSRP.maryland.gov website. *(Note: We offer each seminar in each region of the state once per semester. If you receive a message that a session is full, try again in the Spring!)*

First Steps to Retirement Planning

This seminar covers important topics to help **early to mid-career** State employees make sound financial decisions in planning for retirement. The State Retirement Agency will speak about your Pension, MSRP will cover Social Security, and Nationwide will cover your Supplemental Plans! *(Please note: Employees within 8 years of retirement should instead attend the all-day Pre Retirement Seminar offered by SRA [State Employees Pre-Retirement Seminar Schedule](#)).*

September 5, 2019 Harford County DSS, Bel Air [Please Click Here to Register](#)

September 11, 2019 State Center, Baltimore [Please Click Here to Register](#)

September 17, 2019 Salisbury *(sorry – already full! Watch for another session in the Spring!)*

September 25, 2019 100 Community Place, Crownsville [Please Click Here to Register](#)

September 26, 2019 District Court, Prince Frederick [Please Click Here to Register](#)

October 2, 2019 Health Department, Frederick [Please Click Here to Register](#)

Financial Physical

To become financially fit you need to budget to save; save and invest; control debt; and protect the wealth you accumulate. This half-day seminar is based on ***Building Wealth: A Beginner's Guide to Securing Your Financial Future***, a comprehensive workbook created by the Federal Reserve Bank of Dallas. Come learn how you can set and meet your financial goals like putting away money for a rainy day, buying a home, and sending your child to college. *Note that this seminar is a **BASIC** overview of these topics.*

November 1, 2019 Health Department, Cumberland [Click Here to Register](#)

November 6, 2019 Goldstein Treasury Building, Annapolis [Click Here to Register](#)

November 13, 2019 Eastern Shore Hospital Center, Cambridge [Click Here to Register](#)

November 14, 2019 DHCD, Lanham [Click Here to Register](#)

November 20, 2019 Montgomery Co District Court/MSC, Rockville [Click Here to Register](#)

November 25, 2019 State Center, Baltimore [Click Here to Register](#)

Watch for our "Education to Go" workshops to come to your worksite! Click here for [2019 Workshop Descriptions](#). Ask your Benefit Coordinator to schedule one at your location!

Apply your knowledge

The online security training we have been taking is also applicable to your personal life! Protect your identity and don't fall prey to phishing, vishing and other attempts to steal your personal information.

Were you one of the 147 Million people impacted by the 2017 Equifax data breach?!

If you were impacted, understand the benefits you may be entitled to (including free credit monitoring) and find out if you are eligible. The link below will take you to the federal Consumer Financial Protection Bureau website where you can learn more.

[Read more information and check whether you were impacted by the breach.](#)