National Retirement Security Week
October 22 – 26, 2018

Nationwide has prepared educational presentations to better understand your retirement plan options and help prepare financially for retirement. Please use the individual links below, or call: 443-984-2389; or 443-984-3200 (selection Option 4) to register. Light refreshments will also be served at each session!

**Monday, October 22nd:** Your Financial Journey
- Focusing on how to manage spending to save, account reviews, understanding how to read your retirement plan statements, and why it is important to monitor your progress.

  **Location:** ERS Office- 7 E. Redwood St., 11th Floor
  **Time:** 9:00 AM – 11:00 AM
  https://cityofbaltimorenrsw.timetap.com

  **Location:** AFSCME Union Hall
  **Time:** 2:00 PM – 4:00 PM
  https://financialjourney.timetap.com

**Tuesday, October 23rd:** Understanding Your Retirement Plans
- Focusing on understanding the retirement plans, what you need to know as you approach retirement, and working with the Personal Retirement Consultant to obtain a financial needs assessment plan.

  **Location:** War Memorial- Assembly Hall
  **Time:** 9:00 AM – 11:00 AM
  https://retirementplanswm.timetap.com

  **Location:** City Union of Baltimore
  **Time:** 2:00 PM – 4:00 PM
  https://retirementplanscub.timetap.com

**Wednesday, October 24th & Thursday, October 25th:** Approaching Retirement
- Focusing on how to optimize your Social Security benefit, understanding healthcare costs in retirement, how to maximize your savings prior to retirement, payout options, and working with the Personal Retirement Consultant to obtain a financial needs assessment plan.
Wednesday Location: ERS Office- 7 E. Redwood St., 11th Floor [https://cityofbaltimorenrsrw.timetap.com]
Times: Social Security – Choice of a Lifetime 9:00 AM – 11:00 AM
       Healthcare Costs in Retirement 2:00 PM – 4:00 PM

Thursday Location: War Memorial- Memorial Hall [https://approachingretirementwm.timetap.com]
Times: Social Security – Choice of a Lifetime 9:00 AM– 11:00 AM
       Healthcare Costs in Retirement 1:30 PM – 3:30 PM

Friday, October 26th: **Will You Be On Track**
- Focusing on why your investment mix is important, what are the investment options available in the Retirement Savings and Deferred Compensation Plans, what is asset allocation, and how to monitor your progress

Location: 7 E. Redwood St, 11th Floor [https://ontrack.timetap.com]
Times: 9:00 AM – 11:00 AM and 2:00 PM – 4:00 PM

The Office of the Labor Commissioner will grant three (3) hours of permission leave, including travel time, for employees to attend one (1) seminar. Supervisors should coordinate schedules to provide adequate coverage and avoid disruption to City services. If request is denied for operations reasons, it is recommended to sign up for an alternative date.