CLASS C UNDERSTANDING RETIREMENT

Class C Understanding Retirement Seminars are for employees hired prior to July 1, 2014. Topics discussed include:

- Retirement eligibility requirements
- Disability and death benefits
- Military and transfer time
- Beneficiary designation
- Health benefits in retirement
- 457b Deferred Compensation Plan

**Dates:** Jan 18, Feb 15, Mar 15, Apr 19, May 17, June 21, July 19, Aug 16, Sept 20, Oct 18, Nov 15, and Dec 20  
**Time:** 9:00 a.m.- 12:00 p.m.

NEW EMPLOYEE ENROLLMENT SEMINAR

New Employee Enrollment Seminars (NEES) are for new employees who need to elect a retirement plan prior to end of the 150-day mandatory plan selection period. Topics discussed include:

- 401(a) Hybrid plan
- 401(a) Non-Hybrid plan
- 457b Deferred Compensation Plan
- Enrollment process
- Deadline requirements

**Dates:** Jan 11, Feb 8, Mar 8, Apr 12, May 10, June 14, July 12, Aug 9, Sept 13, Oct 11, Nov 8, and Dec 13  
**Time:** 9:00 a.m.- 11:00 a.m.

RETIREMENT SAVINGS PLAN- KNOW YOUR PLAN

Retirement Savings Plan (RSP) Seminars are for employees hired on or after July 1, 2014. Topics discussed include: Overview of the Hybrid/Non-Hybrid plans including benefits for each plan | Retirement eligibility requirements | Disability and death benefits | Military and transfer time | Beneficiary designation| Health benefits in retirement | 457b Deferred Compensation Plan

**Dates:** Feb 16, May 18, Aug 17, and Oct 19  
**Time:** 9:00 a.m. - 12:00 p.m.

SOCIAL SECURITY

Join an expert presenter from the Nationwide Retirement Institute from an in-depth presentation around Social Security. Learn the part Social Security plays in your overall retirement picture and get all of your questions answered.

**Dates:** Feb 9, May 11, Aug 10, and Oct 12  
**Time:** 9:00 a.m.- 11:00 a.m.

ALL SEMINARS ARE VIRTUAL. CALL 443-984-3200 OR VISIT HTTPS://RETIREWITHBMORE.MYRETIREMENTAPPT.COM/ TO REGISTER

*The Office of the Labor Commissioner is authorizing permission leave for employees to attend a seminar. Any employee who wishes to attend a seminar must submit a request to the immediate supervisor at least two weeks in advance. The request may be denied for operational reasons.*