

# HCEA

**Member Benefits presents:**

## **Understanding Your Retirement**

This workshop is designed for all members who are considering retiring within the next 5 years.

**Preparing for income in your retirement years:**

- \*Maryland State Pension and payout options**
- \*Social Security retirement benefits**
- \*Income from your investments**

**When: Wednesday, January 15, 2020  
4:15 p.m. – 6:00 p.m.**

**Where: Homewood Center  
10914 Clarksville Pike (Route 108)  
Ellicott City, MD 21042**

**Presented by:**



INTEGRATED FINANCIAL  
SOLUTIONS, INC.

*Space is limited  
Please RSVP email  
[jbernhardt@mseanea.org](mailto:jbernhardt@mseanea.org) or visit  
[hceanea.org/news/retirement-workshop](http://hceanea.org/news/retirement-workshop)*

**Refreshments will be provided**

  
*Howard County*  
Education Association

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