

# *HCEA*

**Member Benefits presents:**

## **Understanding Your Retirement**

This virtual 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, November 4, 2020 (two time slots available)**  
**4:00 p.m. – 5:30 p.m.**  
**6:00 p.m. – 7:30 p.m.**

**Wednesday, November 18, 2020 (two time slots available)**  
**4:00 p.m. – 5:30 p.m.**  
**6:00 p.m. – 7:30 p.m.**

**Presented by:**



**INTEGRATED FINANCIAL  
SOLUTIONS, INC.**

*RSVP*

*Contact Jessica Bernhardt to reserve your spot at*  
*[jbernhardt@mseanea.org](mailto:jbernhardt@mseanea.org) or*

*Online: <https://hceanea.org/news/retirement-workshop-2/>*