



Retirement Savings Plan

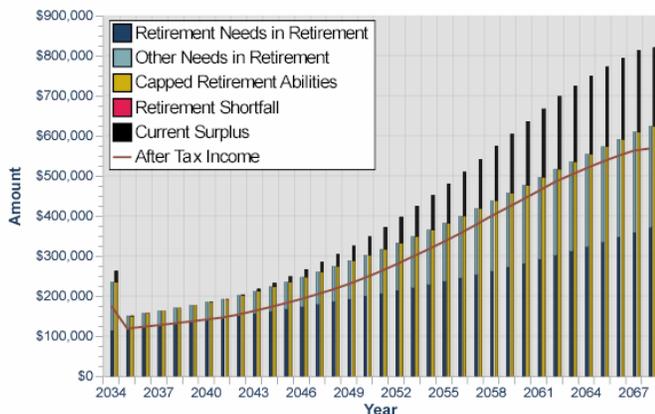
Financial Planning/Investment Counseling

As a participant in the Montgomery County Retirement Savings Plan you have the opportunity to take advantage of two hours of free personal financial planning and investment counseling each year. The Board of Investment Trustees, who oversees the investment program, offers financial planning services through the National Planning Corporation (NPC). NPC will assist you in building your retirement investment portfolio by:

- Helping you define your financial goals
- Establishing an asset allocation strategy appropriate for your risk tolerance, age, and personal situation
- Providing you a written report, complete with recommended actions to help build a solid foundation upon which to make future investment decisions
- Annual goal tracking and monitoring of your strategy

NPC utilizes financial models that help answer the question, “What if...?”

NPC utilizes NaviPlan, a robust financial planning application capable of simulating various financial scenarios while incorporating your unique financial situation and goals (see sample report below). You and your retirement investment counselor can work through any number of hypothetical situations and view the potential outcomes immediately, aiding your decision-making process.



You can feel confident that:

- All variables and possibilities are considered
- Tradeoffs between risk and reward are reviewed and discussed
- Potential outcomes are immediately visible for different scenarios

Peace of mind includes knowing that you have an action plan in place to help achieve your retirement goals. Working with NPC, you’ll develop a plan that fits your goals and integrates key aspects of your financial life including:

- Cash flow and budgeting
- Investment analysis and strategies
- Diversification of financial and non-financial assets
- Risk management strategies
- Retirement income planning

Schedule your financial planning session now

Don’t wait. Act now to take advantage of growing and protecting your retirement assets. To schedule your appointment, call 410-557-7300 or log on to the Board of Investment Trustees website at www.montgomerycountymd.gov/bit :

- Click on the “Investment Education.”
- Under Retirement Savings Plan (401a) click on “Sign-up – NPC One-on-One (2 hour) Sessions”
- Choose your preferred location
- Follow the instructions to setup your personal Retirement and Investment Planning session.

Retirement investment counseling dates occur the second and of fourth Tuesday each month at the Executive Office Building, 101 Monroe Street, Rockville, MD and the third Wednesday of the month at HOC’s Kensington, MD location.