



MSRP

EZ enrollment

- 457(b)
- Roth 457(b)
- 401(k)
- Roth 401(k)
- 403(b)

Step-by-Step FINANCIAL READINESS

PERSONAL INFORMATION

(please print and provide information with the rest of your benefit paperwork—even if you're not yet ready to join an MSRP Plan.)

Name _____ Male Female

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Date of Birth ____/____/____

Pre-tax contribution per pay	Amount from your take-home pay
\$15	\$11.25
\$20	\$15.00
\$25	\$18.75
\$30	\$22.50

Potential impact on take-home pay calculations, above, are based on federal tax rate of 25% and excludes any state tax. These are approximate based on current salary, marital status, and W-2 tax deduction assumptions.

SIGN ME UP!

- I want to enroll in the MSRP Program and begin contributing:
- \$15 per pay period OR \$_____ per pay period
- I acknowledge that I have read the terms and conditions detailed on reverse. I will be enrolled into the 457(b) plan unless I am currently 55 or older, in which case I will be enrolled in the 401(k) plan.

Signature _____ Date _____

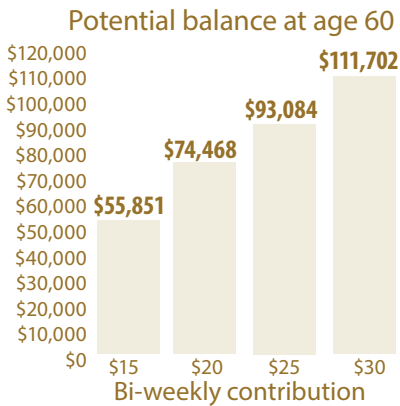
Social Security Number _____

Please be sure to provide your Social Security Number, signature, and date.

OR

NOT YET

- I choose not to enroll in the MSRP Plan at this time. I understand that I can enroll any time I'm ready.



This illustration is a hypothetical compounding calculation assuming starting age of 25, continuous bi-weekly contributions and an annual 7% rate of return. It is not intended to serve as a projection or prediction of the investment results of any specific investment. Investments are not guaranteed. Depending on the underlying investments, the return may be higher or lower. Interest compounded annually based on beginning-year contributions. No taxes or fees are reflected in this example, which would lower the results displayed.

Investing involves market risk, including possible loss of principal. While Team MSRP cannot offer investment, tax or legal advice, we can help you understand the risks you may face and strategies that may help you deal with them. Not investing for retirement—or not investing enough—involves risk too. Talk with a Team MSRP Member about your options through the Maryland Supplemental Retirement Plans.

Please fill in the information below and fax this form to: 410-659-0349 or mail to: MSRP, 6 St Paul St, Ste. 200 Baltimore MD 21202

Number of pay periods per year _____ Agency Code: _____ Work Address: _____

Payroll Type (circle answer): Regular University Contractual Other Payroll Center Name (circle answer): Central University Other

TERMS AND CONDITIONS

Upon receipt of this enrollment form, you will be mailed a welcome kit which will include a copy of the *Beneficiary Form*, *Memorandum of Understanding* and *Enrollment Kit or Basics* Booklet with more detailed information on the provisions outlined below:

- My account balance will be held by MSRP in trust for the exclusive benefit of me or my beneficiaries.
- I may cancel my participation, before my forms are processed, by calling 1-800-545-4730 within seven days from the date that I signed the enrollment form.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments may have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es). Investment profiles and prospectus(es) can be found on the Plans website at MarylandDC.com
- **Fund prospectuses can be obtained by calling 1-800-545-4730. Read the prospectuses carefully before investing. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information.**
- Call Team MSRP at 800-543-5605 for a schedule of investment education opportunities.
- The Internal Revenue Service imposes rules which limit the times when I can make changes or receive withdrawals from the Program.
- At any time, I may change my contribution amount and the investment allocation of my current account balance. I may also change the investment allocation of my contribution to either or both the pre-tax or after-tax plan option(s) of my choice. I understand that the decision to invest in an after-tax Roth plan option is irrevocable.
- I may withdraw funds from the Program only upon:
 - 1) Severance from employment (including termination or death)
 - 2) A severe financial hardship (as defined by IRC section 401(k))
 - 3) An Unforeseeable Emergency (as defined by IRC section 457(b))
 - 4) Plans loan provision
 - 5) Total disability
 - 6) Attaining age 59½ even if still employed. Only available for 401(k)
 - 7) Attaining age 70½ even if still employed. Only available for 457(b)
- Although not required, withdrawals may begin after receipt of a Payout Request Form including my severance from employment and my employer's verification of severance.
- The funds in my account may be eligible for rollover to an IRA or to an eligible retirement plan upon severance from employment.
- I realize my participation is for long-term retirement savings and I should maintain separate, available emergency funds to cover day-to-day, unanticipated, financial shortages.

A pre-tax payroll deduction will be invested into the T. Rowe Price Targeted Retirement Fund closest to the year in which I turn age 65. I understand that deferrals will begin on the next pay date 30 days from the date my form is received by the Program, and that upon receipt of this form I will receive a Program welcome kit. Changes can be made at any time.

Nationwide is the administrator for MSRP. Nationwide Investment Services Corporation (member, FINRA), an affiliate of Nationwide, provides educational and enrollment services on behalf of MSRP. Financial & Realty Services, LLC may provide education and marketing support services on behalf of Nationwide. Its Retirement Consultants are registered representatives of FSC Securities Corporation (FSC), member FINRA, SIPC. FSC and Financial & Realty Services, LLC are not affiliated with MSRP, Nationwide or NISC.

Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.