



Maryland Supplemental Retirement Plans Retirement Specialists

457(b)

Roth 457(b)

401(k)

Roth 401(k)

403(b)

Savannah Rath

443-468-5038

Raths5@nationwide.com

West of Charles St. & Rt. 83

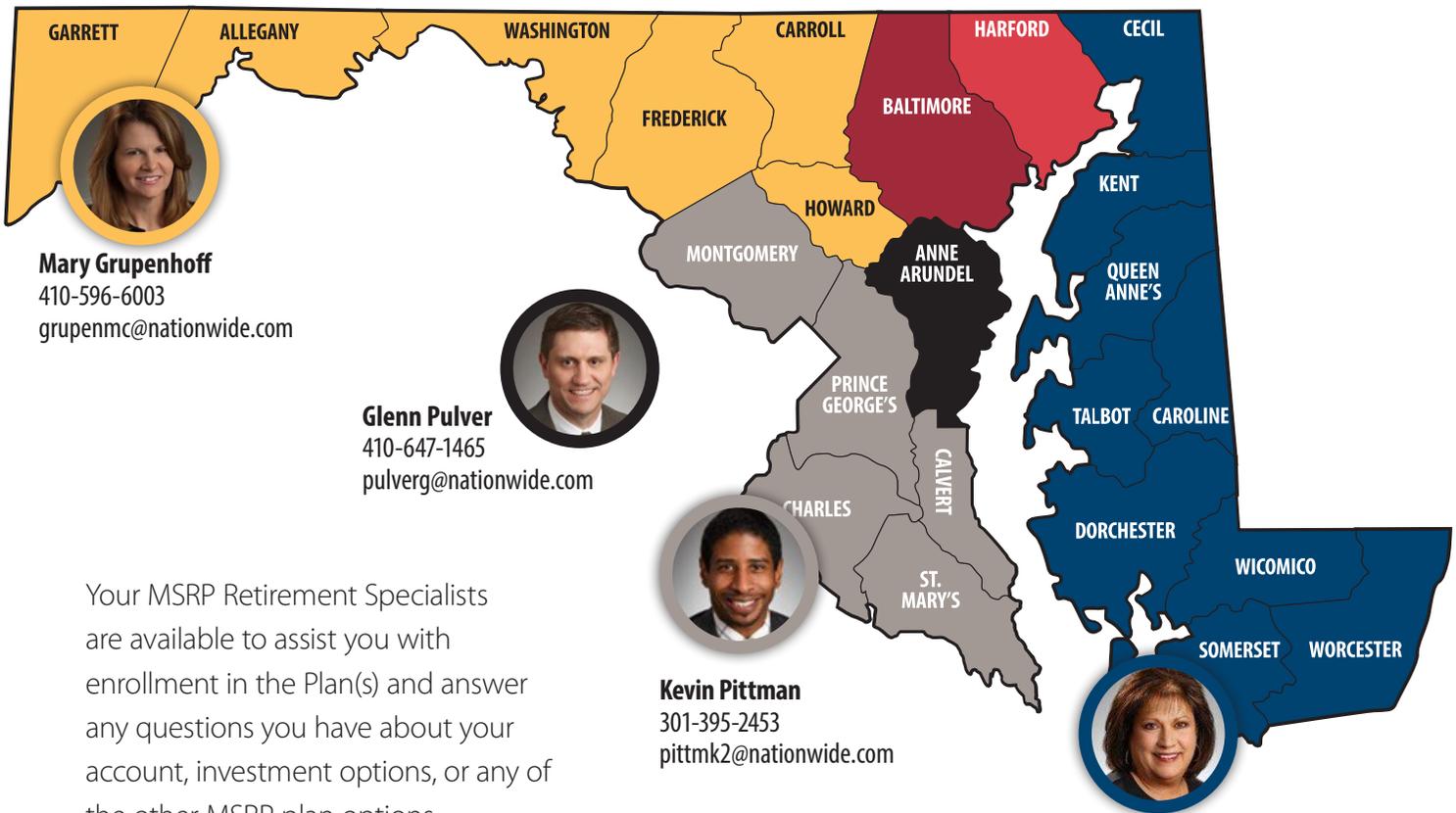


Amy Lillis-Konopacki

(410) 618-8802

Lillia2@nationwide.com

East of Charles St. & Rt. 83



Mary Grupenhoff

410-596-6003

gruppenmc@nationwide.com

Glenn Pulver

410-647-1465

pulverg@nationwide.com

Kevin Pittman

301-395-2453

pittmk2@nationwide.com

Margaret Volpe-Rodgers

443-477-0845

volpem@nationwide.com

Your MSRP Retirement Specialists are available to assist you with enrollment in the Plan(s) and answer any questions you have about your account, investment options, or any of the other MSRP plan options.

Program Director

Dan Wrzesien

W 410-891-2580 | C 410-920-3836 | F 443-886-9403

wrzesid@nationwide.com



Information from Retirement Specialists is for educational purposes only and should not be considered investment advice.

Nationwide Investment Services Corporation (NISC), (member FINRA), an affiliate of Nationwide, provides educational and enrollment services on behalf of MSRP. Retirement Specialists are registered representatives of NISC. 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.

©2018 Nationwide.

NRM-4487MD-MD.13 (8/18)



MSRP

Maryland Supplemental Retirement Plans Personal Retirement Consultants

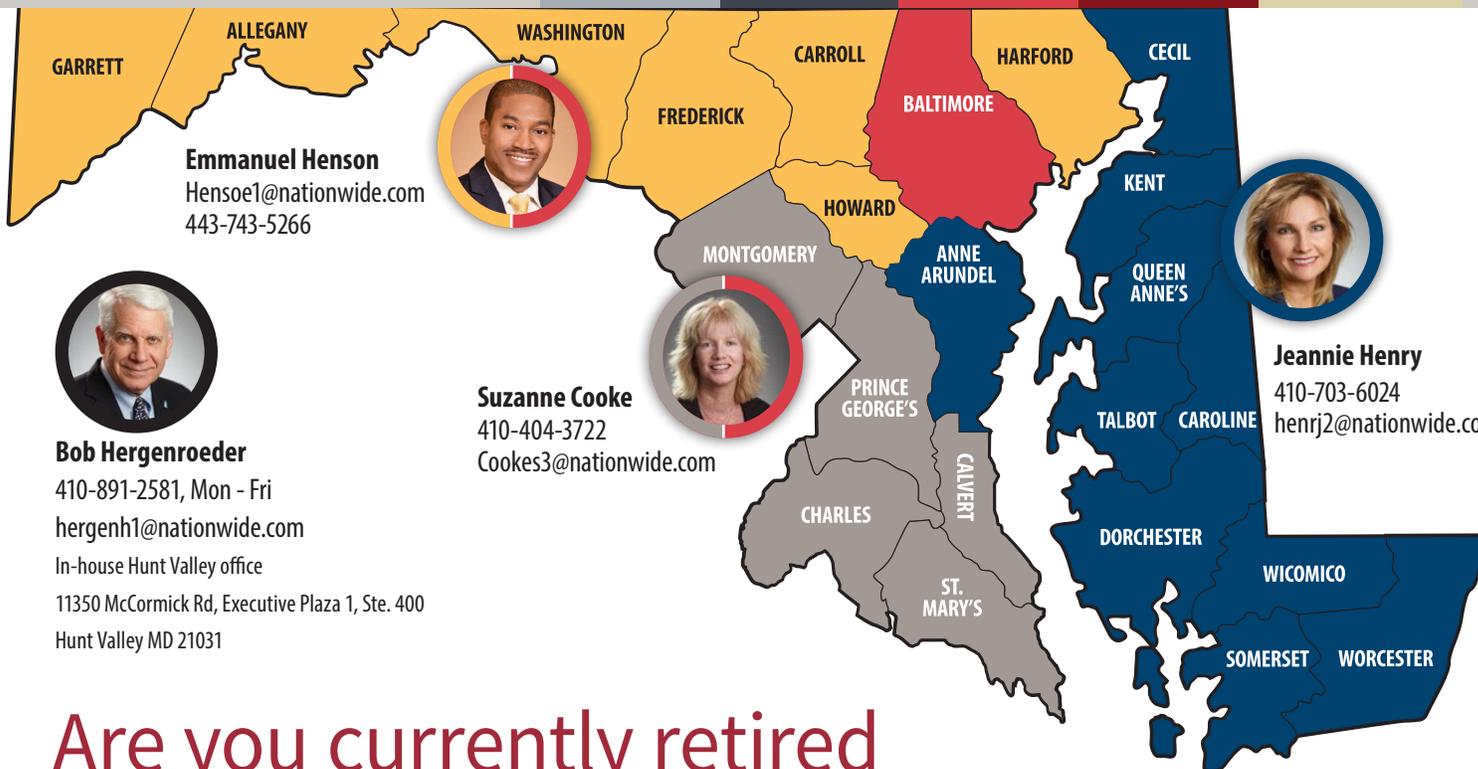
457(b)

Roth 457(b)

401(k)

Roth 401(k)

403(b)



Emmanuel Henson
 Hensoe1@nationwide.com
 443-743-5266



Bob Hergenroeder
 410-891-2581, Mon - Fri
 hergenh1@nationwide.com
 In-house Hunt Valley office
 11350 McCormick Rd, Executive Plaza 1, Ste. 400
 Hunt Valley MD 21031

Suzanne Cooke
 410-404-3722
 Cookes3@nationwide.com



Jeannie Henry
 410-703-6024
 henrj2@nationwide.com

Are you currently retired or within 5 years of retirement?

We look forward to meeting you! We're available from 8:30 a.m. to 4:30 p.m., Monday through Friday.

Call today for an appointment

800-966-6355 or **443-886-9402**

Visit us online

MarylandDC.com

We're your Team MSRP **Personal Retirement Consultants**, available to Maryland employees for personal consultation (in person or by phone) as you plan for retirement.

We can help you:

- Determine your retirement income needs with our exclusive financial assessment tools
- Understand income options available to you and help with the paperwork
- Assist with annual leave lump sum payments and MSRP Plan payments
- Roll over into or out of MSRP. There are generally several considerations relevant to evaluating whether you might rollover outside assets or leave the money where it is currently invested.*

Investing involves risk, including possible loss of principal.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt and investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

**Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.*

MARYLAND SUPPLEMENTAL RETIREMENT PLANS (MSRP)

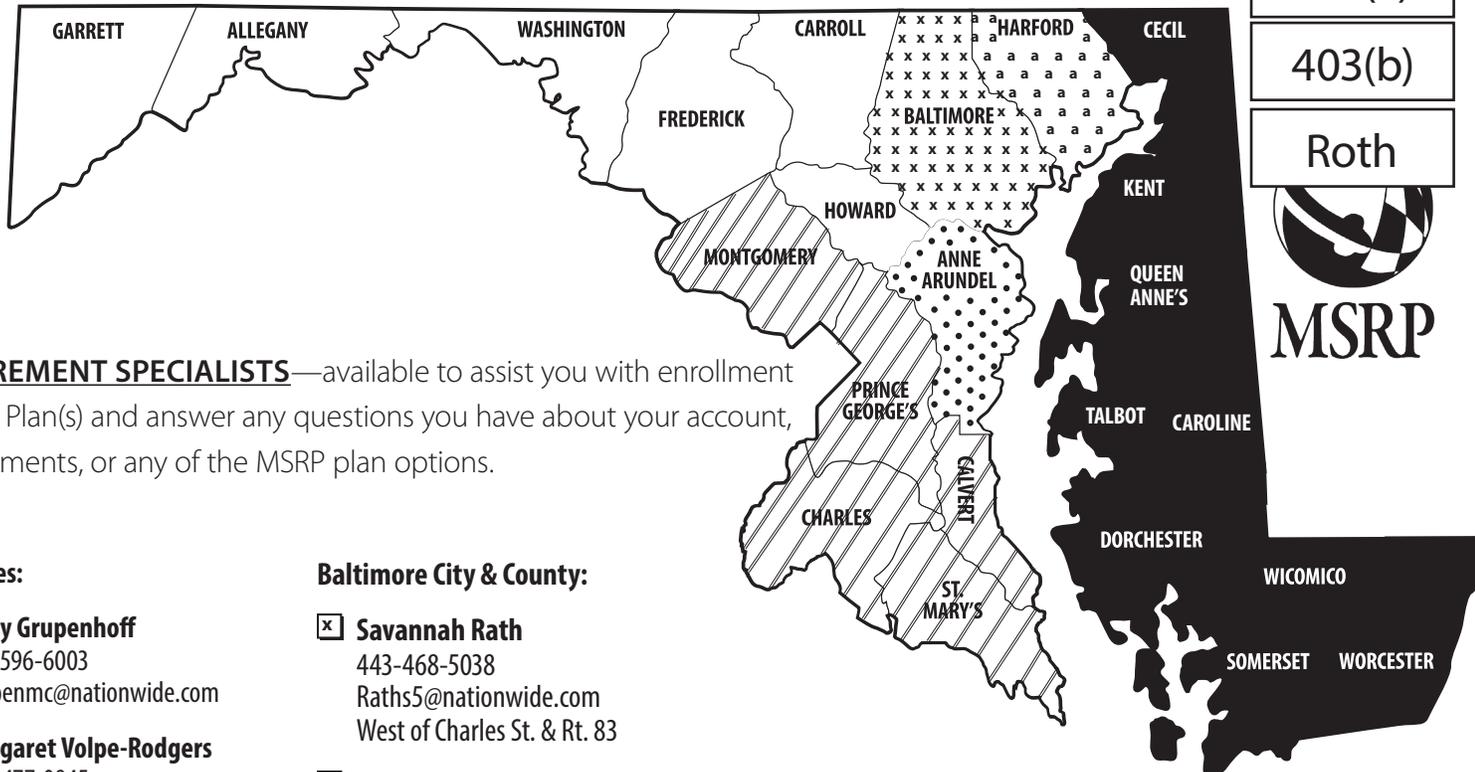
Team MSRP Retirement Specialists by County

457(b)

401(k)

403(b)

Roth



RETIREMENT SPECIALISTS—available to assist you with enrollment in the Plan(s) and answer any questions you have about your account, investments, or any of the MSRP plan options.

Counties:

- Mary Grupenhoff**
410-596-6003
grupenmc@nationwide.com
- Margaret Volpe-Rodgers**
443-477-0845
volpem@nationwide.com
- Kevin Pittman**
301-395-2453
pittmk2@nationwide.com
- Glenn Pulver**
410-647-1465
pulverg@nationwide.com

Baltimore City & County:

- Savannah Rath**
443-468-5038
Raths5@nationwide.com
West of Charles St. & Rt. 83
- Amy Lillis-Konopacki**
 (410) 618-8802
Lillia2@nationwide.com
East of Charles St. & Rt. 83

Exceptions:

Glenn Pulver,
410-647-1465
pulverg@nationwide.com
Lottery, 1800 Washington Blvd.
Environment, 1800 Washington Blvd.
SHA, 707 N. Calvert St.

PERSONAL RETIREMENT CONSULTANTS—available to assist those MSRP participants who are within five years of being eligible for full retirement and throughout their retirement years.

Emmanuel Henson

443-743-5266

hensoe1@nationwide.com

Supporting the territories of:

- Amy Lillis-Konopacki
- & Mary Grupenhoff

Jeannie Henry

410-703-6024

henrj2@nationwide.com

Supporting the territories of:

- Margaret Volpe-Rodgers
- & Glenn Pulver

Suzanne Cooke

410-404-3722

Cookes3@nationwide.com

Supporting the territories of:

- Savannah Rath & Kevin Pittman

Bob Hergenroeder

410-891-2581, Mon - Fri

hergenh1@nationwide.com

In-house Hunt Valley office

Information from Retirement Specialists and Personal Retirement Consultants is for educational purposes only and should not be considered investment advice.

Nationwide Investment Services Corporation (NISC), (member FINRA), an affiliate of Nationwide, provides educational and enrollment services on behalf of MSRP. Retirement Specialists are registered representatives of NISC. 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.