

MARYLAND SUPPLEMENTAL RETIREMENT PLANS (MSRP)

Team MSRP Retirement Specialists by County

457(b)

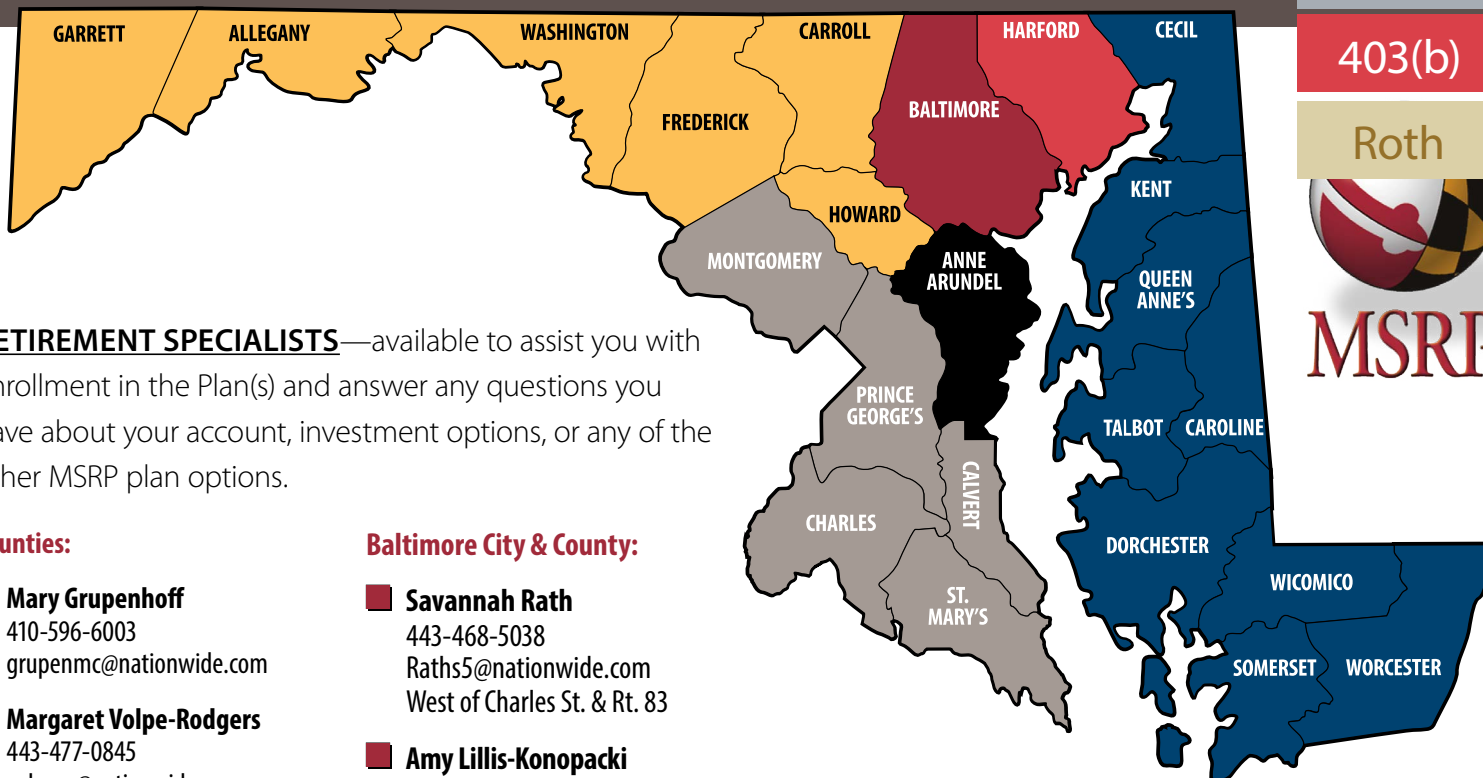
401(k)

403(b)

Roth



MSRP



RETIREMENT SPECIALISTS—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.

Counties:

Mary Grupenhoff
410-596-6003
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Margaret Volpe-Rodgers
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Kevin Pittman
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Glenn Pulver
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Baltimore City & County:

Savannah Rath
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West of Charles St. & Rt. 83

Amy Lillis-Konopacki
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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
Hensoe1@nationwide.com
443-886-9402

Supporting the territories of:

■ Amy Lillis-Konopacki
& ■ Mary Grupenhoff

Jeannie Henry
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Supporting the territories of:

■ Margaret Volpe-Rodgers
& ■ Glenn Pulver

Suzanne Cooke
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Supporting the territories of:

■ Savannah Rath & ■ Kevin Pittman

Bob Hergenroeder
410-891-2581, Mon - Fri
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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.

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Want a personal retirement consultation?



Emmanuel Henson
443-886-9402



Jeannie Henry
410-703-6024



Suzanne Cooke
410-404-3722



Bob Hergenroeder
410-891-2581

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 Profile Forecaster financial assessment tool
- 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.*

We're available from 8:30 a.m. to 4:30 p.m., Monday through Friday.

We look forward to meeting you!

Call today for an appointment

toll-free at

800-966-6355

or directly at

443-886-9402

Visit us online

MarylandDC.com

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.

Investing involves risk, including possible loss of principal.

**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.*



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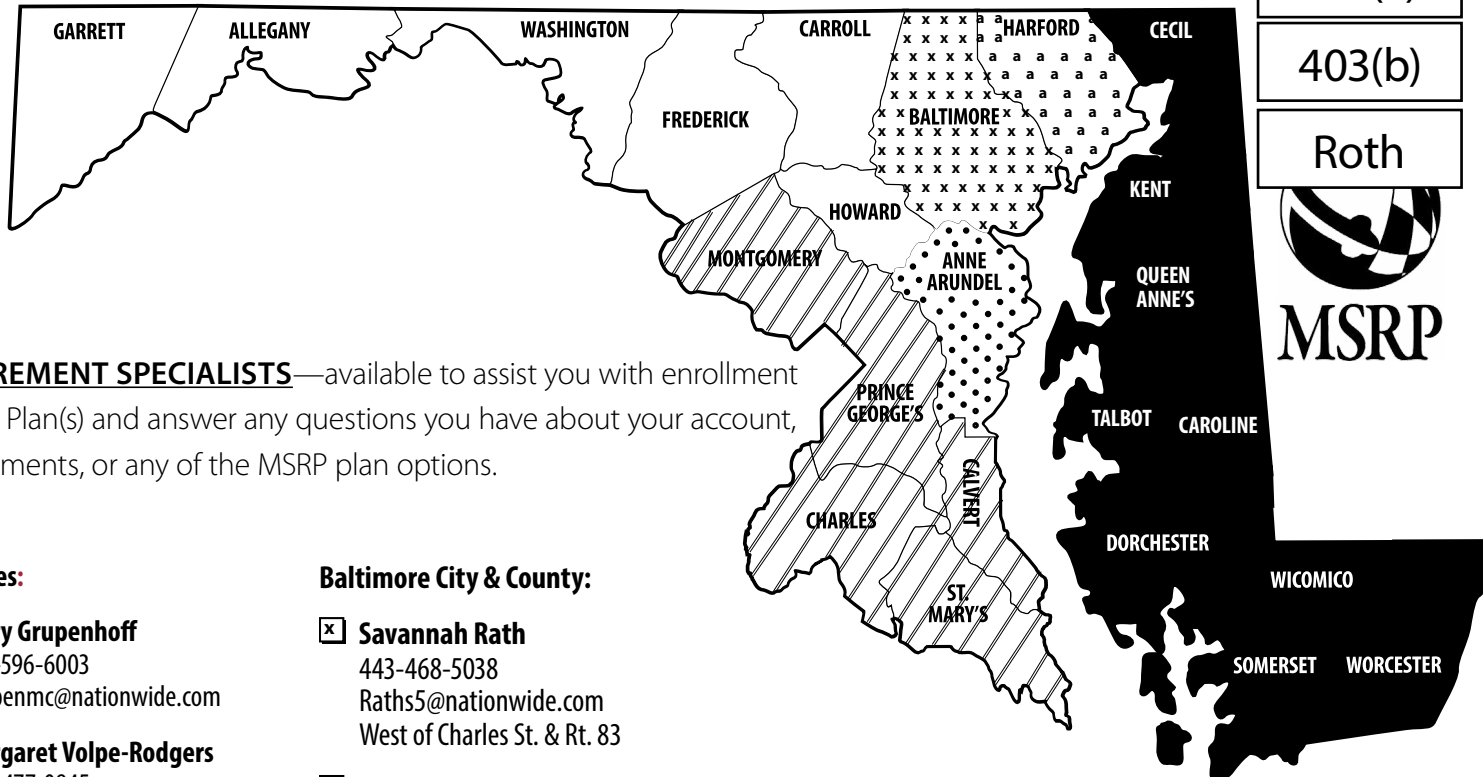
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