



# Investment Performance Report

April 1, 2021 to June 30, 2021

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units or shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted.

Performance data current to the most recent month-end may be obtained by visiting: [MarylandDC.com](http://MarylandDC.com). Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. The underlying fund prospectuses contain this and other information about the investment company. Prospectuses are available by calling 800-545-4730. Read carefully before investing.

Gross expense ratios represent the fund's total operating expenses expressed as a percentage of the assets held in the fund. For more information about gross expense ratios, read the fund's prospectus. The rates of return do not reflect a maximum

deduction of a 0.078% annual plan asset fee, which, if reflected, would reduce the performance shown. No account will be charged more than \$2,000 for the year. The rates for the Investment Contract Pool are after the deduction of any carrier charges. Please see other important disclosures at the end of this report.

Actively managed funds











Passively managed funds

Active funds have managers choose investments to attempt to achieve a goal, like outperforming an index or balancing risks with returns. Because of the management activity, these funds tend to have higher fees than passively managed funds. Passive funds normally carry lower than average fees and track the markets per their selected indices to create a diversified portfolio.











VRU	Investment Option	Morningstar Category	Ticker / CUSIP#	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio
<b>Retirement Date Trusts</b>										
715	T. Rowe Price Retirement 2005 Fund T. Rowe Price Retirement 2005 Trust B	Target-Date 2000-2010	TRRFEX	17.92%	9.50%	8.10%	6.67%	6.32%	02/27/04	0.52%
			87280L200	18.00%	9.65%	8.23%	N/A	7.30%	01/13/12	0.40%
			Combined Index Portfolio 2005	15.72%	9.59%	8.07%	6.68%			
716	T. Rowe Price Retirement 2010 Fund T. Rowe Price Retirement 2010 Trust B	Target-Date 2000-2010	TRRAX	19.65%	10.05%	8.74%	7.21%	7.87%	09/30/02	0.52%
			87280M208	19.70%	10.22%	8.87%	N/A	7.97%	01/13/12	0.40%
			Combined Index Portfolio 2010	17.64%	10.14%	8.73%	7.23%			
717	T. Rowe Price Retirement 2015 Fund T. Rowe Price Retirement 2015 Trust B	Target-Date 2011-2015	TRRGX	21.66%	10.57%	9.60%	7.95%	7.15%	02/27/04	0.55%
			87280N206	21.70%	10.78%	9.76%	N/A	8.91%	01/13/12	0.40%
			Combined Index Portfolio 2015	19.54%	10.68%	9.57%	7.95%			
718	T. Rowe Price Retirement 2020 Fund T. Rowe Price Retirement 2020 Trust B	Target-Date 2016-2020	TRRBX	23.98%	11.26%	10.68%	8.74%	9.01%	09/30/02	0.57%
			87280V208	23.92%	11.42%	10.83%	N/A	9.84%	01/13/12	0.40%
			Combined Index Portfolio 2020	21.98%	11.35%	10.58%	8.69%			
719	T. Rowe Price Retirement 2025 Fund T. Rowe Price Retirement 2025 Trust B	Target-Date 2021-2025	TRRHX	27.50%	12.24%	11.85%	9.52%	8.07%	02/27/04	0.61%
			87280U200	27.44%	12.41%	12.00%	N/A	10.80%	01/13/12	0.40%
			Combined Index Portfolio 2025	25.72%	12.38%	11.72%	9.46%			
720	T. Rowe Price Retirement 2030 Fund T. Rowe Price Retirement 2030 Trust B	Target-Date 2026-2030	PRILX	31.23%	13.18%	12.94%	10.24%	10.00%	09/30/02	0.64%
			87280Y202	31.22%	13.38%	13.13%	N/A	11.67%	01/13/12	0.40%
			Combined Index Portfolio 2030	29.54%	13.35%	12.79%	10.15%			
721	T. Rowe Price Retirement 2035 Fund T. Rowe Price Retirement 2035 Trust B	Target-Date 2031-2035	TRRJX	34.64%	14.02%	13.88%	10.78%	8.77%	02/27/04	0.67%
			87281G200	34.64%	14.26%	14.12%	N/A	12.36%	01/13/12	0.40%
			Combined Index Portfolio 2035	32.95%	14.22%	13.71%	10.70%			
722	T. Rowe Price Retirement 2040 Fund T. Rowe Price Retirement 2040 Trust B	Target-Date 2036-2040	TRRDY	37.75%	14.80%	14.69%	11.24%	10.53%	09/30/02	0.69%
			87281H208	37.78%	15.04%	14.94%	N/A	12.88%	01/13/12	0.40%
			Combined Index Portfolio 2040	36.02%	14.93%	14.47%	11.13%			
723	T. Rowe Price Retirement 2045 Fund T. Rowe Price Retirement 2045 Trust B	Target-Date 2041-2045	PRILX	39.85%	15.25%	15.08%	11.44%	9.32%	05/31/05	0.71%
			87281J204	39.80%	15.50%	15.35%	N/A	13.08%	01/13/12	0.40%
			Combined Index Portfolio 2045	38.12%	15.35%	14.85%	11.32%			
728	T. Rowe Price Retirement 2050 Fund T. Rowe Price Retirement 2050 Trust B	Target-Date 2046-2050	TRRMX	39.84%	15.27%	15.09%	11.44%	8.56%	12/29/06	0.71%
			87281K201	39.92%	15.50%	15.33%	N/A	13.08%	01/13/12	0.40%
			Combined Index Portfolio 2050	38.25%	15.39%	14.88%	11.33%			
729	T. Rowe Price Retirement 2055 Fund T. Rowe Price Retirement 2055 Trust B	Target-Date 2051-2055	TRRNX	39.98%	15.24%	15.06%	11.43%	8.55%	12/29/06	0.71%
			87281M207	39.90%	15.49%	15.34%	N/A	13.07%	01/13/12	0.40%
			Combined Index Portfolio 2055	38.24%	15.39%	14.88%	11.33%			
1152	T. Rowe Price Retirement 2060 Fund T. Rowe Price Retirement 2060 Trust B	Target-Date 2056-2060	TRRLX	39.93%	15.22%	15.06%	N/A	10.79%	06/23/14	0.71%
			87281N205	40.01%	15.50%	15.35%	N/A	11.58%	01/05/15	0.40%
			Combined Index Portfolio 2060	38.23%	15.38%	14.87%	N/A			

Funds listed in Gray have been replaced by their corresponding Trust in 457(b), 401(k) and 401(a) plans. T. Rowe Price Retirement Funds remain in 403(b) plans.



VRU	Investment Option	Morningstar Category	Ticker/CUSIP	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio		
<b>Short-Term Investments</b>												
283	 <b>Investment Contract Pool</b> (Available for 457(b), 401(k) and 401(a) plans only.) Investment contracts with fixed-income managers/underwriters and insurance companies. Some have a fixed interest rate while others reset the interest rate on a regular basis. The interest rate is based on earnings of the underlying investments at that time. Accounts are credited with a monthly blended rate.	Stable Value	N/A									
				N/A	N/A	N/A	N/A	N/A	N/A	N/A		
		<table border="1"> <thead> <tr> <th>Jul '21</th> <th>Jun '21</th> <th>May '21</th> </tr> </thead> <tbody> <tr> <td>1.57%</td> <td>1.65%</td> <td>1.65%</td> </tr> </tbody> </table>	Jul '21	Jun '21	May '21	1.57%	1.65%	1.65%				
Jul '21	Jun '21	May '21										
1.57%	1.65%	1.65%										
1340	 <b>Vanguard Federal Money Market Inv</b> (Available only for the 403(b) plan.) Seeks to provide current income, while maintaining a stable \$1 NAV and a very short average maturity. Invests in a combination of high-quality commercial paper, certificates of deposit, bankers' acceptances, and U.S. government securities. Average maturity typically ranges from 30–70 days. <b>Current Yield:</b> 0.01%	Money Market	VMRXX	0.03%	1.21%	1.07%	0.55%	3.99%	07/13/81	0.11%		
		INDEX Citigroup 3-month T-bill		0.08%	1.31%	1.14%	0.60%					
<b>Bonds</b>												
1641	 <b>TCW Core Fixed Income I <sup>(a)</sup></b> Invests primarily in debt securities, such as U.S. Government and corporate obligations, bonds, notes, debentures, mortgage-backed securities, assetbacked securities, and in U.S. dollar denominated foreign securities (government and corporate).	Intermediate-Term Bond	TGCFX	0.81%	5.89%	3.41%	3.59%	5.38%	02/26/93	0.51%		
		INTERMEDIATE TERM BOND INDEX Barclays Capital US Aggregate Bond		-0.33%	5.34%	3.03%	3.39%					
786	 <b>Vanguard Total Bond Market Index Inst</b> Seeks to track the performance of a broad, market-weighted bond index. The fund employs a passive management, or indexing investment, approach designed to track the performance of the Barclays Capital U.S. Aggregate Float Adjusted Index. It invests by sampling the index and investing at least 80% of assets in bonds held in the index. The fund maintains a dollar-weighted average maturity consistent with that of the index, ranging between 5 and 10 years.	Intermediate-Term Bond	VBTIX	-0.41%	5.40%	3.01%	3.37%	5.06%	09/18/95	0.04%		
		INTERMEDIATE TERM BOND INDEX Barclays Capital Intermediate Government Bond		-1.14%	3.94%	1.94%	2.13%					
<b>Balanced</b>												
724	 <b>T. Rowe Price Retirement Balanced Fund <sup>(a)</sup></b> Invests in a diversified portfolio of other T. Rowe Price stock and bond funds that represent various asset classes and sectors. The fund's "neutral allocations," which are what T. Rowe Price considers broadly appropriate for investors seeking a static asset allocation during their retirement years, are 40% stock funds and 60% bond funds.	Allocation - 30% - 50% Equity	TRRIX	18.85%	9.59%	8.23%	6.46%	6.77%	09/30/02	0.50%		
		COMBINED INDEX Portfolio Income		16.98%	9.51%	8.19%	6.47%					
199	 <b>Fidelity Puritan Fund <sup>(a)</sup></b> Invests approximately 60% of assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities, when its outlook is neutral. Invests at least 25% of total assets in fixed-income senior securities (including debt securities and preferred stock). Invests in domestic and foreign issuers.	Allocation - 50% - 70% Equity	FPURX	29.85%	14.94%	14.08%	11.21%	11.10%	04/16/47	0.52%		
		BALANCED INDEX 60% S&P 500/40% Barclays Capital Aggregate Bond		23.02%	13.64%	11.89%	10.39%					
<b>Large-Cap Stocks</b>												
856	 <b>Parnassus Core Equity Fund Inst <sup>(a)</sup></b> A diversified, fundamental, domestic, large-cap, core equity fund with a value bias. The Fund invests principally in undervalued equity securities of larger capitalization-companies. At least 75% of the Fund's total assets will normally be invested in equity securities that pay dividends. The remaining 25% may be invested in non-dividend-paying equity securities. The Fund also takes environmental, social and governance factors into account in making investment decisions.	Large Blend	PRILX	42.64%	21.38%	18.02%	15.30%	12.28%	04/28/06	0.63%		
		LARGE CAP BLEND INDEX Standard & Poor's 500 Index		40.79%	18.67%	17.65%	14.84%					
2078	 <b>Fidelity 500 Index <sup>(a)</sup></b> Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States. Normally investing at least 80% of assets in common stocks included in the S&P 500 Index.	Large Blend	FXAIX	40.79%	18.66%	17.63%	14.83%	11.04%	02/17/88	0.02%		
		LARGE CAP BLEND INDEX Standard & Poor's 500 Index		40.79%	18.67%	17.65%	14.84%					
1749	 <b>T. Rowe Price U.S. Equity Research I</b> Invests in stocks within each industry based on weightings similar to the S&P 500. A team of industry-focused T. Rowe Price equity analysts is directly responsible for selecting stocks for the fund.	Large Blend	PCCOX	42.26%	19.00%	18.35%	15.04%	10.09%	11/30/94	0.38%		
		LARGE CAP BLEND INDEX Standard & Poor's 500 Index		40.79%	18.67%	17.65%	14.84%					
1749	 <b>William Blair Large Cap Growth R6 (for 403b plans)</b> Invests primarily in a diversified portfolio of equity securities, including common stocks and other forms of equity investments of large capitalized ("large cap") domestic growth companies.	Large Growth	LCGJX	42.31%	N/A	N/A	N/A	30.62%	05/02/19	0.70%		
		LARGE CAP GROWTH INDEX Russell 1000 Growth		42.50%	25.14%	23.66%	17.87%					

<sup>(a)</sup> Part of the MSRP Mutual Fund Savings (reimbursement) Program.

VRU	Investment Option	Morningstar Category	Ticker/CUSIP	1 Year	3 Year	5 Year	10 Year	Since Inception	Inception Date	Gross Expense Ratio
1749	 <b>William Blair Large Cap Growth CIF 5 (for 457 and 401 plans)</b> Invests primarily in a diversified portfolio of equity securities, including common stocks and other forms of equity investments of large capitalized ("large cap") domestic growth companies.	N/A	96925W323	N/A	N/A	N/A	N/A	8.44%	02/16/21	
		LARGE CAP GROWTH INDEX Russell 1000 Growth		42.50%	25.14%	23.66%	17.87%			
2518	 <b>T. Rowe Price Structured Research Trust C</b> The Trust seeks to outperform the Standard & Poor's 500 Index® (the "S&P 500 Index") through stock selection, while constraining deviations from the S&P 500 Index with respect to sectors, industries, and fundamental characteristics.	Large Blend	87280E206	42.85%	19.41%	18.66%	15.35%	11.26%	05/02/05	0.31%
		LARGE CAP BLEND INDEX Standard & Poor's 500 Index		40.79%	18.67%	17.65%	14.84%			
942	 <b>Delaware Value Inst</b> The Fund invests in large-capitalization companies, seeking consistent long-term performance. The Fund follows a traditional value-oriented investment philosophy using a research-intensive approach.	Large Value	DDVIX	32.86%	9.00%	9.09%	11.42%	8.10%	09/15/98	0.68%
		LARGE CAP VALUE INDEX CRSP US Large Value		41.31%	12.86%	13.05%	12.52%			
<b>Mid-Cap Stocks</b>				1	3	5	10			
899	 <b>Vanguard Midcap Index Inst Plus</b> Seeks to match the performance of the CRSP US Mid Cap Index, a broadly diversified index of the stocks of medium-sized U.S. companies. It attempts to replicate the target index by investing all, or substantially all, of assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.	Mid Cap Blend	VMCPX	46.92%	16.52%	15.77%	13.15%	13.51%	12/15/10	0.03%
		MID CAP BLEND INDEX S&P 400 Midcap Index		53.24%	13.17%	14.29%	12.40%			
1291	 <b>Janus Enterprise Fund</b> The fund pursues its investment objective by investing primarily in common stocks selected for their growth potential, and normally invests at least 50% of its equity assets in medium-sized companies. Medium-sized companies are those whose market capitalization falls within the range of companies in the Russell Midcap® Growth Index. It may also invest in foreign securities, which may include investments in emerging markets.	Mid Cap Growth	JDMNX	41.34%	18.35%	19.04%	15.37%	12.01%	09/01/92	0.66%
		MID CAP GROWTH INDEX Russell Midcap Growth		43.77%	22.39%	20.52%	15.13%			
802	 <b>T. Rowe Price Midcap Value <sup>(a)</sup></b> Invests in mid cap stocks that are potentially less volatile than a portfolio of small cap stocks. The fund focuses on established, mid-size companies with solid business fundamentals that have the potential to be future industry leaders.	Mid Cap Value	TRMCX	50.64%	10.81%	11.93%	11.43%	11.54%	06/28/96	0.78%
		MID CAP VALUE INDEX Russell Midcap Value		53.06%	11.86%	11.79%	11.75%			
<b>Small-Cap Stocks</b>				1	3	5	10			
1533	 <b>T. Rowe Price Inst Small Cap Stock Fund</b> Ordinarily invests at least 65% of total assets in stocks and equity-related securities of small companies. A small company is defined as having market capitalization that falls within the range of companies in the Russell 2000 Index, a widely used benchmark for small-cap stock performance. Stock selection may reflect either a growth or value approach.	Small Cap Growth	OTCFX	54.46%	19.50%	19.59%	15.00%	11.65%	03/31/00	0.66%
		SMALL CAP GROWTH INDEX CRSP US Small Cap Growth		45.79%	18.83%	19.37%	13.43%			
891	 <b>Vanguard Small Cap Index Fund Inst</b> Seeks to track the performance of a benchmark index that measures the investment return of small-capitalization stocks. The fund employs a passive management (or indexing) investment approach designed to track the performance of the CRSP US Small Cap Index.	Small Cap Blend	VSCIX	56.51%	14.76%	15.97%	12.90%	9.92%	07/07/97	0.04%
		SMALL CAP BLEND INDEX Russell 2000		62.03%	13.52%	16.47%	12.34%			
<b>International Stocks</b>				1	3	5	10			
835	 <b>American Funds Euro Pacific Growth R6</b> Invests in strong, growing companies based chiefly in Europe and the Pacific Basin, ranging from small firms to large corporations. Invests primarily in common and preferred stocks, convertibles, American Depositary Receipts, European Depositary Receipts, bonds and cash. All holdings are non-U.S. except a nominal portion that, for liquidity purposes, may be held in U.S. dollars and/or equivalents. Normally, at least 80% of assets must be invested in securities of issuers domiciled in Europe or the Pacific Basin.	Foreign Large Growth	RERGX	40.10%	13.79%	14.50%	8.33%	11.33%	04/16/84	0.46%
		FOREIGN LARGE GROWTH FTSE Developed ex North America		34.50%	8.72%	10.75%	6.04%			
883	 <b>Vanguard Total International Stock Index Inst</b> Vanguard Total International Stock Index Fund seeks to track the investment performance of the FTSE Global All Cap ex US Index, an index designed to measure equity market performance in developed and emerging markets, excluding the United States. The fund invests substantially all of its assets in the common stocks included in its target index. The fund allocates its assets based on each region's weighting in the index.	Foreign Large Blend	VTSNX	36.54%	9.64%	11.14%	5.74%	6.47%	11/29/10	0.08%
		INTERNATIONAL INDEX FTSE Global All Cap ex US		37.55%	9.94%	11.60%	6.09%			

CUSIP/Ticker symbols are provided to help you research mutual funds. Information related to pricing or performance of these funds published in publicly available media such as newspapers and websites may be different than performance data and pricing specific to MSRP. To find pricing or performance related information specific to your account visit the Investment Info tab at MarylandDC.com.

**Nationwide Fixed Account [457(b) plan only]  
Average Quarterly Annualized Crediting**

This option is closed to deferrals and transfers from other investment options.

3rd Qtr 21	2nd Qtr 21	1st Qtr 21	4th Qtr 20
3.50%	3.50%	3.50%	3.50%

Note: The above yields were supplied by Nationwide. They are a weighted average of all money held in this investment option, which consists of seven separate pools. The yields do not reflect the deduction of the annual asset fee. The annual asset fee is 0.078%. No account will be charged more than \$2,000 in 2021. The actual yield credited to your account may be higher or lower than the yield reflected above. The Nationwide Fixed Group Annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract #Life 2183. The 2021 minimum guaranteed yield is 3.50%. Guarantees and protections are subject to the claims paying ability of Nationwide Life Insurance Company.

**Great West Certificates [403(b) plan only]  
Quarterly Effective Gross Annual Rates**

This option is closed to deferrals and transfers from other investment options.

	3rd Qtr 21	2nd Qtr 21	1st Qtr 21
Dig Fund	4.00%	4.00%	4.00%
36-Mo. Certificate	4.00%	4.00%	4.00%
60-Mo. Certificate	4.00%	4.00%	4.00%
84-Mo. Certificate	4.00%	4.00%	4.00%

Note: The rates do not reflect the deduction of the annual asset fee. The annual asset fee is 0.12%. No account will be charged more than \$2,000 for the year.

## RISK DISCLOSURES

**Money market funds: Investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**

The money market current yield is the annualized historical yield for the 7-day period ending on the last day of the calendar quarter. Yield quotation more closely reflects the current earnings of the money market fund than the total return quotation.

**Retirement Date Trusts** also known as target date options, are asset allocation trusts that are based on a targeted date as to when an investor plans to begin to withdraw money. These trusts use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the trusts become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market. The principal value of the trust(s) is not guaranteed at any time, including at the target date. There is no guarantee that Retirement Date trusts will provide enough income for retirement.

**International/emerging markets funds:** Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

**Small company funds:** Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

**Bond funds:** Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund.

Some mutual funds may impose a short term trade fee. Please read the underlying prospectuses carefully.

### IMPORTANT DISCLOSURES

**Investment Contract Pool** available for 457(b), 401(k) and 401(a) plans only.

**Vanguard Federal Money Market Fund** available for 403(b) plan only.

Investing involves market risk, including the possible loss of principal.

Inception Date is the date the underlying fund was established. Some mutual funds may impose a short term trade fee. Some funds may be subject to a trade restriction policy. Please read the underlying prospectus carefully.

**Market indices have been provided for comparison purposes only; they are unmanaged and no fees and expenses have been reflected here. Individuals cannot invest directly in an index.**

This document was created to help educate participants on the Maryland Supplemental Retirement Plan and is intended only to provide a general summary of the Plan and its features. In the event there are any inconsistencies between this document and the Plan Document, the Plan Document will govern.

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# Contact us

## Enrollment and Information Hotline

**800-545-4730**

For information about the match, to enroll in the 457(b), 401(k) and 403(b) plans, or to change your contribution amount

## Nationwide Web Site MarylandDC.com

For information about the 457(b), 401(k), 403(b), and 401(a) plans, to enroll, to change your contribution amount, to get 24-hour account information, to make investment option exchanges and allocation changes

## Nationwide Hunt Valley Office (443) 886-9402 or 800-966-6355

To enroll in the 457(b), 401(k) and 403(b) plans, to change your deferral amount, for mutual fund prospectuses or annual reports, for investment option booklets, or to arrange a meeting with a representative

## Nationwide Solution Center 800-545-4730

For account information, to make investment option exchanges and allocation changes, to change address, name or beneficiary, for payout calculations in the 457(b), 401(k) and 403(b) and 401(a) plans, and for financial hardship inquiries

## Maryland Teachers & State Employees Supplemental Retirement Plans 410-767-8740 or 800-543-5605

For information about the Maryland Supplemental Retirement Plans, for booklets, to arrange educational seminars and for other general information

## MSRP Web Site MSRP.maryland.gov

For the latest MSRP news, information available on the Board of Trustees and staff, newsletters, booklets, legislation updates, and more



**Enroll online  
MarylandDC.com**

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