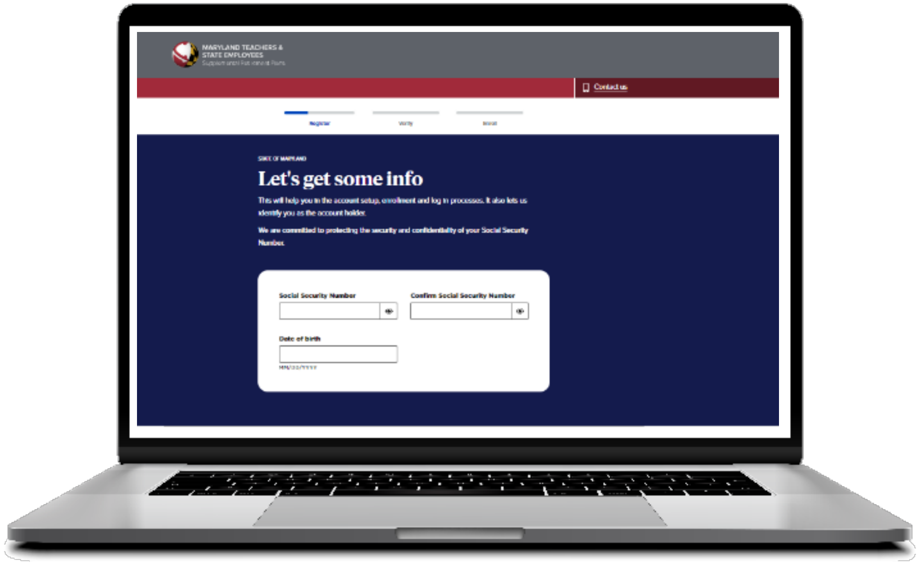
Quick online enrollment



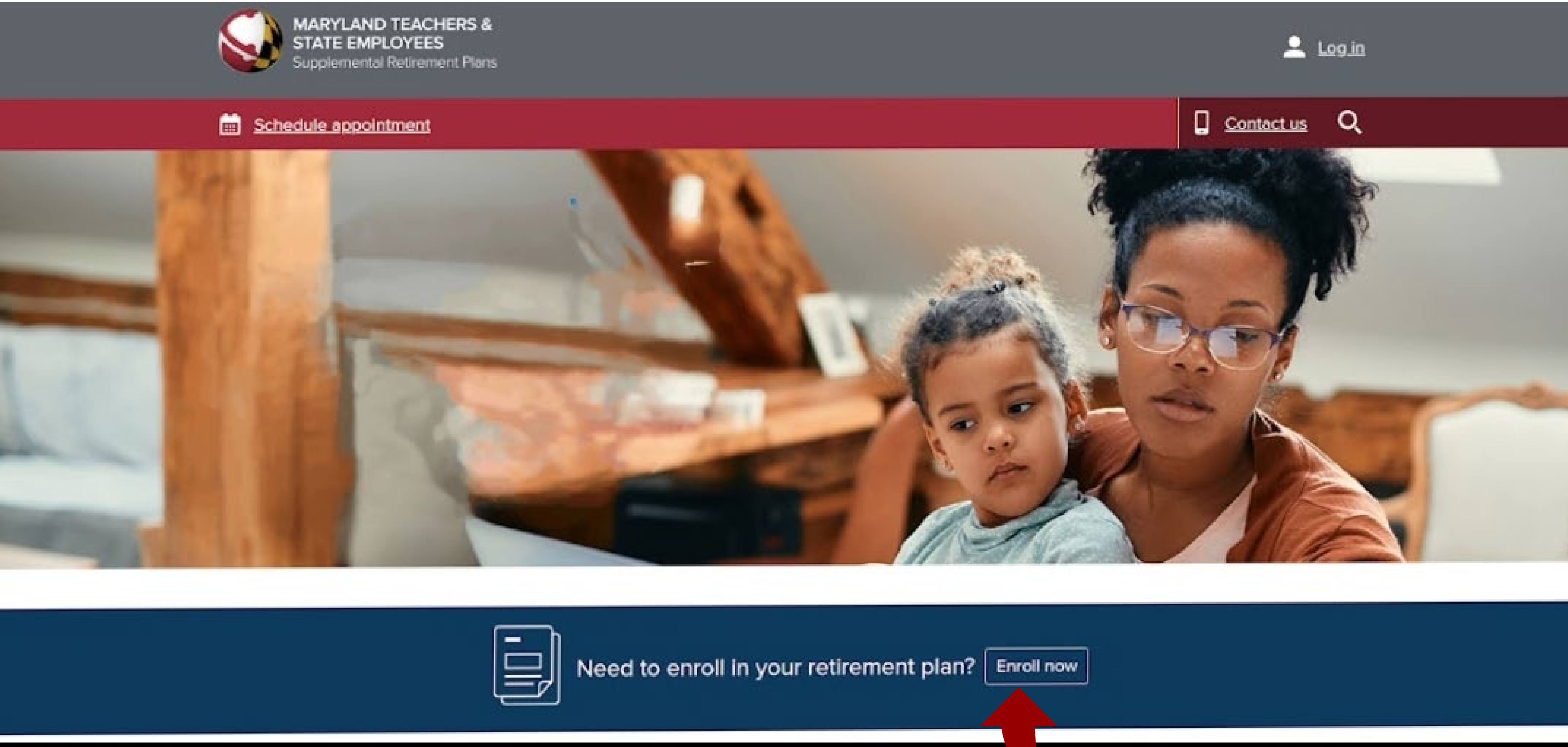
Important information

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an 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 discuss their specific situation with their financial professional.

Investing involves market risk, including possible loss of principal. No investment program or strategy – including asset allocation and diversification – can guarantee a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Nationwide Investment Services Corporation (NISC), 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 NISC. Financial & Realty Services, LLC is not affiliated with MSRP, Nationwide or NISC.

NRM-22630MD-MD



Using your Desktop or laptop?

MarylandDC.com

Scan to enroll on your smart phone

STATE OF MARYLAND

Let's get some info

This will help you in the account setup, enrollment and log in processes. It also lets us identify you as the account holder.

We ensure the security and confidentiality of your Social Security Number.

Social Security Number

Confirm Social Security Number

Date of birth

MM/DD/YYYY

Let's get some information

- Social Security
- Confirm Social Security
- Date of birth

Cancel

Continue

Register | Verify | Enroll

About you

First name

Middle name *(optional)*

Last name

Suffix *(optional)*

Select

Email address

Personal email address is preferred.

Phone number

XXX-XXX-XXXX

Mobile

Search for your address

I'll manually enter my address

You will be asked for the following information:

- First Name
- Middle Name(optional)
- Last name
- Suffix (optional)
- Email address
- Phone number and type
- Search for your home mailing address or manually enter

Register Verify Enroll

Username

Your username is **not case sensitive** and must:

- Not be the same as your password
- Have 6-30 characters
- Not be all numbers
- Not have spaces or commas
- Not have these special characters: \ / ; ^ & * ( ) < > " ' # + %

Password

Confirm password

You are prompted here to create a Username and password and then confirm your password.

Please note:

- Your username is case-sensitive.
- Must have 6 to 30 Characters
- Not have spaces or commas
- Not use these special characters /;^()<>“ ‘#+%

MARYLAND TEACHERS &
STATE EMPLOYEES
Supplemental Retirement Plans

Contact us

Register   Verify   Enroll

STATE OF MARYLAND

Verify identity

You're going to get a 6 digit code. The code will be valid for 15 minutes.

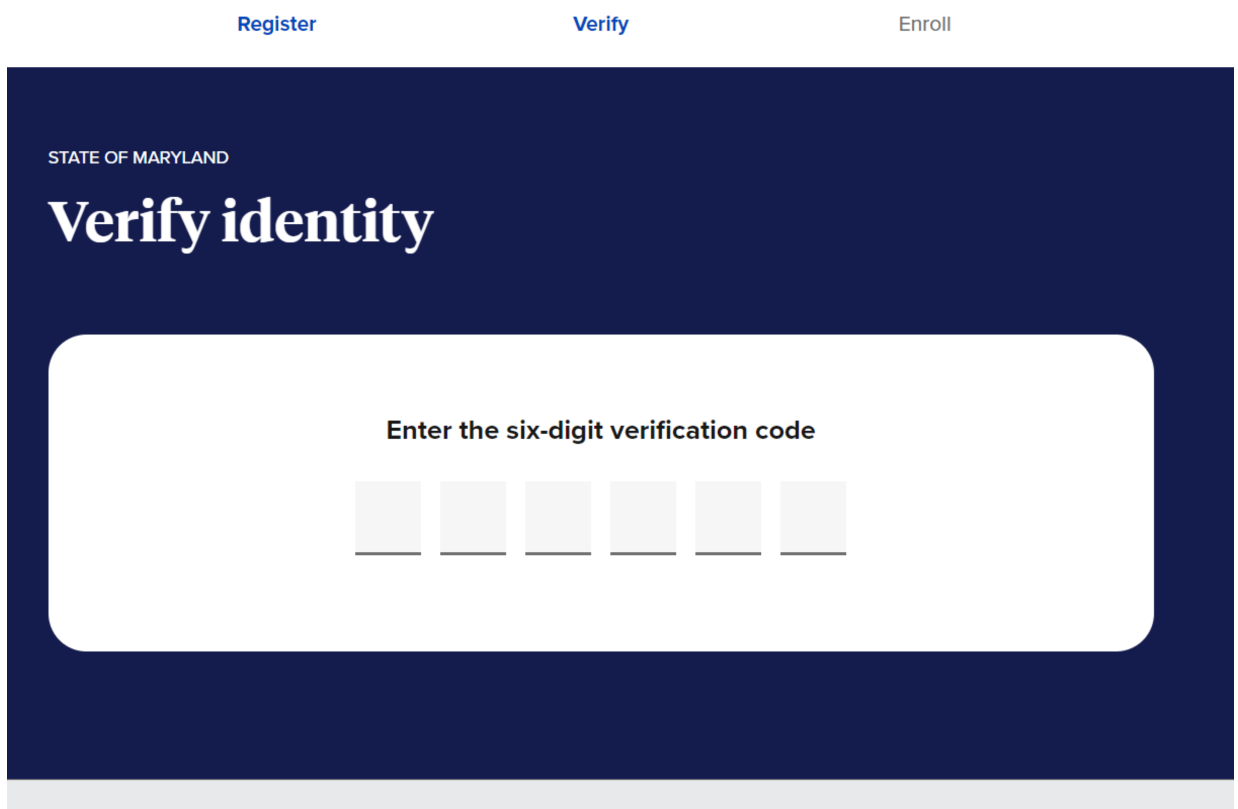
Where would you like the code sent?

- (●) Text to your mobile phone number ( )
- ( ) Send to your preferred email (s .com)

Time to Verify Identity
You are going to get a 6-digit code. The code will be valid for 15 minutes.

Where would you like the code sent?
Text to your mobile phone- insert number
Send to your preferred email – insert email

Check your email or text messages for the 6-digit code and then insert and hit continue



STATE OF MARYLAND

Your deferred compensation retirement plan

Employer name

MARYLAND SUPPLEMENTAL RETIREMENT PLANS

Employer ID

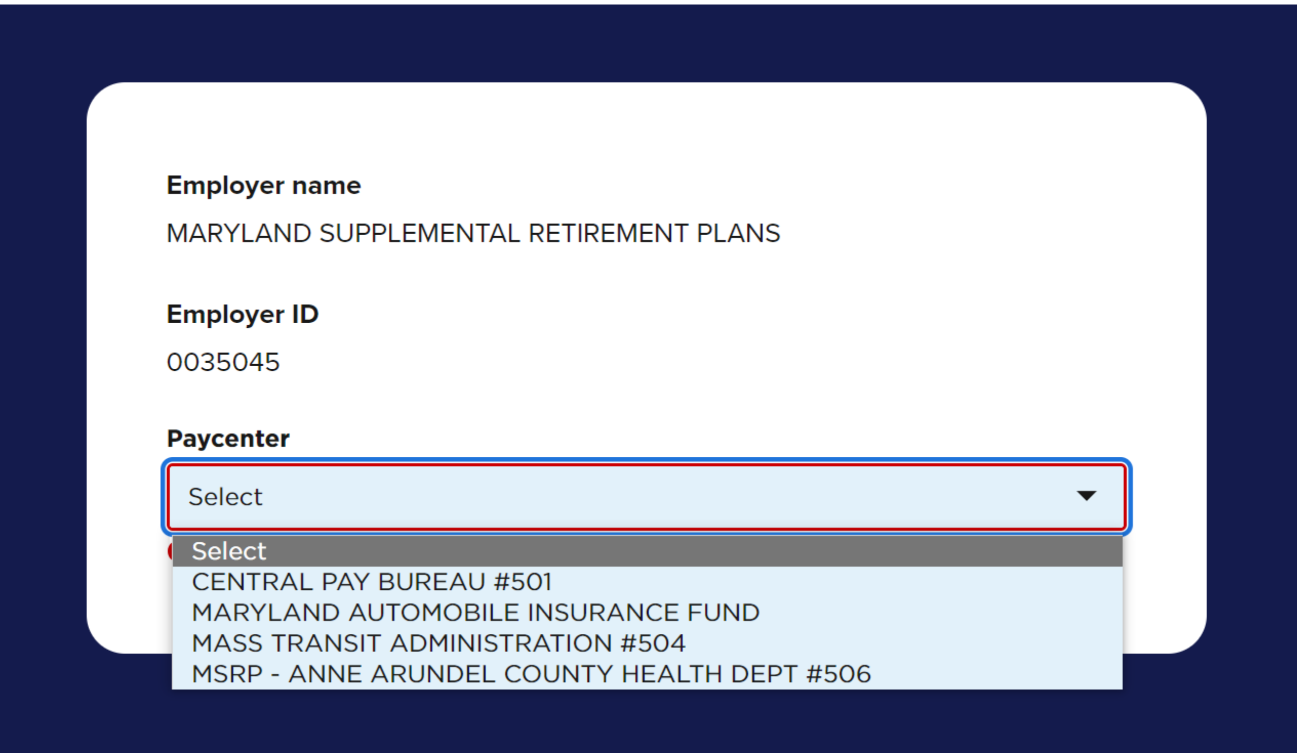
0035045

Paycenter

Select

Knowing your correct center is essential. You will pull the carrot down and select the appropriate one.

Your deferrals or contributions will only commence if the correct center is picked.



Use the carrot to pull down and discover your pay center

- Most employees are Central Payroll, but if unsure, ask your HR Department.

Choices are :

- Central Pay
- MAIF
- MTA

Plan types

Employer match contributions are deposited into **a 401(**a) account. This account is automatically created for you after enrolling in any other plan (457b, 401k, 403b, Roth)

457(b) accounts

Pre-Tax

- Distributions can begin without a 10 % excise tax, regardless of age, upon separation from service and are taxed as ordinary income
- No in-service withdrawals (except for unforeseeable emergencies)

Roth

- Earnings from a Roth 457(b) account are not taxable after five tax years since the first contribution was made to the plan's Roth 457(b) account AND the distribution is made after age 59½, death or disability
- No in-service withdrawals from Roth 457(b) (except for unforeseen emergencies)

401(k) and 403(b) accounts

Pre-Tax

- Distributions can begin, regardless of age, upon separation from service and are taxed as ordinary income. Distributions prior to age 59½ may be subject to a 10% early-withdrawal tax
- In Service withdrawals are available after the attainment of age 59½
- Hardship distributions available

Roth (401k only)

- Earnings from a Roth 401(k) account are not taxable after five tax years since the first contribution was made to the plan's Roth account AND the distribution is made after age 59½, death or disability
- In Service withdrawals are available after the attainment of age 59½
- Hardship distributions available

MARYLAND TEACHERS & STATE EMPLOYEES
Supplemental Retirement Plans

Contact us

STATE OF MARYLAND

Select an account

If you want to enroll in more accounts, log in later to add them.

- ○ 457
- ○ 401K
- ○ 403B *University and Education only*

Not sure which to pick? Compare accounts (PDF)

You are almost done!

Please pick the desired plan.

- 457
- 40k
- 403B – Please note it's not often you can have a 403B it is for University and Education employees only

457 - STATE OF MARYLAND

Your employer needs a bit more info

Employment type

Select

You must select an Employment type.

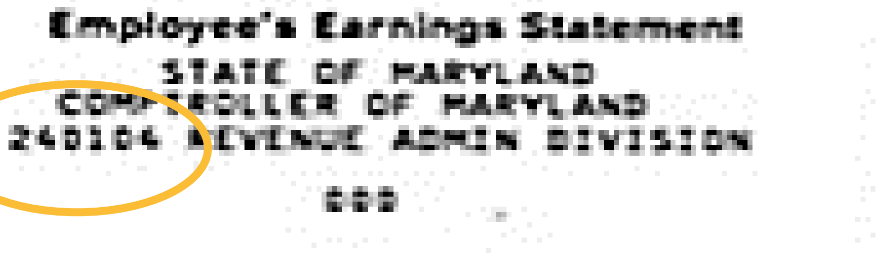
Agency code

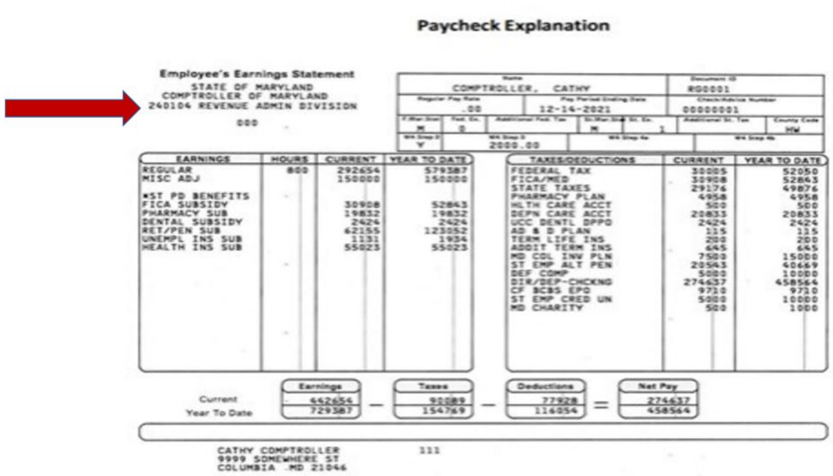
This is the 6-digit code located in the upper-left of your paystub. If you can't find your agency code or work for multiple agencies, please contact us.

We need to know more about your employment type and agency code.

Regular paid or contractual, and finally, what is your agency code? Your agency code can be found on your pay stub.

Six digit Agency Code


Employee's Earnings Statement
STATE OF MARYLAND
COMPTROLLER OF MARYLAND
240104 REVENUE ADMIN DIVISION
000


Paycheck Explanation

Employee's Earnings Statement
STATE OF MARYLAND
COMPTROLLER OF MARYLAND
240104 REVENUE ADMIN DIVISION
000

COMPTROLLER, CATHY — RG0001
.00 — 12-14-2021 — 00000001
M — 0 — M — 1 — HW
Y — 2000.00

EARNINGS	HOURS	CURRENT	YEAR TO DATE
REGULAR	800	292654	579387
MISC ADJ		150000	150000
*ST PD BENEFITS			
FICA SUBSIDY		30908	52843
PHARMACY SUB		19832	19832
DENTAL SUBSIDY		2424	2424
RET/PEN SUB		62155	123052
UNEMPL INS SUB		1131	1934
HEALTH INS SUB		55023	55023

TAXES/DEDUCTIONS	CURRENT	YEAR TO DATE
FEDERAL TAX	30005	52050
FICA/MED	30908	52843
STATE TAXES	29176	49876
PHARMACY PLAN	4958	4958
HLTH CARE ACCT	500	500
DEPN CARE ACCT	20833	20833
UCC DENTL DPPO	2424	2424
AD & D PLAN	115	115
TERM LIFE INS	200	200
ADDIT TERM INS	645	645
MD COL INV PLN	7500	15000
ST EMP ALT PEN	20543	40669
DEF COMP	5000	10000
DIR/DEP-CHCKNG	274637	458564
CF BCBS EPO	9710	9710
ST EMP CRED UN	5000	10000
MD CHARITY	500	1000

	Earnings		Taxes		Deductions		Net Pay
Current	462654	–	90089	–	77928	=	274637
Year To Date	729387		154769		116054		458564

CATHY COMPTROLLER — 111
9999 SOMEWHERE ST
COLUMBIA .MD 21046

Not sure about your Agency Code?

- Ask your HR representative.
- Check with your timekeeper
- Check your paycheck stub

Your Plan has chosen the following based on a retirement age of 62:

Contribution rate

2%

Investment fund

(Target Date Fund): Great Gray Trust T. Rowe Price Retirement Date 2055 Trust Fee Class I1

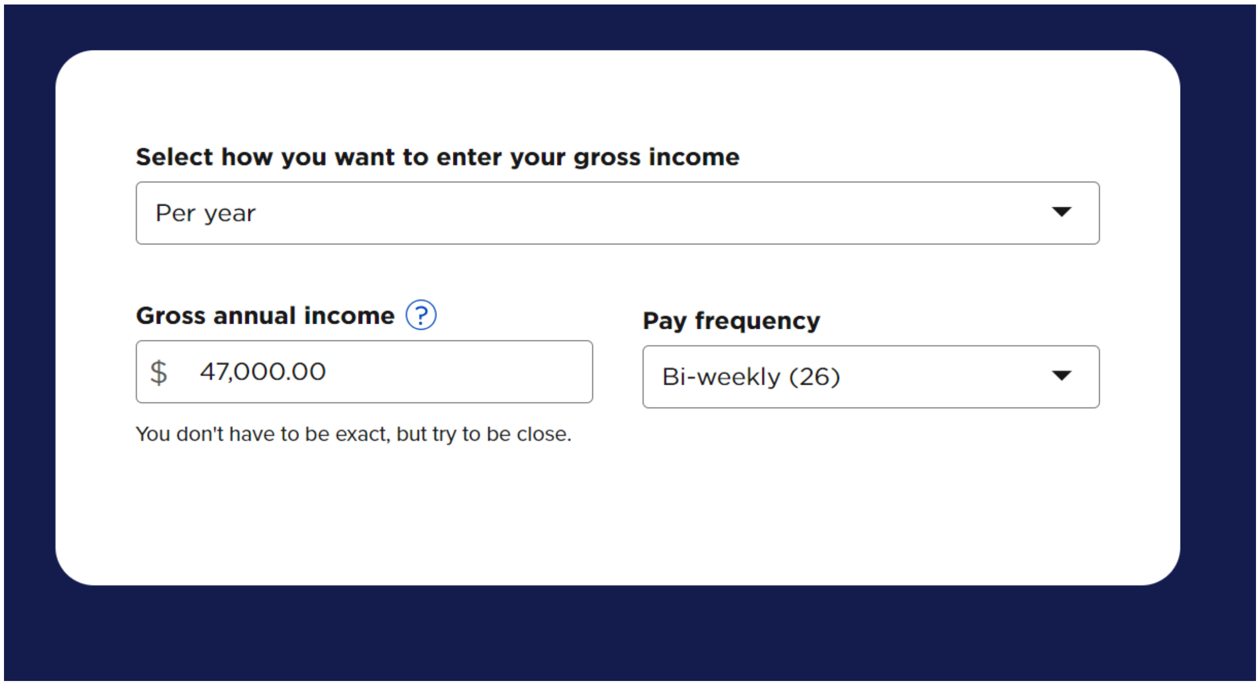
Fact Sheet (PDF)

Want a different rate or fund?

You'll have the opportunity to change them later.

This is the Summary of what has been selected for you.

Please note that you will have a chance to change the amount in just a moment.



You will now enter your gross or monthly salary
Use the pull-down carrots to select your favored option

Catch your MSRP match

To Catch the MSRP $600 Match

- Must be in an eligible State pension/retirement system
- Generally, sworn officers are excluded; however, administrative-type jobs at these agencies may be eligible
- Match happens automatically for those eligible **and** actively contributing/deferring
- Employees with dormant accounts who restart contributions/deferrals should check their investment options

Increase or decrease pre-selected %

$36.15
per paycheck

New contribution

— 2.00 % +

At 62 you could have

$101,000.00*

Will this be enough?

Access My Interactive Retirement Planner^{SM} after you enroll to find out.

*Calculated assuming a 6% annual rate of return and your pay frequency

Choose Pre-tax or Roth

Money source

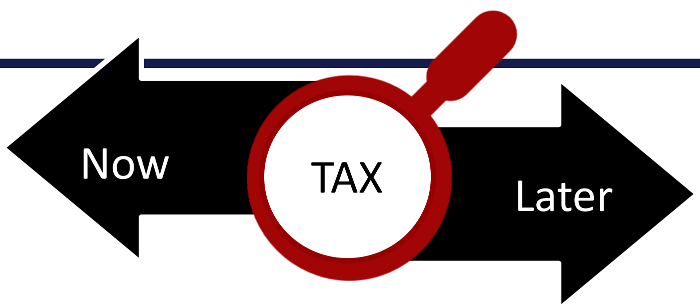
- **Salary Reduction (pre-tax)**

  If you want to reduce your taxes now, have a higher income and are okay with paying taxes on your withdrawals during retirement

- **Roth Contribution (after-tax)**

  If you don't mind paying taxes on the money now, expect to be in a higher tax bracket during retirement and want tax-free withdrawals later

Roth* 401(k), Roth 457(b)



Pretax 457(b), 401(k), 403(b)

*Earnings are not taxable in the year distributed, assuming all contributions have been held in the Roth account for five years after the first Roth contribution was made AND the distribution is made after age 59½ (and separation from State service for a Roth 457(b)); or for death or disability.

Readjusted % and Summary

Contact us

Contribution rate

1.40% ($25.31 estimated per paycheck)*

Investment

Great Gray Trust T. Rowe Price Retirement Date 2055 Trust Fee Class I1

Fact Sheet (PDF)

Money source
Salary Reduction (pre-tax)

* If your plan only allows dollar amount contributions, versus percent, your actual contribution will be the estimated amount rounded to the nearest dollar.

Please note - Your choices won't take effect until market close at 4 p.m. ET the next business day.

Want to customize more?

After enrolling, you can log in to your account at any time and make any allowable changes.

Please review your selections, but rest assured, you can change the Amount per pay and Investments once enrolled.

Congratulations!

You're enrolled

Congratulations for taking a key step in your retirement planning.

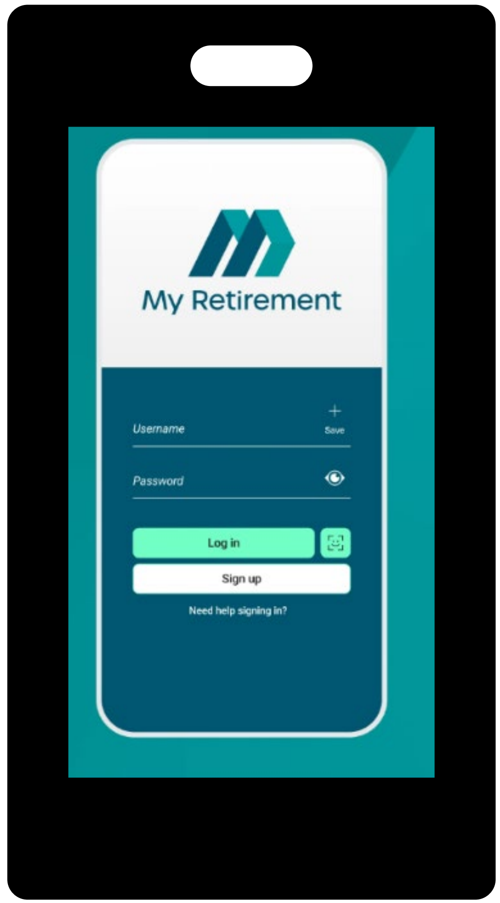
We'll send you an email confirmation soon.

Are you ready to:

- Add your beneficiaries
- Adjust or see more investment options

Continue to your account

My Retirement app



Everything you can do on the laptop or desktop for on-the-go account access

Available on the App Store

GET IT ON Google Play

Pre-Selected Investments are Great Gray Trust T. Rowe Price Retirement

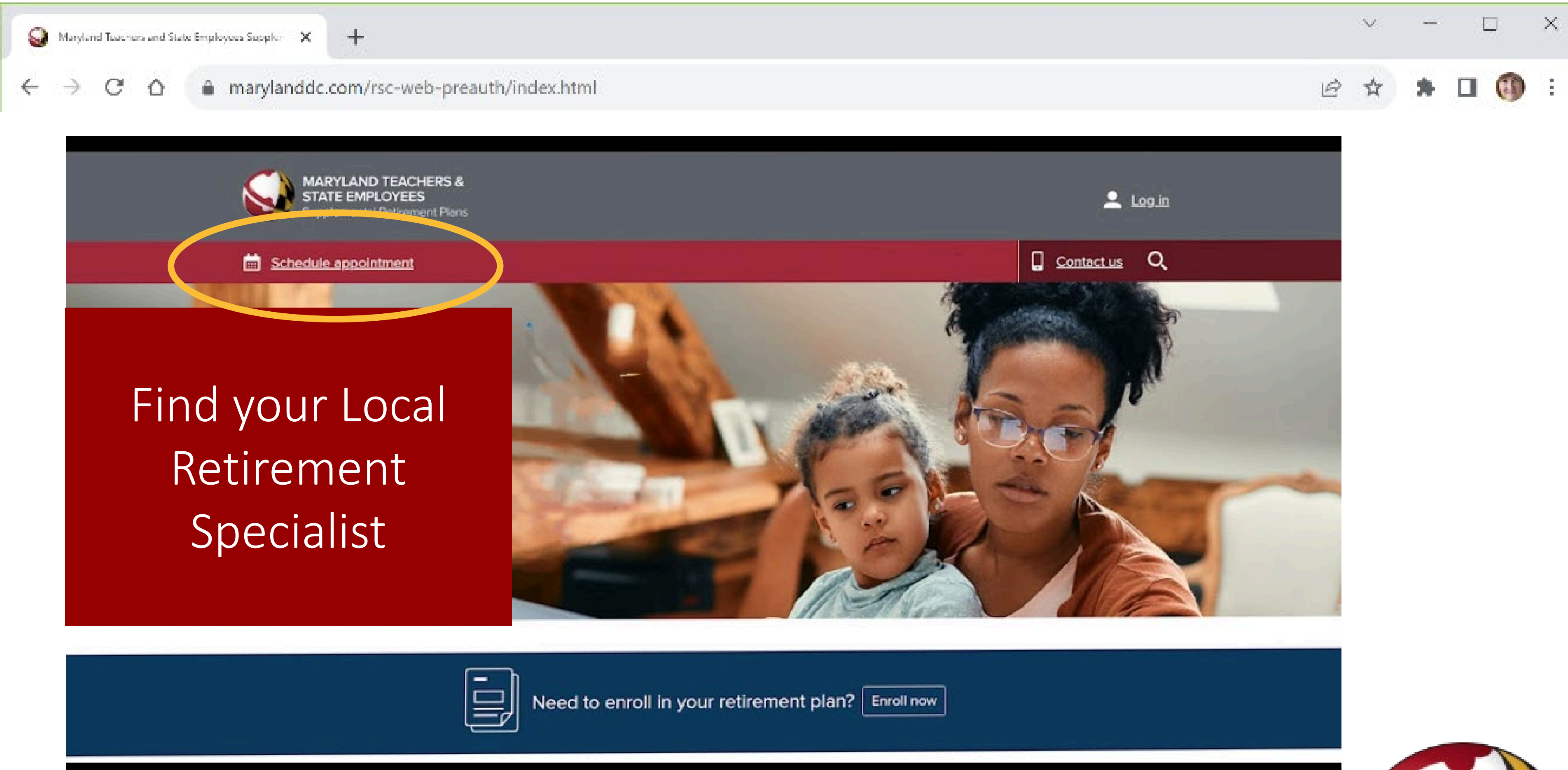
Target date Funds are designed for people who plan to retire or need income during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds become more conservative as you retire. It's important to remember that no strategy can assure a profit or loss in a declining market. Please note that the choice of this fund does not ensure you will reach your desired retirement plan goal.

Need Investment Information?

SCAN ME

Get the most current fund performance, fund fact sheets, and fund line up on **MarylandDC.com**

MarylandDC.com



Find your Local Retirement Specialist

Contacts

Need help? Customer service

800-545-4730

MarylandDC.com

To register for educational seminars virtual or at your workplace

MSRP.maryland.gov

800-543-5605

Wrap up enrollment checklist

- ❑ Know your Agency Code and salary (See your paystub)
- ❑ Pick the plan type
- ❑ Pre-tax or Roth
- ❑ Amount needed to secure the match (if eligible)