



## Congratulations on Your Upcoming Pay Raise!

This is a perfect opportunity to think about your future and increase your retirement savings. Here's how you can make the most of your raise:

**Contribution Increase:** Consider increasing your contribution. Even a small amount can make a big difference over time.

**Employer Matching:** Don't leave FREE money on the table! Take advantage of the State's Match Plan, as higher contributions can lead to greater financial security in retirement.

**Financial Guidance:** Schedule a session with your Nationwide Representative to plan the best strategy for your retirement goals.

**Invest in your future today and enjoy the peace of mind that comes with a well-funded retirement!**

Visit [MarylandDC.com](https://MarylandDC.com) to schedule an appointment with your Local Nationwide Representative

## Exciting News! Eligible Employees Can Receive a Match of Up to \$600 for Fiscal Year 2025!

YOUR \$  
Pre-tax and Roth  
Contributions/Deferrals

STATE \$  
MATCH



**Option 1: Dollar-for-Dollar Matching Deferral/Contribution**  
(Default option)

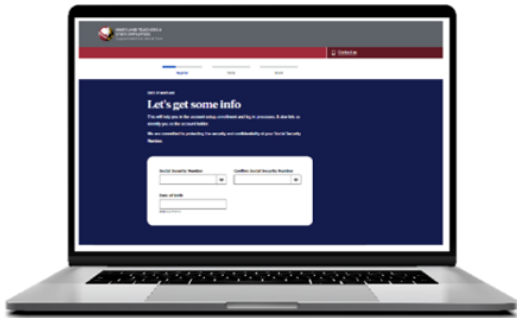
**OR**

**Option 2: Higher Education Student Loan Payment Match**

The Annual Election Form with supporting loan payment documentation must be submitted annually.

The State Match will automatically be funded (dollar for dollar up to \$600) to a 401(a) Match Plan when deferrals/contributions are made by **eligible** employees to a State supplemental retirement plan or University System of Maryland 457(b) or 403(b) plan.

# Need to Get Started Saving for Your Future? Attend our Online Enrollment Tutorials!



## "Walk Me Through" Online Enrollment Tutorials

Enroll as we go with a Nationwide Representative! This webinar assists you with enrolling in a Maryland Supplemental Retirement Plan 457(b), 401(k), 403(b).

A Series of Webinars for every stage of your career!

### "Success in Planning"

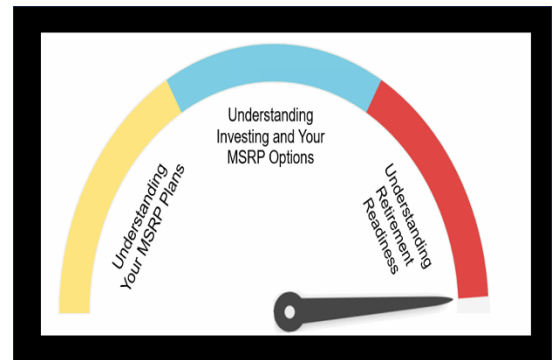
Understanding Your MSRP Plans

### "Financial Knowledge"

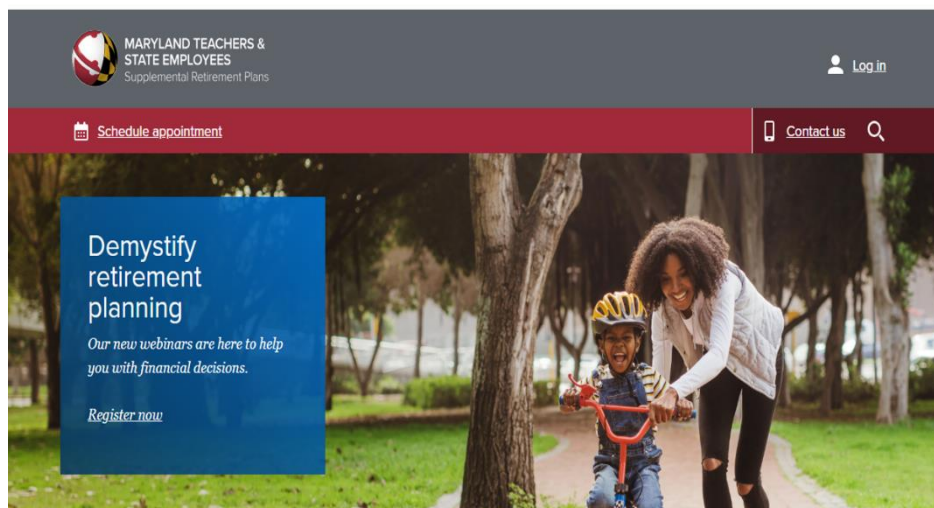
Understanding Investing and Your MSRP Options

### "Countdown to Retirement"

Understanding Retirement Readiness



**Visit [MSRP.Maryland.gov](https://MSRP.Maryland.gov) to register for this series  
and many more webinars!**



**Contact Your Local Nationwide Representative  
[MarylandDC.com](https://MarylandDC.com)**