



The Maryland Supplemental Retirement Plans (MSRP) are a State-sponsored benefit that helps you save to meet your savings goals. Join MSRP or increase your contributions TODAY and secure your financial future! **Visit [MarylandDC.com](http://MarylandDC.com)**: Payroll Type and 6-digit Agency Code are required to enroll.



**Happy New Year 2025!**

### What's New in 2025?

**NEW! Super Catch-Up Contribution Limit for ages 60-63 AND increased limits for all!**

- If you are **under age 50** the annual limit is \$23,500 **per Plan\***
  - If you are **age 50 and older** the annual limit is \$31,000 **per Plan\***
  - **If you are age 60-63 the annual limit is \$34,750 per Plan\***
- **Special 457(b) Catch-Up Provision:** For the **3 years prior to being eligible to retire** the annual limit is \$47,000 to the **Roth or Pre-tax 457(b) Plan**

**\*Double** your annual Plan limits by combining the 457(b) Plan with either the 401(k) or 403(b) Plan!

Go to [MarylandDC.com](http://MarylandDC.com) for additional information  
For guidance, contact your local Nationwide Representative: Click [HERE](#)

## MSRP January 2025 Webinar Schedule and Registration\*

All webinars are approximately 45 minutes in length

**\*Registrations Close 2 Hours Prior to the Event!**



### **NEW! Understand your retirement outlook with "My Income & Retirement Planner" SM "**

Take a test drive with the new **"My Income & Retirement Planner" SM!** Learn how this useful tool can simplify your financial planning and help you make informed decisions about your future.

**01/15/2025**  
1:00 pm

**01/17/2025**  
10:00 am



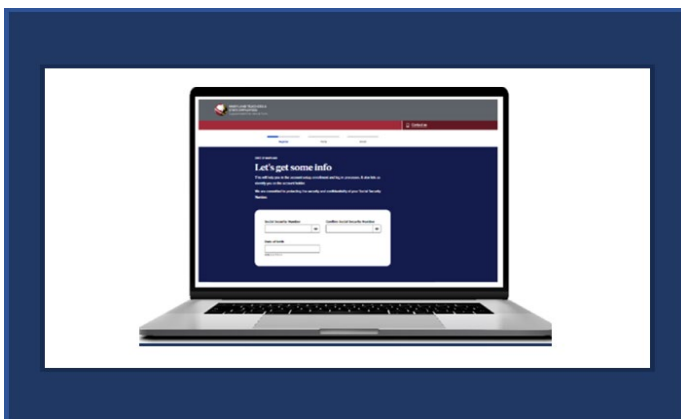
### **"Get Your Financial House in Order in 2025!"**

#### **Happy and Organized 2025!**

Review the steps to become financially stable and confident! Get your financial house in order, save time, and gain peace of mind.

**01/09/2025**  
10:00 am

**01/16/2025**  
1:00 pm



### **"Walk Me Through" Online Enrollment Tutorial**

Let's **Enroll** together in a Maryland Supplemental Retirement Plan 457(b), 401(k), or 403(b).

**You must have your 6-digit payroll code, which can be found on your paycheck, and your payroll type to enroll.**

**01/07/2025**  
11:00 am and 1:00 pm

**01/13/2025**  
11:00 am and 1:00 pm

[Click HERE to register for one or more of the above webinars](#)

**Plan Today for A Better Tomorrow...  
Your Future Self Will Thank You!**

**View recorded MSRP Virtual  
Savings Symposium 2024 webinars  
on the MSRP YouTube channel!**



**Here's just a few of the Savings Symposium videos - click on the title to watch:**

["Understanding Social Security" Video](#)

["Estate Planning and Legal Considerations" Video](#)

[" State Wellness Program - Wellness Rewards and Cost Savings" Video](#)

**Click [HERE](#) for a complete list of recorded videos/topics.**



**Don't leave "free money" on the table!**

**Eligible** MSRP deferrals and contributions will be matched, dollar-for-dollar up to \$600 total, per eligible employee, for the Fiscal Year! Click [HERE](#) for eligibility information as well as information about the **Higher Education Student Loan Payment Match option**.



Click [HERE](#) to read the latest edition of the MSRP Magazine. Discover helpful checklists, practical tips, and essential information to support your financial planning! Included in the Magazine is a directory of your local Nationwide Retirement Specialists. Contact them with any questions or for support with managing your account.



**Leadership Award and a Members' Choice Award**  
MSRP sincerely thanks our fellow State employees for their high levels of engagement and enthusiastic participation in our webinars and events. Your support has helped MSRP earn two prestigious

**National Awards in 2024.**

**ATTEND OUR WEBINARS and EVENTS and secure YOUR financial future!**

