



Join MSRP and become a member today! Visit us at [MarylandDC.com](https://www.marylanddc.com)
All you need is your Payroll Type and 6-digit Agency Code

eNews has the latest information about the Maryland Supplemental Retirement Plans. The Plans are a State-sponsored benefit (with almost 68,000 members strong!) that help you save to meet your retirement goals. Attend our webinars to help you improve your future!

*Happy
New Year*
FROM MSRP!



**Winners of the NAGDCA Leadership
Recognition Award
PARTICIPANT EDUCATION & COMMUNICATION**

**Congratulations to our
Agency Coordinator Recognition Award Winner!**
**MDOT Maryland Aviation Administration (MAA)
Employee Development Services (EDS) Section**

Malaika Moore: Manager of EDS, Office of Organizational Development
Eleanne Wooding-Young: Director of Organizational Development
Jamaiha Thomas: Employee Development Services Analyst

This dynamic team developed a motivational Health and Wellness program designed to educate employees about dietary health, fitness training, financial well-being, and other topics a few years ago. Prior to the pandemic, the event was held live with vendors, including MSRP, that provided these services. Since Covid, the event has been held virtually each year. The program includes a point system for health and wellness actions taken by employees, and MAA attire is awarded for accomplishments. In MAA's support of MSRP, points are awarded to employees who schedule an appointment with a Nationwide Representative to discuss their MSRP 457(b) and 401(k) plans.

Thank you Malaika, Eleanne, and Jamaiha for your support, dedication, and all that you do!

Read their full story in the 2023 Spring MSRP magazine.

Announcing...
MSRP's First Quarter Webinar Lineup
 View the schedule and register [HERE](#)

- Get Your Financial House in Order in 2023!**
- Putting it all Together for Retirement**
- Inflation: What You Need to Know and How to Hedge Against It**
- A World of Investment Opportunities: To Retirement and Beyond!**
- Women, Wealth, and Wellness**
- MarylandDC.com: A Guided Tour of the Enhanced Website**
- Are you a Contractual Employee? This Webinar is for YOU!**

We also have a New Monthly Webinar Series for 2023! Join Us!

Register [HERE](#) to attend any of our three new webinars!



For a limited time, State employees can view important webinars recorded from our 2022 Saving\$ Symposium!

Click on the titles below:

<p>"State Employees Student Loan Forgiveness: Making the Most of the Limited PSLF Waiver" * Maryland Center for Collegiate Financial Wellness *Please click HERE for the most recent updates!</p>	<p>"Retirement Ready! Are You on the Right Path to Meet YOUR Vision of Retirement?" <i>T. Rowe Price</i></p>
<p>"Investor's Guide to Market Volatility" <i>Janus Henderson Investors</i></p>	<p>"Life Insurance Basics" <i>Maryland Insurance Administration</i></p>
<p>"Talking to Your Children About the Value of Money and Financial Responsibility" <i>Delaware Funds by Macquarie</i></p>	<p>"Health and Wellness: Investing as Consumer Trends Evolve" <i>William Blair</i></p>

TEAM MSRP representatives do not give legal, investment, or tax advice. MSRP does not endorse or control the content of any third-party websites referred to in these presentations. Federal income tax laws are complex and subject to change. The information in these presentations is based on current interpretations of the law and is not guaranteed. 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.

Check out the latest issue of the MSRP Magazine!
Read about:

Strategies to Navigate Market Fluctuation Social Security and Medicare Basics, and more!

[Click HERE](#)



New Contribution Limits for 2023



Visit MarylandDC.com
Enroll, Increase, or review
and manage your MSRP
account

	Maximum Deferral Limit	Deferral limit plus Age 50 Catch-up	Special 457(b) Catch-up Deferral Limit
YEAR 2023	If you're less than age 50 this year, you may defer as much as...	If you're at least age 50 this year, you may defer as much as...	For the 3 years prior to your retirement year, you may defer as much as...
Roth/Pre-tax 457(b)	Combined \$22,500	Combined \$30,000	Combined \$45,000
Roth/Pre-tax 401(k) Pre-tax 403(b)	Combined \$22,500	Combined \$30,000	Combined \$30,000
TOTAL	\$45,000	\$60,000	\$75,000

Minimum contribution is \$5.00 per pay period.



For Personal Assistance with Enrollment, Account Updates, and Account Reviews
Contact your Nationwide Retirement Representative

[HERE](#)