



# MARYLAND TEACHERS AND STATE EMPLOYEES SUPPLEMENTAL RETIREMENT PLANS

## SEND OR FAX COMPLETED FORM TO:

Nationwide Retirement Solutions  
11350 McCormick Road  
Executive Plaza 3, Suite 902  
Hunt Valley, MD 21031  
Phone: 800-545-4730  
Fax: 443-886-9403

## EZ Enrollment Form

(457b Plan if under age 55  
401k Plan if 55 years or older)

### PERSONAL INFORMATION *(please print)*

Name \_\_\_\_\_  Male  Female  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Number of pay periods per year \_\_\_\_\_  
Agency Code: \_\_\_\_\_ Payroll Type *(circle answer)*: Regular University Contractual Other  
Payroll Center Name *(circle answer)*: Central University Other

**I acknowledge that I have read the terms and conditions detailed below. I will be enrolled into the 457 plan unless I am currently 55 or older, in which case I will be enrolled in the 401(k) plan.**

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Social Security Number \_\_\_\_\_

### ENROLLMENT INSTRUCTIONS

- I want to enroll in the MSRP Program today and begin contributing:
- \$25 per pay period
- \$ \_\_\_\_\_ per pay period

*A pre-tax payroll deduction will be invested into the T. Rowe Price Targeted Retirement Fund closest to the year in which I turn age 65. I understand that deferrals will begin on the next pay date 30 days from the date my form is received by the Program, and that upon receipt of this form I will receive a Program welcome kit. Changes can be made at any time.*

*Please be sure to provide your Social Security Number, signature, and date.*

### TERMS AND CONDITIONS

Upon receipt of this enrollment form, you will be mailed a welcome kit which will include a copy of the Cancellation Form, Beneficiary Form, Memorandum of Understanding and Enrollment Kit or Basics Booklet with more detailed information on the provisions outlined below:

- My account balance will be held by MSRP in trust for the exclusive benefit of me or my beneficiaries.
- I may cancel my participation, before my forms are processed, by calling 1-800-545-4730 within seven days from the date that I signed the enrollment form.
- Based on market fluctuations, the rate of return on my account could be either positive or negative. This could result in my account balance being worth less than my contributions.
- Investments may have underlying expenses or management fees that will reduce the investment results. Information on these expenses can be found in the investment profiles or the respective prospectus(es). Investment profiles and prospectus(es) can be found on the Plans website at MarylandDC.com
- **Fund prospectuses can be obtained by calling 1-800-545-4730. Read the prospectuses carefully before investing. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information.**
- You can always call Team MSRP at 1-800-543-5605 for a schedule of investment education opportunities.

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The Internal Revenue Service imposes rules which limit the times when I can make changes or receive withdrawals from the Program.

- At any time, I may change my contribution amount and the investment allocation of my current account balance. I may also change the investment allocation of my contribution to either or both the pre-tax or after-tax plan option(s) of my choice. I understand that the decision to invest in an after-tax Roth plan option is irrevocable.
- I may withdraw funds from the Program only upon:
  - 1) Severance from employment (including termination or death)
  - 2) A severe financial hardship (as defined by IRC section 401(k))
  - 3) An Unforeseeable Emergency (as defined by IRC section 457(b))
  - 4) Plans loan provision
  - 5) Total disability
  - 6) Attaining age 59½ even if still employed. Only available for 401(k)
  - 7) Attaining age 70½ even if still employed. Only available for 457(b)
- Although not required, withdrawals may begin after receipt of a Payout Request Form including my severance from employment and my employer's verification of severance.
- Distributions must commence by April 1 following the year you reach age 70½ (unless still employed by the State—457(b) only).
- The funds in my account may be eligible for rollover to an IRA or to an eligible retirement plan upon severance from employment.
- I realize my participation is for long-term retirement savings and I should maintain separate, available emergency funds to cover day-to-day, unanticipated, financial shortages.