



City of Baltimore Retirement Savings Plan (RSP) and Deferred Compensation Plan (DCP) Participation Agreement

This form is used to enroll in the mandatory Retirement Savings Plan and voluntary Deferred Compensation Plan.

Personal Information

Employer Name: City of Baltimore	Agency Code:
Name:	Social Security Number:
Address:	City, State & ZIP:
Home Phone Number:	Date of Birth:
Email Address:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Hire Date:	
<input type="checkbox"/> City of Baltimore Employee <input type="checkbox"/> Baltimore City School Employee (E4000)	
How would you like to be contacted if additional information is required? <input type="checkbox"/> Telephone <input type="checkbox"/> Email	

Section 1: Retirement Savings Plan Enrollment

Participants MUST pick one of the RSP options below.

- RSP 401(a) Hybrid - I will contribute 5% per pay period, of my salary, as before-tax contributions to the Employees' Retirement Systems.
- RSP 401(a) Non-Hybrid: I will contribute 5% per pay period, of my salary, as before-tax contributions to my RSP account.

Note: For the RSP Non-Hybrid Plan, the City will contribute 4% on your behalf, each pay period. For the RSP Hybrid Plan, the City will contribute 3% on your behalf, each pay period. If you would like additional details regarding the two different RSP options, please visit www.retirewithbmore.com.

Section 1: RSP 401(a) Funding Options

Asset Allocation - Target Retirement Series		Large Cap	
_____ %	American Funds Target Retirement 2010 Fund (Investor Class)	_____ %	LSV Value Equity Fund
_____ %	American Funds Target Retirement 2020 Fund (Investor Class)	_____ %	T. Rowe Price Institutional Large Cap Growth Fund
_____ %	American Funds Target Retirement 2030 Fund (Investor Class)	_____ %	Vanguard FTSE Social Index Fund (Investor Class)
_____ %	American Funds Target Retirement 2040 Fund (Investor Class)	_____ %	Bonds
_____ %	American Funds Target Retirement 2050 Fund (Investor Class)	_____ %	Dodge & Cox Income Fund
_____ %	American Funds Target Retirement 2060 Fund (Investor Class)	_____ %	Legg Mason Brandywine International Opportunities Fund FI
		100%	Payden & Rygel Low Duration Fund
			Total for both columns must equal 100%¹
International		If you don't want to direct your own investment options you may utilize the managed account option by calling 888-540-2896 and talking with a Nationwide ProAccount representative.	
_____ %	Harbor International Fund (Administrative Class)		
_____ %	JP Morgan Emerging Markets Equity Fund (Select Shares)		
Mid Cap			
_____ %	AB Discovery Growth Fund (Advisor Class)		
_____ %	Vanguard Selected Value Fund (Investor Class)		

¹ I understand that if I do not make an investment option allocation or if the total investment allocation percentage equals less than 100% the difference will be invested in the default option, the American Funds Target Retirement Fund closest to the date that I turn 65.

Section 1: RSP 401(a) Beneficiary Designation

Check here if this is a change of beneficiary. (Beneficiaries listed below replace any prior designation)

NOTE: Percentage split must total 100% for each category of beneficiary. If you select "Equal Percentage" for your beneficiaries, there may be some minor variance based upon the number of beneficiaries you have listed. For example: if you list three beneficiaries, the oldest beneficiary will be designated 33.34% and the other two will be 33.33%. If you designate a single primary or contingent beneficiary and do not list a percentage, it will be designated as 100%.

If additional space for beneficiaries is required, attach additional sheets and mark this box:

Primary Beneficiary(ies) (must total 100%):

Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:
Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:

Contingent Beneficiary(ies) (must total 100%):

Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:
Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:

Section 2: Deferred Compensation Plan

	Per Pay Dollar Amount
Contribution Amount - 457(b) Pre-Tax	\$
Contribution Amount - 457(b) Roth	\$
Total	\$

Note: All elections will be implemented no sooner than the first payroll of the next month following the change. Please remember to check your paystub to confirm your selected contributions are accurately reflected and being processed.

Minimum contribution amount is \$10 per pay. The current annual maximum contribution limit is \$19,000.

Section 2: DCP 457(b) Funding Options

Asset Allocation - Target Retirement Series		Large Cap	
_____ %	American Funds Target Retirement 2010 Fund (Investor Class)	_____ %	LSV Value Equity Fund
_____ %	American Funds Target Retirement 2020 Fund (Investor Class)	_____ %	T. Rowe Price Institutional Large Cap Growth Fund
_____ %	American Funds Target Retirement 2030 Fund (Investor Class)	_____ %	Vanguard FTSE Social Index Fund (Investor Class)
_____ %	American Funds Target Retirement 2040 Fund (Investor Class)	_____ %	Bonds
_____ %	American Funds Target Retirement 2050 Fund (Investor Class)	_____ %	Dodge & Cox Income Fund
_____ %	American Funds Target Retirement 2060 Fund (Investor Class)	_____ %	Legg Mason Brandywine International Opportunities Fund FI
	International	_____ %	Fixed/Cash
_____ %	Harbor International Fund (Administrative Class)	_____ %	Nationwide Guaranteed Fund
_____ %	JP Morgan Emerging Markets Equity Fund (Select Shares)	100%	Total for both columns must equal 100%¹
	Mid Cap		
_____ %	AB Discovery Growth Fund (Advisor Class)		
_____ %	Vanguard Selected Value Fund (Investor Class)		

If you don't want to direct your own investment options you may utilize the managed account option by calling 888-540-2896 and talking with a Nationwide ProAccount representative.

¹ I understand that if I do not make an investment option allocation or if the total investment allocation percentage equals less than 100% the difference will be invested in the default option, the American Funds Target Retirement Fund closest to the date that I turn 65.

Section 2: DCP 457(b) Beneficiary Designation

Check here if this is a change of beneficiary. (Beneficiaries listed below replace any prior designation)

NOTE: Percentage split must total 100% for each category of beneficiary. If you select "Equal Percentage" for your beneficiaries, there may be some minor variance based upon the number of beneficiaries you have listed. For example: if you list three beneficiaries, the oldest beneficiary will be designated 33.34% and the other two will be 33.33%. If you designate a single primary or contingent beneficiary and do not list a percentage, it will be designated as 100%.

If additional space for beneficiaries is required, attach additional sheets and mark this box:

Primary Beneficiary(ies) (must total 100%):

Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:

Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:

Contingent Beneficiary(ies) (must total 100%):

Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:

Name:	Relationship:	Social Security #:	Phone #:
Address:		Date of Birth:	% Split:

Authorization

- Please send me a copy of the Informational Brochure/Prospectus(es)
- Please contact me regarding transferring my other pre-tax retirement plans
- Please send me forms regarding the Catch-up Provisions (for 457(b) only)
- Please send me forms regarding the managed account option.
- By providing your email address in the Personal Information section on page 1 of this document, you are consenting to receive all communications in connection with the RSP and DSP electronically. You can choose to have RSP and DCP communications delivered via U.S. Mail to the mailing address of record by checking this box.

For the 457(b) plan, I authorize the City to reduce my salary by the above amount which will be credited to the City's Plan. The reduction will continue until otherwise authorized in accordance with the Plan. The withholding of my deferred amount by the City and its payment to the designated investment option(s) will be reflected in the first pay period contingent on the processing of this application by Nationwide in conjunction with the set-up time required by the City's payroll center; however, the elective deferral will not be effective prior to the first pay period of the month subsequent to the month in which my election to defer is received. The reduction is to be allocated to the funding options in the percentages indicated above. Some mutual funds may impose a short-term trading fee.

I have read and understand each of the statements on the front and back of this form, which have been drafted in compliance with the Internal Revenue Code. I accept these terms and understand that these statements do not cover all the details of the Plan or products.

Participant Signature:	Date:
Retirement Specialist Name (Print):	Agent #:

Form Return

By mail: Nationwide Retirement Solutions
PO Box 182797
Columbus, OH 43218-2797

By fax: 877-677-4329

Overnight Address: Nationwide Retirement Solutions
DSPF-F2
3400 Southpark Pl Ste A
Grove City, OH 43123-4856



City of Baltimore Retirement Savings and Deferred Compensation Plans Memorandum of Understanding

I understand that my participation in the Plan is governed by the terms and conditions of the Plan Document.

457(b) PLANS

1. The total annual contribution amount to all 457(b) plans is the lesser of the maximum annual 457(b) contribution limit or 100% of the participant's includible compensation. This amount may be adjusted annually. More information on the maximum contribution limits can be found at www.irs.gov and The Plan Document. Under certain circumstances, additional amounts above the limit may be contributed to the Plan if (1) the participant attains age 50 or older during the current calendar year, or (2) the participant is within three years of the Plan's Normal Retirement Age and did not contribute the maximum amount to the 457(b) Plan in prior years. Contributions in excess of maximum amounts are not permitted and will be reported as taxable income when refunded. It is the participant's responsibility to ensure contributions to all 457(b) plans in which he participates, regardless of employer, do not exceed the annual limit.
2. Enrollment or contribution changes cannot be effective prior to the first day of the month following receipt of the participant's request. The employer's processing schedule will determine the actual effective date of the contribution. It is the Plan Sponsor's/Pay Center's responsibility to ensure deferrals do not commence too early.
3. The Plan Document governs when distributions may be made from the Plan. In general, distributions may be made from a 457(b) plan only upon separation from service, upon attainment of age 70½, or upon the death of the participant. Section 457(b) plans can also permit withdrawals from the Plan (even if the participant is still employed) in cases of an unforeseeable emergency approved by the Plan; when taking a loan, or for a one-time in-service withdrawal if the participant's account value is \$5,000 or less and the participant has not contributed to the Plan for two or more years. All withdrawals of funds must be in compliance with the Internal Revenue Code (the "Code"), any applicable regulations, and the Plan Document. The participant should consult the Plan Document to confirm which distribution types are available to him or required of him.
4. Designated Roth contributions are made on an after-tax basis, which means they will not be subject to income taxes when distributed at a later time. As opposed to the withdrawal of earnings on pre-tax contributions, though, the earnings on designated Roth contributions are generally not subject to future taxes as long as the distribution from the Roth account satisfies the requirements to be a qualified distribution. In order to be a qualified distribution, the distribution must be made five or more years after January 1 of the first year the participant made Roth contributions to the Plan and must be made on or after the attainment of age 59 1/2, the participant's death, or the participant's disability. If the participant previously established another designated Roth account in another plan and is able to roll the funds from this Plan to the other plan, the five-year period would begin to run from January 1st of the year of the first contribution to a designated Roth account. A non-qualified Roth distribution may result in an additional 10% early withdrawal tax on the portion of the distribution includible in gross income if made from rollovers to this Plan from a qualified plan or a 403(b) plan, and no statutory exceptions apply. Please note that once made, contributions and/or rollovers to a Roth account may not be reversed. In the event the participant desires to make contribution changes, only future contributions and/or rollovers can be redirected (contributed as pre-tax funds)
5. Contributions, in the form of salary reductions, will be made until I notify NRS or my Plan Sponsor otherwise. Once notification is received, salary reductions will be effective first payroll of the next month. NRS will invest contributions received from the Plan Sponsor as soon as administratively feasible.

401(a) PLANS

1. The annual defined contribution plan limit to all 401(a) plans is the lesser of the IRS maximum 415 limit, or 100% of my eligible compensation. This amount may be adjusted annually. More information on the maximum contribution limits can be found at www.irs.gov. Current or future participation in additional retirement plans, such as 403(b) and/or 401(a) plans, may affect the maximum annual contribution limit under this 401(a) plan.
2. The Plan Document governs when distributions may be made from the Plan. In general, distributions may be made only upon separation from service or upon the death of the participant. It is strongly recommended that the participant consult with his/her tax advisor prior to requesting a distribution.
3. 414(h) Mandatory Employee Contributions - Your employer will specify the amount of these contributions if they are required by the Plan. Generally, these contributions are expressed as a percentage of pay. If an amount is specified, all eligible employees are required, as a condition of employment, to make this contribution to the Plan. These contributions will not be included in your taxable gross income; however, they do come out of your paycheck. The tax on these contributions will be deferred until benefits are distributed. Other plans may permit the participant to make a one time irrevocable election to contribute a percentage of compensation to the Plan prior to his/her Plan entry that cannot be modified later. The participant should consult the Plan Document for specific contribution provisions.



City of Baltimore Retirement Savings and Deferred Compensation Plans Memorandum of Understanding

ALL PLANS

1. Participation in any of the employer's plans is governed by the terms and conditions of the Plan Document which should be consulted for plan details. Fund prospectuses are available upon request at retirewithbmore.com or by calling 855-826-5407.
2. Generally, distributions from the Plans must begin no later than the 1st of April following the later of the year the participant reaches age 70½ or separates from service. The Plan Document should be consulted for further details. Generally, all pre-tax distributions are taxable as ordinary income and are subject to income tax in the year received. Plan distributions must be made in a manner that satisfies the minimum distribution requirements of Code section 401(a)(9), which currently requires benefits to be paid at least annually over a period not to extend beyond the participant's life expectancy. Failure to meet minimum distribution requirements may result in the participant being subject to a 50% federal tax.
3. I understand that if an allocation is made to a closed or unavailable investment option, the allocation will be made to the default option, the American Funds Target Retirement Fund closest to the participant's retirement age. I understand that if the total investment option allocation percentage equals less than 100%, the difference will be invested in the default option, the American Funds Target Retirement Fund closest to the participant's retirement age. I understand that if the total investment option allocation is greater than 100%, my application will be rejected and my allocations will not be processed.
4. Any beneficiary designation I made on this form will supersede any prior beneficiary designation and shall become effective on the date accepted by the Plan, provided that this designation is accepted by the Plan prior to my death. Further, any benefits payable at my death shall be paid in substantially equal shares to my beneficiaries unless I specify otherwise. My death benefits will be paid first to my Primary Beneficiaries. If any of my Primary Beneficiaries predecease me, then my death benefits will be paid to the remaining Primary Beneficiaries. Contingent Beneficiaries will only receive benefits if no Primary Beneficiary survives me. If no beneficiary designation is on file, benefits will be paid as set forth in the Plan Document. If I participate in both a 457(b) plan and a 401(a) plan administered by NRS, I understand my beneficiary designations made on this form will apply to both plans unless I have indicated otherwise.
5. Participants must notify NRS of any address changes, beneficiary changes, contribution changes, allocation changes or errors on the participant's account statement.
6. Participants will receive a statement of their account quarterly.
7. All Plan transactions initiated using the telephone will be recorded for the participant's protection.

NATIONWIDE LIFE FIXED ANNUITY

A guaranteed interest rate is declared quarterly and credited daily which is not lower than the minimum annual rate.

CONSENT TO PAPERLESS DELIVERY AND ACCESS

By providing your email address here, you are agreeing and consenting to receive and view plan benefit statements, correspondence and confirmations, and other communications electronically. These materials will be provided through an email message notifying you that electronic documents are available online for you to view and print. This replaces all written communication associated with your Retirement Plan(s) serviced by Nationwide and you will no longer receive these documents via U.S. Mail. By providing your consent to paperless delivery, you are acknowledging and confirming that you are consenting to receive Plan Communications electronically, as they are now available or as they may be required or become available in the future and that you have access to view and print your documents electronically from the website and to save them from your computer or other electronic device. If you would like to receive the above referenced documents in paper form via U.S. Mail you can do so by contacting Customer Service at 855-826-5407 and request paper. You may opt out of paperless delivery of your plan related documents at any time. There is no additional cost to receive documents in paper format via U.S. mail.

CHANGING YOUR EMAIL ADDRESS AND YOUR PAPERLESS DELIVERY PREFERENCES

You are able to update your email address or change your Paperless Delivery Preferences anytime either on the web site or via Customer Service.

YOUR RIGHT TO REVOKE CONSENT

You have the right to revoke your consent to receive documents electronically. Your consent shall be effective until you revoke it by changing your delivery preferences via Customer service or on the website by selecting U.S. mail delivery.

MUTUAL FUND SERVICE FEE PAYMENTS

Nationwide Retirement Solutions, Inc. and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts and trust or custodial accounts. Nationwide may receive service fee payments from mutual funds or their affiliates in connection with the processing of transactions and distribution of those investment options. For more detail about the service fee payments Nationwide may receive, please visit retirewithbmore.com.

ENDORSEMENT DISCLOSURE

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company have endorsement relationships with the National Association of Counties, the United States Conference of Mayors, and the International Association of Firefighters Financial Corporation. More information about the endorsement relationships may be found online at retirewithbmore.com.



CITY OF BALTIMORE

EMPLOYEES' RETIREMENT SYSTEMS

RETIREMENT SAVINGS PLAN
DEFERRED COMPENSATION



CITY OF BALTIMORE

EMPLOYEES' RETIREMENT SYSTEMS
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