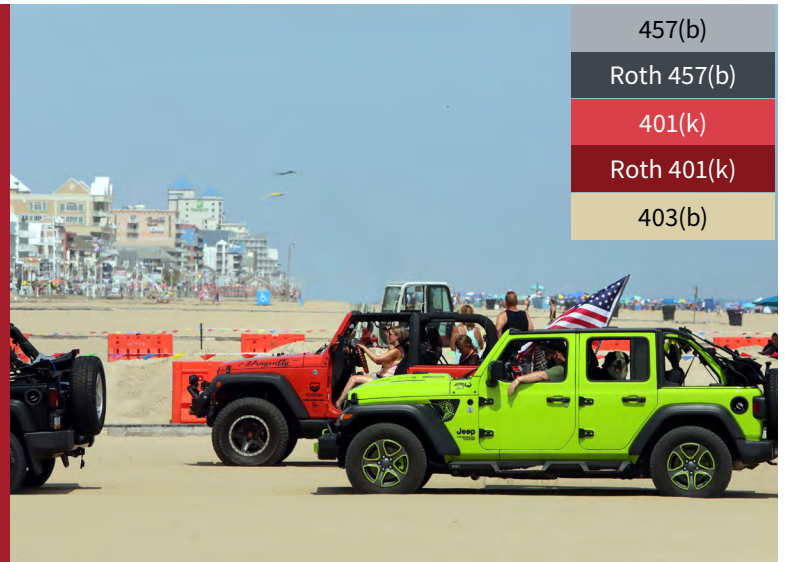


Staying in MSRP offers long-term benefits

It might be tempting to take your money when you move on from this job, but the retirement plan that got you this far can help you keep building your future.



457(b)
Roth 457(b)
401(k)
Roth 401(k)
403(b)

If you are moving from a public sector job to one in the private sector, you may prefer to keep your 457(b) money separate from any 401(k) you become eligible for. Remember that you can access your 457(b) funds at any time, but you must wait until age 59½ to access 401(k) funds without penalty.

Competitive fees

Your Plan Sponsor negotiates lower fees than you might get on your own.

Simplicity

By rolling your eligible outside retirement assets into your retirement plan account, you may make it easier to manage your investments.¹

Helpful people

Receive award-winning service,² investment education and personalized support through retirement at no additional cost.

Flexible payout options

Receive money at regular intervals and amounts, or take it only when you need it.

Intuitive online tools and resources

You have a suite of tools and educational resources at your fingertips, available anytime and on any device—at no additional cost.

Timely communication

You get the right information at the right time so you can make informed decisions about your account.



Let's talk about how to make investing for retirement easier.

Personal Retirement Consultants (PRC) are available to assist those MSRP members who are within 5 years of being eligible for full retirement and throughout their retirement years.

Schedule online or call **443-886-9402**.



SCHEDULE ONLINE

¹ Qualified retirement plans, deferred compensation plans and IRAs are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½.

² Pension & Investments Eddy Award winner, 2022.

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional. Investing involves market risk, including possible loss of principal. No investment strategy — including asset allocation and diversification — can guarantee to make a profit or avoid loss. Actual results will vary depending on your investment and market experience.

Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from your account(s) may be subject to surrender charges, other fees and/or a 10% tax penalty if withdrawn before age 59½. Retirement Specialists cannot give investment, legal or tax advice. Please contact your advisor for such services. Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA. Financial & Realty Services, LLC may provide education and marketing support services on behalf of NRS. Its Retirement Consultants are registered representatives of FSC Securities Corporation (FSC), member FINRA, SIPC. FSC and Financial & Realty Services, LLC are not affiliated with MSRP, NRS or NISC.

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