MSRP

Maryland Supplemental Retirement Plans

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

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Geoff Flanders Personal Retirement Consultant, CFP®

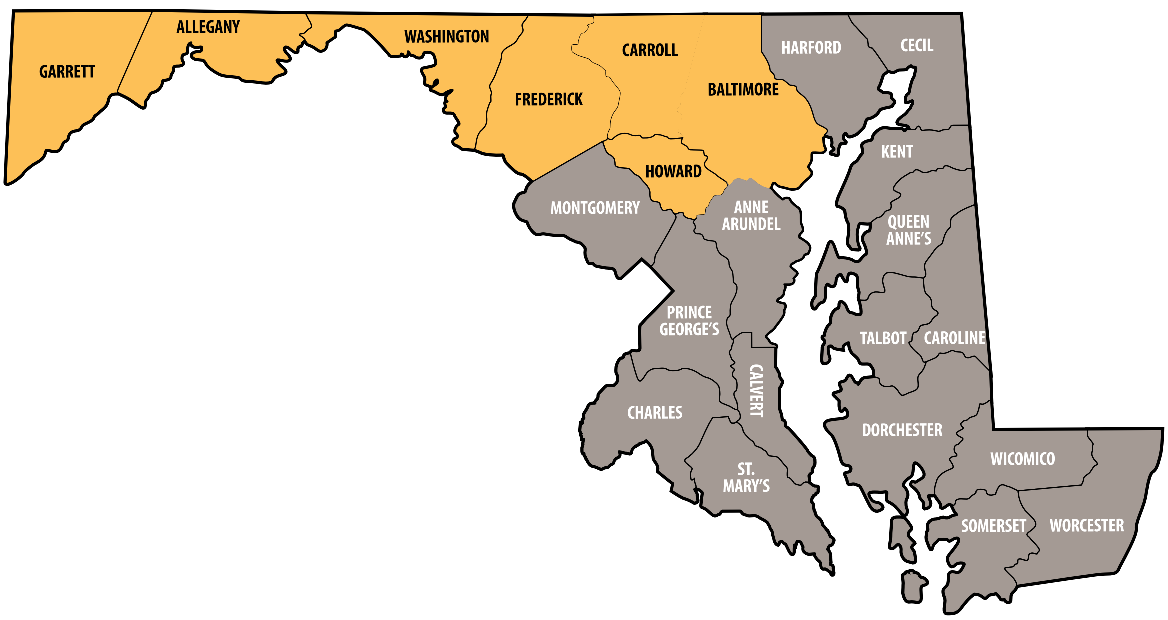
BOOK APPOINTMENT

Geoff specializes in working with individuals to help them identify their retirement goals and tailor a personalized plan to achieve them. He has extensive experience from leading financial institutions including M &T Bank, T. Rowe Price, and Merrill Lynch.

Geoff holds his FINRA Series 7, Series 66, and the State of Maryland Life and Health Insurance license. Geoff obtained his Bachelor of Arts Degree from West Virginia University.

Geoff enjoys spending time with family and friends in Baltimore. He is an avid sports fan who loves to root for his beloved Ravens, Orioles, and Mountaineers. Geoff also loves traveling with his wife Elizabeth and his Australian Cattle dog Morgan.

Geoff is available to Maryland employees for a personal consultation (in person or by phone) as you plan for retirement.



Information from Retirement Specialists is for educational purposes only and should not be considered investment advice.

NRM-17152M9-MD.3

Meeting checklist

Get the most from today's session:

- [ ] Review contribution amount
- [ ] Review investment portfolio
- [ ] Discuss ABC options/ProAccount option
- [ ] Discuss outside investments
- [ ] Check beneficiaries
- [ ] Use My Interactive Retirement Planner℠
- [ ] Check pension estimate
- [ ] Locate website/customer service
- [ ] Follow-up items

Nationwide Investment Advisors LLC (NIA), a SEC registered investment advisory firm affiliated with Nationwide, as retained Wilshire Associates Incorporated (Wilshire®) as the Independent Financial Expert for Nationwide ProAccount. Wilshire Associates Incorporated is not an affiliate of NIA or Nationwide.

My Interactive Retirement planner is presented for informational purposes only. It is not intended to project or predict the investment results of any specific investment. it does not reflect fees of any particular investment and only reflect tax information where shown. Remember, investing may be subject to market risk and there are no guarantees that your investment goals will be achieved.