MSRP

Maryland Supplemental Retirement Plans

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

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Bob Hergenroeder CRC®

Personal Retirement Consultant

Bob is a dedicated industry specialist whose sole purpose is to focus on the needs of MSRP's near and at retirement member population. Mr. Hergenroeder maintains the FINRA Series 6 and 65 licenses, State of Maryland Insurance license for Life, Variable Life and Variable Annuity products, and is a Certified Retirement Counselor (CRC). He obtained a Bachelor of Science degree from the University of Baltimore and completed studies at Aspin Institute (Maryland Government Executive Program), University of Virginia's School of Bank Management, and at the university of Bath, England.

Bob was a bank Vice President, Maryland Banking Commissioner, Executive Director of Maryland Dental Board and a representative in the Maryland House of Delegates for 28 years. He received the McCormick and Company Unsung Hero Award and YMCA Youth and Government Award. He was a member of several associations, including; founder and director of the Charles Street Development Association, president of York Road Planning Council, director of Consumer Preservation of Maryland and member of the Roberts Morris Association. He lives in Timonium, Maryland. He is married to Patricia Lakatta and has 4 grandchildren.

Bob 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.

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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.