



[Participant Name]

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**Date prepared** January 15, 2020  
**Plan name** City of Baltimore Retirement Savings Plan and Deferred Compensation Plan  
**Questions?** Call 855-826-5407  
**Visit us online** retirewithbmore.com

## Your investment options are changing

The Board of Trustees for The Retirement Savings and Deferred Compensation Plans for the City of Baltimore, with the assistance of the Plans' investment consultant Marquette Associates, recently assessed the current investment options available in your Plans and identified opportunities to enhance the current offerings for greater value. We're excited to bring you an updated investment lineup.

### Enroll in eDelivery

To sign up for paperless statements and confirmations, visit the online service center at [retirewithbmore.com](http://retirewithbmore.com).

### What to expect

On February 18, 2020, the changes on the enclosed insert will be made to the investment lineup for the Plans. Any current investment options available in the Plans not listed on the enclosed insert will remain the same.

### Next steps

No action is required. If you would like to invest your assets in an investment option available in the Plans other than what's indicated on the enclosed insert, you can do so before 4 p.m. Eastern time on February 17, 2020. If you do not take any action, any assets invested in funds under the Current Fund Name heading on the insert will automatically transfer to the corresponding fund under the New Fund Name heading.

### Keep in mind

If you're enrolled in ProAccount, you don't need to take any action. These changes will be incorporated in your portfolio and the service will manage the fund changes to your Risk Tolerance Questionnaire on file.

### Want to learn more?

We encourage you to attend an educational workshop to learn more about the fund changes and your options. Your local Nationwide Retirement Specialists, along with the Plans' investment consultant, will explain the fund changes and will answer any questions you may have. Please see the enclosed workshop schedule for the dates, times and locations of the workshops. If you would like to register to attend a workshop, please visit <https://retirewithbmorenewfunds.myretirementappt.com> or call 443-984-2389.

**We're here to help**

If you have any questions or need additional information, contact our Solutions center at 855-826-5407. Our specialists are available Monday through Friday, 8 a.m. to 11 p.m. and Saturday, 9 a.m. to 6 p.m. Eastern time.

**PO Box 182797, Columbus OH 43218-2797**

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Your funds in the existing investment options will be directed as follows on February 18, 2020:

Assets invested in and contributions to:		Will be directed to:	
Current Fund Name	Ticker	New Fund Name	Ticker
Brandywine Global	LWOFX	Dodge & Cox Income*	DODIX
Vanguard Selected Value	VASVX	MFS Blended Research Small Cap Eq R4**	BRSUX
AB Discovery Growth	CHCYX	Brown Advisory Mid-Cap Growth Instl**	BMIDX
Harbor International	HRINX	Wellington Hartford International Opportunities R5**	IHOTX
No current fund	N/A	Fidelity US Bond Index**	FXNAX
No current fund	N/A	Nuveen Real Asset Income I Fund**	NRIIX

\*This fund is currently in the fund line up.

\*\*This fund will be added to the fund line up on February 18, 2020.

If you'd like a fund prospectus, please call us at 877-849-8282 or log onto the service center at [nrsforu.com](http://nrsforu.com). Before investing, carefully read the fund prospectus and consider the fund's investment objectives, risks, charges and expenses. There is no guarantee fund objectives will be met.

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