

**MARYLANDSAVES PAPER ANNUAL REPORT ADDENDUM**  
**v.2.1 – Form 1**

In 2016, the Maryland legislature passed a law requiring most employers to provide a retirement savings plan for their employees. MarylandSaves administers this program. The \$300 Annual Report filing fee is waived in the current year for businesses that qualified in the preceding year.

If you participated in MarylandSaves by making at least one payroll-deducted contribution for at least one of your employees **OR** if you certified that you offered a different qualified retirement plan to your employees in 2025 by submitting the Annual Report Fee Waiver Request form last calendar year, you qualified for the 2026 Annual Report Fee Waiver (as long as your business was in good standing with SDAT).

Did you participate in MarylandSaves or submit the Fee Waiver Request form in 2025?  
(Check one box only)

YES

NO

My business is EXEMPT from the MarylandSaves Statute because it has no employees.

My business is EXEMPT from the MarylandSaves Statute because it does not use an automated payroll system or service.

UNCERTAIN

**If you answered YES above**, good job! You appear to be compliant. You can visit <https://www.marylandsaves.org/wp-content/uploads/2026/02/MDSAVE-FINAL-LIST-FOR-TAX-YEAR-2026.pdf> to see the list of businesses that qualified for the 2026 fee waiver.

**If you answered NO above**,

- and would like to learn how to **enroll in MarylandSaves**, please visit [marylandsaves.com](https://www.marylandsaves.com) to learn more about the program and how to enroll.
- and you would like to **certify that you offer another qualified retirement plan** to your employees, you can complete [this form](https://www.marylandsaves.org/claim-fee-waiver/) and qualify for the 2027 Annual Report Filing Fee waiver. (<https://www.marylandsaves.org/claim-fee-waiver/>)

**If you answered UNCERTAIN above**, you can check the list of businesses that qualified for the 2026 fee waiver [here](#).

If you believe your business should have qualified for the 2026 Fee Waiver, but your business is not on the list of businesses that qualified for the 2026 fee waiver, please contact MarylandSaves at (410) 403-2782 or [admin@marylandsaves.org](mailto:admin@marylandsaves.org).

*Please be sure to include this page with your Annual Report submission.*

