

Take charge of your financial future.

No matter how far off your retirement may be, it makes sense to prepare for it by contributing to the **NC 401(k)** and the **NC 457 Plans**, because you'll enjoy:

- **It's your choice.** Contributions are payroll deducted as traditional pre-tax, Roth (after-tax), or both—and you are always 100 percent vested. Contribution rates may be changed at any time.
- **No more guesswork.** Based on your years to retirement or withdrawal of funds and your investor style, GoalMaker, for no additional cost, helps you by putting you into a model portfolio.

Have a former employer's retirement plan balance?

I am interested in rolling over my outside retirement plan(s).

Complete the section below and hand it in today, or mail or fax it to the NC Plans Processing Center. For additional plan information, please contact Kristin Bryan, your Retirement Education Counselor, at 704-219-7290 or at kristin.bryan@prudential.com.⁴

You save per month	\$25	\$100	\$200	\$300
10 years	\$4,327	\$17,308	\$34,617	\$51,925
15 years	\$7,924	\$31,696	\$63,392	\$95,089
20 years	\$13,023	\$52,093	\$104,185	\$156,278
30 years	\$30,499	\$121,997	\$243,994	\$365,991

Assumes 7 percent annual return. No taxes are considered in this illustration.* Data shown is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. **It is possible to lose money by investing in securities.** See disclosures on the back.

NC Plans Processing Center
 P.O. Box 5340, Scranton, PA 18505
 866-NCPlans (866-627-5267) | Fax 866-439-8602
NCPlans.prudential.com

Yes...I want to get started!

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I elect to contribute per pay period:

NC 401(k) Plan (002003)

PRE-TAX _____%
 ROTH _____%

NC 457 Plan (012003)

PRE-TAX _____%
 ROTH _____%

Elect GoalMaker

By electing GoalMaker®, an optional asset allocation program available at no additional cost, you can choose a mix of investments based on your selected investment style and retirement age. GoalMaker, with the Age Adjustment feature, automatically adjusts your investment mix over time—based on the decreasing number of years until your expected retirement age or withdrawal of funds.

To help ensure that you select the model portfolio closest to your situation, please read on to designate your expected retirement age/ withdrawal of funds and your investor style. Keep in mind, some choose to withdraw from their supplemental retirement accounts at retirement—or beyond.

Upon retirement, I plan on withdrawing my retirement savings beginning at age _____ (if left blank will default to age 65)

Investor Style: Conservative Moderate Aggressive

If an investor style election is not clearly chosen (above) you will be enrolled into the plan default, GoalMaker Moderate with Age Adjustment.

By selecting an age and an investor style above, I direct the plan to invest my contributions in the chosen GoalMaker portfolio with Age Adjustment.

By signing below, I acknowledge that I have received plan information regarding GoalMaker with Age Adjustment and all available investment options, including investment options associated with each GoalMaker portfolio, and that I can change this election at any time. I direct my employer to make payroll deductions as I have indicated above. I understand that Prudential will rely on the information I have provided in processing my request. I further understand that I am responsible for its accuracy in the event any dispute arises with respect to the transaction.

 Your Signature

 Date

 Print Name

 Email Address

 Social Security Number

 Date of Birth

 Date of Hire

 Phone

 Address

 City, State, ZIP

Burke County 091201

 Name of Employer/Subplan Number

Check here if you are a sworn Law Enforcement Officer (LEO)

Primary Beneficiary Selection:

 Name

 Social Security Number

 Beneficiary's Relationship to You

If you'd like to designate multiple beneficiaries, please visit NCPlans.prudential.com to change your beneficiary online or use a Beneficiary Designation Form. This election is for a primary designation at 100% only.

Trusted Contact:**

 Name

 Address

 City, State, ZIP

 Phone (required)

 Email

You may, but are not required to, name a trusted contact person who is intended to be a resource who could assist Prudential in the event of suspected financial exploitation. If designating a trusted contact, a phone number is required, but please provide as much information as possible to assist Prudential in reaching the trusted contact, if needed.

See reverse side for additional disclosures.



Dale R. Folwell, CPA
 STATE TREASURER OF NORTH CAROLINA
 DALE R. FOLWELL, CPA

002003/012003/091201



North Carolina
Total Retirement Plans
401k | 457



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA



*Kristin Bryan is a registered representative of Prudential Investment Management Services LLC, Newark, NJ, a Prudential Financial company.

*Assumes 7 percent hypothetical rate of return for a portfolio that includes monthly investments and a hypothetical 7 percent rate of return applied to annual interest compounded monthly.

**Trusted Contact: By choosing to provide information about a trusted contact, you authorize Prudential and its affiliated broker-dealer, Prudential Investment Management Services LLC, to contact the trusted contact listed and disclose information about your account to that person in the following circumstances: to address possible financial exploitation; to confirm the specifics of your current contact information, health status or the identity of any legal guardian, executor, trustee or holder of a power of attorney; or as otherwise permitted by FINRA Rule 2165 (Financial Exploitation of Specified Adults). Please note that if you have other accounts with Prudential Retirement, the trusted contact named will apply to each of your accounts.

Prudential Retirement provides the communications and recordkeeping services for the NC 401(k) and NC 457 Plans and the NC 403(b) Program. With the exception of the NC Stable Value Fund and the NC Fixed Income Fund, the investments offered to you within the NC 401(k) and NC 457 Plans are not offered by or affiliated with Prudential Financial or any of its companies or businesses. Prudential Retirement is a Prudential Financial business.

Withdrawals are usually subject to state and federal income taxes. Withdrawals from the NC 401(k) Plan prior to age 59½ may be subject to an additional 10 percent federal income tax penalty. The income tax penalty can be avoided if you retire in the calendar year that you turn age 55 or older, or if you elect to receive substantially equal payments from the plan over your life expectancy. Penalty does not apply to the NC 457 Plan.

Contributions are subject to certain limits set by the federal tax law and, as a result, contributions may be limited accordingly. Keep in mind that the application of asset allocation and diversification concepts does not ensure a profit or protect against loss in a declining market. **It is possible to lose money by investing in securities.**

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. Past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their investment objectives, risk tolerance and retirement time horizon.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

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