

For questions or assistance, you may contact
your Regional Retirement Education Manager
Diane Swindell
919-637-1426
diane.swindell@prudential.com

The NC 401(k) Plan

The NC 401(k) Plan is a retirement savings plan available exclusively to North Carolina public employees who are actively contributing to one of the NC Retirement Systems. North Carolina state and local government employers offer this Plan to help you reach your retirement savings goals by taking advantage of:

- **Automatic payroll deductions.** Contributions to the NC 401(k) Plan are made through payroll deduction.
- **You may change or stop your contributions at any time, and no minimum contribution is required.**
- **Contribution limits.** The maximum contribution is \$17,500, unless you are age 50 or older this year. In that case, you could contribute an additional \$5,500, for a total of \$23,000. Employer contributions do not reduce the annual maximum that you may contribute.
- **The potential for employer contributions.** More than 450 Plan employers offer an employer contribution. To find out if your employer offers a contribution toward your NC 401(k) Plan account, contact your Human Resources or Benefits Office.
- **100% vesting.** You are fully vested in the NC 401(k) Plan from your first contribution to your last. To be "vested" means to own, which means the money is always yours.
- **Convenient asset consolidation.** To simplify your financial life, the NC 401(k) Plan allows for rollovers from other retirement plans you may have from former employers, including 401(k), 401(a), 403(b), Governmental 457 and TSP plans, and some IRAs.
- **Multiple investment choices.** Invest in vehicles that range from high growth to highly conservative, so you can make the most appropriate choice to meet your savings goals.
- **Simple investing with GoalMaker.** GoalMaker® is an optional, easy-to-use asset allocation program available at no additional cost that automatically guides you to an age-appropriate investment mix based on your investor style.
- **Quarterly statements to keep you informed.** Summary statements are provided after the end of a quarter to help you monitor activity in your account. Statements are mailed to the address on record for your account. As an alternative, you may elect to receive e-statements at any time. A more detailed statement can be provided by changing your preferences.
- **Online retirement planning tools.** You may access your account 24 hours a day, 7 days a week for account inquiries and changes to your contribution amount, investments, mailing address or beneficiary information. You may also access a host of retirement articles, interactive calculators and other resources. To learn more, visit www.NCPlans.prudential.com.
- **One-on-one help.** The NC 401(k) plan has knowledgeable Regional Retirement Education Managers strategically located throughout North Carolina to answer your retirement questions and help you to get the most from your participation in the Plan. These industry-licensed representatives are a no cost resource available to Plan members by phone, email or in person.

Flexible ways to contribute — choose one or both of the following contribution options:

• Traditional pre-tax contributions

Pre-tax contributions are automatically deducted from your paycheck **before** any federal or state income taxes are taken out, therefore, reducing your taxable income. As a result, your take-home pay is not impacted by the full amount of your contribution. Additionally, these contributions grow tax-deferred until withdrawal. At that point, federal and state income taxes will be incurred.

• Roth after-tax contributions

Roth contributions are automatically deducted from your paycheck **after** taxes are paid and therefore reduce your take-home pay dollar for dollar. Roth contributions and returns grow tax-deferred and can benefit members who anticipate being in a higher tax bracket while in retirement and would rather pay taxes at today's tax rate. Qualified distributions are federal income tax free.*

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% annual return. Data shown is 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.**

Special “One Time” Contributions

If you wish to defer additional compensation that will be deducted for only one payroll cycle for reasons such as longevity payments, or final payouts of unused vacation and/or bonus leave, you may coordinate this deduction with your payroll office. Plan members should obtain a One-Time Contribution form through the Plan website under Plan Forms at www.NCPlans.prudential.com. Submit the completed form directly to your payroll office. Total annual contributions may not exceed IRS limits.

Rollovers into the NC 401(k) Plan

The Plan accepts rollovers from other qualified retirement plans you may have from former employers, including 401(k), 401(a), 403(b), governmental 457 plans and TSP Plans, as well as Traditional, Conduit, SIMPLE and SEP IRAs. Under current IRS guidelines, Roth IRAs are not eligible for rollover into the Plan. All rollover requests must receive pre-approval from the Plan before funds can be received.

Initiating a rollover into your NC 401(k) Plan is easy, and it offers many benefits, including:

- The simplicity of all your retirement savings reported on one quarterly statement and on the Annual Benefits Statement, making it easier to monitor your accounts and stay on track toward your retirement savings goals.
- The potential to save money through reduced plan fees.
- The convenience of managing all of your retirement savings through one website, one phone number, with one point of contact for your retirement account questions.
- The ease of asset allocation, since it's simpler to maintain an investment strategy among your various investments when you can see how they work together.

Before rolling over assets from other retirement plans, you should contact the current provider to inquire about fees or other surrender charges that may be assessed.

For assistance with a rollover into the NC 401(k) Plan, contact your Regional Retirement Education Manager, or log in to your NC 401(k) Plan account at www.NCPlans.prudential.com, view details and click on “Roll Money In,” or call 1-866-NCPlans (1-866-627-5267).

* Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes, and plan restrictions. Withdrawals are taxed at ordinary income tax rates. See plan information regarding limitations on withdrawals from your 401(k) account. According to IRS rules, a distribution from a Roth 401(k) is qualified to be tax-free if the first Roth contribution to your account remains in the account for at least five tax years AND a) you are 59½ or older, or b) you have separated from service due to a tax free disability retirement or death. If your withdrawal does not meet these conditions, then the Roth earnings—but not the Roth contributions—may be subject to state and federal income taxes.

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

Choose from a line-up of investment options or have GoalMaker do it for you!

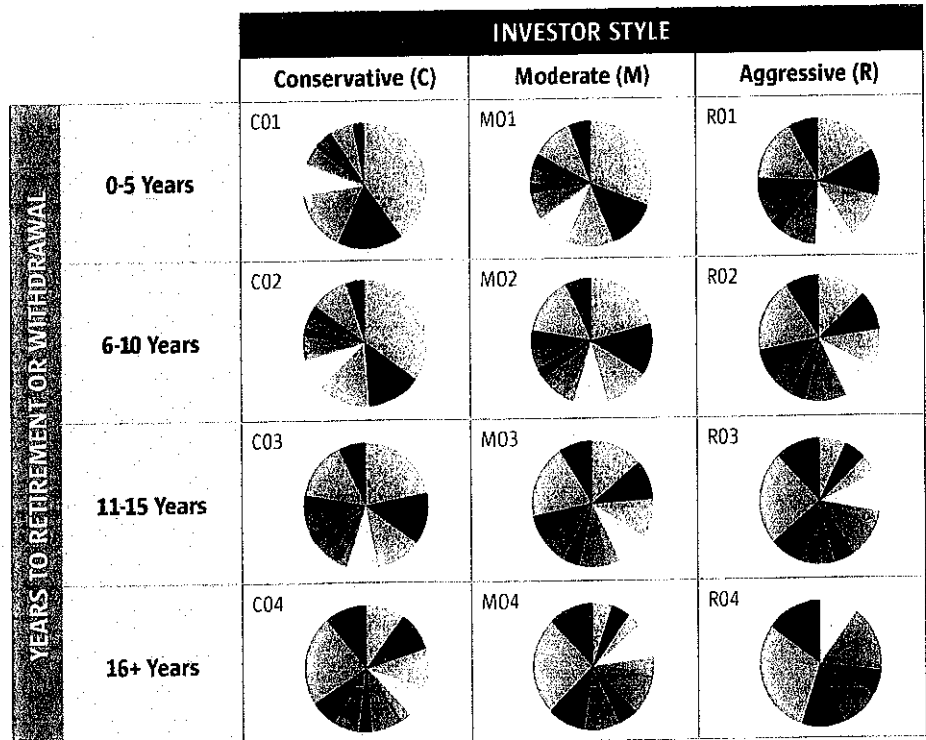
Investment Options

PORTFOLIOS***	C01 0-5yrs	C02 6-10yrs	C03 11-15yrs	C04 16+yrs	M01 0-5yrs	M02 6-10yrs	M03 11-15yrs	M04 16+yrs	R01 0-5yrs	R02 6-10yrs	R03 11-15yrs	R04 16+yrs
NC Stable Value	40%	35%	22%	10%	31%	21%	14%	5%	17%	13%	7%	0%
NC Fixed Income Index	17%	14%	13%	10%	13%	13%	10%	5%	12%	10%	6%	0%
NC Fixed Income	16%	14%	12%	10%	13%	12%	10%	4%	12%	10%	5%	0%
NC Inflation Responsive	8%	8%	8%	8%	9%	9%	9%	9%	10%	10%	10%	10%
NC Large Cap Value	1%	2%	3%	3%	2%	3%	4%	5%	3%	4%	5%	6%
NC Large Cap Index	4%	4%	7%	8%	5%	7%	7%	10%	7%	7%	8%	11%
NC Large Cap Growth	1%	2%	3%	3%	2%	3%	4%	5%	3%	4%	5%	6%
NC Small Mid Cap Value	2%	3%	5%	7%	4%	5%	7%	10%	6%	7%	9%	11%
NC Small Mid Cap Index	This Fund is available as standalone investment option only and is not included within the GoalMaker portfolios.											
NC Small Mid Cap Growth	2%	3%	5%	7%	4%	5%	7%	10%	6%	7%	9%	11%
NC Global Equity	6%	10%	15%	23%	11%	15%	19%	25%	16%	19%	24%	30%
NC International Index Fund	This Fund is available as standalone investment option only and is not included within the GoalMaker portfolios.											
NC International	3%	5%	7%	11%	6%	7%	9%	12%	8%	9%	12%	15%

GoalMaker Portfolios

When it comes to making investment decisions, you can take one of two approaches. You can create your own mix of funds (fund options shown above) or you can elect GoalMaker, an optional, easy-to-use asset allocation program available at no additional cost. Using your years to retirement and your investment risk tolerance, GoalMaker selects a model portfolio for you.

If you're already in the NC 401(k) Plan, you can enroll in GoalMaker by calling **1-866-NCPlans** (1-866-627-5267), by logging in to your account at www.NCPlans.prudential.com or by working with your Regional Retirement Education Manager.



*** Investment of your account balance according to a GoalMaker portfolio can and will be cancelled at any time if you direct Prudential to invest your account according to an investment allocation of your own design. The GoalMaker portfolios are subject to change, including, for example, the replacement of investment options and the change of investment options as a percentage of the portfolio. You will be notified in writing in advance of any such changes. Application of asset allocation and diversification concepts does not ensure safety of principal and interest. It is possible to lose money by investing in securities.

Accessing your money while employed

We understand that there may be times when you need to access the funds in your retirement account sooner rather than later. The NC 401(k) Plan gives you the flexibility to do this through:

- **Loans.** Active employees may be eligible to borrow money from their account for any purpose. Loans are repaid through payroll deduction, with the interest paid directly to your account. The minimum loan is \$1,000, and the maximum loan is 50% of your account value, up to \$50,000. You have up to five years to repay a loan. You may only have one loan outstanding at any time. *Restrictions apply. There is a \$60 fee for taking out a loan. Please keep in mind that loans and withdrawals can affect your account balance.*
- **In-service distributions.** Plan members who are 59½ or older can withdraw or roll over all or part of an account balance to another qualified retirement savings vehicle, like an IRA. In addition, and regardless of age, members may elect to roll all or a portion of their balance to the North Carolina Retirement Systems to purchase service credits—this type of distribution is NOT subject to ordinary income tax.
- **Hardship withdrawals.** If you're younger than 59½, several types of hardship withdrawals are available, depending on the circumstances. Qualifying hardship withdrawals include:
 - Expenses for medical care previously incurred by you, your spouse or any dependents.
 - Costs directly related to the purchase of your principal residence, excluding mortgage payments.
 - Tuition, related educational fees, and room and board expenses for the next 12 months of postsecondary education for yourself, your spouse or dependents.
 - Funeral/burial expenses for a parent, spouse, child, or dependent.
 - Payments necessary to prevent your eviction from your principal residence or foreclosure on the mortgage of your principal residence.
 - Certain expenses relating to the repair of damage to your principal residence.

Hardship withdrawals are subject to income tax and, if prior to age 59½, a 10% tax penalty, unless an exception applies. Employer contributions cannot fund hardship withdrawals.

When you leave employment, you can choose what to do with your money in the NC 401(k) Plan:

- **Leave your funds in the Plan:** Contributions to the Plan stop when you leave employment, but the investments in your account remain invested and continue to work for you. Federal rules require that you must begin taking minimum distributions by April 1 in the year following the year that you turn age 70½, provided you are no longer working for the plan sponsor (employer).
- **Take a systematic withdrawal (periodic payments to fit your need):** You can opt to receive monthly, quarterly, semi-annual or annual installment payments.**
- **Take a full or partial lump-sum withdrawal:** This option allows you to withdraw all or a portion of your account balance on an as-needed basis, at your discretion.
- **Roll over all or a part of your balance to an eligible employer-sponsored retirement plan or to an IRA (Individual Retirement Account):** A rollover to a qualified plan is not subject to taxes or penalties provided the check is made payable to the financial institution receiving the funds.
- **Generate monthly lifetime income:** Transfer all or a portion of your pre-tax account balance to North Carolina's Teachers' and State Employees' Retirement System (TSERS) or Local Governmental Employees' Retirement System (LGERS), where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor. At or after retirement with TSERS or LGERS, Plan members can select from among a variety of income stream options in addition to their monthly pension benefit. This one-time (irrevocable) transfer is only applicable to pre-tax contributions, including funds rolled into the Plan and any employer contributions.

*** Amounts withdrawn from the NC 401(k) Plan are subject to applicable taxes and Plan restrictions. If taken before age 59½, they may also be subject to a 10% federal income tax penalty. The 10% penalty can be avoided by waiting to retire or separating from service in the year you turn 55 or older, or if you receive payments from the NC 401(k) Plan in substantially equal amounts over your life expectancy. Distributions are subject to 20% mandatory withholding.*

Questions?

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NC Plans Processing Center • P.O. Box 5340 • Scranton, PA 18505

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Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

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The NC 457 Plan

The NC 457 Plan is a deferred compensation plan available exclusively to North Carolina public employees. This includes full-time, part-time and temporary employees. The Plan is also available to elected and appointed officials, along with rehired retired employees. North Carolina state and local government employers offer this Plan to help you reach your retirement savings goals by taking advantage of:

- **Automatic payroll deductions.** Contributions to the NC 457 Plan are made through payroll deduction.
- **You may change or stop your contribution at any time, and no minimum contribution is required.**
- **Contribution limits.** The maximum contribution is \$17,500, unless you are age 50 or older this year. In that case, you could contribute an additional \$5,500, for a total of \$23,000. Employer contributions, if applicable, reduce the annual maximum that you may contribute.
- **The potential for employer contributions.** To find out if your employer offers a contribution toward your NC 457 Plan account, contact your Human Resources or Benefits Office.
- **100% vesting.** You are fully vested in the Plan from your first contribution to your last. To be "vested" means to own, which means the money is always yours.
- **Penalty-free withdrawals.** Withdrawals from your NC 457 Plan account are **never** subject to a 10% federal income tax penalty, regardless of your age at the time of withdrawal. However, state and federal income taxes may still apply, depending on the source of your withdrawal. Unless it is a qualified withdrawal from your NC 457 Plan Roth balance, taxes would be based upon the tax rates in effect the year in which the withdrawal is taken.
- **Convenient asset consolidation.** To simplify your financial life, the NC 457 Plan allows for rollovers from other retirement plans you may have from former employers including 401(k), 401(a), 403(b), Governmental 457 and TSP plans, and some IRAs.
- **Multiple investment choices.** Invest in vehicles that range from high growth to highly conservative, so you can make the most appropriate choice to meet your savings goals.
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- **Online retirement planning tools.** You may access your account 24 hours a day, 7 days a week for account inquiries and changes to your contribution amount, investments, mailing address or beneficiary information. You may also access a host of retirement articles, interactive calculators and other resources. To learn more, visit www.NCPlans.prudential.com.



Flexible ways to contribute – choose one or both of the following contribution options:

• Traditional pre-tax contributions

Pre-tax contributions are automatically deducted from your paycheck **before** any current federal or state income taxes are taken out, therefore, reducing your taxable income. As a result, your take-home pay is not impacted by the full amount of your contribution. Additionally, these contributions grow tax-deferred until withdrawal. At that point, federal and state income taxes will be incurred.

• Roth after-tax contributions

Roth contributions are automatically deducted from your paycheck **after** current taxes are paid and therefore reduce your take-home pay dollar for dollar. Roth contributions and earnings grow tax-deferred and can benefit members who anticipate being in a higher tax bracket while in retirement and would rather pay taxes at today's tax rate. Qualified distributions are federal income tax free.*

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% annual return. Data shown is 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.** No taxes are considered in the calculations; generally, withdrawals are taxable at ordinary rates.

Special “One-Time” Contributions

If you wish to defer additional compensation that will be deducted for only one payroll cycle for reasons such as longevity payments, or final payouts of unused vacation and/or bonus leave, you may coordinate this deduction with your payroll office. Plan members should obtain a One-Time Contribution form through the Plan website under Plan Forms at www.NCPlans.prudential.com. Submit the completed form directly to your payroll office. Total annual contributions may not exceed IRS limits.

Consolidate with Rollovers into the NC 457 Plan

The Plan accepts rollovers from other qualified retirement plans you may have from former employers, including 401(k), 401(a), 403(b), governmental 457 plans and TSP Plans, as well as Traditional, Conduit, SIMPLE and SEP IRAs. Under current IRS guidelines, Roth IRAs are not eligible for rollover into the Plan. All rollover requests must receive pre-approval from the Plan before funds can be received.

Initiating a rollover into your NC 457 Plan is easy, and it offers many benefits, including:

- The simplicity of all your retirement savings reported on one quarterly statement and on the Annual Benefits Statement, making it easier to monitor your accounts and stay on track toward your retirement savings goals.
- The potential to save money through reduced plan fees.
- The convenience of managing all of your retirement savings through one website, one phone number, and with one point of contact for your retirement account questions.
- The ease of asset allocation, since it's simpler to maintain an investment strategy among your various investments when you can see how they work together.

Before rolling over assets from other retirement plans, you should contact the current provider to inquire about fees or other surrender charges that may be assessed.

For assistance with a rollover into the NC 457 Plan, contact your Regional Retirement Education Manager or log in to your NC 457 Plan account at www.NCPlans.prudential.com, view details and click on “Roll Money In,” or call **1-866-NCPlans** (1-866-627-5267).

* There are two separate sets of rules for taking distributions from your NC 457 Roth account on a tax-free basis. The first NC 457 Plan rule states you can only take a distribution after you (i) separate from service or (ii) attain age 70½ while still in service. The second, an IRS rule, defines what is considered a “qualified” distribution from a Roth Account in order to be tax free.** Taken together, this means that you can withdraw money from your NC 457 Roth Account tax free once you meet the following criteria: The first Roth contribution to your account must remain in your account for at least five tax years AND a) you have separated from service and are 59½ or older, or b) you have separated from service due to a death or disability retirement, or c) you are still working and are at least 70½. If your withdrawal does not meet these conditions, then the Roth earnings—but not the Roth contributions—may be subject to state and federal income taxes.

** The criteria outlined by the IRS is for tax-free treatment for federal income tax purposes. Your withdrawal may also be eligible for state tax-free treatment.

Choose from a lineup of investment options or have GoalMaker do it for you!

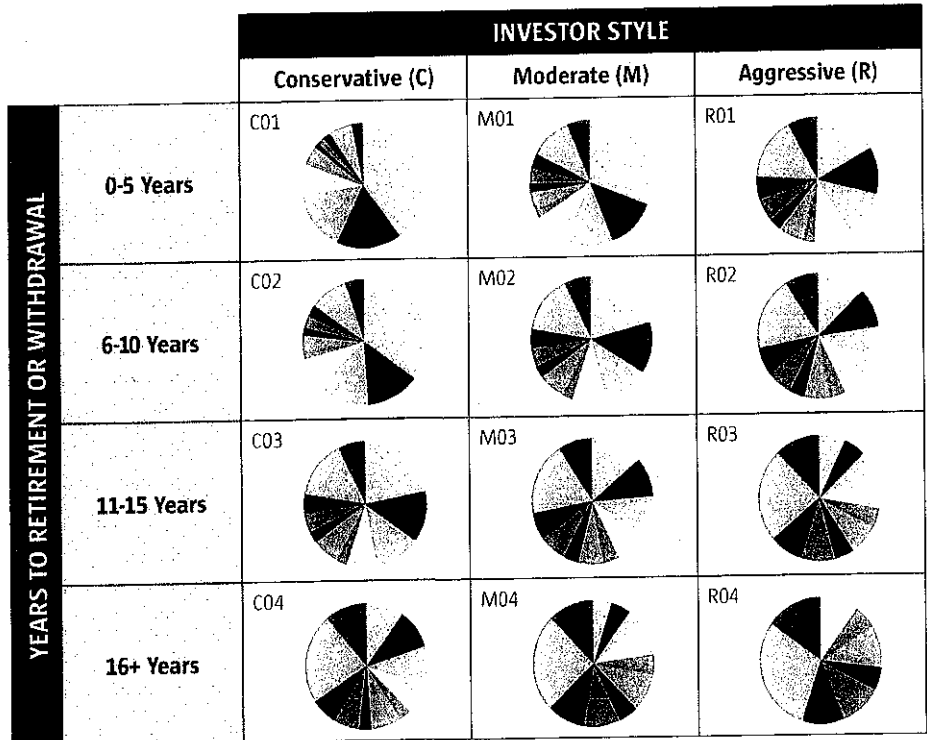
Investment Options

PORTFOLIOS***		C01 0-5yrs	C02 6-10yrs	C03 11-15yrs	C04 16+yrs	M01 0-5yrs	M02 6-10yrs	M03 11-15yrs	M04 16+yrs	R01 0-5yrs	R02 6-10yrs	R03 11-15yrs	R04 16+yrs
INVESTMENT OPTIONS	NC Stable Value	40%	35%	22%	10%	31%	21%	14%	5%	17%	13%	7%	0%
	NC Fixed Income Index	17%	14%	13%	10%	13%	13%	10%	5%	12%	10%	6%	0%
	NC Fixed Income	16%	14%	12%	10%	13%	12%	10%	4%	12%	10%	5%	0%
	NC Inflation Responsive	8%	8%	8%	8%	9%	9%	9%	9%	10%	10%	10%	10%
	NC Large Cap Value	1%	2%	3%	3%	2%	3%	4%	5%	3%	4%	5%	6%
	NC Large Cap Index	4%	4%	7%	8%	5%	7%	7%	10%	7%	7%	8%	11%
	NC Large Cap Growth	1%	2%	3%	3%	2%	3%	4%	5%	3%	4%	5%	6%
	NC Small Mid Cap Value	2%	3%	5%	7%	4%	5%	7%	10%	6%	7%	9%	11%
	NC Small Mid Cap Index	This Fund is available as a standalone investment option only and is not available within the GoalMaker portfolios.											
	NC Small Mid Cap Growth	2%	3%	5%	7%	4%	5%	7%	10%	6%	7%	9%	11%
	NC Global Equity	6%	10%	15%	23%	11%	15%	19%	25%	16%	19%	24%	30%
	NC International Index Fund	This Fund is available as a standalone investment option only and is not available within the GoalMaker portfolios.											
	NC International	3%	5%	7%	11%	6%	7%	9%	12%	8%	9%	12%	15%

GoalMaker Portfolios

When it comes to making investment decisions, you can take one of two approaches. You can create your own mix of funds (fund options shown above) or you can elect GoalMaker, an optional, easy-to-use asset allocation program available at no additional cost. Using your time horizon to retirement and your investment risk tolerance, GoalMaker selects a model portfolio for you.

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*** Investment of your account balance according to a GoalMaker portfolio can and will be cancelled at any time if you direct Prudential to invest your account according to an investment allocation of your own design. The GoalMaker portfolios are subject to change, including, for example, the replacement of investment options and the change of investment options as a percentage of the portfolio. You will be notified in writing in advance of any such changes. Application of asset allocation and diversification concepts does not ensure safety of principal and interest. It is possible to lose money by investing in securities.

Accessing your money while you are employed

We understand that there may be times when you need to access the funds in your retirement account sooner rather than later. The NC 457 Plan gives you the flexibility to do this through:

- **Loans¹.** Active employees may be eligible to borrow money from their account for any purpose. Loans are repaid through payroll deduction, with the interest paid directly to your account. The minimum loan is \$1,000, and the maximum loan is 50% of your account value, up to \$50,000. You have up to five years to repay a loan. There's also a 15-year repayment allowed for the purchase of a primary residence. You may only have one loan outstanding at any time.
There is a \$60 processing fee for taking out a loan.
- **Low account value/Inactive account exception.** You are allowed to withdraw your funds after 24 consecutive months with no contributions and an account value of less than \$5,000 without penalty, but the amount may be subject to ordinary income tax.
- **In-service distributions².** Plan members who are 70½ or older can withdraw or roll over all or part of an account balance to another qualified retirement savings vehicle, like an IRA. In addition, and regardless of age, members may elect to roll over all or a portion of their balance to the North Carolina Retirement Systems to purchase service credits — this type of distribution is NOT subject to ordinary income tax.
- **Hardship withdrawals.** There are several types of hardship withdrawals available, depending on the circumstances. Qualifying hardship withdrawals include:
 - Medical expenses not covered by insurance for you, your spouse or dependents
 - Payments to prevent eviction from your principal residence, or foreclosure on the mortgage of your principal residence
 - Funeral/burial expenses for a parent, spouse, child or other dependent
 - Certain expenses relating to the repair of damage to your principal residence

When you leave employment, you can choose what to do with your money in the NC 457 Plan

- **Leave your funds in the Plan.** Contributions to the Plan stop when you leave employment, but the investments in your account remain invested and continue to work for you. Federal rules require that you must begin taking minimum distributions by April 1 in the year following the year that you turn age 70½, provided you are no longer working for the plan sponsor (employer).
- **Take a systematic withdrawal (periodic payments to fit your need).** You can opt to receive monthly, quarterly, semiannual or annual installment payments.
- **Take a full or partial lump-sum withdrawal.** This option allows you to withdraw all or a portion of your entire account balance on an as-needed basis at your discretion.
- **Roll over all or a part of your balance to an eligible employer-sponsored retirement plan or to an Individual Retirement Account (IRA)³.** A rollover to a qualified plan is not subject to taxes or penalties provided the check is made payable to the financial institution receiving the funds.
- **Generate monthly lifetime income.** Transfer all or a portion of your pre-tax account balance to the North Carolina's Teachers' and State Employees' Retirement System (TSERS) or the Local Government Employees' Retirement System (LGERS), where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor. At or after retirement with TSERS or LGERS, Plan members can select from a variety of income stream options in addition to their monthly pension benefit. This one-time, (irrevocable) transfer is only applicable to pre-tax contributions, including funds rolled into the Plan and any employer contributions.

Questions?

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¹If you leave employment with an outstanding loan balance, the entire balance must be paid within 90 days of the date you separate from service. Any balance that remains unpaid after that time will be considered "defaulted" and will be reported to the IRS as taxable income, unless you contact Prudential Retirement to re-amortize the loan for a fee.

²Amounts rolled over to another qualified retirement savings vehicle or used to purchase service credits are not subject to current income tax.

³You can indirectly roll over funds within 60 days of receipt but the payment made to you will be subject to 20% mandatory federal income tax withholding on the taxable portion of your withdrawal so you would need to make up that amount from other funds in order to roll over the entire amount and continue to defer taxation.

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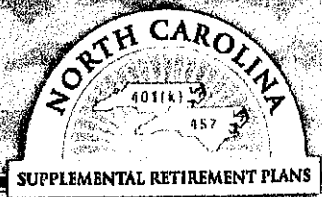
Information and interactive calculators are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We cannot and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues. We do not provide investment OR tax advice; please consult a tax advisor for more information.

Prudential Retirement's group variable annuity contracts are issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

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Rethink. Rebuild. Retirement.



You work hard doing good for others. Now it's time to take care of yourself.

You may find that one of the best ways to prepare for a more secure retirement is to contribute to the **NC Deferred Compensation Plan (457)** and/or the **NC 401(k) Plan**. So get started today and put your savings to work! Plan benefits include:

- **Flexible contributions:** pre-tax and Roth after-tax contributions are payroll deducted and you can change them at any time; there's no minimum contribution required
- **GoalMaker®:** when you provide your risk tolerance and years to retirement, GoalMaker chooses the appropriate investment mix for you
- **Access to your money:**¹ loans and hardship withdrawals are permitted
- **Rollovers:** rollovers are accepted from previous employers' retirement plans and some IRAs; pre-approval is required
- **One-on-one support:** a dedicated Regional Retirement Education Manager is available to provide assistance with the Plans
- **Lower plan fees:** Plan fees are closely monitored by the Supplemental Retirement Board of Trustees and the NC Department of State Treasurer

You save per month	\$25	\$100	\$200	\$300
10 years	\$4,573	\$18,294	\$36,589	\$54,883
15 years	\$8,651	\$34,603	\$69,207	\$103,811
20 years	\$14,725	\$58,902	\$117,804	\$176,706
25 years	\$23,775	\$95,102	\$190,205	\$285,307
30 years	\$37,259	\$149,036	\$289,071	\$447,107

Assumes an 8% annual return. The compounding concept is 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 additional disclosures on back.

For more information, contact your Regional Retirement Education Manager Diane Swindell at 919-637-1426 or Diane.Swindell@Prudential.com. Or, call a Participant Service representative at **1-866-NCPlans** (1-866-627-5267) or visit www.NCPlans.prudential.com.

Complete the bottom of the flyer and hand it in today! Or, please return to Wayne County Human Resources Department, Attention: _____

✂ Cut and detach

Yes...I want to get started

Elect to enroll (check applicable contribution type and fill in dollar amount or percentage)

- Contribute \$ _____ or _____ % per pay period on a pre-tax basis to the NC 401(k) Plan
- Contribute \$ _____ or _____ % per pay period on a Roth after-tax basis to the NC 401(k) Plan
- Contribute \$ _____ or _____ % per pay period on a pre-tax basis to the NC 457 Plan

Elect GoalMaker

By electing the optional GoalMaker® program, you enroll in a program that chooses a mix of investments on your behalf. GoalMaker also automatically adjusts your investment mix over time based on your current age and your expected retirement age. To help ensure that your allocations are updated according to your investment objectives, please confirm your expected retirement age and the type of portfolio you'd like to enroll in.

By selecting a portfolio type below, I direct the Plan to invest my contributions in the chosen GoalMaker portfolio with Age Adjustment.

Your Expected Retirement Age: _____ (if left blank will default to age 65)

Portfolio type: Conservative Moderate Aggressive

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.

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Print Name _____

Social Security number _____

Date of Birth _____

Phone _____

Address _____

City, State, Zip _____

Employer: Wayne County

By completing the information above, I acknowledge that I have received an Enrollment Guide and Plan information regarding this and all available investment options, and that I may change this election at any time. I understand that if I don't elect GoalMaker at this time, my contributions will be directed to the Plan's default investment, the Stable Value Fund.

See reverse side for additional disclosures.

Your Signature _____

Date _____

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