



Offer your employees a chance for a more financially secure retirement with the NC Deferred Compensation Plan (NC 457 Plan)

The NC Deferred Compensation Plan (also known as a 457 Plan) is sponsored by the State of North Carolina and is available **ONLY** to North Carolina public employees. As a public employer in the State of North Carolina, you have the ability to offer your employees this unique Plan.

You can offer the NC Deferred Compensation Plan, even if you already have a 457 Plan in place from another provider

You have the flexibility of several options:

1. Terminate other 457 Plan(s) and merge the existing 457 Plans, giving employees the ability to consolidate their assets in the NC Deferred Compensation Plan.
2. Suspend active participation in other 457 Plan(s), allowing employees to keep their existing investments working for them.
3. Keep your other, existing 457 Plan(s) active.

About the NC Deferred Compensation Plan

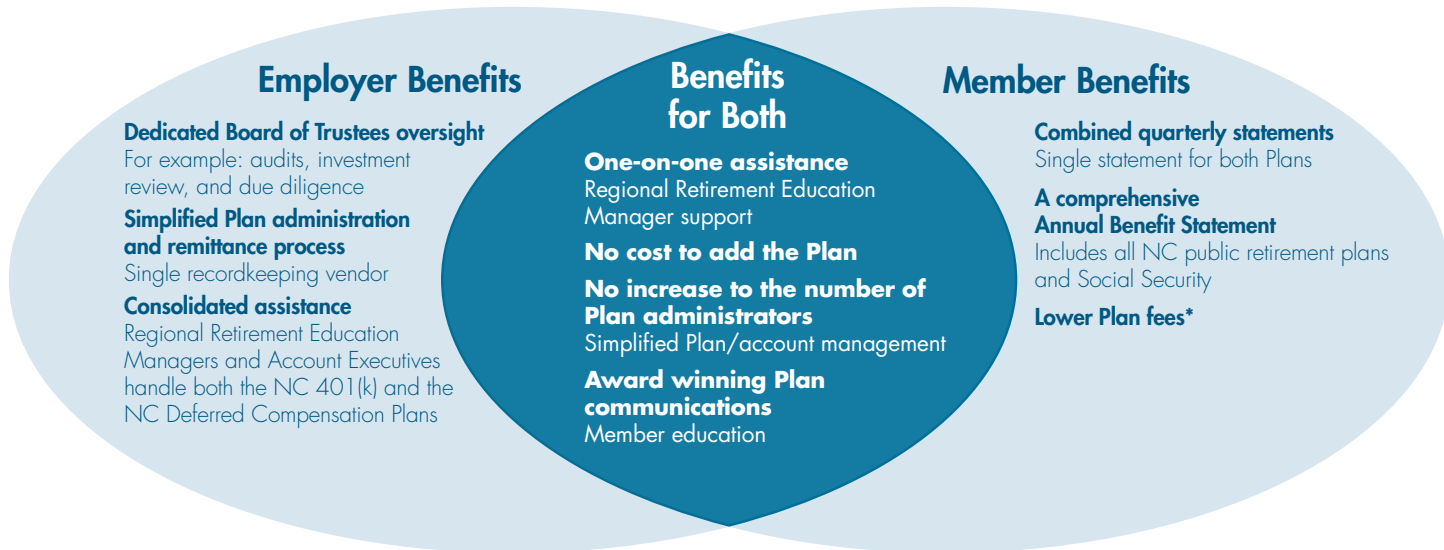
If you're new to the NC Deferred Compensation Plan, it's packed with outstanding benefits for both employer and employee, including:

- **Automatic pre-tax payroll deductions.** Contributions to the Plan come out of members' gross pay automatically, helping them save regularly and conveniently on a tax-deferred basis.

- **Catch-up contributions.** "Pre-retirement" and "over 50" catch-up contributions, which can be made over the course of the year, are great opportunities for members to make up for lost time or bridge any gaps in retirement income.
- **Multiple custom investment choices.** Eleven custom-developed and competitively priced investment options include stable value, fixed income, large cap, small/mid cap, international, and global to meet any investing goal.
- **Investing made easy with GoalMaker®.** This optional, no-additional-cost asset allocation program guides members to an investment mix based on their age and comfort with investment risk.
- **Convenient asset consolidation.** Employees can simplify their financial lives because the Plan allows for rollovers from other qualified plans from previous employers.
- **The ability to take loans.** If necessary, members can access their savings through loans or hardship withdrawals.

continued

The NC Deferred Compensation Plan is a win for you and for your employees. Here's why:



Enjoy the power and convenience of combining Plans with Prudential Retirement®. Not only are there benefits for you as an employer, but also for your members, as well as features that are helpful for both you and your employees. This graphic illustrates how the NC Deferred Compensation Plan works well for everyone.

*see reverse

Offer your employees a chance for a more secure retirement with the NC Deferred Compensation Plan

- **Access to their money.** If a member terminates employment (or retires), he or she can withdraw their 457 Plan account balance at any age without early withdrawal penalties.
- **Flexible distribution options.** When it comes time to put those savings to work, the Plan offers a variety of ways to withdraw savings so members can choose the method that best meets their needs.
- **Online account access and helpful retirement planning tools.** In addition to 24/7 access, members can tap into a host of retirement articles, interactive calculators, and tutorials online to help better prepare them for disciplined saving for retirement.

It's easy to add the NC Deferred Compensation Plan. Prudential Retirement, the recordkeeper for the Plan, is positioned to be your partner

Whether you decide to offer the NC Deferred Compensation Plan as a stand-alone Plan or add it to your lineup of existing 457 Plan(s), our experienced Plan professionals are prepared to provide as much assistance as you'd like to ensure a smooth implementation and/or transition process. We make it simple by helping you:

- Understand Plan provisions
- Gather all necessary Plan documentation
- Review options for your current 457 Plan(s)
- Iron out payroll processing details
- Accurately handle records conversion and asset transfer
- Navigate legal contracts
- Plan and develop member communications
- Obtain governing board approval, if necessary
- Create a transition timeline and review the milestones

Important points to consider when deciding to offer or switch to the NC Deferred Compensation Plan:

- Would my employees appreciate having the additional opportunity to save for their retirement?
- Would this Plan help me to attract and retain talent?
- Is there a cost savings opportunity involved in adding the NC Deferred Compensation Plan?
- Is there a cost savings opportunity for replacing existing plans?
- Would adding this Plan simplify Plan administration and retirement education?
- Would my employees appreciate having the ability to access one website for both the NC 401(k) Plan and the NC Deferred Compensation Plan?
- Would there be any increased efficiencies, perhaps involving payroll or informational meetings?

Learn more about the advantages of adding the NC Deferred Compensation Plan to your benefits offering

Contact your **Regional Retirement Education Manager** directly or visit www.NCPlans.prudential.com.

Experience the ease of implementation and enjoy expert Plan oversight, simplified administration, and increased cost savings, all while improving the overall retirement savings experience for your employees with best-in-class education and enrollment programs. It's a win-win decision you won't regret making.

*The State combined administration of the NC 401(k) Plan and NC Deferred Compensation Plan with Prudential Retirement. The size and scale of both plans was used to negotiate lower recordkeeping and investment fees, resulting in the potential for significantly lower total Plan fees, depending on the employee's account size.

Please keep in mind that it is possible to lose money by investing in securities. Application of asset allocation and diversification concepts does not ensure safety of principal.

Regional Retirement Education Managers are registered representatives of Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Retirement products and services are provided under group variable annuity contracts issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company. Prudential Retirement is a registered service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates. Prudential Retirement is a Prudential Financial business.

PRUDENTIAL RETIREMENT