Retirement. Make it a good one.

If you hope to enjoy a more financially secure retirement tomorrow, it makes sense to start planning for it today. A great way is by contributing to the NC 401(k) and the NC 457 Plans, because you'll enjoy:

- **Loans and hardship withdrawals** are available while you're still working, restrictions may apply.
- **Potentially lower fees** due to oversight provided by the Supplemental Retirement Board of Trustees and the NC Department of State Treasurer.
- **Withdraw without penalties.** Withdrawals from the NC 457 Plan are always penalty free, no matter what your age is at termination/retirement! (Taxes may be applicable.)[1]
- **Roth after-tax contributions.** Roth contributions and any earnings have the potential to grow tax-deferred and can be withdrawn federal tax-free provided certain qualifications are met.

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.* 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.

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 in the future, please contact Clay Thompson, your Retirement Education Counselor, at 704-219-6104 or at clay.thompson@prudential.com.[4]

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 on the path to a more secure retirement!

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I elect to contribute per pay period:

☐ **NC 401(k) Plan (002003)**
PRE-TAX $______ or ______%
ROTH $______ or ______%

☐ **NC 457 Plan (012003)**
PRE-TAX $______ or ______%
ROTH $______ or ______%

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 ______________________

Fayetteville State University 020600
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 utilize a Beneficiary Designation Form. This election is for a primary designation at 100% only.**)

North Carolina Total Retirement Plans | 401k | 457

See reverse side for additional disclosures.

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[1]Depending on the source of the withdrawal, federal and state income taxes may apply to the distribution

[4]Clay Thompson is a registered representative of Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company.

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

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% 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 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.**

Keep in mind that the application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market.

GoalMaker is an optional tool and available at no additional cost. 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. Prudential Financial encourages participants to consider their other assets, income and investments when enrolling in the GoalMaker program. We also recommend participants periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

For more information regarding your Plan, please call **1-866-NCPlans** (1-866-627-5267). 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.

Prudential Retirement provides the communications and recordkeeping services for the NC Total Retirement Plans 401(k)|457. Investments offered to you within the plan(s) are not offered by or affiliated with Prudential Financial or any of its companies or businesses. Prudential Retirement is a Prudential Financial business.

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