



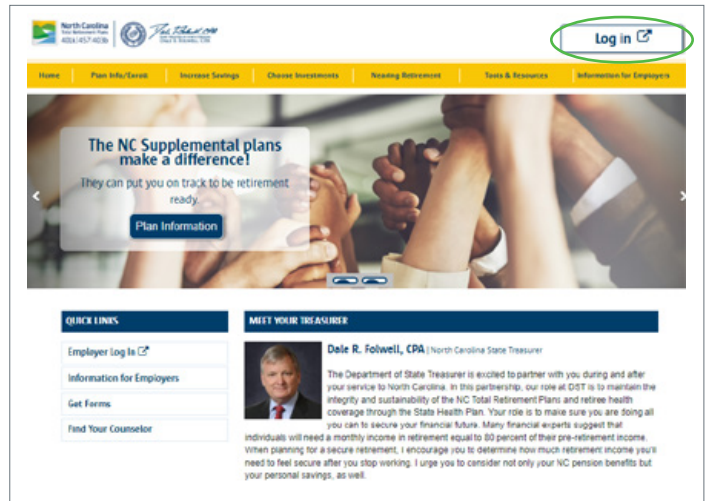
Give Your Account Some TLC

No matter where you are in your retirement planning journey, it's important to register your online account. This creates extra layers of protection for your retirement savings and personal information. It is also important to take the time to make sure your beneficiary election is up to date.

It all starts with [NCPlans.prudential.com](https://ncplans.prudential.com) and a checklist

[NCPlans.prudential.com](https://ncplans.prudential.com) is your gateway to everything you need for your supplemental retirement savings—providing access to your account, plan information, and tools to help you plan for YOUR retirement.

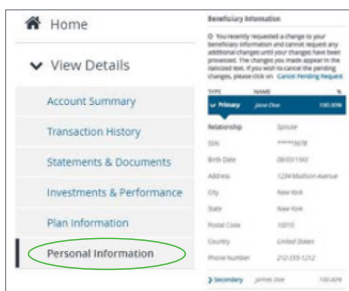
To access your plan account(s), visit [NCPlans.prudential.com](https://ncplans.prudential.com) and choose the **Log In** button on the homepage.



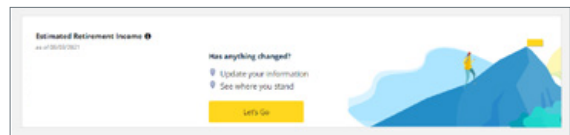
Here's a simple checklist to keep you on track...

Checklist for Retirement Savings

- ✓ **Designate or update your beneficiary.** *(Pro tip: The beneficiaries elected for your pension plan are a separate election.)*



- ✓ **Use the Retirement Income Calculator** to see if you're saving enough. *(Pro tip: Simply log into your account and click "Let's Go.")*



- ✓ **Consolidate outside retirement savings accounts** into your NC 401(k), NC 457, or NC 403(b) account(s) by calling **866-NCPlans (866-627-5267)**.

- ✓ **Schedule an appointment with your Retirement Education Counselor.** *(Pro tip: For more information on how to find your counselor, refer to the "One-on-One Support with YOUR Retirement Education Counselor" article in this newsletter.)*



One-on-One Support with YOUR Retirement Education Counselor

Personal and dedicated support may help you answer your questions about planning for the future. You can have a conversation to help you determine your savings goals and objectives and assist you in making decisions about retirement planning.

You can meet with your Retirement Education Counselor virtually. You can schedule a virtual meeting using your phone, tablet, or computer. This enables you to have your meeting from the convenience of your home or office—and you can invite your spouse or a friend to join you.

What you need to know about Retirement Education Counselors

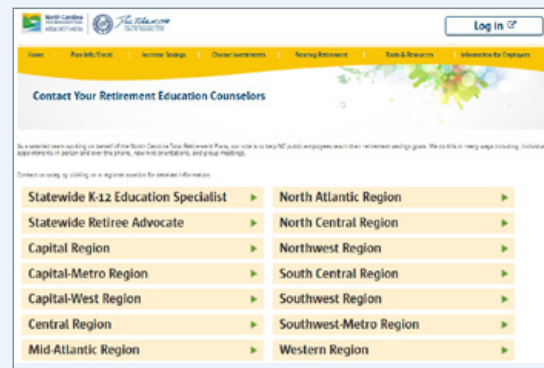
- **They are experienced with the supplemental retirement plans**—and well-versed in the state’s pension system—and can help you understand how the two can help you have a stronger financial future.
- **There is no cost to you!** The counselors don’t work on commissions or bonuses, so their focus is right where it should be—on *you*.
- **They can help you determine if you’re saving enough.**
- **They can provide you with valuable assistance** when you are approaching retirement.

How to make your Retirement Education Counselor appointment

1. Visit [NCPlans.prudential.com](https://www.ncplans.prudential.com) and select “Find Your Counselor” under the **Quick Links** section on the left side of the homepage.



2. Then, click on your regional location for your counselor’s contact information.



3. Click on “Schedule Virtual Appointment” and follow the instructions.

Checklist to get ready for your meeting



- Log in to your account (to ensure you know your username and password).
- Review your current investments.
- Review your beneficiaries.



K-12 Teacher Paycheck Installment Change

Beginning this school year, K-12 teachers who contribute a set dollar amount with each paycheck may be saving less in the plan(s) if they elect to be paid 10 times per year, rather than 12.

To fix this, teachers in this category should consider increasing their contribution amount by visiting [NCPlans.prudential.com](https://ncplans.prudential.com) and logging in to their account.



DEFINING TERMS



Updates to NC International Fund and NC International Index Fund

What you need to know if you're invested in either fund

Effective September 20, 2021, the North Carolina Supplemental Retirement Board of Trustees made changes to the NC International Fund and the NC International Index Fund. For those whose accounts were impacted, communication was sent on or about August 17 and more information is available on the *Choose Investments* tab at [NCPlans.prudential.com](https://ncplans.prudential.com).

For detailed information on each investment option, visit [NCPlans.prudential.com](https://ncplans.prudential.com) > **Choose Investments**.

PRUDENTIAL RETIREMENT®

For the NC 403(b) Program, shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Retirement Education Counselors are registered representatives of PIMS.

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.

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