

There are more than 2,100 miles of public mountain trout waters in North Carolina.



## Start Saving For Your Retirement With The NC 401(k) Plan

Saving for retirement is an important commitment and a big responsibility! That's why having a supplemental savings plan like the NC 401(k) Plan is such a great benefit. The NC 401(k) Plan is one of the best ways to help save money for your retirement years and one of the few methods available today to defer current income taxes. Participating in the NC 401(k) Plan, allows you to allot a portion of your gross annual earnings to the Plan in order to save for your retirement. The great part is that any contributions made by you are deducted from your pay before income taxes are taken out, and as a result reduce your current taxable income! Of course, you will pay taxes on the deferred contributions when you withdraw them, which is usually at retirement when you might be in a lower tax bracket.

In some cases, your employer may opt to support your retirement future by providing a base contribution to the NC 401(k) Plan for you!\* In this case, you may or may not have the option to contribute to the Plan on your own. However, rest assured either way your making progress on saving for your financial future! Additionally, whether you are taking advantage of an employer contribution, contributing on your own, or both, you can still enjoy all the benefits of the NC 401(k) Plan including: a variety of investment options, world class participant service center, online retirement planning tools and GoalMaker<sup>SM</sup> – a free and optional asset allocation service.

If you'd like more information on the NC 401(k) Plan contact your local Education and Enrollment Manager, or a Participant Service representative at 1-866-NC401K1 (1-866-624-0151).

\* Please refer to your plan document or Human Resources Office for vesting information related to employer contributions. NC 401(k) Plan Specialists are Registered Representatives of Prudential Investment Management Services LLC (PIMS). Securities products and services are offered by Prudential Investment Management Services LLC (PIMS). Three Gateway Center, 14<sup>th</sup> Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Prudential Financial is not a legal or tax adviser and encourages you to consult your individual legal or tax adviser with any specific questions. Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes, and plan restrictions.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 account.



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Discover what's in it for you.

www.nc401k.prudential.com  
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(1-866-624-0151)

PRUDENTIAL RETIREMENT