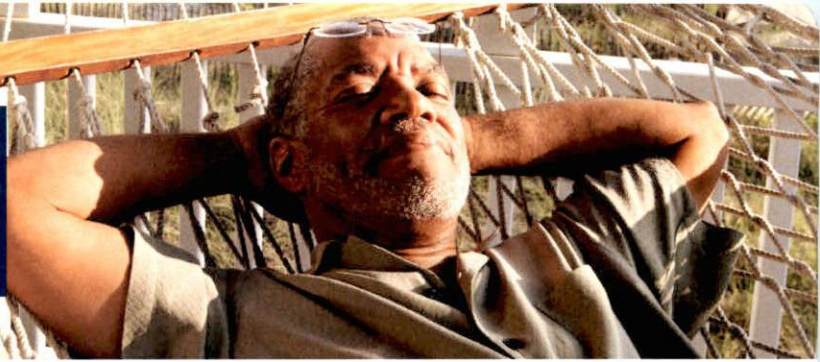


Make Your Retirement Brighter



You should spend your retirement doing whatever makes you happy and fulfilled. But to do that, you'll need monthly income. One way to help ensure you'll have that income is to increase the amount you contribute to your NC 401(k) Plan account.

Whether you're looking to...

- Reduce today's taxable income with a pre-tax contribution
- Build federal income tax-free savings with a Roth after-tax contribution
- Make up for a late start
- Ensure a timely retirement
- Meet a savings goal
- Sock more away (for whatever the reason)

Complete the section below and hand it in today or mail or fax it to the NC Plans Processing Center. For additional Plan information, please contact Denise Dalton, your Retirement Education Counselor, at 336-209-3507 or at denise.dalton@prudential.com.

NC Plans Processing Center • P.O. Box 5340, Scranton PA 18505 • fax 866-439-8602
866-NCPlans (866-627-5267) • NCPlans.Prudential.com

Give yourself a raise and contribute more today!

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.**

Yes! I want a more secure retirement.

Change my contribution rate to the following

(Check applicable plan and write in the new amount per paycheck):

NC 401(k) Plan (002003)

- Change my current PRE-TAX contribution to \$_____ or _____%
- Change my current ROTH AFTER-TAX contribution to \$_____ or _____%

Print Name _____

Social Security Number _____

Date of Hire _____

Email Address _____

Iredell County _____

I direct my employer to make payroll deductions as I have indicated. 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.

Contributions are subject to certain limits set by federal tax law and, as a result, contributions may be limited accordingly.

Your Signature _____ Date _____

002003/009731

See reverse side for additional disclosures.



North Carolina Total Retirement Plans | 401k | 457