



Boost Your Retirement Savings



Someone once said that "no one ever complained about having too much money in retirement." Contribute as much as you can to your **NC 457** and **NC 401(k) Plan**.

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)
- And take full advantage of your employer match! The City of Hickory will match up to 1% of your annual gross income into the NC401k Plan.

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.** See additional disclosures on back. **

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 Kristin Wilkie, your Regional Retirement Education Manager, at 704-948-8387 or fax to 704-948-8388 or at kristin.wilkie@prudential.com.

NC Plans Processing Center * P.O. Box 5340 * Scranton PA 18505 * 1-866-NCPlans (1-866-627-5267) * www.NCPlans.Prudential.com

Yes...I need to save more!

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Change my contribution rate to the following (check applicable plan and write in the new dollar amount or percent per paycheck):

NC 401(k) Plan

- Change my current pre-tax contribution to \$_____ or _____%
- Change my current Roth after-tax contribution to \$_____ or _____%

NC 457 Plan

- Change my current pre-tax contribution to \$_____ or _____%

Have a Rollover?

- I am interested in rolling over my outside retirement plan(s)

Print Name _____

Social Security Number _____

Date of Birth _____

Date of Hire _____

Email Address _____

The City of Hickory _____

Employer _____

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.

See reverse side for additional disclosures.

Your Signature _____ Date _____

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Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes plan restrictions. Withdrawals are taxed at ordinary income tax rates.

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.

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