

It's never been easier.

Your pension(s) and social security may not be enough to meet your income needs in retirement. Be better prepared by saving with the NC 401(k) and the NC 457 Plans. Plan benefits include:

- **It's your choice.** Contributions are payroll deducted as traditional pre-tax, Roth (after-tax), or both—and you are always 100 percent vested. Contribution rates may be changed at any time
- **Access to your money.** Loans and hardship withdrawals are permitted, restrictions may apply.
- **One-on-one support.** Your Plan representative is Kristin Wilkie. Kristin is a local, industry-licensed, salaried retirement educator who is available to help you by phone, email or in person.⁴
- **City of Hickory contributes too!** And the contribution is 100% vested from the start. The City of Hickory matches up to 1% of your annual gross salary into the NC401k Plan!



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 Kristin Wilkie, your Regional Retirement Education Manager, at 704-948-8387 or at kristin.wilkie@prudential.com.⁴

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

Yes...I want to get started!

I elect to contribute per pay period:

NC 401(k) Plan (002003)

PRE-TAX \$ _____ or _____%

ROTH \$ _____ or _____%

NC 457 Plan (012003)

PRE-TAX \$ _____ 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 your investment allocations are assigned according 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 _____



North Carolina | 401k | 457
 Total Retirement Plans

Print Name _____

Email Address _____

Social Security Number _____

Date of Birth _____

Date of Hire _____

Phone _____

Address _____

City, State, Zip _____

City of Hickory 003535

Name of Employer/Subplan Number _____

Check here if you are a sworn Law Enforcement Officer (LEO)

Primary Beneficiary Selection:

Name _____

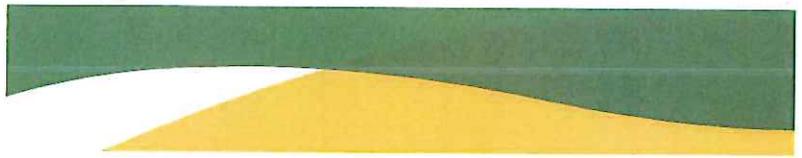
Social Security Number _____

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 percent only.)

See reverse side for additional disclosures.

003535



PRUDENTIAL RETIREMENT

*Kristin Wilkie is a registered representative of Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. 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's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, 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. Keep in mind that the application of asset allocation and diversification concepts does not assure a profit or protect against loss in a falling market.

For more information regarding your Plan, please call **1-866-NCPlans (1-866-627-5267)**. Regional Retirement Education Managers are registered representatives of Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company, Hartford, CT, or its affiliates. North Carolina Total Retirement Plans and the North Carolina Total Retirement Plans logo are service marks of the North Carolina Department of State Treasurer.

© 2014 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.

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.