



Good news! You don't have to lift a finger!

Did you know that you can keep your money in the NC 401(k) Plan and/or NC 457 Plan (the Plans) up to and *all the way through your retirement?*

The Plans are competitively priced and feature thorough investment oversight by the Supplemental Retirement Board of Trustees (Board). Plus, you have the added value of a dedicated Retiree Advocate and Empower Retirement Education Counselors who can work with you in retirement to make sure your money is working for your specific situation.

If you are considering moving your money somewhere else, you should know exactly what your costs are. The [Cost Comparison Document](#) is a tool that compares costs to help you make an informed decision.

When you start to think about generating retirement income from your savings, consider the following options:

1. Keep your money in the Plan(s) when you retire.

You don't have to do a thing! The money you've worked so hard to save can *stay* in your account until you need it. That will allow you to continue taking advantage of all the Plans' great features and benefits—such as:

- Competitive costs
- A wide range of investment options, including GoalMaker[®], which can take you up to and *through* retirement
- Strong, trusted oversight from the Board, which includes ongoing monitoring of investment performance and fees
- Access to the Plans' local Retiree Advocate and Empower Retirement Education Counselors at *no* extra charge

2. Make a one-time contribution to the Plan(s).

You can contribute from your final payout or other compensation you receive on a one-time basis, such as longevity payments or final payments for vacation and/or bonus leave upon your retirement. For more information, refer to our [One-time Contribution Flyer](#).

3. Roll over money into your Plan account(s).

As long as you have a positive balance in the Plan(s), you can roll over money *into* your NC 401(k) and/or NC 457 Plan account. To do so, call **866-NCPlans (866-627-5267)**. Consider the advantages of rolling some or all of your eligible retirement dollars to your Plan account(s):

	Consolidated into NC 401(k)/NC 457	Multiple accounts
Money remains tax-deferred	✓	✓
Avoid taxes and penalties	✓	✓
Convenience	✓	
Potentially lower cost	✓	
Easier to maintain proper asset allocation	✓	
Access to diverse, competitively priced investments	✓	Utilize the Cost Comparison Document to determine if multiple plans offer competitively priced investments.
Additional fees		✓

Questions? Please contact your [Empower Retirement Education Counselor](#) or visit [myNCPlans.com](#).

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GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. Past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their investment objectives, risk tolerance and retirement time horizon.

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