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.

Questions? Please contact your Empower Retirement Education Counselor or visit myNCPlans.com.