

Retirement Online Process



Log in to ORBIT and generate a Custom Benefits Estimate to discover what you, and your beneficiary (if applicable), may receive as a lifetime monthly retirement benefit.

Start your Retirement Online application 120 days from your desired retirement date. Completion of Step 1 confirms your intent to retire.

When Step 1 is submitted, a retirement analyst will work with your employer to confirm years of service, salary and any unused sick leave.

You will receive an email about options for the NC 401(k) and NC 457 Plans, if applicable.

You will receive an email when it is time to start the next step where you will make important decisions:

- ① Make your monthly benefit payment decision
- ② Determine tax deductions
- ③ Elect beneficiaries for other important retirement benefits.

In Step 3, you will upload requested documents.

Once all documentation is received, a retirement analyst will process your application.

Congratulations! Your Retirement Online application has been approved. If you have a retirement date of Jan. 1, 2024 or later, and the Retirement Systems received and acknowledged instructions, your first retirement payment will be issued by direct deposit.

You will receive information about auto-enrollment in the State Health Plan, if applicable. You will have 30 days to make changes to your plan coverage and dependents. You will receive information about supplemental benefits (dental, vision and identity theft protection) offered through Pierce Insurance.



North Carolina
Total Retirement Plans



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