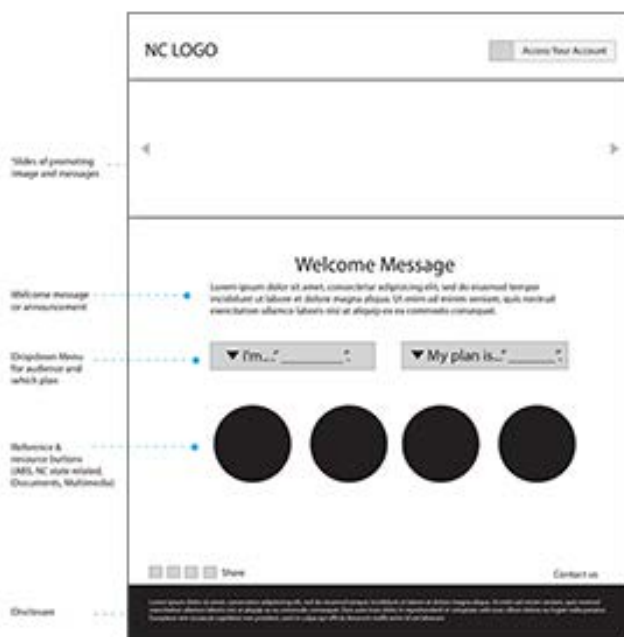
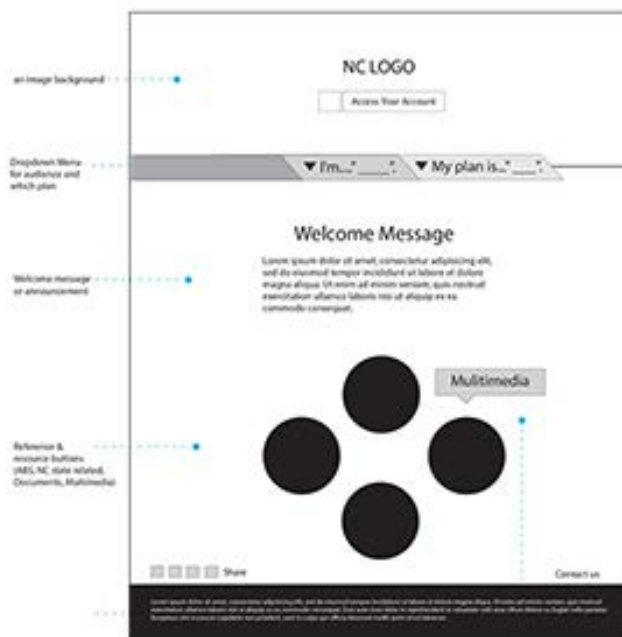


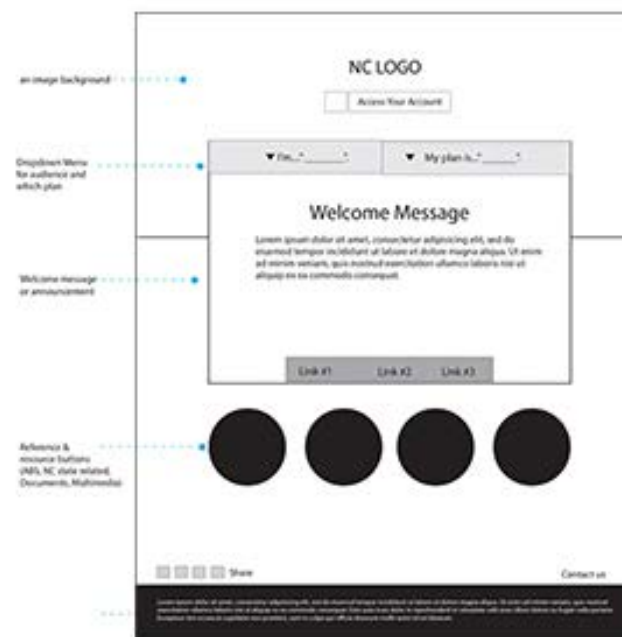
Layout Concept #1



Layout Concept #2



Layout Concept #3





Samantha O'Neal.

Occupation	Elementary school teacher.
Age	28
Education	Bachelor's Degree in Early Education.
Marital status	Engaged and plans to start family in a year
Financial obligations	Car lease \$184.00 a month.
Salary	\$34.000
Stability of employment	Stable (1 year away from tenure).

She lives	In suburban town and shares an apartment with her fellow coworker.
Cultural background	One of 3 children in Irish-American traditional family. Her parents did not have education. Her father died when she was 12 and as the eldest she had to help her mother to raise her younger siblings.
Her Goals	She wants to go back to school while working and get her Master's Degree in Special Needs Education. After school she wants to spend vacations traveling.
Her day	Early rising. 30 min drive to school. Work day starts at 7:15 am. It ends at 3:30pm.
Internet use	During school day she uses Internet for smart board in the classroom and quickly checks her IM during breaks between classes. During lunch she checks her e-mails mostly while eating in teacher's lunch room. Once or twice a week she uses Internet at school for her personal needs. After work she uses
Technology expertise	Computer savvy, experienced software and Internet user, short learning curve learning technology
Gets information	By goggling and following advise of her friends. Does not spend long time looking for information.
Spending habits	Frugal, makes her own lunch, does her own laundry. Does not impulse buy. Weights her purchasing decisions often asking her mother for advice
Saving habits	No saving patterns yet
Decision maker?	Yes
Motivations	Needy childhood motivates her to try hard
What influences her	Traditional values
Pain Points	Major confusion about investment decisions.
Main objections to enrollment	Thinks she can not afford to start saving for retirement right now, but is curious to find out how it works, so, when she is ready she can do it.
Concern about benefits cost rising	Not concerned
Employer contribution present?	Yes
Competing retirement ((?))	



Joey Colucci

Occupation	Fireman
Age	32
Education	High School
Marital status	Married with a newborn
Financial obligations	Mortgage
Salary	\$31.000
Stability of employment	Stable, but he is not sure he will stay at this job till the end of his working years.

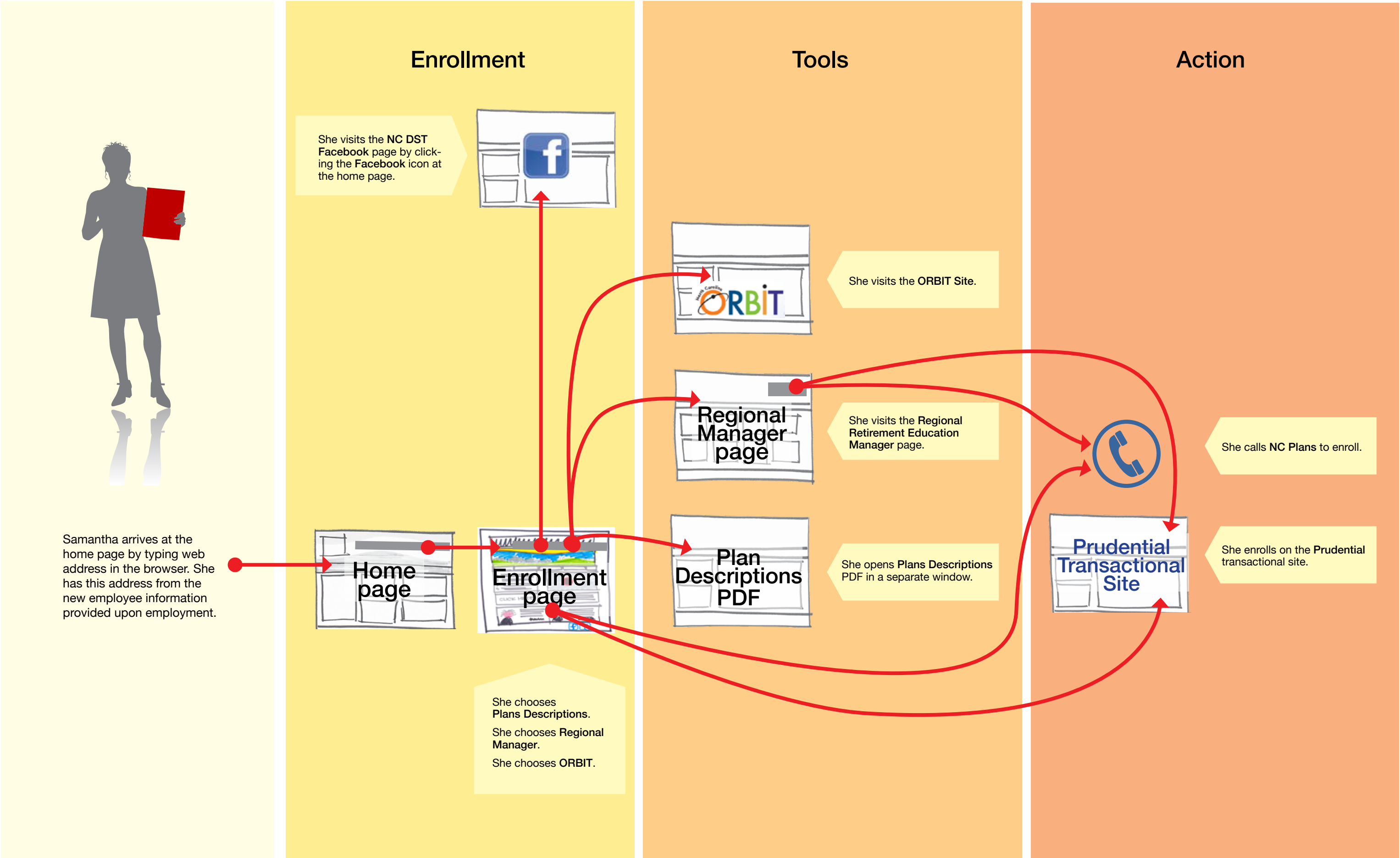
He lives	In medium size town in the house with his wife and their newborn baby.
Cultural background	One of 2 children in Italian-American traditional family. His father was in military and they moved a lot. His older brother lives in Georgia with his wife and 3 children.
His goals	Wants to retire and open his own store of fishing supplies along with repair of small boat engines. Wants to be able to have a back up necessary to afford the business
His day	Work 3 days, 2 days off schedule. Helps his wife with all house chores. Is sleep deprived.
Internet use	His brother gave him new android phone for Christmas and loaded on it app for his schedule. During down time at the firehouse he is using Internet from his mobile phone. He rarely uses home computer to access Internet
Technology expertise	Basic knowledge of computer, often needs to figure things out.
Gets information	Mostly from coworkers first and after that by searching on line.
Spending habits	Tries to save as much as possible
Saving habits	Works part-time at local Home Depot during Christmas Season loading Holiday. Puts all PT earned money into saving account.
Decision maker?	No
Motivations	Having a family and a newborn puts pressure to make the most out of given circumstances
What influences him	Example of his successful brother
Pain Points	He is overwhelmed by amount of information he needs to make investment decisions.
Main objections to enrollment	Is enrolled, but is not sure how he can save more for retirement, curious to find out how he can increase savings.
Concern about benefits cost rising	Concerned
Employer contribution present?	Yes
Competing retirement ((?))	

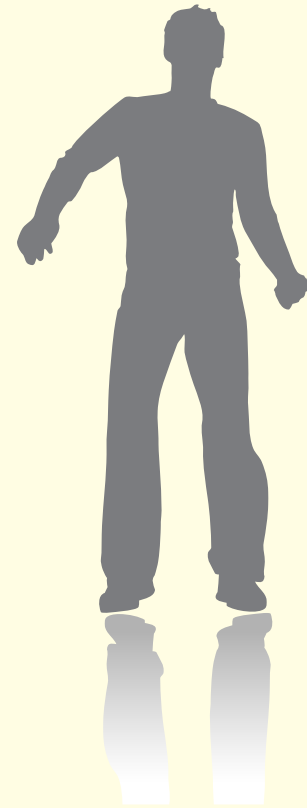


Rick Willams

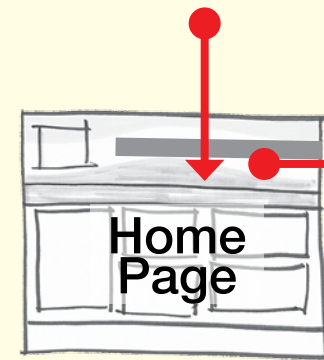
Occupation	State road worker
Age	49
Education	High School
Marital status	Married with 2 children in high school
Financial obligations	None
Salary	\$36.000
Employment stability	Not stable

He lives	In suburban townhouse with his disabled wife and their 2 children.
Cultural background	One of 4 children in African-American traditional family.
His goals	Wants his children to receive college education
His day	Works compressed week 36 hours, 3 days 12-hour shifts. Carries most of the house chores load during 4 days off.
Internet use	At work during breaks he uses his android to check stocks he had invested and IMs with his children. During days off he surfs Internet from home shared computer often asks his children for help while searching or troubleshooting.
Technology expertise	Basic knowledge of computer, often has to ask for help.
Gets information	Mostly from coworkers first and after that by searching on line. Frequently uses local library where librarian helps him to find information.
Spending habits	Frugal household with budgeting ahead of time
Saving habits	Puts money away in his savings account for the case of emergency.
Decision maker?	Yes.
Motivations	Wants his children attend college and wants to retire without having to sell his house. Thinks that being more aggressive investor will get him to his goal
What influences him	Marketing, radio commercials which he double checks at the library by reading additional information or by asking around.
Pain Points	He is the breadwinner in his family of four and the one who makes all financial decisions. He is torn between increasing saving for retirement and saving for college for his children.
Main objections save to increasing contributions	Is enrolled, and wants to increase contributions but is not sure how he can more for retirement on current budget, eager to learn how he can increase contributions.
Concerned about benefits cost rising	Yes
Employer contribution present?	Yes
Competing retirement ((?))	





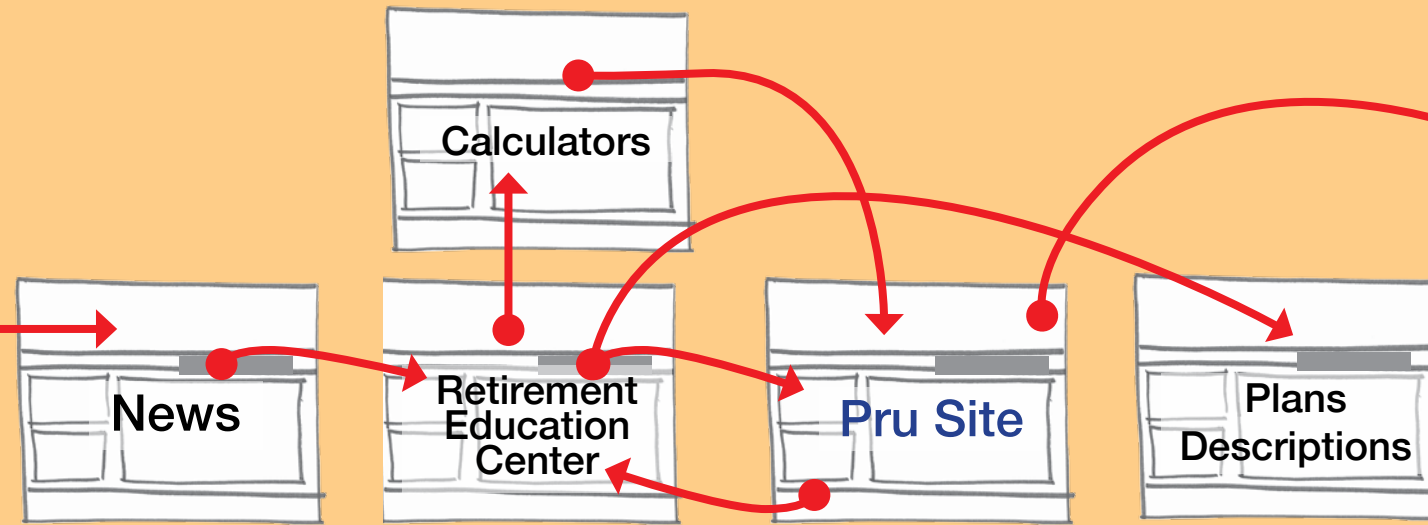
Joe arrives at the home page by entering the web address in his browser



Joe clicks on the **News** link using *Main Navigation* on the home page.

Tools

At the Retirement Resources & Education Center he chooses the **Calculators** page to calculate the amount of the savings he can increase. Joe clicks on **Account Login** and arrives at the Prudential site



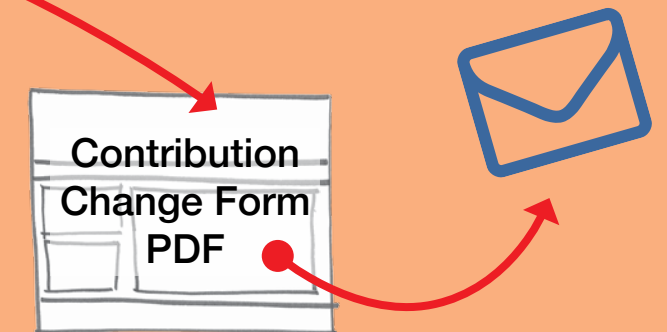
Joe clicks on the **Retirement Resources & Education Center** using the *Main Navigation* on the page.

Joe clicks on the **Log On to Your Account** Button, and it takes him to the Prudential site. He clicks on the **Forms** using the *Pull Down Navigation* on the page and chooses the **Contribution Change Form**

Joe arrives at the Prudential site and logs on to check his account and returns to the **NC Retirement** site by clicking the *Back* button. It takes him to the previous page, the **Retirement Resources & Education Center**

Joe clicks on the **Plans Descriptions** using the *Pull Down Navigation* on the page and chooses **XXXX Plan**

Action



Joe chooses using the *Pull Down Navigation* on the page the **Contribution Change Form** and prints PDFs

Joe fills out **Contribution Change Form** and mails it to Prudential




Employer? [Learn more or Log In.](#)

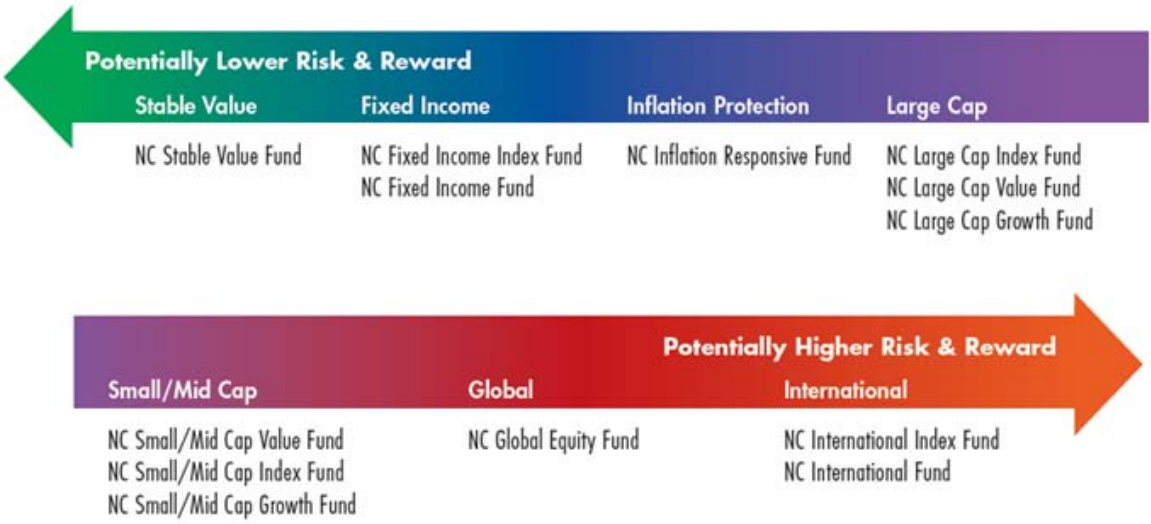
LOGIN

Choose the right investments for you!

The NC 401(k) and NC 457 Plans make it easy.

The NC 401(k) and NC457 Plans help make it easy for you to invest for retirement with more confidence:

- If you want help choosing your investments, the ¹[GoalMaker®](#) program¹, available at no additional charge, can make it easy.
- Learn more about your investment options and check out your Plan's [Fund Fact Sheets](#) ².




Ready to learn more?

- Learn more about investment fees and performance:

[Investment Fees Document](#)

[Performance Fees Document](#)

- Visit ³[NCPlans.prudential.com](#) 
- Call 866-NCPlans (866-627-5267).
- Contact your Retirement Education Counselor.

Ready?

Log in to select or modify your investments

¹ Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.

The Tools You Need to Plan for Your Future

They're all at your fingertips.

The NC 401(k) and NC 457 Plans offer you a wide variety of tools designed to help you create a more secure retirement. Make the most of your Plans' benefits

NC 401(k) or NC 457 Plans' online account management:

Visit [NCPlans.prudential.com](https://ncplans.prudential.com) where you can perform account-related transactions and use the Retirement Income Calculator for a personalized, interactive view of your retirement savings progress

Retirement Systems' Annual Benefits Statement:

The personalized [Annual Benefits Statement](#) via [ORBIT](#) captures your projected retirement benefits.



For personal assistance:

Call 866-NCPlans (866-627-5267) to speak with a Participant Service Center representative, or call your regional [Retirement Education Counselor](#), to help you make the most of what these Plans can do for you!

Calculators to help you plan ahead:

- [Home Budget Calculator](#)
- [Investment Returns Calculator](#)
- [Required Minimum Distributions \(RMD\) Calculator](#)
- [Roth Contributions Calculator](#)
- [Social Security Retirement Estimator](#)

NC 401(k) Plan Forms:

To access the form you need, click on the appropriate button below.

- [Address and Name Change Form](#)
- [Beneficiary Designation Form](#)
- [Employer Change Form](#)
- [Enrollment Form](#)
- [Investment & GoalMaker Election and Contribution Change Form](#)
- [One Time Contribution Form](#)
- [Report of Termination/Request for Distribution Form](#)
- [Request for Hardship Form](#)
- [Request for Minimum Distribution Form](#)
- [Request for Systematic Disbursement Form](#)
- [Rollover Pre-Approval Form](#)
- [Service Credit Purchase Form](#)
- [Special Tax Notice](#)

NC 457 Plan Forms:

To access the form you need, click on the appropriate button below.

- [Address and Name Change Form](#)
- [Beneficiary Designation Form](#)
- [Employer Change Form](#)
- [Enrollment Form](#)
- [Investment & GoalMaker Election and Contribution Change Form](#)
- [One Time Contribution Form](#)
- [Report of Termination/Request for Distribution Form](#)
- [Request for Minimum Distribution Form](#)
- [Request for Systematic Disbursement Form](#)
- [Request for Unforeseen Emergency Form](#)
- [Rollover Pre-Approval Form](#)
- [Service Credit Purchase Form](#)
- [Special Tax Notice](#)
- [Voluntary Inservice Disbursement Form](#)

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Amounts withdrawn are subject to income taxes. Prudential Financial and its affiliates do not provide tax or legal advice for which you should consult your qualified professional.

The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. It is possible to lose money by investing in securities.



The NC Total Retirement Plans make taking control of your retirement planning easy:

- Saving through payroll deductions you can start and stop at any time.
- Small amounts set aside today can have a tremendous impact on your tomorrow. [Click here to see this inspiring commercial shot in Charlotte.](#)
- Consolidate former employer retirement accounts under one roof.
- Investment selections are simple with GoalMaker®. It helps to take the guesswork out of investing—and keeps you on track.*

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The cost of waiting to save. [View video here.](#)



The human tendency to procrastinate and why we often do it. [View video here.](#)

Are you among the 70% of pension plan members who are on track?*

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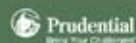
[VISIT ORBIT](#)

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Offer top-tiered investment managers at competitive fees.

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† NC Dept of State Treasurer data, 2013

* 2013 retiree data from the NC Dept of State Treasurer. The average annual retirement benefits from the Teachers' and State Employees Retirement System replaces 42% of members' final salary each year in retirement until age 91.

** 2013 Financial Literacy and Retirement Readiness Study

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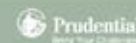
client requested use of orbit logo

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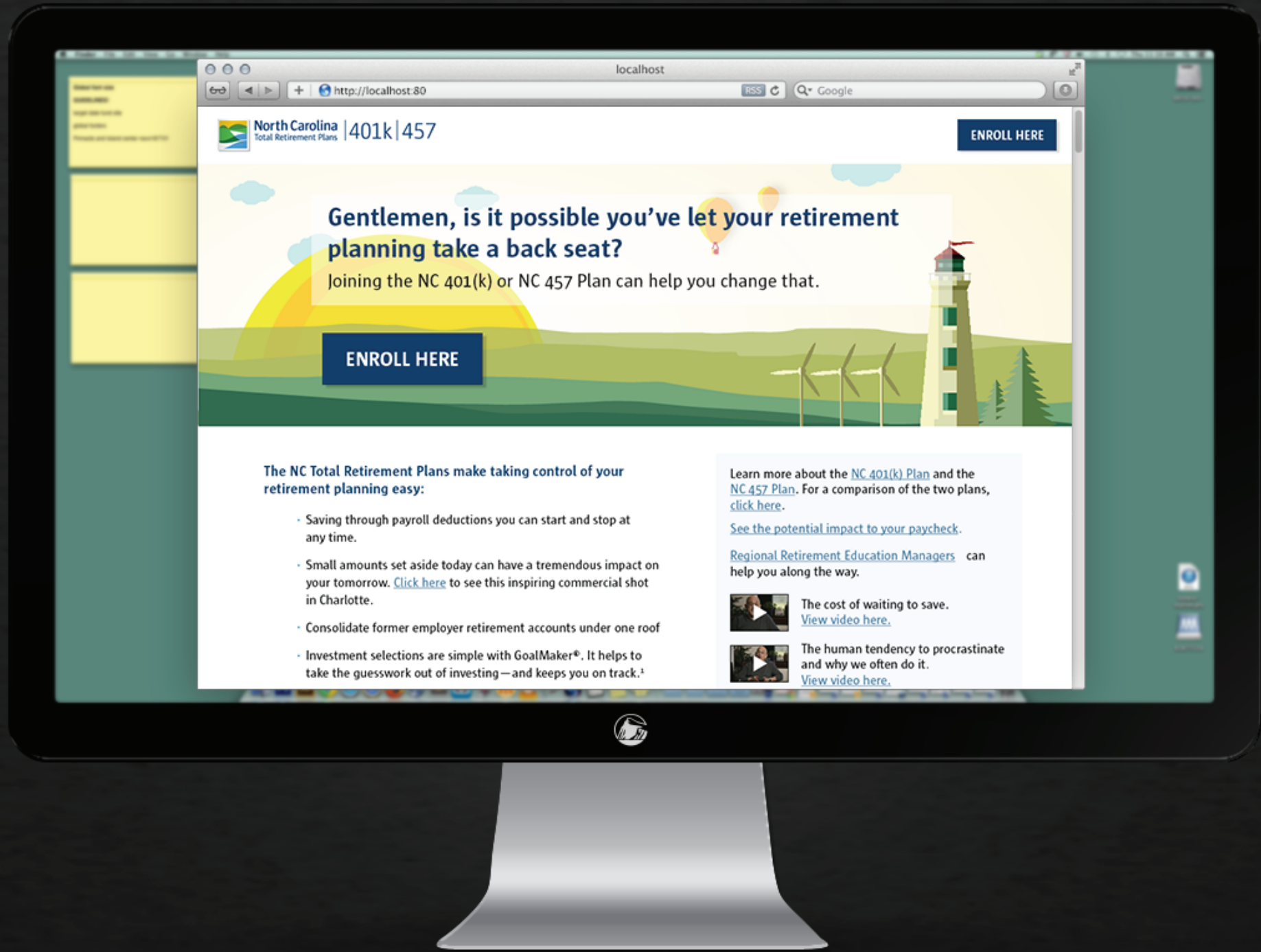
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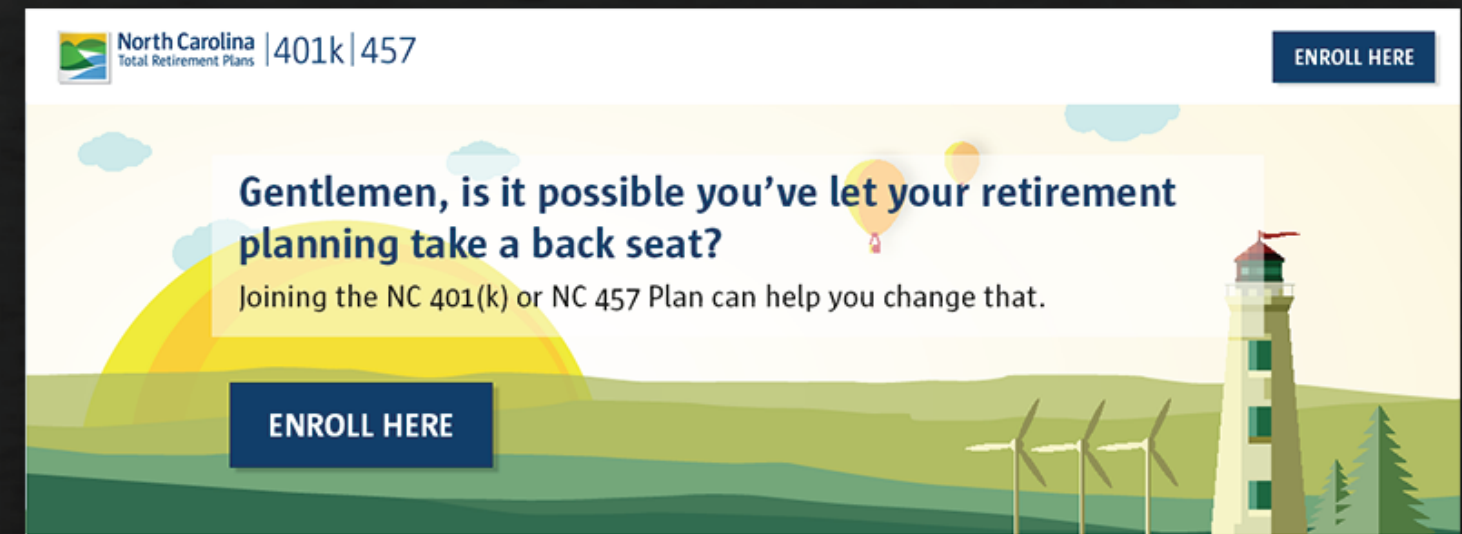
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North Carolina 401k 457 Desktop & Mobile

Version 1.2 (10/08/2014)



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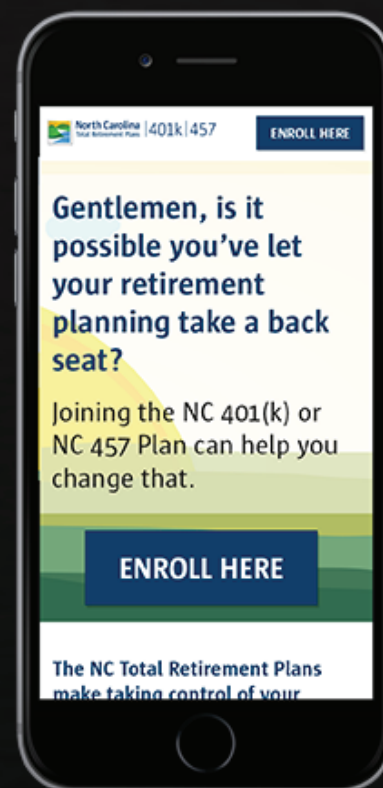
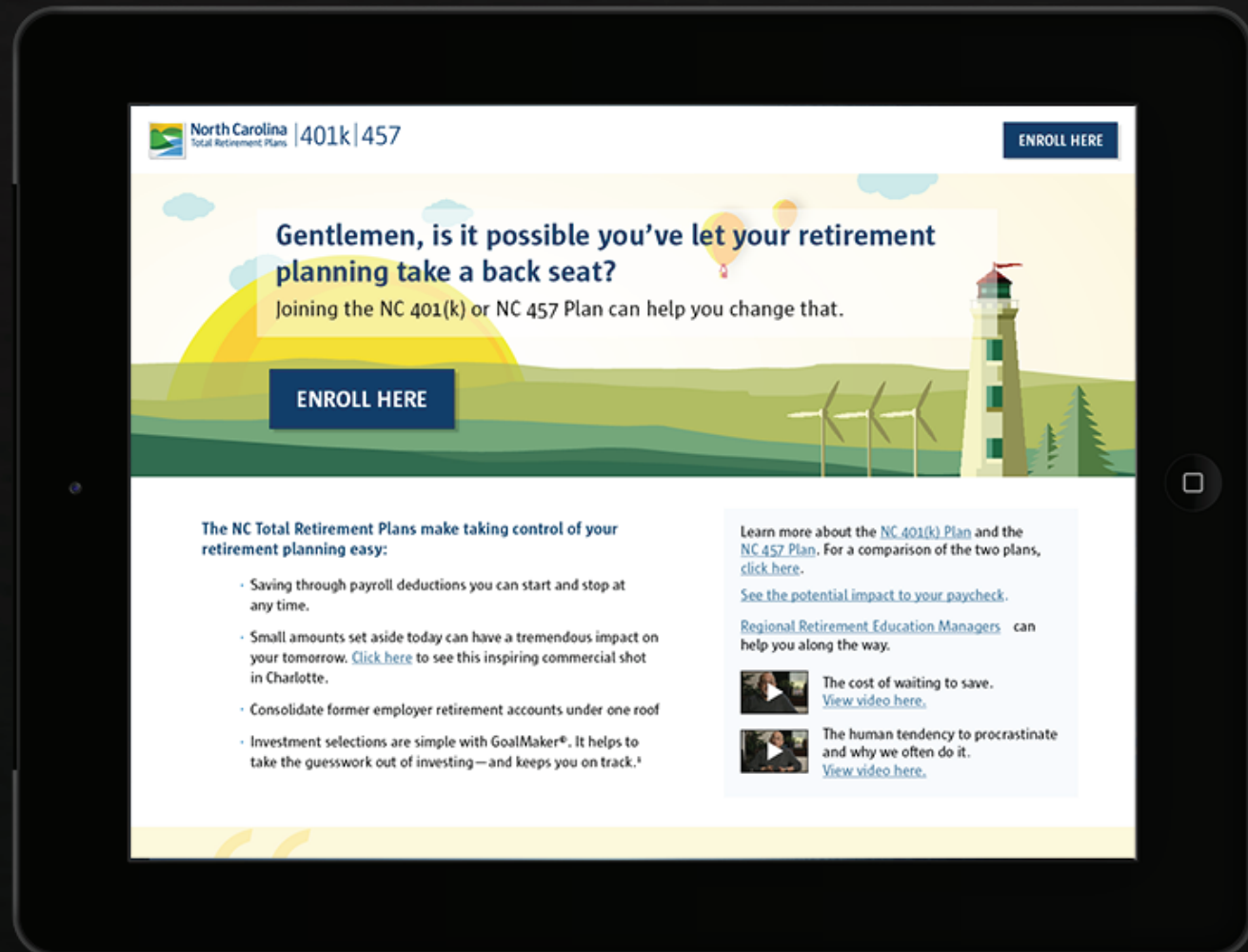
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10/2014



Gentlemen, is it possible you've let your retirement planning take a back seat?

Joining the NC 401(k) or NC 457 Plan can help you change that.

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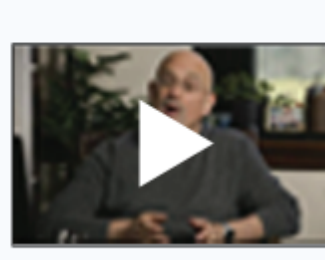
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Advice from retirees looking back...

*More than half of retirees say they wished they had saved more and earlier for retirement.**

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**2013 Financial Literacy and Retirement Readiness Study

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Gentlemen, is it possible you’ve let your retirement planning take a back seat?

Joining the NC 401(k) or NC 457 Plan can help you change that.

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The NC Total Retirement Plans make taking control of your retirement planning easy:

- Saving through payroll deductions you can start and stop at any time.
- Small amounts set aside today can have a tremendous impact on your tomorrow. [Click here](#) to see this inspiring commercial shot in Charlotte.
- Consolidate former employer retirement accounts under one roof
- Investment selections are simple with GoalMaker®. It helps to take the guesswork out of investing—and keeps you on track.¹

Learn more about the [NC 401\(k\) Plan](#) and the [NC 457 Plan](#). For a comparison of the two plans, [click here](#).

[See the potential impact to your paycheck.](#)

[Regional Retirement Education Managers](#) can help you along the way.



The cost of waiting to save.
[View video here.](#)



The human tendency to procrastinate and why we often do it.
[View video here.](#)

Advice from retirees looking back...

*More than half of retirees say they wished they had saved more and earlier for retirement.**

Are you among the 70% of pension plan members who are on track? ²

See your personalized projected retirement benefits by accessing your [Annual Benefits Statement](#) via



These are plans you can trust:

Are overseen by the NC Department of State Treasurer, which helps ensure they meet the needs of state and local employees.

Offer top-tiered investment managers at competitive fees.

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PRUDENTIAL RETIREMENT®

¹ Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. It is possible to lose money by investing in securities.

² NC Dept of State Treasurer data, 2013

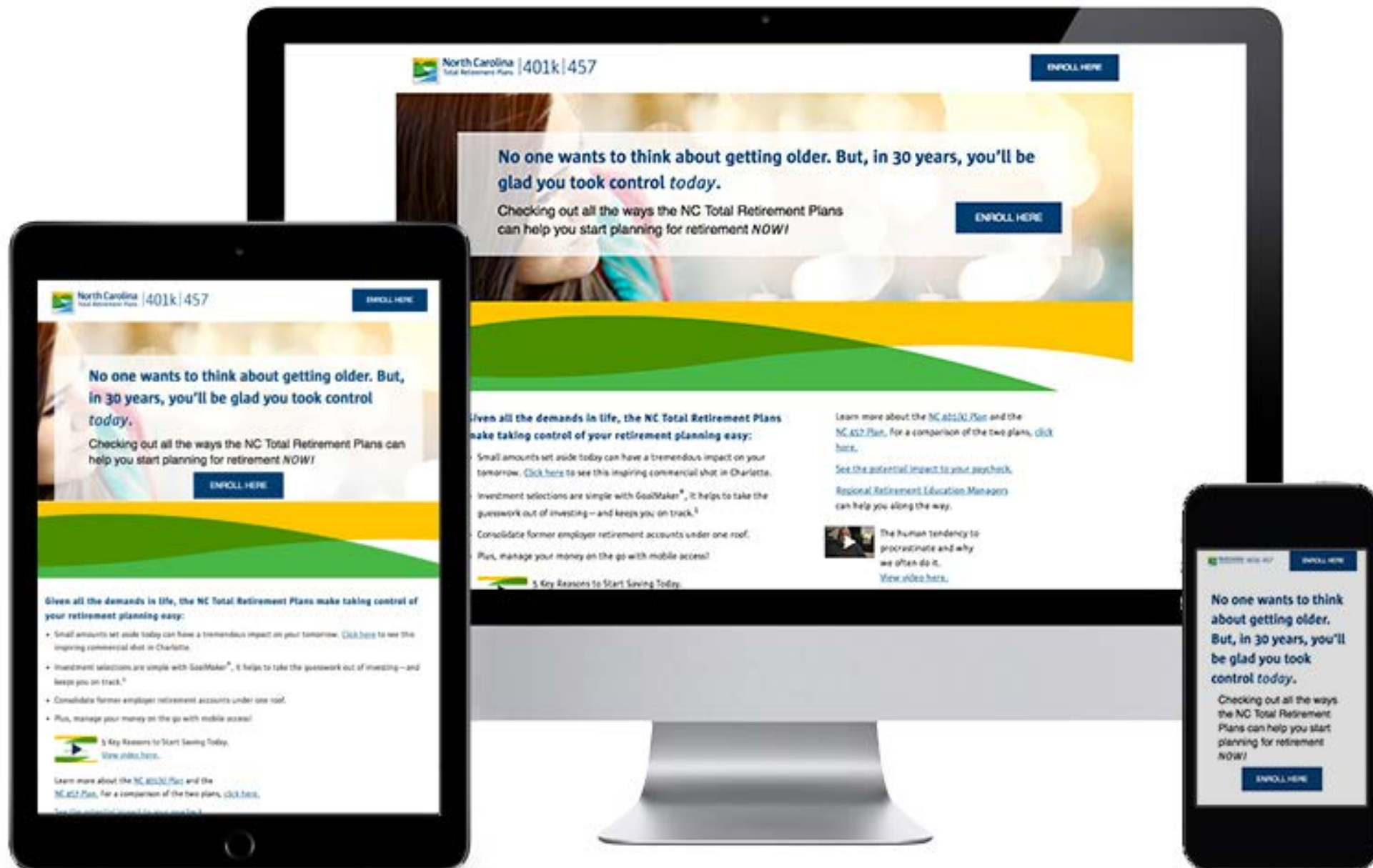
^{*}2013 retiree data from the NC Dept of State Treasurer. The average annual retirement benefit from the Teachers’ and State Employees’ Retirement System replaces 42% of members’ final salary each year in retirement until age 91.

^{**}2013 Financial Literacy and Retirement Readiness Study

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North Carolina | 401k|457
Total Retirement Plans

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No one wants to think about getting older. But, in 30 years, you'll be glad you took control today.

Checking out all the ways the NC Total Retirement Plans can help you start planning for retirement NOW!

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Given all the demands in life, the NC Total Retirement Plans make taking control of your retirement planning easy:

- Small amounts set aside today can have a tremendous impact on your tomorrow. [Click here](#) to see this inspiring commercial shot in Charlotte.
- Investment selections are simple with GoodMaker[®]. It helps to take the guesswork out of investing—and keeps you on track.¹
- Consolidate former employer retirement accounts under one roof.
- Plus, manage your money on the go with mobile access!

5 Key Reasons to Start Saving Today.
[View video here.](#)

Learn more about the NC 401(k) Plan and the NC 457 Plan. For a comparison of the two plans, [click here](#).
[See the potential impact to your paycheck.](#)

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The human tendency to procrastinate and why we often do it. [View video here.](#)

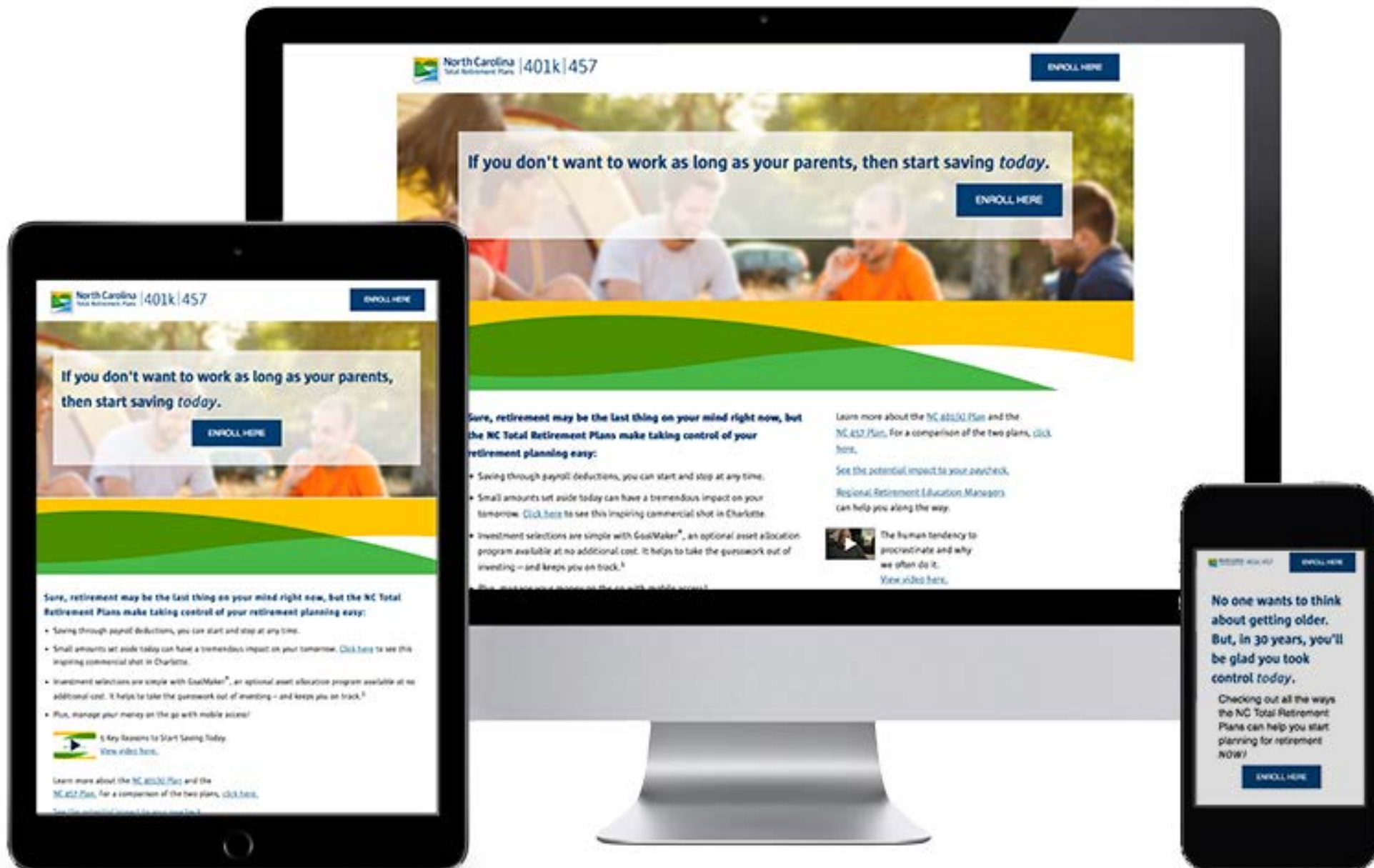
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If you don't want to work as long as your parents, then start saving *today*.

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Sure, retirement may be the last thing on your mind right now, but the NC Total Retirement Plans make taking control of your retirement planning easy:

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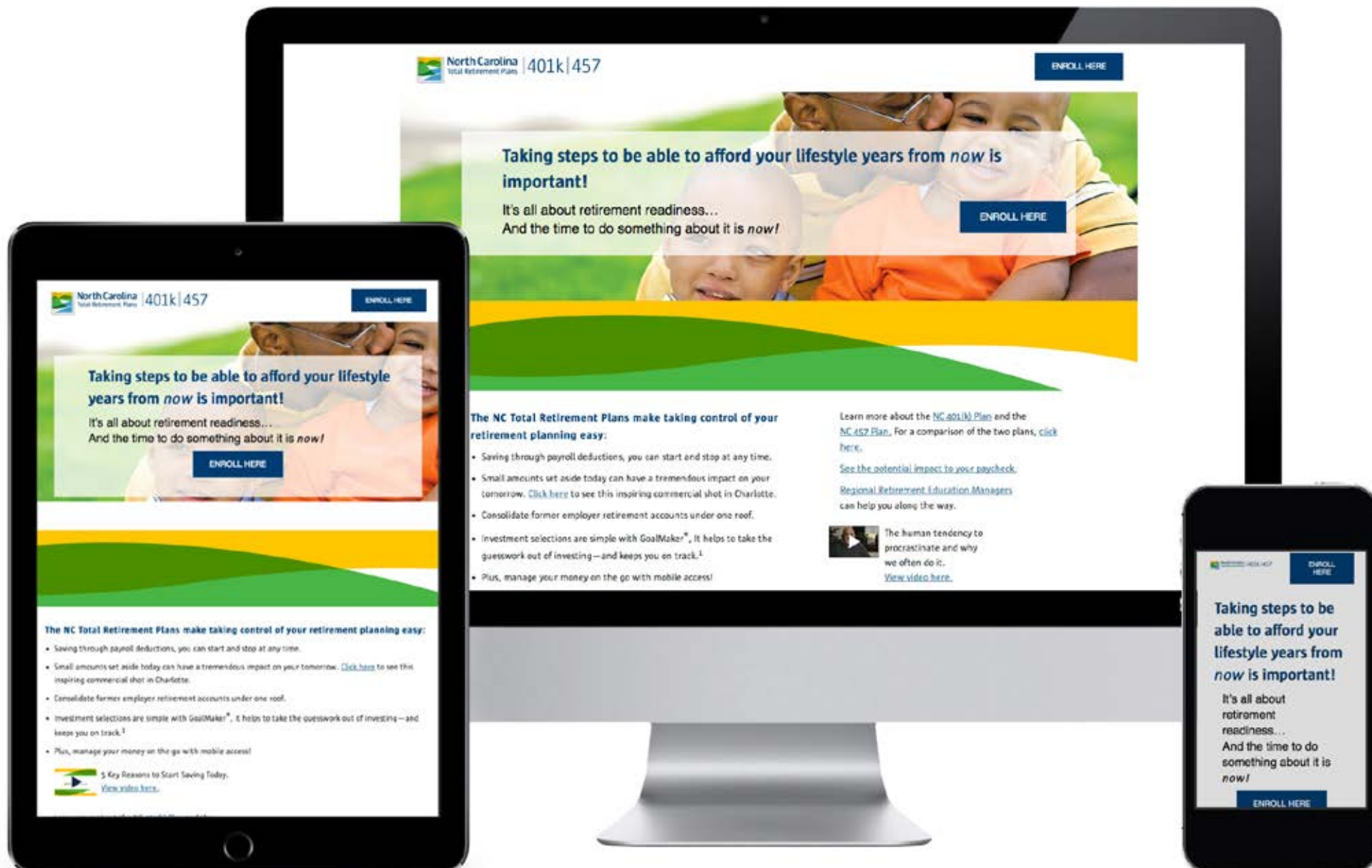


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No one wants to think about getting older. But, in 30 years, you'll be glad you took control *today*.

Checking out all the ways the NC Total Retirement Plans can help you start planning for retirement *NOW*?

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Taking steps to be able to afford your lifestyle years from *now* is important!

It's all about retirement readiness...
And the time to do something about it is *now*!

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North Carolina 401k|457

Log In

Home

Plan Info Enroll

Increase Savings

Choose Investments

Nearing Retirement?

Meet Your Counselor

Tools & Resources

Make the most of your Annual Benefits Statement

The Annual Benefits Statement (ABS) provided each year by the North Carolina Department of State Treasurer identifies your State Pension Retirement Benefit, NC 401(k) Plan and/or NC 457 Plan account balances, and estimated Social Security benefits. It helps you understand if you are on track for a secure retirement, and provides helpful information on how to make up the difference in any potential savings gap.

HOW TO ACCESS YOUR ANNUAL BENEFITS STATEMENT

1. Visit mync401k.com, and click on the "Q401k" button.
2. Log in to your personal Q401k account.
3. Click on "View Annual Benefits Statement" and select the year to view.

Checkpoint 2 outlines the sources of your potential retirement income.

Plan Name	Projected Monthly Income
North Carolina 401(k) Plan	\$0.00
Teachers' and State Employees' Retirement System	\$4,800
Social Security*	\$1,200
Total	\$6,000

Checkpoint 3 illustrates how saving more in your NC 401(k) Plan and/or NC 457 Plan account could potentially boost your monthly retirement income.

Contribution Amount	Your monthly contribution	Amount taken from pay to be reduced each month	Additional monthly retirement income
2%	\$200	\$100	\$100
4%	\$400	\$200	\$200
6%	\$600	\$300	\$300

MENU

Make the most of your Annual Benefits Statement

The Annual Benefits Statement (ABS) provided each year by the North Carolina Department of State Treasurer:

- Identifies your State Pension Retirement Benefit, NC 401(k) Plan and/or NC 457 Plan account balances, and estimated Social Security benefits.
- May include outside retirement savings entered into Prudential's online Retirement Income Calculator**.
- Projects whether or not you may be on the right track for a secure retirement.
- Provides helpful information on how to make up the difference in any potential savings gap.
- Outlines your beneficiary(ies) on file for your State Pension or Retirement Benefits.

HOW YOUR ABS IS ORGANIZED

There Are Four Main Sections Of The ABS:

- Your Personal Gap Analysis illustrates whether or not you may be on track with your retirement savings.

When we compare your projected monthly income to your projected monthly need potentially, it seems that you may have a gap that needs to be closed in order to reach your retirement income goal.



- Checkpoint 2 outlines the sources of your potential retirement income.