

## NATIONAL SAVE FOR RETIREMENT WEEK



Less than half of workers (47 percent) say they and/or their spouse have tried to calculate how much money they will need for a comfortable retirement.

Source. Employee Benefits Research Institute, 2008.

**Save more now, enjoy more for the rest of your life...**

# Take advantage of National Save for Retirement Week, starting October 19, 2008.

Your dream retirement is possible. The **NC 401(k) Plan** can help with great benefits including:

- **Low cost**—as a state-sponsored Plan, your 401(k) Plan enjoys group buying power that can result in big savings for you over the long term.
- **Custom asset allocation strategies**—your Plan offers GoalMaker<sup>®</sup>, an optional asset allocation tool designed to help you create an investment mix that fits your retirement goals.\*
- **Professional one-on-one support**—your local Education & Enrollment Manager is available to help you make the most of the Plan.
- **Tax advantages**—pre-tax and Roth after-tax contributions, plus tax-deferred growth, make all your money work harder for you.

Plus, saving in the **NC 401(k) Plan** is so simple—automatic payroll deductions and GoalMaker take the hard work out of saving for your future.

Make sure you get your dream retirement—enroll or increase your contribution today!

**Call 1-866-NC401K1 (1-866-624-0151), log on to [www.nc401k.prudential.com](http://www.nc401k.prudential.com), or contact your local Education & Enrollment Manager.**

Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Withdrawals are generally taxed at ordinary income tax rates. Securities products and services are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Prudential Retirement is a service mark of The Prudential Insurance Company of America, Newark, NJ and its affiliates. NC 401(k) Plan Education and Enrollment Managers are Registered Representatives of PIMS.

\*Keep in mind that application of asset allocation and diversification concepts does not ensure safety of principal and interest. It is possible to lose money by investing in securities.

[www.nc401k.prudential.com](http://www.nc401k.prudential.com)

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**PRUDENTIAL RETIREMENT**

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*Discover what's in it for you.*