

Hiddenite, North Carolina, is home of the largest emerald crystals ever found in North America; the largest, weighing 1,862 carats, was unearthed in 2003.

NC 401(k) Plan Online Account Management *Gems for Beginning Users*



See how much you can do.
See what treasures await you.
See and manage your financial future
at www.nc401k.prudential.com.

Digging for treasure is easy for members of the NC 401(k) Plan.

Investing for retirement with the NC 401(k) Plan shouldn't be mysterious. It shouldn't be like a buried treasure that you know is there but aren't quite sure how to dig into. You know you're contributing money to the Plan from each paycheck. You know you're investing it; you know you're

looking for growth that will pave the way for your future retirement. But there's much more to know, do, and see when it comes to your NC 401(k) Plan account. All you have to do is log in. This brochure touches on just some of the treasures that await you, as a beginning user, at www.nc401k.prudential.com.

Getting Started:

Introducing your personal online retirement center

When you first log in at www.nc401k.prudential.com, you'll arrive at your Account Summary page, which shows account balances and gives you access to all of your Prudential accounts—including your NC 401(k) Plan account. Your NC 401(k) Plan account is shown under the "Defined Contribution" section of the Account Summary page.

To begin discovering treasures and to move into the heart of the Online Retirement Center, just click on the highlighted account name [Not sure if this name changes for each participant or if everyone sees "Prudential Client Retirement Plan?"]. When you're ready to log in again later, you can use the drop-down menu options under that link to go directly to whichever area of the Center interests you most.

Next Stop:

Scope out the land from your Plan account overview page

Once you've clicked on your highlighted account name in the "Defined Contribution" section, you've entered the heart of Prudential's Online Retirement Center. The first page you'll encounter is the Account Overview page; it shows you, at-a-glance, your total account value, vested account value, and your asset allocation mix.

Notice the tabs at the top of the Account Overview page; they allow you to move around to various treasure storehouses:

- **Account Detail:** See your holdings in summary and in detail, including asset classes and funds, numbers of shares per fund, price per share and share value.
- **Information Center:** Find out contribution and exchange rules, loan rules, and tax and withdrawal rules, all related to your NC 401(k) Plan.
- **Planning and Education:** Complete a brief questionnaire to discover your investing personality and learn whether your contributions are sufficient to allow you to retire in style. Also experiment with various contribution and retirement scenarios with loads of retirement calculators, including take-home pay and paycheck analysis calculators.

- **Distribution Center:** Learn about and make rollovers. Take loans and other withdrawals, and view your withdrawal history.

Digging Deeper:

How-to's for beginning online retirement center users

How to change your e-mail or PIN for online account access

Changing your e-mail and PIN is easy. From the Account Overview screen, click “Change Pin/Email Address” using the left-hand menu. Any changes you make will be effective immediately.

How to check your NC 401(k) Plan account balance

Your account balance is available from the Account Summary page, the first page you'll see when you log in to Prudential's Online Retirement Center. To see a snapshot of how your assets are allocated, select “Account Overview” from the drop-down menu. To see your holdings in summary or in detail, choose “Account Detail” from the drop-down menu instead.

How to view your NC 401(k) Plan statements

From the Account Overview page, click on “View Your Statement” from the menu at left. Choose any available statement and review it right away electronically, or print and take it with you for later review. You may also change your statement delivery options from this area of the Online Retirement Center.

How to change your payroll-deducted contributions

Before you change your contributions, especially if you want to reduce your contribution, you might want to see how the changes you have in mind might affect your long term retirement goals by visiting our Retirement Calculator in the Planning and Education center. That calculator can help you choose a contribution rate that matches your long term goals.

If you still want to change your contribution, click on “Change Contribution Instructions” on the left-hand menu. Select the button for “Deferral Rate,” and then click “Continue.” (The button for “Future Contribution Allocations” lets you change how your assets are allocated among funds.) Simply select your new contribution percentage, enter your e-mail address to receive e-mail verification of the change, and click “Change my salary deferral.” It's that easy!

Finding More Treasure:

Other resources to help you achieve your retirement goals

Lots of resources are available to help you plan and invest wisely for your retirement, including two more brochures like this one for intermediate and advanced online users. Dig into the following for even more retirement planning treasures:

- **SignatureOnline**, Prudential Retirement’s powerful online learning center, is chock-full of articles, courses, and calculators for those just starting, marching along mid-stage, or getting ready to retire. Visit www.prudential.com/signature.
- **Social Security Online**, the official website of the U.S. Social Security Administration, is a fabulous resource whether you’re just starting or nearing retirement. Visit www.ssa.gov for online calculators that estimate your future benefits, and to discover your options as you’re nearing retirement.
- **North Carolina’s Online Pension System** is a broad resource from which you can download benefits handbooks, estimate your benefits, and more. Visit <http://www.treasurer.state.nc.us/dsthome/RetirementSystems> to sample the treasures at this site.

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NC 401(k) Plan Online Account Management *Gems for Intermediate Users*



Do more than check your account balance.
Do more than change your contribution rate.

Do more—and find more treasures—at
www.nc401k.prudential.com.

Treasure hunting is addictive—especially when the hunt is meant to secure your retirement.

As an intermediate user of Prudential's Online Retirement Center, you've dabbled here and there with your NC 401(k) Plan account. You may have discovered how to check your account balance anytime, from any Internet-ready computer. You may have changed your contribution rate, experimented with retirement calculators, or updated

your e-mail address. But now you're ready for more.

Your personal NC 401(k) Plan Online Retirement Center gives you more, including the ability to move funds and make online transactions, take out a loan against your Plan assets, or check the progress of your investments. It's all online. All you have to do is log in. This brochure touches on just some of the treasures that await you, as an intermediate user, at www.nc401k.prudential.com.

Taking Charge:

How to move your NC 401(k) assets between funds

Prudential's Online Retirement Center gives you three ways to move your money between funds. To move funds, click on the "Move Money" link on the left-hand menu of the Account Overview page. Next, select which type of transaction you'd like to make.

Exchange funds in five easy steps. If you're a stock and fund watcher, you keep an eye on the market and know when it's time to switch funds. Move your money on-demand, by percentage or dollar amount, by selecting the "Move Money" option, and then clicking "continue." Follow the next few screens, which will guide you through the process of selecting both old and new funds, entering a percentage or dollar amount to exchange, and then reviewing and confirming your transaction.

Please note that any changes you make here affect only existing balances. If you'd like to make a permanent change in your fund allocation, you will need to process a fund allocation change. {How do they do this? Is it explained later?}

Enroll in auto-rebalancing. Thanks to normal market fluctuations, your portfolio at times becomes weak in areas where you'd rather be aggressive, and strong in areas where you'd rather be conservative. Auto-rebalancing is part of GoalMaker, Prudential's free and easy online asset allocation program. GoalMaker helps you allocate your assets in a way that best suits your life circumstances and investing personality. And if you so choose, GoalMaker also automatically rebalances your funds each quarter according to the percentages the program helped you select. This keeps your portfolio balanced—conservative when and where you want to be conservative and aggressive when and where you want to be aggressive.

If you are not already enrolled in GoalMaker, selecting this option will walk you through three easy steps to a balanced portfolio. You'll also be able to elect auto-rebalancing at that time.

Rebalance to reallocate existing balances. Not for the beginning investor, this option lets you rebalance your account based on percentages already designated by you. If you'd like to change your allocation percentages, click "Change Contribution Instructions" on the left-hand menu, and then select "Future Contribution Allocations."

Taking Advantage:

How to take out a loan from your NC 401(k) Plan account

Borrowing from your retirement account is not always an easy decision, but you'll be glad that if you do decide that a loan is right for you, it's unbelievably easy to do at your Online Retirement Center.

Just click the tab called "Distribution Center" at the top of your screen. Click "Loans" and then "Model/Apply for Loan" in the left-hand menu. First "model" your loan to see how much your repayment will be, and then apply for your loan simply by selecting your payment mailing option and entering your e-mail address to receive confirmation. You may also review loan history and loan payments here.

Taking Care:

How to monitor the progress of your Plan investments online

You can do much more than watch your account balances change as time goes on; you can also watch how your different investment choices are performing as compared to previous years and as compared to common indices like the S&P 500 or the Russell 2000.

First, select the "Account Detail" tab at the top of the page from within the Online Retirement Center. Then click "View Prices and Performance" on the left-hand menu. At the top of the newly opened frame, you'll see three tabs entitled "Fund Prices," "Fund Performance," and "Benchmark Performance."

- **Fund Prices** is the summary page that shows you your chosen asset classes and funds, as well as the number and price per share and value of shares for each.
- **Fund Performance** shows you how the various funds have performed over time since inception, and then over one, three, five, and ten years.
- **Benchmark Performance** shows you how common indices have performed over one, three, five and ten years.

Finding More Treasure:

Other resources to help you achieve your retirement goals

Many resources are available to help you plan and invest wisely for your retirement, including two more brochures like this one for beginning and advanced online users. Dig into the following for even more retirement planning treasures:

- **SignatureOnline**, Prudential Retirement's powerful online learning center, is chock-full of articles, courses, and calculators for those just starting, marching along mid-stage, or getting ready to retire. Visit www.prudential.com/signature.
- **Social Security Online**, the official website of the U.S. Social Security Administration, is a fabulous resource whether you're just starting or nearing retirement. Visit www.ssa.gov for online calculators that estimate your future benefits, and to discover your options as you're nearing retirement.
- **North Carolina's Online Pension System** is a broad resource from which you can download benefits handbooks, estimate your benefits, and more. Visit <http://www.treasurer.state.nc.us/dsthome/RetirementSystems> to sample the treasures at this site.

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NC 401(k) Plan Online Account Management *Gems for Advanced Users*



Sometimes you have to dig deep
to uncover the most worthwhile treasures.

You'll find them online at
www.nc401k.prudential.com.

A lifetime worth of retirement treasure hunting for a priceless treasure of a retirement.

As an advanced user of Prudential's Online Retirement Center, you've been there, done that. You might move assets between funds regularly, know how to or have taken loans, and regularly log in to check the progress of your NC 401(k) investment portfolio. You're not necessarily a finance whiz, but you do know how to make your way around the Online Retirement Center.

So you're looking for the deeply buried treasure, those gems that

beginning and intermediate users might just overlook or might not want to mess with.

Not to worry. Between a few hidden gems in the NC 401(k) Plan Online Retirement Center, and those in select other sources, we think you'll find more than enough for a lifetime of treasure hunting. Even better, these treasures are available online. All you have to do is log in. This brochure touches on just some of the treasures that await you, as an advanced user, at www.nc401k.prudential.com and at a few other select sources online.

Taking a Closer Look at Your Portfolio: How to check the performance of individual investment vehicles within your NC 401(k) Plan account

Your goal in investing is to maximize the potential for your money to grow so you reach retirement when you want, with how much you want. There's no better way to do that than to stay on top of your investment portfolio—and Morningstar Investment Profiles, one gem within Prudential's Online Retirement Center, helps you do just that.

Morningstar is a leading provider of independent investment research in the United States and major international markets. It's a trusted source for insightful information and analysis on many classes of investments—specifically, on the investments offered through the NC 401(k) Plan. Prudential has partnered with Morningstar to bring you this information on a regular basis.

To view a Morningstar Investment Profile for each of your investments, first click on the "Account Detail" tab at the top of the screen—this brings you to your holdings page. Notice that some or all fund names are highlighted; you may click on those that are highlighted to view the Morningstar Profile for those funds.

Each Morningstar Investment Profile gives you a wealth of current information to help you determine whether an investment is right for you, including:

- Morningstar's proprietary investment style box. The style box provides a snapshot of what the fund currently owns, along with a description of what that might mean to your investing. For stock style boxes, you'll find nine possible combinations that range from large-cap-value for the least risky funds to small-cap-growth for the riskiest.

- An overall fund rating, designated by stars. A five-star rating indicates that the fund is in the top ten percent of its class based on a combination of the fund's risk and return scores.
- The fund's risk profile, from low to moderate to high, and how that profile compares to other funds in the same category. As you may already know, lower risk funds generally bring lower returns, while higher-risk funds generally bring higher returns.
- The fund's composition, another indicator of risk. Composition shows you what comprises the fund by percentage; cash-based funds generally offer lower risk, while funds based mostly on stocks generally present higher risk.

A thorough explanation of Morningstar's Investment Profile, as well as a Morningstar User's Guide, is also available to guide you further; these tools will be presented to you in pop-up boxes when you click on your highlighted funds.

Taking Charge of Your Portfolio:

How to set your own NC 401(k) Plan asset allocation rules

Some people don't like generic templates of any kind; they prefer to make their own rules and run with them. If you're one of those people, you'll be happy to know that Prudential's Online Retirement Center also gives you an easy way to set your own asset allocation rules.

To do so, click on the "Account Detail" tab at the top of the screen. Then click "Change Contribution Instructions" in the left-hand menu. Next, select the "Future Contribution Allocations" button and click "continue." You will notice a highlighted link to the right of the next frame that says: "Otherwise you can build your own portfolio by clicking here." Click there. Then, complete the five simple steps that follow to set your own asset allocation percentages. Note that if you use GoalMaker, Prudential's free online asset allocation program, building your own asset allocation rules will effectively cancel your GoalMaker election, thus affecting automatic rebalancing if you selected that option.

Finding More Treasure:

Other resources to help you achieve your retirement goals

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- **Social Security Online**, the official website of the U.S. Social Security Administration, is a fabulous resource whether you're just starting or nearing

retirement. Visit www.ssa.gov for online calculators that estimate your future benefits, and to discover your options as you're nearing retirement.

- **North Carolina's Online Pension System** is a broad resource from which you can download benefits handbooks, estimate your benefits, and more. Visit <http://www.treasurer.state.nc.us/dsthome/RetirementSystems> to sample the treasures at this site.
- **Other links to follow....**