

Your employees are working together today to shape the future of North Carolina.



Let's work together today to help them shape *their own* tomorrows.

Join us, won't you?
Learn more about Prudential Retirement's
North Carolina Public School Employee Education Program.
Catch the vision. And pass it on.

“Knowledge is of two kinds. We know a subject ourselves, or we know where we can find information upon it.”

- British author Samuel Johnson quoted in James Boswell, Life of Dr. Johnson, entry on April 18, 1775.

Who’s got time to become an investment expert?

Teachers. Cafeteria staff. Librarians. School board members. Maintenance staff. Bus drivers. Nurses. Administrative personnel. Principals. Superintendents.

You.

Because working in public education leaves little time for living, much less for developing financial expertise, most school employees probably don’t know all they need to know to plan and save for a secure retirement.

Even people who save for retirement are at risk!

Did you know that 71 percent of baby boomers fear not having adequate financial resources for retirement (GE Center for Financial Learning)? Or that 50 percent of Americans make uneducated assumptions when figuring out how much they need for retirement (need source)? Or, even worse, that most people mistakenly count only on their pension and social security for retirement even though both the Social Security Administration and the American Association for Retired Persons tell us that pension+social security alone will not be enough to maintain a current standard of living—much less to support what most people dream of for retirement, whether it’s taking up a new hobby or settling back in a cabin in the Smokies?

Educating people about retirement is our goal.

We do know, however, that a secure retirement is possible, but it calls for pension+social security+personal savings. Not many people realize this. And even when they do find out, they still don’t act on that knowledge because, frankly, figuring out how and where to invest is not easy—unless, of course, you’re a finance pro.

That’s where Prudential Retirement steps in. We are working toward fulfilling our vision to ensure that no North Carolina public school employee is without knowledge about planning and saving for retirement. And that’s why we’re seeking partnerships with North Carolina public school leaders like you to get the word out—to help employees learn and know what they need to know to build a secure retirement for themselves.

We invite you to be our Knowledge Ambassador.

Prudential’s vision is that all of your employees get the knowledge they need. And because we realize that it takes a multi-step effort to educate employees about retirement planning and savings options—and to enable them to act on their knowledge—we’ve prepared a multi-part campaign to establish awareness and interest in retirement planning, a campaign that, ultimately, will lead to smart actions.

But we need your help. We need you to catch our vision and share it with your employees. And we’ve made it as easy as possible for you to do so. As a Knowledge Ambassador for Prudential Retirement, you are provided with all the tools you need to get your employees interested in and thinking and learning about how to plan and save for retirement, including awareness posters, payroll stuffers, and brochures.

Your part is simply to contact us to order your Education Kit, and then to see that the materials are distributed. We’ll do all the rest!



Awareness Posters for employee gathering areas: lounges, departmental offices, maintenance sheds, etc.



Fun Brochures that engage and educate employees about the need for personal savings and about the NC 401(k) Plan.



Payroll Stuffers to remind employees—right when they’re holding potential savings in their hands—of the importance of retirement planning and saving.

It's not just about retirement planning in general. It's also about Prudential Retirement's NC 401(k) Plan. Okay...we admit it: we're prejudiced towards the NC 401(k) Plan because we think it's a fantastic and easy way for North Carolina public school employees to save for retirement. But we're not the only ones who think so. The NC 401(k) Plan is the ONLY retirement plan personally endorsed by Tom Moore, Treasurer of the State of North Carolina. Because that's the case, Prudential Retirement is not considered a "vendor," as are firms that offer other retirement options. This makes the NC 401(k) Plan the savings vehicle of choice for North Carolina State employees. More than 188,000 employees statewide have selected the Plan, as have more than 31,000 employees of the North Carolina public school system. And, we'd also like to add, Prudential's NC 401(k) Plan is the largest and most respected government retirement plan in the country.

North Carolinians love the Plan for a reason!

Peruse a few Plan highlights and see why for yourself. To learn even more, take a peek through the brochure included in this Kit. It's the brochure that your employees will receive when you embrace our vision and partner with us as a Knowledge Ambassador. Plan highlights include:

- ❖ Automatic payroll deductions
- ❖ Quarterly statements
- ❖ Toll-free Interactive Voice Response service
- ❖ 24/7 access to savings account through the Internet
- ❖ Free, optional use of GoalMaker, Prudential's popular online asset allocation program
- ❖ Local education and enrollment representatives
- ❖ Continuing education credits available for participation in financial planning classes
- ❖ And more

Continuing Education Credits Available

Give your employees the continuing education credits they need—and the retirement knowledge they need—at the same time! Prudential Retirement is serious about retirement education because retirement is a serious business. That's why we offer financial planning courses and continuing education credits for topics you choose. Your local Education representative will be more than happy to design courses for your employees, or choose from pre-existing courses such as:

- ❖ NC 401(k) Plan Education and Enrollment
- ❖ Financial Planning
- ❖ Budgeting
- ❖ Asset Allocation
- ❖ Women and Investment
- ❖ Advanced Investment Planning

Take the Next Step.

Become a Prudential Retirement Knowledge Ambassador today. Partner with us in educating all North Carolina public school employees about the realities of retirement planning and saving, and about the State-sponsored NC 401(k) Plan. Once educated, they'll be empowered to act.

Join forces with us today by calling your local Education representative to order posters, brochures, and payroll stuffers; to schedule a continuing education seminar or presentation; or just to get answers to any questions you might have.

We look forward to helping your school employees prepare for a better tomorrow—today.

(Can scatter these quotes around or not...depends on room and whatnot.)

"In preparing for battle I have always found that plans are useless, but planning is indispensable."

- U.S. President Dwight D. Eisenhower

"I have now the gloomy prospect of retiring from office loaded with serious debts, which will materially affect the tranquility of my retirement."

- U.S. President Thomas Jefferson, in an 1808 letter to his daughter Martha

"Knowledge will forever govern ignorance. And a people who mean to be their own Governors must arm themselves with the power which knowledge gives."

- U.S. President James Madison to W.T. Barry, August 4, 1822