



The North Carolina Total Retirement Plans

North Carolina Total Retirement Plans
have three great options to help build
retirement savings.



North Carolina
Total Retirement Plans
401k | 457 | 403b



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STATE TREASURER OF NORTH CAROLINA
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Saving for Retirement

Saving for retirement is an important step toward living out a financially secure future.

As a public employee in North Carolina, you are fortunate to have the NC Total Retirement Plans available to you. While they are similar in many ways, there are some unique differences between the three Plans, as the chart below illustrates.

Provision	NC 457 Plan		NC 401(k) Plan*		NC 403(b) Program*	
	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions
Eligibility	<ul style="list-style-type: none"> Employer offers NC 457 Plan Full-time, temporary or part-time employees Elected or appointed officials Rehired retired employees 		Contributing members to one of the North Carolina public employees Retirement Systems including: <ul style="list-style-type: none"> Teachers' and State Employees' Retirement System (TSERS) Local Governmental Employees' Retirement System (LGERS) Legislative Retirement System Consolidated Judicial Retirement System 		Eligibility is determined by your school district or community college. For the most part, full-time, temporary, or part-time employees working more than 20 hours a week are eligible.	
Contributions	<ul style="list-style-type: none"> Pre-tax contributions and/or Roth after-tax contributions Made by payroll deduction No minimum Maximum is \$18,500 in 2018 (amount is not reduced by rollovers into the Plan from other eligible retirement plans) 		<ul style="list-style-type: none"> Pre-tax contributions and/or Roth after-tax contributions Made by payroll deduction No minimum Maximum is \$18,500 in 2018 (amount is not reduced by rollovers into the Plan from other eligible retirement plans) 		<ul style="list-style-type: none"> Pre-tax contributions and/or Roth after-tax contributions Made by payroll deduction No minimum Maximum is \$18,500 in 2018 (amount is not reduced by rollovers into the Plan from other eligible retirement plans) 	
Age 50+ Catch-Up Contributions	If age 50 or older by December 31, 2018, the member may contribute an additional \$6,000 to the Plan for a total maximum deferral of \$24,500 in 2018. <i>Cannot be used in conjunction with the three-year catch-up contribution</i>		If age 50 or older by December 31, 2018, the member may contribute an additional \$6,000 to the Plan for a total maximum deferral of \$24,500 in 2018*. <small>*Limit is for total combined contributions</small>		If age 50 or older by December 31, 2018, the member may contribute an additional \$6,000 to the Plan for a total maximum deferral of \$24,500 in 2018*. <small>*Limit is for total combined contributions</small>	
Three-Year Catch-Up Contributions	Available to members who are within three years of the taxable year in which normal retirement age is attained and who did not contribute the maximum allowed in prior years. Maximum contribution is \$37,000 in 2018. <i>Cannot be used in conjunction with the Age 50+ catch-up provision</i>		Not available		If permitted by your district, for an employee who has at least 15 years of service with a public school system, his or her 403(b) elective deferral limit is increased by the lesser of: <ul style="list-style-type: none"> \$3,000, \$15,000, reduced by the amount of additional elective deferrals made in prior years because of this rule, or \$5,000 times the number of the employee's years of service for the organization, minus the total elective deferrals made for earlier years. If an employee qualifies for the 15-year rule, his or her elective deferrals under this limit can be as high as \$21,500 for 2018.	
Employer Contributions	Employer contributions, if applicable, reduce the annual maximum employee contribution allowance		Employer contributions, if applicable, do not reduce the annual maximum employee contribution allowance		Employer contributions, if applicable, do not reduce the annual maximum employee contribution allowance	
Savers Tax Credit	A nonrefundable tax credit is available to eligible taxpayers who make contributions to qualifying retirement plan(s). Depending on the member's adjusted gross income (AGI), the credit ranges from 10 to 50% of the first \$2,000 in eligible contributions. Generally, this credit would be available to joint filers with an AGI of up to \$63,000, head-of-household filers with an AGI of up to \$47,250, and single filers with an AGI of up to \$31,500.					
Rollovers Into the Plan	Pre-tax rollovers are accepted from eligible retirement plans, including 401(k), 401(a), 403(b), governmental 457(b) plans; and many Individual Retirement Accounts (IRAs), including Traditional, Rollover (Conduit), SEP and SIMPLE plans	Roth after-tax rollovers are accepted from eligible retirement plans such as governmental 457(b), 401(k) and 403(b) plans, but not from Roth IRAs	Pre-tax rollovers are accepted from eligible retirement plans, including 401(k), 401(a), 403(b), governmental 457(b) plans; and many Individual Retirement Accounts (IRAs), including Traditional, Rollover (Conduit), SEP and SIMPLE plans	Roth after-tax rollovers are accepted from eligible retirement plans such as Roth 401(k), Roth 403(b), Roth 457 plans, but not from Roth IRAs	Pre-tax rollovers are accepted from eligible retirement plans including 401(k), 401(a), 403(b), governmental, 457(b) plans and some Individual Retirement Accounts (IRAs) including Traditional, SEP and SIMPLE	Roth after tax rollovers are accepted from eligible retirement plans such as Roth 401(k), Roth 403(b), Roth 457 but not from Roth IRAs
Loan Provision*	Loans may be taken for any reason, provided funds are available in the member's account, and are repaid with interest through payroll deduction(s). With general-purpose loans, members may take up to five years to repay with no prepayment penalty. Only one loan may be outstanding at a time.				Loan availability is determined by your school district or community college. Contact your HR/Benefits office for further information.	

*An outstanding loan balance not paid back at termination is taxable in the year of the default. Under the Tax Cuts and Jobs Act of 2017 for defaults related to termination of employment after 2017, the individual has until the due date of that year's return (including extensions) to roll over this amount to an IRA or qualified employer plan.

Joining the NC 457 Plan, NC 401(k) Plan or NC 403(b) Program is a wise choice. So start saving for your future today!

Provision	NC 457 Plan		NC 401(k) Plan*		NC 403(b) Program*	
	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions
Hardship/ Unforeseen Emergency Withdrawals	Available in the following circumstances: <ul style="list-style-type: none"> For medical expenses not covered by insurance for the member, spouse or dependents To prevent eviction or foreclosure on a primary residence To cover funeral/burial expenses for the member's immediate family member To repair damage to the member's principal residence that qualifies as a casualty deduction <i>Employer contributions, if applicable, may not be used to fund a hardship withdrawal.</i>		Available in the following circumstances as defined by the IRS: <ul style="list-style-type: none"> For medical expenses not covered by insurance for the member, spouse or dependents To provide a down payment on a primary residence For college tuition, room, board and some related educational expenses for member, spouse or dependents To prevent eviction or foreclosure on a primary residence To cover funeral/burial expenses for a member's immediate family member To repair damage to the member's principal residence that qualifies as a casualty deduction <i>Employer contributions, if applicable, may not be used to fund a hardship withdrawal.</i>		Available in the following circumstances as defined by the IRS: <ul style="list-style-type: none"> For medical expenses not covered by insurance for the member, spouse or dependents To provide a down payment on a primary residence For college tuition, room, board and some related educational expenses for member, spouse or dependents To prevent eviction or foreclosure on a primary residence To cover funeral/burial expenses for a member's immediate family member To repair damage to the member's principal residence that qualifies as a casualty deduction 	
Withdrawals & Rollovers While Employed	<ul style="list-style-type: none"> Available upon reaching age 70½ Transfer to the NC Retirement System to purchase service credit, if eligible for purchase Allowed if the account balance is less than \$5,000 and no contributions have been made for a period of two years 	<ul style="list-style-type: none"> Available upon reaching 70½, and in order to receive favorable tax treatment, the first contribution must be at least five years old Allowed if the balance is less than \$5,000 and no contributions have been made for a period of two years 	<ul style="list-style-type: none"> Available upon reaching age 59½ Transfer to the NC Retirement System to purchase service credit, if eligible for purchase 	<ul style="list-style-type: none"> Available upon reaching age 59½ and in order to receive favorable tax treatment the first contribution must be at least five years old 	<ul style="list-style-type: none"> Available upon reaching age 59½ Transfer to the NC Retirement System to purchase service credit, if eligible for purchase 	<ul style="list-style-type: none"> Available upon reaching age 59½ and in order to receive favorable tax treatment the first contribution must be at least five years old
Options Upon Termination or Retirement¹	<ul style="list-style-type: none"> Leave funds in the Plan(s), subject to federal rules on minimum required distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Annuitize all or a portion Roll all or a portion of the balance to another qualified retirement plan or IRA At or after retirement, members may transfer all or a portion of pre-tax account balance to NC TSERS or NC LGERS, where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor 	<ul style="list-style-type: none"> Leave funds in the Plan, subject to federal rules on minimum required distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion of the balance to another Roth 401(k), Roth 403(b), Roth IRA or Roth 457 	<ul style="list-style-type: none"> Leave funds in the Plan, subject to federal rules on minimum required distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion to an annuity Roll all or a portion of the balance to another qualified retirement plan or IRA At or after retirement, members may transfer all or a portion of pre-tax account balance to NC TSERS or NC LGERS, where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor 	<ul style="list-style-type: none"> Leave funds in the Plan, subject to federal rules on minimum required distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion to an annuity Roll all or a portion of the balance to another Roth 401(k), Roth 457, Roth 403(b) or Roth IRA 	<ul style="list-style-type: none"> Leave funds in the Plan, subject to federal rules on minimum required distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion to an annuity Roll all or a portion of the balance to another qualified retirement plan or IRA At or after retirement, members may transfer all or a portion of pre-tax account balance(s) to NC TSERS or NC LGERS, where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor. This option is available through the NC 401(k) or NC 457 plans only at this time² 	<ul style="list-style-type: none"> Leave funds in the Plan, subject to federal rules on minimum required distributions Begin making withdrawals (lump sum, partial payments or systematic payout options) Roll all or a portion to an annuity Roll all or a portion of the balance to another Roth 401(k), Roth 457, Roth 403(b) or Roth IRA

¹ Please note that if you terminate from service, requests for withdrawals or distributions from your account (not associated with retirement) will not be processed for 60 days.

² TSERS or LGERS members with NC 403(b) accounts can take advantage of the Transfer Benefit option, by first establishing a NC 401(k) or NC 457 plan, then transferring all or part of the NC 403(b) account balances into this account.

Provision	NC 457 Plan		NC 401(k) Plan*		NC 403(b) Program*	
	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions	Traditional Pre-Tax Contributions	Roth After-Tax Contributions
Tax Considerations	<ul style="list-style-type: none"> Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is/are processed Rollovers to other qualified plans or IRAs are not taxable events 	<p>Contributions are NOT taxed when withdrawn</p> <p>Withdrawals of earnings are subject to federal or state income taxes unless:</p> <ul style="list-style-type: none"> The first Roth contribution has been in the account for at least five tax years; and The member is 59½ or older, disabled or deceased 	<ul style="list-style-type: none"> Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is/are processed Rollovers to other qualified plans or IRAs are not taxable events 	<p>Contributions are NOT taxed when withdrawn</p> <p>Withdrawals of earnings are subject to federal or state income taxes unless:</p> <ul style="list-style-type: none"> The first Roth contribution has been in the account for at least five tax years; and The member is 59½ or older, disabled or deceased 	<ul style="list-style-type: none"> Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is/are processed Rollovers to other qualified plans or IRAs are not taxable events 	<p>Contributions are NOT taxed when withdrawn</p> <p>Withdrawals of earnings are subject to federal or state income taxes unless:</p> <ul style="list-style-type: none"> The first Roth contribution has been in the account for at least five tax years; and The member is 59½ or older, disabled or deceased
Additional Tax Penalties on Withdrawals	Regardless of age at withdrawal, generally no additional penalties will apply	Regardless of age at withdrawal, generally no additional penalties will apply	<p>Withdrawals prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member:</p> <ul style="list-style-type: none"> Separates from service in the calendar year they turn 55, or later Elects to receive substantially equal payments based on life expectancy Is disabled or deceased Are deemed a qualified public safety employee and separate from service in, or after the year, they turn age 50 	<p>Withdrawals of earnings prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member:</p> <ul style="list-style-type: none"> Separates from service in the calendar year they turn 55, or later Elects to receive substantially equal payments based on life expectancy Is disabled or deceased Are deemed a qualified public safety employee and separate from service in, or after the year, they turn age 50 	<p>Withdrawals prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member:</p> <ul style="list-style-type: none"> Separates from service in the calendar year they turn 55, or later Elects to receive substantially equal payments based on life expectancy Is disabled or deceased Transfers funds to the Retirement System 	<p>Withdrawals of earnings prior to age 59½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member:</p> <ul style="list-style-type: none"> Separates from service in the calendar year they turn 55, or later Elects to receive substantially equal payments based on life expectancy Is disabled or deceased Transfers funds to the Retirement System
Required Minimum Distributions	The federal government dictates that minimum withdrawals must begin by age 70½, provided a member is no longer employed by the sponsoring employer. Failure to receive this annual required minimum distribution (RMD) may result in significant tax penalties.					

Where can you go for information?
Call 866-NCPlans (866-627-5267) toll free, or visit NCPlans.prudential.com.

*Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Withdrawals are taxed at ordinary income tax rates. Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions. Rollover assets may be assessed fees or other surrender charges. Please contact the current account provider for this information.

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For the NC 403(b) Program, shares of the registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Retirement Education Counselors are registered representatives of PIMS.

Prudential Retirement provides the communications and recordkeeping services for the NC 401(k) and NC 457 Plans and the NC 403(b) Program. With the exception of the NC Stable Value Fund and the NC Fixed Income Fund, the investments offered to you within the NC 401(k) and NC 457 Plans are not offered by or affiliated with Prudential Financial or any of its companies or businesses. Prudential Retirement is a Prudential Financial business.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT or its affiliates. PRIAC is a Prudential Financial company.

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Enrollment Form
NC 401(k) PLAN
Instructions

Please print using blue or black ink. Please keep a copy for your records and send completed form to the following address or fax it to 1-866-439-8602.

NC Plans Processing Center
 PO Box 5340
 Scranton, PA 18505

Questions?
 Call 1-866-627-5267
 for assistance.

About You

Plan number
0 0 2 0 0 3

Who is your employer?

(Please print entire employer name)

What Department do you work in?

(Please print entire department name)

Have you recently changed employers? Yes No

Previous Employer Name: _____ Your email address: _____

Do you currently have a North Carolina 401(k) Plan 457(b) Plan

Are you a sworn Law Enforcement Officer? Yes No

Social Security number

Date of hire *Required

_____-_____-_____

_____-_____-_____

month day year

First name

MI Last name

_____-_____-_____

Address

_____-_____-_____

City

State ZIP code

_____-_____-_____

Date of birth

Gender

Daytime telephone number

_____-_____-_____

month day year

M F

area code

Contribution Information I wish to contribute the following from my salary **per pay period**:

Before-Tax Contribution Election.

\$, . .00
 (please provide whole dollars only)

OR

 %
 (please fill in % from 1-80%, in whole percentages)

Roth After-Tax 401(k) Contribution Election.

\$, . .00
 (please provide whole dollars only)

OR

 %
 (please fill in % from 1-80%, in whole percentages)

My annual salary is \$_____. My pay frequency is _____. Please note that if the contribution amount provided is not in the correct format (dollar vs. percentage), Prudential will use your salary information to calculate your contribution in accordance with what your payroll requires.

Investment Allocation

(Please fill out Part I, II or Part III. Do not fill out more than one section.)

Fill out Part I, II or Part III. Please complete only one section. If you complete more than one section, Prudential will invest contributions in the Plan's default investment option.

This form must be completed accurately and received by Prudential Retirement before Prudential Retirement receives contributions on your behalf. If a completed form is not received, Prudential will invest contributions in the Plan's default investment option. Upon receipt of your completed enrollment form, all future contributions will be allocated according to your investment selection. You may contact Prudential Retirement to transfer any existing funds from the default investment option to any other fund(s) in the plan.

By completing one of these sections, you enroll in GoalMaker ®, Prudential's asset allocation program, and you direct Prudential to invest your contribution(s) according to a GoalMaker model portfolio that is based on your risk tolerance and time horizon. You also direct Prudential to automatically rebalance your account according to the model portfolio chosen upon enrollment and on a quarterly basis. Enrollment in GoalMaker can be canceled or changed at anytime.

Part I

GoalMaker with Automatic Age Adjustment:

Choose Your Risk Tolerance Conservative Moderate Aggressive

GoalMaker also automatically adjusts your allocations over time based on your current age and the expected retirement age. To ensure that your allocations are updated correctly please confirm your expected retirement age below. If an Expected Retirement Age is not provided, age 65 will be used.

Expected Retirement Age:

Part II

GoalMaker without Automatic Age Adjustment

By completing this section, I confirm that I do not want to take advantage of GoalMaker's Age-Adjustment Feature. Please invest my contributions according to the model portfolios selected below.

Please refer to the Retirement Workbook for more information

GoalMaker without Automatic Age Adjustment: GoalMaker Model Portfolio (check one box only)

Time Horizon (years to retirement)	Conservative	Moderate	Aggressive
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26 Plus Years to retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21 to 25 Years to retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16 to 20 Years to retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 to 15 Years to retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 to 10 Years to retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
0 to 5 Years to retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Time Horizon (years in retirement)	Conservative	Moderate	Aggressive
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0 to 5 Years in retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 to 10 Years in retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 Plus Years in retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part III

Please Designate the percentage of your contribution to be invested in each of the available investment options.

(Please use whole percentages. The total must equal 100%).

I wish to allocate my contributions to the Plan as follows:

If your allocations do not equal 100%, Prudential will invest contributions in the Plan's default option

Percent Allocated	Codes	Investment Options
<u> </u> %	YX	North Carolina Stable Value Fund
<u> </u> %	YU	NC Fixed Income Fund
<u> </u> %	YV	NC Fixed Income Index Fund
<u> </u> %	YW	NC Inflation Responsive Fund
<u> </u> %	YY	NC Large Cap Core Fund
<u> </u> %	YM	NC Large Cap Index Fund
<u> </u> %	YZ	NC Small / Mid Cap Fund
<u> </u> %	YP	NC Small Mid Cap Index Fund
<u> </u> %	YT	NC International Index Fund
<u> </u> %	YS	NC International Fund
<u> </u> %	Y2	NC TIPS Fund
1 0 0 %	Total	

Social Security number _____

Important information and signature is required on the following page.

The signature page must be provided in order for your enrollment to be processed.

**Your
Beneficiary
Designation**

I designate the following as beneficiary of my account with regard to the percentage(s) I have indicated below. Please list additional beneficiaries, along with percentages they are to receive on a separate page, if needed. Indicate whether the additional beneficiary(ies) is/are primary or secondary beneficiary(ies). **The use of My Living Children or Per Stirpes as types of beneficiary designations are not permissible. Please provide the specific names and information on the form for the individuals you want to designate. Please use whole percentages.**

Primary Beneficiaries – You must make sure all your percentages in the primary section total 100%

Full Legal Name:	SSN:	Date of Birth:
Address:		
Relationship to you:	Telephone Number:	Percentage:
Full Legal Name:	SSN:	Date of Birth:
Address:		
Relationship to you:	Telephone Number:	Percentage:
Full Legal Name:	SSN:	Date of Birth:
Address:		
Relationship to you:	Telephone Number:	Percentage:

Secondary Beneficiaries – You must make sure all your percentages in the secondary section total 100%

Full Legal Name:	SSN:	Date of Birth:
Address:		
Relationship to you:	Telephone Number:	Percentage:
Full Legal Name:	SSN:	Date of Birth:
Address:		
Relationship to you:	Telephone Number:	Percentage:
Full Legal Name:	SSN:	Date of Birth:
Address:		
Relationship to you:	Telephone Number:	Percentage:

Social Security number _____

Important information and signature is required on the following page.
The signature page must be provided in order for your enrollment to be processed.

Trusted Contact

You may, but are not required to, name a trusted contact person who is intended to be a resource that could assist Prudential in the event of suspected financial exploitation. If designating a trusted contact below, please provide as much information as possible to assist Prudential in reaching the trusted contact, if needed.

First name

MI Last name

Address

City

State ZIP code

Email address

Cell phone number*

Home phone number*

Business phone number*

Relationship

*At least one phone number is required.

By choosing to provide information about a trusted contact, you authorize Prudential and its affiliated broker-dealer, Prudential Investment Management Services LLC, to contact the trusted contact listed above and disclose information about your account to that person in the following circumstances: to address possible financial exploitation, to confirm the specifics of your current contact information, health status, or the identity of any legal guardian, executor, trustee or holder of a power of attorney, or as otherwise permitted by FINRA Rule 2165 (Financial Exploitation of Specified Adults).

Please note that if you have other accounts with Prudential Retirement, the trusted contact named above will apply to each of your accounts.

Your Authorization

I direct my employer to make payroll deductions as I have indicated. I understand that upon enrollment, I will have telephone and/or internet privileges to perform transactions via Prudential's Interactive Voice Response service and Online Retirement Center.

This section must be completed in order to process your enrollment.

I agree that Prudential Retirement, the Plan's trustees or the state of North Carolina will not be liable for any loss, liability, cost or expense for implementing my instructions via the Internet or by telephone. I understand that Prudential Retirement will execute on my instructions only when proper identification is simultaneously provided. This identification may consist of information that Prudential Retirement may reasonably deem necessary to establish my identity. I hereby give Prudential Retirement the right to tape record the telephone conversation of any telephone instructions received by Prudential Retirement.

X
Participant's signature

Date

Social Security number
