

# Signature NEWSLETTER



## In this issue...

October is National Retirement Security Month and Cybersecurity Awareness Month. Take time to assess your retirement savings, goals and the security of all your accounts.

Also, learn about how our NC 401(k)/NC 457 Plans' Retirement Plan Counselors are a valuable Plan resource to help you plan for the future.



**Cybersecurity Awareness Month**



**National Retirement Security Month**



**Your dedicated NC 401(k)/NC 457 Plans' Retirement Plan Counselors**



**Going green!**



**Investment basics: The North Carolina Small/Mid Cap Core Fund**



**PIA: Participants in action**

NEWSWORTHY AND NOTEWORTHY



## Cybersecurity Awareness Month, October 2025

The security and protection of your NC 401(k) and NC 457 Plan account is always a top priority. That is why it is important to pay particular attention to the online security of your accounts.

Your Plan account is automatically eligible for the Empower Security Guarantee.<sup>1</sup> Online and mobile account security is a shared responsibility. Let us work together to protect your account.

### ***What you can do to help protect your Plan account:***

- Register your account
- Update your address (if needed)
- Add your mobile phone and current email address
- Create complex and unique passwords and PINs
- “Lock” your mobile devices with passwords
- Pay attention to security alerts



*continued on next page*



- Monitor and review your Plan account(s) regularly
- Review your Plan statements and confirmations promptly
- Immediately call the Plans at **866-NCPlans (866-627-5267)** if there is suspicious account activity

### Take advantage of the Empower Security Guarantee

Under the Empower Security Guarantee, Empower will restore losses to your account that occur as a result of unauthorized transactions through no fault of your own.



### An important reminder

Empower will **never** request personal or account information via email or text messages. Call **866-NCPlans (866-627-5267)** immediately if you receive a multi-factor authentication verification code that you did not request.

### How to register your account

- Visit [myNCPlans.gov](http://myNCPlans.gov)
- Choose *Register* under *Register or Access my Account*
- Select *I do not have a PIN*
- Enter your personal information and then hit *Continue*
- Enter the verification code you receive from Empower
- Create a username and password
- Select *Sign In*

If using a mobile device, you will be directed to download our mobile app first.

## Make the most of National Retirement Security Month

National Retirement Security Month (NRSM) is recognized each October. The North Carolina Retirement Systems delivers events and resources to help you maximize your retirement savings.

### Attend an event in October!

The *NC 401(k) & NC 457 Plans Events* page, at [myNCPlans.gov](http://myNCPlans.gov), lists a variety of webinar topics that span all stages of the savings journey, from early career into retirement. Registration is required. Visit [myNCPlans.gov](http://myNCPlans.gov) and click on *NC Plans' events*.

FOR ILLUSTRATIVE PURPOSES ONLY



## Your dedicated NC 401(k)/NC 457 Plans' Retirement Plan Counselors

The NC 401(k) and NC 457 Plans offer numerous features to help you achieve retirement readiness, including:



**Low-cost, strong-performing investments<sup>2</sup>**



**Meaningful board oversight**



**The only supplemental plans offered by the State of North Carolina**

In addition to these perks, perhaps one of the most valuable Plan resources are the NC 401(k)/NC 457 Plans' Retirement Plan Counselors. They provide personalized assistance to help you meet your retirement savings goals. You can connect with them by phone, in person, or virtually.

### **What you need to know about the Plans' counselors**

- They are experienced with the Plans — and well-versed in the state's pension system
- There is **no cost** to you! The counselors do not work on commissions or bonuses
- 18 counselors are strategically located throughout North Carolina and each one is assigned to a region
- Their contact information and personal appointment calendars are available at [myNCPlans.gov](http://myNCPlans.gov)

Your counselor is available to meet with you to provide personalized assistance with:



Increasing your contributions



Reviewing options when changing jobs and nearing retirement



Reviewing investment options



Helping retirees with weighing personal decisions regarding their NC Plan account(s)



Conducting an account review

To make an appointment with your counselor, visit [myNCPlans.gov](http://myNCPlans.gov) and click on *Contact your counselor*.

### **Going green!**

This is the last printed issue of *Signature Newsletter* and beginning next quarter, this newsletter will be accessible online. You can find it on the landing page of [myNCPlans.gov](http://myNCPlans.gov) and within your online Plan account, under the *Statements and documents* section.

### **Access Signature Newsletter online**

The screenshot shows a navigation bar with tabs: Overview, Account (highlighted in green), Budgeting, Investing, and Planning. Under the Account tab, there are sub-options: RETIREMENT, NC 401(k) Plan, and NC 457 Plan. The NC 401(k) Plan is selected. Below the sub-options, there is a section for ACCOUNT BALANCE showing a rate of return of 15.16% (7/10/2022 - 7/10/2025). To the right of the account balance, there is a Beneficiaries section showing 2 beneficiaries. A dropdown menu is open over the 'Statements and documents' link, listing: Overview, Balance, Rate of return, Statements and documents (highlighted in green), Contributions, Investments, Loans, and Withdrawals.

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## Investment basics: The North Carolina Small/Mid Cap Core Fund<sup>3,4</sup>

The North Carolina Small/Mid Cap Core Fund (the Fund) is an investment option within the Plans.

### Investment objective

The Fund offers participants in the NC 401(k) and NC 457 Plans an investment option that is primarily actively managed and is targeted at the small and mid-cap sectors of the U.S. public equity market. The primary investment objective of the Fund is long-term capital appreciation while pursuing both value and growth investment styles. There can be no assurance the objective of the Fund will be met.

### Investor profile & benchmark

This Fund may be attractive to those looking for an investment option that invests in both small- and mid-cap equities with both growth and value characteristics.

The performance of the Fund is benchmarked to the Russell 2500™ Index.<sup>5</sup>

### Investment management

The Fund's assets are allocated across four investment managers:

- Earnest Partners (actively managed Small/Mid Cap Core)
- AllianceBernstein (actively managed Small/Mid Cap Value)
- Brown Advisory (actively managed Small/Mid Cap Growth)
- BlackRock (Russell 2500 Index Fund)

To view the fund fact sheets for all the Plans' investments, visit [myNCPlans.gov](http://myNCPlans.gov) and click on *Information for Employees* and then *Investment Information*.

## NEWSWORTHY AND NOTEWORTHY



### PIA: Participants in action



**16,816**

participants have increased their contributions



**32,523**

attended group meetings



**10,977**

NC 401(k)/NC 457 Plans' Retirement Plan Counselor meetings with individuals

\*YTD data as of 6/30/2025.

<sup>1</sup> For more information regarding account security, including the Empower Security Guarantee, visit [empower.com](http://empower.com) and, from the list of additional links at the bottom of the page, click *Security Center*.

<sup>2</sup> Source: North Carolina Supplemental Retirement Plans DC Fee Benchmarking Study by Callan, August 22, 2024, located at [myNCRetirement.gov](http://myNCRetirement.gov) > Governance > Boards of Trustees > SRP Board of Trustees > All Previous Meetings > August 22, 2024 > Tab XI 2. Callan-NCSR Adminstrative Fee Benchmarking 08-22-24.

<sup>3</sup> Carefully consider the investment option's objectives, risks, fees and expenses. Contact the Plans at 866-NCPlans (866-627-5267) for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

#### It is possible to lose money when investing in securities.

<sup>4</sup> Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

<sup>5</sup> London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). © LSE Group [2025]. FTSE Russell is a trading name of certain of the LSE Group companies. "FTSE®", "Russell®", "FTSE Russell®", "FTSE4Good®" are trademarks of the relevant LSE Group companies and are used by any other LSE Group company under license. All rights in the FTSE Russell indexes or data vest in the relevant LSE Group company which owns the index or the data. Neither LSE Group nor its licensors accept any liability for any errors or omissions in the indexes or data and no party may rely on any indexes or data contained in this communication. No further distribution of data from the LSE Group is permitted without the relevant LSE Group company's express written consent. The LSE Group does not promote, sponsor or endorse the content of this communication.

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