



New Member Checklist

As a new member, here are some key steps to take to make the most of your benefits.

After one or two payroll cycles, create your ORBIT account at [ORBIT.myNCRetirement.gov](https://www.myNCRetirement.gov).

With your ORBIT account created, you can now designate beneficiaries. This is an important step that ensures benefits available to you will go to the person or persons you intend. In ORBIT, this is done online, in real-time.



North Carolina Retirement Systems



[myNCRetirement.gov](https://www.myNCRetirement.gov)
nc.retirement@nctreasurer.gov
(919) 814-4590



1. Bookmark your handbook.

Each month, you contribute to your pension. We administer benefits for several systems and funds, including:

- ✓ Teachers' and State Employees' Retirement System (TSERS)
- ✓ Firefighters' and Rescue Squad Workers' Pension Fund (FRSWPF)
- ✓ Local Governmental Employees' Retirement System (LGERS)
- ✓ View more at [myNCRetirement.gov](https://www.myNCRetirement.gov)



2. Sign up for a webinar.

Retirement planning conferences are a great way to learn about your benefits. These webinars are offered throughout the year and registration is required.



3. Create your ORBIT account.

ORBIT is the secure portal for your retirement benefits. In ORBIT, you can monitor your benefits, maintain beneficiaries, estimate your future benefits and track your years of service and contributions. When you create your ORBIT account, you will log in with ID.me and then go through the enrollment screens.



4. Name your beneficiary(ies).

This is one of the most important things you can do to ensure your benefits are distributed according to your wishes in the event of your death. You can select as many principal and contingent beneficiaries as you like, but you must have at least one principal beneficiary.

Updates in your ORBIT account take immediate effect. As a new employee, you need to **wait one to two payroll cycles** for your ORBIT account to be created. Then you will be able to log in and make your designations.



5. Consider enrolling in the NC 401(k) / NC 457 Plans.

Your monthly lifetime pension benefit may provide a solid foundation in retirement, but you can do more to make sure your future is financially secure. The NC 401(k) and NC 457 Plans are supplemental retirement savings plans that are exclusively available to public servants like you and provide low-cost and diverse investment options.