

Signature

NEWSLETTER



In this issue...

Learn why keeping your savings in the Plan(s) may make sense, discover live webinars that can help you plan ahead and review simple steps to help protect your account from fraud.



Help prevent fraud and protect your account



PIA: Participants in action



The Plans are designed for up to and through retirement



Live webinars are available to you

DEFINING TERMS



Help prevent fraud and protect your account

With October being Cybersecurity Awareness Month, it is a timely reminder to take simple steps to help safeguard your personal information and retirement account. The following actions can help you strengthen your account security and stay alert to potential fraud.

How to protect your account initially



Set up your online account access

If you have not logged in before, set up your online account to securely view and manage your retirement savings. Go to myNCPlans.gov, click “Access your account,” then click “Register.”



Keep your account secure and up to date

Use a strong, unique password and avoid reusing passwords across accounts. Keep your contact information such as your email and mailing address current so you receive important updates and security notifications.

Remember, Empower will never request personal information by email or text.



Help prevent fraud and protect your account (continued)

Best practices ongoing

Consistent monitoring plays an important role in helping you protect your account.

To help keep your account secure, it is best to:



*Log in frequently to review
your account activity*



*Review statements and
confirmations
as soon as they are available*



*Pay attention to security
alerts or notifications*



*Confirm that all transactions
are accurate*

Added protection with the Empower Security Guarantee¹

If unauthorized transactions occur through no fault of your own, losses will be restored under the Empower Security Guarantee. This protection provides a safeguard if an issue arises.

If you notice anything unusual or receive suspicious communications, report it right away. Call **866-NCPlans (866-627-5267)** to speak with a Customer Care Center representative.

NEWSWORTHY AND NOTEWORTHY



PIA: Participants in action*



10,365

participants have increased
their contributions



18,505

attended group
meetings



5,434

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

*Second quarter 2026 data



The Plans are designed for up to and through retirement

The NC 401(k) and NC 457 Plans can provide benefits through all stages of your retirement journey. Here are just a few of the reasons the Plans are uniquely designed to take you up to and through retirement.

The Plans offer:

- Thorough investment and fee oversight by the Supplemental Retirement Board of Trustees
- Unique opportunities to boost savings by contributing longevity payments and vacation or bonus leave
- Easy access to retirement planning tools at myNCPlans.gov
- Personalized support from Retirement Plan Counselors²
- Integration with the state's pension



Advantages of having savings in one place

	Money remains tax deferred	Avoid taxes and penalties	Convenience	Potentially lower cost	Easier to manage and maintain asset allocation	Transfer Benefit
Consolidated account	✓	✓	✓	✓	✓	✓
Multiple accounts	✓	✓				

Before moving your money out of the Plan

Be sure to review the [NC 401\(k\) & NC 457 Plan Cost Comparison](#) document. You can find the document by going to myNCPlans.gov, select *Employee information*, then *Nearing Retirement*. Or you can contact your [Retirement Plan Counselor](#). To find your counselor, go to myNCPlans.gov, select *NC 401(k) & NC 457*, then *Contact your Counselor*.

Learn how to roll money into the Plan(s)

You can roll over assets from other qualifying retirement plans by calling **866-NCPlans (1-866-627-5267)**.



Get ready for October.

As National Retirement Security Month approaches in October, and we enter Open Enrollment season, take time to assess your contributions to the NC 401(k) and NC 457 Plans and make sure you are on track to meet your retirement goals.



Live webinars are available to you

October is National Retirement Security Month, an opportunity to focus on your financial future by evaluating your retirement readiness, considering ways to save more and building the knowledge to make more informed decisions.

One way to take action is by attending an educational webinar. Designed to support you at every stage of your retirement journey, these live online sessions cover a variety of topics and make it easier to learn about the Plans' features and benefits.

Why attend

Webinars give you access to experts who support the Plans and understand your needs as a participant. This dedicated time focusing on your future can help you make more informed decisions.

You can sign up for a one-on-one meeting with a **Retirement Plan Counselor**. To schedule time, go to myNCPlans.gov, then click *Contact your counselor*.



Register for a webinar today by visiting myNCPlans.gov and selecting *NC Plans' events*.

What you will learn

Sessions focus on practical topics that can help you make informed decisions about your financial future and take next steps. Topics include:

Topics	Key takeaways
 Retirement readiness	Learn where your retirement income may come from and the important roles that Social Security and your pension plan will play.
 Enrollment	Learn about the valuable features of the Plans and how enrolling in the Plans can make an impact on your retirement readiness.
 Beneficiary designations	Discover the various types of beneficiary designations and how to quickly and easily update your beneficiary.
 Choosing investments	Learn about the investments in the Plans and various investment concepts that can help you make informed decisions.

¹ For more information regarding account security, including Empower Security Guarantee conditions, visit empower.com and, from the list of additional links at the bottom of the page, click *Security center*.

² **Retirement counselors are registered with Empower Financial Services, Inc., Member FINRA/SIPC.** EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

Asset allocation and diversification do not ensure a profit or protect against loss.

Past performance of investments or asset classes does not guarantee future results.

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Empower Retirement, LLC provides the communications and recordkeeping services for the NC 401(k) and NC 457 Plans. The investments offered to you within the NC 401(k) and NC 457 Plans are not offered by or affiliated with Empower Retirement, LLC.

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