North Carolina Total Retirement Plans

How do we achieve Retirement Readiness? Adopt plan features that...

- **drive enrollment and active participation**
- **promote proper asset allocation**
- **increase average member monthly contributions**
- **encourage asset retention**

Communication
Strategy
Services Strategy
Product Strategy

	SIMPLE & MEANINGFUL	SAVE EARLY & SAVE MORE	DRIVE RETIREMENT READINESS
ADOPTED PLAN FEATURES	GoalMaker GoalMaker with Age Adjustment Flat Fee Recordkeeping Structure Small Balance Cashout	Customized Marketing Campaigns Dedicated Education Counselor Team Targeted Messaging	Annual Benefit Statement Retirement Income Calculator Transfer Benefit Option
NEW FEATURES & NEAR TERM STRATEGY	GoalMaker Enhancements	Further Consumer Segmentation Contribution Escalation Data Analytics Manager In-House Retirement Education Consultant DB & DC Plans Coordination	Retiree Advocate Counselor Asset Retention Strategy In-Plan Lifetime Income Feature
ONGOING EVALUATION GAPS & ASPIRATIONS	Auto Enrollment Managed Accounts Self-Directed Brokerage	State Match	Face to Face Advice Pru Pathways