



NORTH CAROLINA

OFFICE OF THE TREASURER

JANET COWELL, TREASURER

Dear Member:

Welcome to the North Carolina Teachers' and State Employees' Retirement System. As a North Carolina public employee, your retirement benefits are administered by the Department of State Treasurer's Retirement Systems Division. As your State Treasurer, I encourage you to learn about your retirement benefits and plan for your financial future.

Attached is a new member information packet that:

- Summarizes the benefits under your retirement system and
- Presents two partner plans: the NC 401(k) Plan and the NC Deferred Compensation (457) Plan

As a new employee, you can designate your beneficiaries online for the employee death benefit or for a return of contributions in the event of your death prior to retirement. This convenient online process is only available to members with less than 10 years of service, so I encourage you to take advantage of the opportunity.

You can track your retirement information and complete your beneficiary designations through ORBIT (Online Retirement Benefits through Integrated Technology), which provides secure, online access 24 hours a day. Visit www.myncretirement.com and click on the "ORBIT" button to register and log on.

We are cautious in protecting your personal information and limit the display of Social Security numbers on retirement-related communication. Please use your Member identification number, located in your personal ORBIT account, in all correspondence with our office.

Thank you for giving me the opportunity to serve as your Treasurer. My staff and I want to be helpful to you as you learn about your retirement benefits and plan for your financial future. Please do not hesitate to call us with questions. Our retirement counselors are available at 1-877-627-3287 (toll free) or 919-807-3050 (in the Raleigh area) from 8:00 a.m. to 5:30 p.m., Monday through Friday.

Sincerely,

A handwritten signature in black ink that reads "Janet Cowell".

Janet Cowell