



# Understanding your retirement plan summary statement



Designed based on member feedback, Prudential Retirement®'s summary statement makes it easy to understand where you are on the path to retirement. By giving you a quick review of the status of your retirement plan,\* you can monitor the effectiveness of your retirement savings strategy.

## Account Overview

Your statement starts with an overview of your retirement plan balance and other information like your account's change in value, vesting, contributions, and any outstanding loan balances.

## Saving for Retirement

If you've logged in to your account and filled in the Retirement Income Calculator, your personal data will populate—it can help you view how you are doing with your retirement planning activities. If you have not used the Retirement Income Calculator, a message will appear instead.

## Personal Performance

See what your individual asset allocation (your mix of investments) earned for the time period shown.

## News and Information

Recent news and plan messages will be included here.

Prudential Retirement  
Post Office Box 8000  
Millville, NJ 08332

**NORTH CAROLINA**  
SUPPLEMENTAL RETIREMENT PLAN

**NC 401(k) Plan**  
October 1, 2009 - December 4, 2009

**At Your Service**  
Visit [www.ncplans.prudential.com](http://www.ncplans.prudential.com)  
1-866-ncplans  
Hearing Impaired: Call (TDD) 877-760-5166

0808010000010  
Sample Plan Member  
Street Name  
City Name, State, Zip

Email: Your email will be listed here if Prudential has it on file

**Account Overview**

Beginning Value on 07/01/2009	\$44,073.12
Additions	1,721.35
Deductions	-508.18
Change in Value	-3,610.87
<b>Ending Value on 09/30/2009</b>	<b>\$41,675.42</b>

**Vesting** 100%  
**Outstanding loan balance** \$440.47  
**My year-to-date contributions** \$2,231.93  
**My organization's year-to-date contributions** \$1,374.80

For details, log on to your account at [www.prudential.com/online/retirement](http://www.prudential.com/online/retirement)

**Saving For Retirement as of 9/30/09**  
Projected Retirement Income in future dollars

This projection is based on your current account balance and assumes that you retire at your plan's normal retirement age, have a standard life expectancy, and assumes that you continue to contribute the same amount each year until you retire. This projection is an estimate of your potential monthly retirement income that is based on your account balance compounding at x.X% annually and takes into account IRS contribution limits. Please keep in mind this is a hypothetical illustration. It is not intended to represent the performance of your specific investments. **It is possible to lose money by investing in securities.**

**Personal Performance as of 09/30/09**

Your personal account performance was calculated using a weighted rate of return based on the level and timing of cash flows in and out of specific investments. For a detailed explanation, please visit us online at [www.prudential.com/prep/personalrate](http://www.prudential.com/prep/personalrate).

▼ - 8.08% 7/1-9/30  
▲ + 1.0% Since Jan 1

**News & Important Information**

**ANew Look!** In 2010, a new, more concise quarterly statement will give you a fast, accurate snapshot of your account, providing at quick glance your personal performance, balance and account activity.

**Resolve Save:** The 2010 contribution limit is \$16,500. If you'll be 50 years or older in 2010, you can save an additional \$5,500 in catch-up contributions.

**Simplify:** Elect to receive your statement electronically at [www.ncplans.prudential.com](http://www.ncplans.prudential.com). Click the link to the Member site to register or log in. Then select "Online Statements" from the Account Detail page. Simplify your life and save paper while saving for your retirement.

**NC Stable Value Fund - 401(k) Rate:** The annualized interest rate for this fund is currently X.XX%; this rate is in effect from 1/1/10 through 3/31/10. See the back of the statement for disclosures.

**Loan Rate:** The loan interest rate is currently X.XX% and will remain in effect for new loans processed from 1/1/10 through 3/31/10.

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\* The sample statement used in this flyer may include information or features that are not available in your plan.

# Understanding your retirement plan summary statement

## Account Activity

Here you will see a breakdown of where your money is invested, and the specific additions, deductions, and changes in value by investment. This section also displays a breakdown of your account by investment.

## Fees and Adjustments and GoalMaker Overview

Reflects fees not directly related to investments that may have been deducted from your account during the period, as well as any recent account adjustments. If you're enrolled in GoalMaker® your details will display here as well.

## Important Information

Includes legal disclaimers, definitions, and other information you should know about your retirement account.

Remember, you can use [www.ncplans.prudential.com](http://www.ncplans.prudential.com) to access detailed account information such as investment performance (including benchmarks, asset categories, and expense ratios), investment allocations, transaction history, contribution detail and much, much more!

### Account Activity by Fund from 10/01/09 - 12/04/09

Fund Name	Beginning Value	Additions & Deductions	Change in Value	Ending Value	Net Expense Ratio (%)
NC STABLE VALUE-401K	\$1,268.55	\$43.47	\$9.02	\$1,321.04	
NC Fixed Income Fund	1,277.76	43.47	15.66	1,336.89	N/A
NC Large Cap Index Fund	3,165.99	106.29	161.21	3,433.49	N/A
NC Large Cap Value Fund	1,561.54	59.16	43.58	1,658.28	N/A
NC Large Cap Growth Fund	1,603.26	53.09	90.72	1,747.07	N/A
NC SMID Value Fund	579.30	19.38	4.59	603.27	N/A
NC SMID Cap Index Fund	1,447.13	48.32	17.41	1,512.86	N/A
NC SMID Growth Fund	584.26	19.37	17.96	621.59	N/A
NC Global Equity Fund	1,136.78	38.62	58.27	1,233.67	N/A
NC International Index Fund	856.11	29.02	37.37	922.50	N/A
NC International Fund	862.08	28.94	50.80	941.82	N/A
<b>Total</b>	<b>\$14,342.76</b>	<b>\$483.13</b>	<b>\$506.59</b>	<b>\$15,332.48</b>	

### GoalMaker Overview

You are enrolled in GoalMaker.

- ◆ **Model Portfolio:** Moderate, 16+ years to retirement
- ◆ **Rebalancing Frequency:** Quarterly
- ◆ **Next Rebalance Date:** 12/11/09

### Important Information

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

**Deciding how to invest your retirement savings** should take into account all of your assets, including any retirement savings outside of this account. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

**It is also important to periodically review your investment portfolio, your investment objectives, and your investment options to help ensure that your retirement savings will meet your retirement goals. You may also choose to visit the Department of Labor's website at [www.dol.gov/ebsa/investing.html](http://www.dol.gov/ebsa/investing.html) for additional information on investing and**

diversification. **Additions & Deductions** to your account include any contributions, loan grants/repayments, exchanges in/out, withdrawals, transferred assets, expenses, and adjustments.

**Investments:** The value of your investment in each fund is calculated at the end of the statement period (number of units/shares x the unit/share price). Any transactions pending settlement have not been included.

**The net expense ratio** shown includes the total operating expenses of the market valued funds and the indirect expenses of the funds' underlying portfolios and is shown as an annual percentage. Your investment returns are reduced by various fees and expenses. For each investment option, the "Net Expense Ratio" column shows these charges as an annual percentage. Depending on the type of investment, these charges may be paid to Prudential or unaffiliated mutual funds complexes or collective bank trusts. Expenses have been reduced pursuant to contractual agreements, subject to change, to waive payment or provide reimbursement of certain otherwise permissible charges. Please review the Fund Fact sheet or prospectus for more information regarding expense ratios. For stable value investments, the net expense ratio represents the contractual charges deducted from the gross interest rate to arrive at the net interest rate credited to balances held in those investments.

**Market Timing:** Your plan offers investment options that may be subject to market timing restrictions; therefore, you may be subject to restrictions if you engage in excessive trading activity in those investment fund options. Retirement plan investing is for the long term. A full copy of the policy is provided on an annual basis. In addition, additional information may also be contained in the investment fund prospectus.

**Review & Keep this statement:** Your statement contains information and prices provided by third parties. Please review your statement and immediately report any problems to Prudential Retirement. If you fail to notify us within 60 days after receiving this statement, Prudential Retirement will not be obligated to correct past errors. Changes in prices received after the issuance of this statement will be reflected on your next statement. Participants are advised that any oral communications should be re-confirmed in writing to further protect their rights, including rights under the Securities Investor Protection Act. Prudential Retirement's group annuity contracts are issued by **Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT**, a Prudential Financial company. Fund shares are offered by Prudential Investment Management Services LLC (PIMS), (Member SIPC), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

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If you have any questions, contact Prudential Retirement at the toll-free number, **1-866-NCPlans (1-866-627-5267)**.

You may also elect to receive the detailed statement if you prefer the extra information over the new summary statement.

You can do that by going to **[www.NCPlans.prudential.com](http://www.NCPlans.prudential.com)** and logging in to your account or by calling **1-866-NCPlans (1-866-627-5267)**.

Prudential Retirement's group variable annuity contracts are issued by The Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, a Prudential Financial company.

Securities products and services are offered by Prudential Investment Management Services LLC (PIMS), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company.

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