



FINANCIAL WELLNESS NEWSLETTER

ISSUE NO: 1 | JUNE – 2019 | VOLUME: 1

“Never Depend on Single Income.
Make Investments to Create a Second Source.”
~Warren Buffet

DID YOU KNOW ?

Americans are living longer than ever before, resulting in lengthy retirements.

“Between two stock market crashes and not saving enough in the last 16 years, coupled with increased expenses and inflation, Americans are very far behind on saving for retirement,” says Carlos Dias Jr., wealth manager, Excel Tax & Wealth Group, Lake Mary, Fla.

(Fact Source: [Investopedia: 6 Surprising Facts About Retirement](#))

QUESTION?

How Ready Are You For Your Financial Future?

To find out if you are saving enough for your future retirement needs, contact one of the approved carriers for a consultation via phone or in-person.



RETIREMENT PLANNING TIPS

Set a Goal

- Brainstorm and map out what you hope to financially achieve before retirement.
- Look into the various available supplemental plans to help you accomplish your goal.

Reach Out

- Free financial advice is available to you via phone or in person.
- Certified Financial advisors can help you if you are just starting on your future financial plan or have existing plans.

Execute the Plan

- After you have set your goals and consulted with a Certified Financial Advisor, it is important that you implement your new financial awareness by investing in a Supplement Retirement Plans available to you.



HELPING YOU ACHIEVE YOUR FINANCIAL GOALS

INVESTMENT CARRIER CORNER

TIAA: Since 1918, TIAA’s mission has been to help customers reach their financial goals, and is one of two carriers providing UNC retirement and supplement plan options through the UNC-ORP, UNC 403(b), and UNC 457(b) plans. TIAA has certified and experienced Financial Consultants ready to discuss ways to help you pursue your future financial goals by investing in financial products such as mutual funds, brokerage, life insurance and annuities.

Fidelity: Fidelity has over 68 years of investing experience, and as a leading retirement provider to higher education institutions, they are committed to helping you meet your financial goals. Fidelity is one of two carriers providing UNC retirement and supplement plan option through the UNC-ORP, UNC 403(b), and UNC 457(b) plans. Fidelity is ready to help: Manage your retirement savings goals; Review investment choices; and Build a plan that is easy to put into action.

Prudential: Prudential, also referred to as NC Total Retirement Plans (State’s 401k and State’s Deferred Compensation 457(b) plans), offers a cost effective means to saving for retirement through both pre-tax and Roth (after-tax) contributions with a range of investments. Through planning, investing Prudential provides employees the opportunity to meet savings goals.

CAPTRUST: CAPTRUST’s Retirement Counselors are available to provide individual, unbiased investment advice, and to assist you with your retirement planning investment decisions. This service is available at no cost as part of the UNC retirement benefits package. To take advantage of this free resource please call CAPTRUST today through the Individual Advisor Service line or online advice tool.



3RD QUARTER ONE-ON-ONE FINANCIAL COUNSELOR CAMPUS VISIT

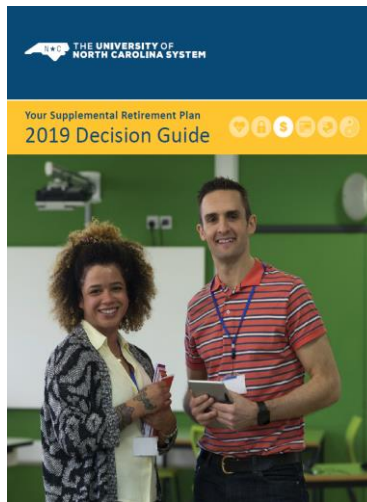
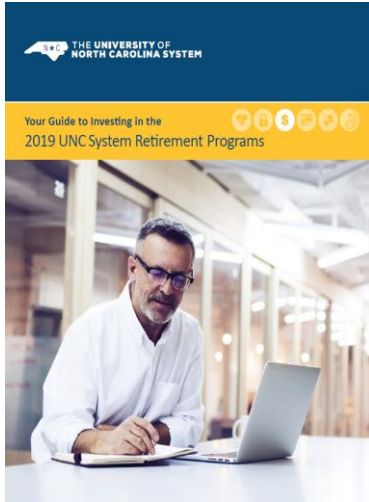
Vendor	Representative	Date	Location	Room
Fidelity	Cleo Morgan	7/1/2019	Spangler	Conference Room C
TIAA	Alexander Richani	7/9/2019	CSLD	HR Conference Room
Fidelity	Cleo Morgan	7/12/2019	CSLD	HR Conference Room
TIAA	Alexander Richani	7/25/2019	Spangler	Conference Room A
Fidelity	Cleo Morgan	7/26/2019	Spangler	Conference Room A
TIAA	Alexander Richani	8/6/2019	CSLD	HR Conference Room
Prudential	Christy Kelly	8/7/2019	Spangler	Conference Room A
Fidelity	Cleo Morgan	8/9/2019	Spangler	Conference Room C
Fidelity	Cleo Morgan	8/19/2019	CSLD	HR Conference Room
Fidelity	Cleo Morgan	9/12/2019	Spangler	Conference Room A
TIAA	Alexander Richani	9/17/2019	Spangler	Conference Room C
Fidelity	Cleo Morgan	9/19/2019	Spangler	Conference Room C
CAPTRUST	Greg Delage	9/26/2019	Spangler	Conference Room C



Vendor	Reservation Line	Reservation Tool	Individual Advisory Service
CAPTRUST		Reservation Tool	www.captrustadvise.com
TIAA	800 732-8353	www.tiaacref.org/schedulenow	866-842-3519
Fidelity	800-642-7131	www.fidelity.com/reserve	800-343-3548
Prudential	919-602-8226	Christy.kelly@prudential.com	866-627-5267

Resources Center

Below are just two of many great resources available to assist with educating, preparing, and getting you started down the path to future financial wellness.



More resources available at: <https://myapps.northcarolina.edu/hr/benefits-leave/retirement/>, or contact the approved carriers directly.

ARE YOU ON TRACK?

TIAA and Fidelity have great tools available to provide you with clear picture of your current retirement savings. Take action to see if you are adequately preparing for your long-term goals.

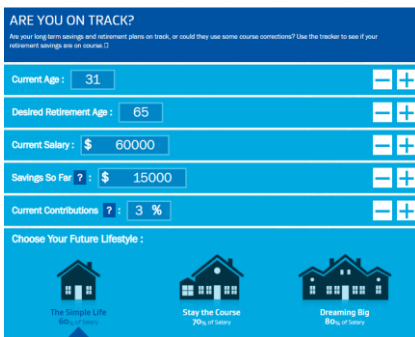


Image for illustrative purposes only.

Need a Retirement Blueprint?

CAPTRUST has many great financial calculators to help you see where you stand with your future financial goals.

Visit www.captrustadvice.com to talk with a certified Financial Counselor to create your future financial “Blueprint”.



Frequently Asked Questions:

Can I take a loan out on my retirement plans?

Employees **cannot** take loans against their mandatory retirement plans (TSERS or ORP).

Employees with Supplemental Retirement Plans (UNC 403(b), UNC 457(b), State’s 401(k), or State’s Deferred Compensation 457(b) plans) have varied pre-tax and post-tax loan provisions based on plan participation. Loan provisions are covered in more detail in the “[Your Supplemental Retirement Plan: 2019 Decision Guide](#)” on page 7.

The information in this newsletter is general in nature and may be subject to change. Neither the University of North Carolina (UNC), Prudential Retirement, TIAA, Fidelity Investments, nor any of their agents, can give legal or tax advice. Applicable laws and regulations are complex and subject to change. For legal and tax advice concerning your situation, you should consult your attorney or tax adviser.

For more information about any of the authorized supplemental retirement carriers or their products, including investment options, charges and expenses, please contact a company representative for a prospectus. Please read the prospectus carefully before selecting a carrier or investment option. In the event of a conflict between this guide and the Plan documents, the Plan documents will control. UNC System reserves the right to amend the Plan documents.