



ERISA Section 404(c) Required Disclosure Items

Required 404(c) Disclosure Item	Suggested Location of Information	Suggested Method of Delivery
<i>ERISA Section 404(c) Explanation.</i> A statement that the plan is intended to comply with 404(c) (and its regulations) and that fiduciaries may be relieved of liability for any losses resulting from participant investment direction.	<ul style="list-style-type: none"> Summary Plan Description¹ 	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media.
<i>Description of Alternatives.</i> A description of the investment objectives and risk and return characteristics of each investment alternative. In the case of “Look-Through Investments,” such as pooled separate accounts, the descriptions must include the type and diversification of assets making up the underlying portfolio.	<ul style="list-style-type: none"> Prudential’s Performance Updates <p><i>Note: You will need to provide this information for funds not listed on Prudential’s Multi-Manager Matrix.</i></p>	<ul style="list-style-type: none"> Retirement Workbook Prudential Retirement Education and Planning Website Online Retirement Center For Self-Directed Brokerage accounts, Prudential Investment Management Services LLC or its agent will distribute this information. For Individually Directed Accounts, the participant’s contracted broker or agent will distribute this information.
<i>Designated Managers.</i> The name of the designated investment managers, if any.	<ul style="list-style-type: none"> Prudential’s Performance Updates <p><i>Note: You will need to identify any investment managers or advisors for funds not listed on Prudential’s Multi-Manager Matrix.</i></p>	<ul style="list-style-type: none"> Retirement Workbook Prudential Retirement Education and Planning Website Online Retirement Center For Self-Directed Brokerage accounts, Prudential Investment Management Services LLC or its agent will distribute this information. For Individually Directed Accounts, the participant’s contracted broker or agent will distribute this information.
<i>Investment Rules.</i> An explanation of when individuals may give investment instructions and an explanation of any limitations on executing such instructions, including any restrictions on transfers between investment alternatives.	<ul style="list-style-type: none"> Summary Plan Description 	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media.
<i>Fees.</i> A description of any transaction fees associated with the purchase, sale or transfer of an interest in an investment that affects the participant’s account balance (e.g., a check charge deducted from a participant’s account, a market value adjustment, or a commission, sales load, deferred sales charges, redemption or transfer fee).	<ul style="list-style-type: none"> Summary Plan Description Prudential Online Retirement Center (transaction screens provide information pertaining to processing fees associated with specific transactions) Plan Sponsor Website 	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media. For Self-Directed Brokerage accounts, Prudential Investment Management Services LLC or its agent will distribute this information. For Individually Directed Accounts, Prudential Retirement and the participant’s contracted broker or agent will distribute this information.



Required 404(c) Disclosure Item	Suggested Location of Information	Suggested Method of Delivery
<p><i>Whom to contact for Additional Information.</i> The identity of the plan fiduciary responsible for 404(c) disclosures, the fiduciary's address and phone number, and a description of the information the fiduciary must provide upon request.</p>	<ul style="list-style-type: none"> • Summary Plan Description <p><i>Note: Even if Prudential has been engaged to provide these booklets, Prudential's name and address should not be noted as the contact.</i></p>	<ul style="list-style-type: none"> • In person • Via mail • Electronically, following DOL rules for electronic media.
<p>A plan that offers registered securities as an investment must provide a copy of the most recent prospectus.</p>	<ul style="list-style-type: none"> • Prospectus booklet for registered securities investments <p><i>Note: This requirement does not apply if your plan is using only investments from Prudential's Manager-of-Managers program since they are not registered securities.</i></p>	<ul style="list-style-type: none"> • For Self-Directed Brokerage accounts, Prudential Investment Management Services LLC or its agent will distribute prospectuses. • For Individually Directed Accounts, the participant's contracted broker or agent will distribute prospectuses.
<p>A plan that offers employer securities as an investment must provide a description of the confidentiality procedures and identification of the plan fiduciary who is responsible for monitoring compliance with those procedures.</p>	<ul style="list-style-type: none"> • Summary Plan Description <p><i>Note: This only applies if your plan offers employer stock as an investment.</i></p>	<ul style="list-style-type: none"> • In person • Via mail • Electronically, following DOL rules for electronic media.
<p>A description of the voting rights passed through to participants and beneficiaries, and a description of or reference to the plan provision related to voting rights.</p>	<ul style="list-style-type: none"> • Summary Plan Description <p><i>Note: This only applies if your plan offers investments in securities under which voting rights are passed through to participants and beneficiaries.</i></p>	<ul style="list-style-type: none"> • In person • Via mail • Electronically, following DOL rules for electronic media.



ERISA Section 404(c) Disclosure Items Furnished Upon Request

404(c) Disclosure Items Furnished Upon Request	Suggested Location of Information	Suggested Method of Delivery
<p><i>Operating Expenses.</i> A description of the total annual operating expenses of each investment alternative, expressed as a percentage of average net assets in the investment.</p>	<ul style="list-style-type: none"> Prudential's Performance Updates Prudential's Interest Rate Letter for Stable Value Funds with a guaranteed rate. PRIAC's Pooled Separate Accounts (PSA) Financial Statements <p><i>Note: You will need to identify any fees associated with funds not listed on Prudential's Multi-Manager Matrix. See your Prudential Representative for more information on this item.</i></p>	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media. Prudential Retirement Education and Planning Website Prudential Online Retirement Center
<p><i>Investment Materials.</i> A copy of any prospectuses, financial statements or any other materials related to the investment alternatives provided to the plan.</p>	<ul style="list-style-type: none"> Any additional investment material that the fiduciary has or that Prudential has. 	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media.
<p><i>Asset Information.</i> A list of assets making up the portfolio of each investment alternative that constitutes plan assets, along with other investment-specific information.</p>	<ul style="list-style-type: none"> PRIAC's Pooled Separate Accounts (PSA) Financial Statements 	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media.
<p><i>Performance Information.</i> Information on the value of shares or units in an investment, as well as the past and current investment performance determined on a reasonable and consistent basis.</p>	<ul style="list-style-type: none"> Most recent participant statement Prudential's Performance Updates PRIAC's Pooled Separate Accounts (PSA) Financial Statements 	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media. Prudential Online Retirement Center
<p><i>Account Information.</i> Information on the value of an individual's interest in the investment alternative.</p>	<ul style="list-style-type: none"> Most recent Participant Statement 	<ul style="list-style-type: none"> In person Via mail Electronically, following DOL rules for electronic media. Prudential Online Retirement Center

¹ The Summary Plan Description (SPD) must communicate to participants and beneficiaries the type of plan they participate in and the features of such plan. In this regard, the DOL has noted that where a section 404(c) plan is intended to apply to only certain aspects of a plan or where participants have the right to direct only certain investments in their account, such information should be communicated in the SPD in a clear, understandable manner.

Prudential Retirement, Prudential Financial, PRU, Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America, Newark, NJ and its affiliates. Prudential Retirement is a Prudential Financial business.