LINK by Prudential

Connect the dots of your financial life.

LINK by Prudential is designed to be there for you throughout your life, no matter what changes come your way. No complex or cookie-cutter plans. Just solutions that could fit your life today — and tomorrow.

Deciding what to do with your money isn’t easy. You have priorities and responsibilities. And we get it. That’s why LINK by Prudential offers more than just investing. We see your big picture and all the different ways you could get where you want to go. We’ll help you connect your dots, bridge your gaps and reach your goals.

<table>
<thead>
<tr>
<th>INVEST TO ACHIEVE</th>
<th>RETIRE WITH CONFIDENCE</th>
<th>PROTECT YOUR FAMILY</th>
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<tbody>
<tr>
<td>Whether you’re zeroed in on retirement, focused on funding college or have other goals in mind, we can help your money work harder — and smarter.</td>
<td>Wouldn’t it be nice to count on a reliable income stream for life? You can also enjoy flexible payments and growth potential.</td>
<td>What if something were to happen to you? Our licensed financial representatives can help you safeguard the future of those loved ones who define your world.</td>
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Prudential Managed Account (PMA) Strategic Portfolios
An investment account offered through LINK by Prudential.

PMA Strategic Portfolios can help you plan for the future you envision — along with expenses you might not foresee — with investments designed to meet your unique needs, the flexibility to save how you want for what you want, and the comfort of on-call support from investment pros.

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Meet PMA Strategic Portfolios

Career. Family. A life. You have plenty of things to preoccupy you. Funding it all shouldn’t be one of them.

Thinking retirement? Open up a traditional or Roth IRA. Preparing for college? Consider a custodial account. Investing for...whatever? A taxable account can help get you there.

No matter what your goals and where you are in life, PMA Strategic Portfolios can help you write your next chapter. What’s your story?

Wary of one-size-fits-all investing? Weary of advisors who don’t know your name? Here’s the solution for the rest of us.

PMA Strategic Portfolios offer tax-efficient investments, automated portfolio management and access to licensed advisors. All for a straightforward fee. And all from a company known for helping people like you live their dreams.

We’re here for you today — and will be tomorrow.

Want to research, choose and track investments for each of your goals on your own? Better check your calendar. Want to make time for what matters most? Better check out PMA Strategic Portfolios.

PMA Strategic Portfolios cut through the clutter with:
• Automatic asset allocation to get you on track.
• Periodic rebalancing to keep you on track.
• Help from licensed financial advisors when you want it.

And thanks to our easy-to-use, interactive tools, you can get started whenever you’re online!

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How It Works

1. To get started with PMA Strategic Portfolios, you answer a few basic questions about yourself, your finances, your goals and how much investing risk you’re willing — and able — to take.

2. We analyze your answers to propose a portfolio that can meet your needs. We’ll show you its investment strategy and how it allocates your money.

3. If you like what you see, you can open your account — and connect a bank account to fund it — without missing a beat. But if you have questions, our licensed Prudential advisors are here to help.

Opening your account is just the beginning.
Our online tools and educational resources make it easy to stay on top of your investments. And because market performance can cause investments to stray from their target allocations — maybe gains have caused your stake in stocks to grow larger (and more risky) than you’d intended — we’ll monitor your portfolio and, if needed, rebalance your account quarterly to keep it aligned with your stated investing risk profile.

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### The PMA Strategic Portfolios

Developed in partnership with investment professionals, PMA Strategic Portfolios let you take advantage of Prudential’s financial heritage. We’re not going anywhere. What about you?

**Our Approach**

We build our portfolio models to match your investment goals and risk profile. Based on your personal financial information, you’ll be invested across various asset classes in a diversified portfolio of ETFs. What’s more, we seek to ensure that each portfolio combines superior growth potential with minimal risk of loss while still fitting your investor profile.

<table>
<thead>
<tr>
<th>Key objective:</th>
<th>Target allocation:</th>
<th>Designed for:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategic Portfolio: Aggressive Growth</strong></td>
<td>Significant long-term growth 90% stocks 10% bonds*</td>
<td>Investors who seek superior long-term gains — at the risk of potentially significant short-term losses</td>
</tr>
<tr>
<td><strong>Strategic Portfolio: Growth</strong></td>
<td>Long-term growth, minimal income 75% stocks 25% bonds*</td>
<td>Investors who seek significant long-term gains in their account value, and are willing to stomach significant price swings</td>
</tr>
<tr>
<td><strong>Strategic Portfolio: Moderate Growth</strong></td>
<td>Moderate long-term growth, some income 60% stocks 40% bonds*</td>
<td>Investors who want moderate long-term gains and income, and are willing to assume average market risk</td>
</tr>
<tr>
<td><strong>Strategic Portfolio: Moderate</strong></td>
<td>Conservative long-term growth, income 45% stocks 55% bonds*</td>
<td>Investors who are willing to risk some short-term volatility in seeking modest long-term returns</td>
</tr>
<tr>
<td><strong>Strategic Portfolio: Moderate Conservative</strong></td>
<td>Income stability 30% stocks 70% bonds*</td>
<td>Investors who want steady income while still protecting against inflation</td>
</tr>
<tr>
<td><strong>Strategic Portfolio: Conservative</strong></td>
<td>Stability 15% stocks 85% bonds*</td>
<td>Investors with little appetite for risk and/or a short investment time frame</td>
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*To enable smoother periodic rebalancing, each PMA Strategic Portfolio devotes 2% of holdings to cash investments as part of its fixed-income allocation.*

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What You’ll Pay For

• **A low minimum investment.** You can open a PMA Strategic Portfolio with as little as $5,000.

• **Ongoing investment monitoring.** We regularly review the ETFs in your portfolio, and we’ll replace any fund if we identify a better one that meets our rigorous screening criteria.

• **PMA Strategic Portfolios services and benefits,** including automatic investment diversification, periodic portfolio rebalancing and access to licensed Prudential LINK advisors. Each quarter we’ll deduct a simple, annualized advisory fee based on the value of your account assets:

<table>
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<tr>
<th>Account Value</th>
<th>Annualized Fee</th>
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<tbody>
<tr>
<td>Amounts up to $100,000</td>
<td>0.79%</td>
</tr>
<tr>
<td>Amounts from $100,000.01 to $500,000</td>
<td>0.69%</td>
</tr>
<tr>
<td>Amounts above $500,000</td>
<td>0.59%</td>
</tr>
</tbody>
</table>

For example, if you held your account for a full quarter and its average value for that period was $150,000, we’d deduct $199.12 for the first $100,000 and $86.96 for the next $50,000, for a total of $286.08.*

What You **Won’t** Pay For

• **Account transactions.** You won’t pay commissions if we buy and sell shares to rebalance your account.

• **Sales, marketing and advertising.** Many mutual funds have “loads” (fees when you buy or sell shares), and some charge “12b-1” fees to cover the cost of promoting the funds — to other investors!

• **More taxes than you need to.** Due to how they trade on exchanges, ETFs can generate lower taxes on capital gains than mutual funds that hold the same investments.

**What’s an ETF?**

Exchange-traded funds (ETFs) are bundles of stocks, bonds or other securities that trade on exchanges like the New York Stock Exchange. Most ETFs try to mirror specific “indexes” that cover certain market segments. Because their managers already know what stocks or bonds are in their index, these funds can charge investors very little to cover their costs.

*Calculation based on a 92-day quarter.

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Choose Your Experience

With PMA Strategic Portfolios, you can manage your money your way, online or over the phone. Get personal...and get going: Simply answer some basic questions, see solutions — and set up your account.

Connect All Your Dots
At LINK by Prudential, you can see your big financial picture — and enhance it. This easy-to-use online platform lets you build your personal profile, create a detailed timeline of your goals — whether through investing, insurance or income — add new goals as your life changes, and take advantage of sound solutions (including PMA Strategic Portfolios) to help achieve them.

Connect with a Pro
If you want help choosing a PMA Strategic Portfolio, have questions about investing, or your financial situation changes, licensed Prudential LINK advisors are just a phone call or video chat away. They can help you set your strategy, understand your options, review your account performance — and take action toward a rewarding financial future.

Your PMA, Your Way
Want to learn more about PMA Strategic Portfolios? Want to discuss your strategy? Have questions about investing? Prudential LINK advisors are here to help! Call 844-PRU-LINK Monday – Friday, 9 a.m. – 6 p.m. ET (excluding New York Stock Exchange holidays).

Prudential. At the center of it all.

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You should consider the investment objectives, risks, charges and expenses before investing in the contract, and/or underlying portfolios. The prospectus, and, if available, summary prospectus, contains this and other important information. Contact your financial professional for the prospectuses. You should read the prospectus carefully before investing. You can lose money by investing. Please consult with your tax and legal advisors regarding your personal circumstances.

Please remember that there are inherent risks involved with investing in the markets, and your investments may be worth more or less than your initial investment upon redemption. There is no guarantee that the investment managers’ objectives will be achieved. Since no one investment program is suitable for all types of investors, this information is provided for informational purposes only. You should review your investment objectives, risk tolerances and liquidity needs when selecting investment programs.

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