INTRODUCTION
Prudential Customer Solutions LLC (“PCS”/“we”/“our”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

RELATIONSHIPS AND SERVICES
What investment services and advice can you provide me?
Description of Services: PCS offers two investment advisory programs (“Programs”), the Prudential Managed Account Strategic Portfolios (“PMA Strategic”) and the Prudential Managed Account Reserve Portfolio (“PMA Reserve”), which offer diversified portfolios (each a “Portfolio”) with exchange-traded funds (“ETFs”) and cash. PCS monitors the cash allocation of your Program account daily and the ETFs allocation at least quarterly as part of our standard services. Excess cash in your account is invested into shares of ETFs. ETF allocations deviating from the recommended Portfolio’s allocation range are bought or sold to return to the recommended asset allocation. For each Program, you will grant PCS discretionary authority to manage your account and will rely on us to make investment decisions on your behalf. The investment authority continues until the agreement is terminated. You can ask PCS to not purchase certain ETFs and, if we accept, instead invest in an alternative ETF for that asset class.

PCS only offers, and provides advice for, the Programs, which are proprietary offerings. Portfolios only invest in non-proprietary ETFs. To open and maintain an account, we require a valid email address, electronic document delivery, and a minimum account balance of $1,000 for PMA Strategic and $100 for PMA Reserve.

For certain participants in 401(k) plans for which PCS affiliates provide administrative services, some PCS Financial Professionals (“Retirement Counselors”), who are also licensed with our affiliate, Prudential Investment Management Services LLC (“PIMS”), also offer advice related to rolling a 401(k) balance into an Individual Retirement Account (“IRA”). Other PCS Financial Professionals (“FPs”), via our affiliate, Pruco Securities, LLC, may offer brokerage or insurance products.

Additional Information: For additional information about our investment advisory services, please see Item 4 “Advisory Services” and Item 5 “Account Requirements and Types of Clients” of PCS Form ADV Part 2A Brochure. For additional information about the brokerage services provided by our affiliates, PIMS and Pruco Securities, LLC, please see PIMS Form CRS and Pruco Securities Form CRS.

Let’s Talk: Ask Your Financial Professional
- Given my financial situation, should I choose a brokerage service?
- Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications?
- What do these qualifications mean?

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT
What fees will I pay?
Description of Principal Fees and Costs: PCS charges an annual wrap fee based on the market value of your account assets (including cash). The fee is paid from your account quarterly based on the account’s average daily balance and the prior quarter’s calendar days. For PMA Strategic, the annual fee is 0.79% for the first $100,000; 0.69% on the next $400,000; and 0.59% for amounts above $500,000. For PMA Reserve, the annual fee is 0.20%. The wrap fee covers investment advice and most broker dealer fees, including trading, clearing, custody of assets, and reporting, and so is likely higher than a typical asset-based advisory fee. The more assets in your advisory account, the more you pay in fees. So, PCS has an incentive to encourage increased assets in accounts.
Description of Other Fees and Costs: In addition to the wrap fee, you will also pay fees and expenses of the ETFs in your account. You may pay other brokerage and transactional costs including IRA account closing, wire transfers, ACAT transfers, and returned check fees; see the “Miscellaneous Fees” section of the Agreement.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information, please see Item 4 “Fees and Compensation” of PCS Form ADV Part 2A.

Let’s Talk: Ask Your Financial Professional
Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?
Standards of Conduct: When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means: While we may advise you that we do not offer products that meet your needs, when making recommendations we only recommend the Programs, from which PCS receives fees. This may conflict with your interest, as there may be other advisory services offered by other companies that may be better for you, but that we will not consider.

Let’s Talk: Ask Your Financial Professional
How might your conflicts of interest affect me, and how will you address them?

Additional Information: more detailed information about our conflicts of interest, please see Item 4 “Conflicts of Interest or Potential Conflicts of Interest” of PCS Form ADV Part 2A Brochure.

How do your financial professionals make money?
Description of How Financial Professionals Make Money: PCS FPs earn an annual salary and cash bonus as compensation. Our FPs may also receive nominal non-cash awards (i.e., Gift Baskets, Meals) to refer you to other PCS affiliates. This creates an incentive for our FPs to refer you to other Prudential products or services. PCS Retirement Counselors also receive a cash incentive payment for retention of client 401(k) assets, including rollovers into a PCS IRA or other Prudential products.

DISCIPLINARY HISTORY
Do you or your financial professionals have legal or disciplinary history?
Yes. Visit www.Investor.gov/CRS for a free and simple search tool to research PCS and its FPs.

Let’s Talk: Ask Your Financial Professional
As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information: You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary via our website at Link.Prudential.com or by calling 844-PRU-LINK (844-778-5465).

Let’s Talk: Ask Your Financial Professional
Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?