ONSITE OR ONLINE, WE'LL HELP YOUR PARTICIPANTS STAY ON TRACK

Hosted by expert Prudential retirement counselors, our unique Retirement Labs and Educational Workshops are a proven way to inspire and motivate participants. They're part of our four-step, behavior-based approach, designed to engage, educate and empower participants at every stage of their retirement planning.

Four stages of participant engagement:

1. **Capture attention**
2. **Build interest**
3. **Motivate action**
4. **Sustain momentum**

And it's working—our behavior-based communications have already demonstrated an up to 60% increase in positive actions taken by plan participants.*

*Prudential participant study response data collected between October 2013 and October 2014.

Contact your Prudential Representative to add any of these programs to your calendar today.

Prudential
Bring Your Challenges®

Retirement counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company.

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ENGAGE AND EDUCATE.

WITH PRUDENTIAL RETIREMENT®
RETIREMENT COUNSELOR WORKSHOPS

Prudential
Bring Your Challenges®

RETIREMENT LABS

Created using scientific studies on human behavior, our new Retirement Labs offer an interactive employee meeting experience based on the universal behavioral challenges that keep us from achieving long-term financial security. *Recommended attendee count for labs: 2–30 participants.*

Longevity Lab

We see our future selves as strangers—and who wants to save for a stranger? This lab helps participants overcome the **"I Might Live How Long?"** challenge. Exercises may include creating a personal timeline to envision milestones in life, or a guided visualization of our future selves.

Procrastination Lab

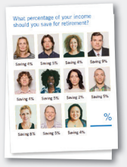
We put off for tomorrow what we could do today. This lab helps participants overcome the **"I'll Do It Later"** challenge. Exercises include the Procrastination Personality Test to help determine what type of procrastinator participants might be and how they can change that behavior when it comes to saving for retirement.

Optimism Lab

We often think bad things won't happen to us. This lab helps overcome the **"It Won't Happen to Me"** challenge by asking participants to write down significant positive and negative events from the past and expectations for the future on colored sticky notes.

Follow the Pack Lab

We tend to do what others are doing—a decision that can cause trouble for retirement. This lab helps participants overcome the **"I Just Can't Resist"** challenge. Every participant is given an exercise to help them explore how powerful peer pressure can be in making retirement decisions.



Instant Gratification Lab

We want things right this instant, and put off saving in favor of the things we want now. This lab helps participants overcome the **"I Want it Now"** challenge by inviting them to guess how much today's impulse purchases might add up to if invested for retirement.

TRADITIONAL WORKSHOPS

Informative and impactful, our suite of core and specialty workshops focuses on topics of special interest to participants and can be delivered at a group meeting or online via webinar.

The "How Do I Save for Retirement" Challenge*

Participants will learn how to get started with your retirement plan, how to overcome hurdles that can keep them from saving for the future and where to go for the help they need.

The "Where to Save" Challenge

Participants will learn why it's important to save for retirement, four options for building retirement savings and the advantages of saving through an employer-sponsored plan.

The "How Do I Save More for Retirement?" Challenge*

Participants will learn why it's important to save for retirement, how small actions today can help them prepare for a brighter future and budgeting strategies that can help them save more now.

The "Creating a Solid Budget" Challenge

Participants will explore the importance of a budget, learn how to create one to help manage finances and discover budgeting strategies to help them save more today.

The "How Do I Choose my Investments?" Challenge*

Participants will learn why selecting a proper investment mix is so important, the basics of asset allocation and the difference between your plan's "Do it yourself" and "Do it with help" options.

The "How to Make the Most Out of My Retirement Savings" Challenge

Participants will learn how to visualize their retirement—even one that's a long way away, plus three important steps to take now to prepare and how to maximize current savings and project future resources.

*Workshops available in Spanish.

The "5 Steps to Retirement Readiness" Challenge

Participants will learn how to visualize their retirement and how to project their expenses today and in retirement, plus discover where their retirement income will come from and how to protect it.

The "Why It's Important for Women to Prepare for Retirement" Challenge

Participants will uncover key factors and considerations facing women as they prepare for retirement, find out how longevity and workforce issues uniquely affect women—and get valuable tips that may help them secure a stronger financial future.

The "Help Me Understand Investing" Challenge

Participants will learn about common saving and investing vehicles, how risk vs. reward can affect investment choices and how to create their own personalized investment plan.

The "Avoiding Common Investing Mistakes" Challenge

Participants will learn how to identify—and avoid—common retirement planning mistakes, how to avoid investing pitfalls and where to find valuable tools and resources that can assist them along the way.

The "How Having a Game Plan Can Help Secure Your Retirement" Challenge*

Participants will learn how to diversify their investments and about the importance of increasing savings levels and where to find the tools and resources that can assist with retirement planning.

The "Help Me Understand My Social Security Benefits" Challenge

Participants will learn how to calculate their future benefits, how to calculate spousal benefits, if applicable—and discover strategies that can help them maximize future benefits.