

Welcome to your financial future



Understand your benefits

meet your retirement challenge

- 1. Complete and return the simple tear-off form in the back of this booklet**
You can quickly track and manage your account, update your email address and more.
- 2. Choose your investments**
See "Investing Is Easy" at right for more. Refer to the enclosed booklet for additional investment options.
- 3. Update your beneficiary**
Identifying the person you want to receive your account balance in case of your death is very important. Once you have established your account, you can designate your beneficiary.

don't forget...

It's important to log in to your account periodically to help ensure that your financial future is on track.

building your investment strategy

You're working hard today so you'll have money saved for retirement. It's just as important to make sure that your investment decisions match up with your long-term retirement goals.

Understanding risk vs. reward

Risk, like it or not, is a fact of life. It's also a fact of investing, because anything you do with your money involves some risk. Understanding the different kinds and degrees of risk and their relation to an investment's potential return can help you make smarter investment decisions.

The graphic shows a simplified illustration of the relationship between potential risk and the potential for return. There is no assurance higher risk investments will provide greater returns over time. Past performance is not indicative of future performance.

- **Market risk:** Refers to the possibility that investors will lose money due to the decline in the price of their investments. Stock investments are most commonly associated with market risk.
- **Inflation risk:** Refers to the possibility that the growth of an investment may not keep pace with the average rate of inflation. In this sense, seemingly safe investments such as stable value or fixed income can be some of the riskiest over time if they do not outpace inflation.
- **Investor style:** Determined by an investor's risk tolerance along with intended years to retirement.

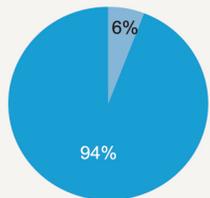
Your retirement plan gives you all the tools you need to put together an asset allocation strategy, including investment options, in a variety of asset classes and different types of investments within each asset class. See below for help getting started, and refer to the enclosed booklet for all of your investment options.



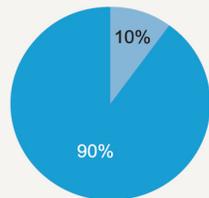
investing is easy target-date funds

Sample Target Date Fund Equity vs. Fixed Income Exposure

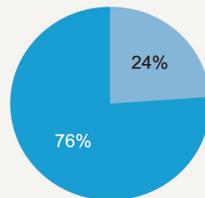
40 yrs. from retirement



30 yrs. from retirement



20 yrs. from retirement



ASSET CLASSES

- Equities and Non-Traditional
- Fixed Income

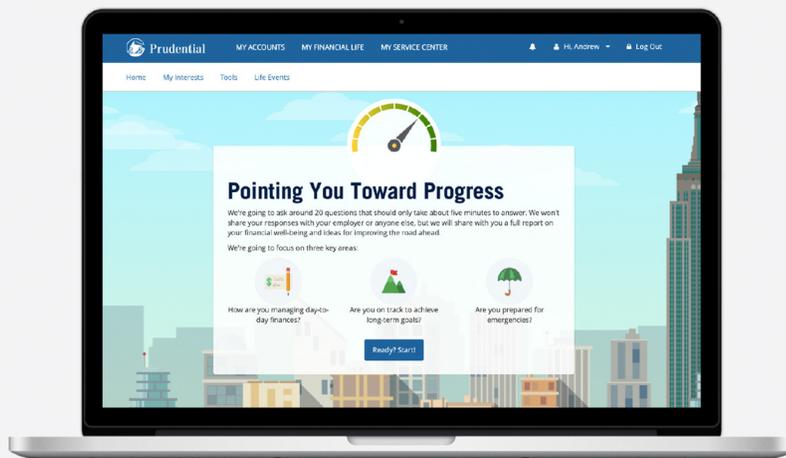
The target date is the approximate date when investors plan to retire and may begin withdrawing their money. The asset allocation of the target date funds will become more conservative as the target date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target date fund is not guaranteed at any time, including the target date. There is no guarantee that the fund will provide adequate retirement income.

A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Know where you stand.

You can be on your way to a stable, secure, successful financial life. To see what it will take to get you there, let's first take a look at where you stand.

Take a Financial Wellness Assessment at www.prudential.com/getstarted.



Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and, if available, the summary prospectus, contains complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus, and, if available, a summary prospectus that contains this and other information about our mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. You can lose money by investing in securities.

Shares of the registered mutual funds are offered by Prudential Investment Management Services LLC (PIMS), a Prudential Financial company.

This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement® is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

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It is possible to lose money by investing in securities. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

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Prudential
30 Scranton Office Park
Scranton, PA 18507

Plan Name: Borough of Franklin Park General Employees'
Pension Plan
Plan Number: 002710 Subplan Number: 000001

Dear Associate,

Saving for retirement is one of the most important things you can do to provide for your financial future. That's why we are pleased to offer you an easy, convenient, and powerful way to help you prepare for a more secure retirement – the Borough of Franklin Park General Employees' Pension Plan, serviced by Prudential Retirement®.

This booklet offers more information to help you maximize the benefits of the plan and enjoy greater financial security tomorrow. Please take a moment to review the enclosed information.

Enrolling in your retirement plan

Start your retirement journey today. Go online to www.retirement.prudential.com.

Register your account online

Take advantage of these great online benefits once you are enrolled.

- Manage your account online at www.retirement.prudential.com. You can review your plan features, update your investments, and more.
- Save paper and time by signing up for electronic delivery of your retirement plan materials.
- Start learning with My Financial Life, where you can find educational tools, resources, and articles to help you get the most out of your retirement plan.

Please See the Next Page for Important Disclosure Information

Additional help when you need it

Successful retirement saving can mean having the tools, resources, and people who help you make the right decisions. The plan can help you find the freedom to retire on your terms. Visit Prudential online or call **1-877-778-2100** for help with managing your account and answering your questions Monday through Friday, 8 a.m. to 9 p.m. ET.

Preparing for tomorrow starts today. By taking advantage of all that the plan offers, you can be on the path to a more comfortable, fulfilling retirement.

Sincerely,

Plan Administrator

This material is intended to provide information only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing this information, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor or otherwise. If you need investment advice, please consult with a qualified professional.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

Neither Prudential Financial nor its representatives are tax or legal advisors. Please consult your legal or tax advisor with specific questions.

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PLAN HIGHLIGHTS

On the following pages, you will find important information about the Borough of Franklin Park General Employees' Pension Plan. The information in the guide is just an overview of the plan's features. For more detailed information about your plan, you can request your plan's Summary Plan Description (SPD) from your Plan Administrator.

Excessive trading can harm a fund's performance and the retirement security of long-term investors. Mutual fund companies and other providers of retirement investment products have rules prohibiting this practice in order to protect the interests of all investors. The Excessive Trading Monitoring Program is part of Prudential's ongoing commitment to help all our investors grow and protect their wealth. The program is designed to identify participants who are engaging in excessive trading of one plan investment for another plan investment and to stop such trading. Visit www.retirement.prudential.com for more information.

ENROLLMENT AND ELIGIBILITY

- You are currently eligible to enroll in your plan. You may enroll at anytime.

WHAT IS VESTING?

"Vesting" refers to your ownership of the money in your account. You are always 100% vested in your own contributions.

You are immediately 100% vested in the following source:

- NONELECTIVE

RETIRING OR LEAVING THE EMPLOYER

It's important to learn about all options regarding your account balance before you retire or separate from service. You will need to make a decision about what to do with your vested account balance when one of the following events occurs:

- Your employment with Borough of Franklin Park General Employees' Pension Plan ends.
- You retire from the employer at your plan's normal retirement age.
- You retire at your plan's early retirement age.
- You become permanently disabled.
- Your death. Your beneficiary is entitled to your account balance when you die; they are responsible for all federal income tax imposed. Distribution upon death may also be subject to federal and state inheritance and estate taxes.
- If you separate from service before the year you reach age 55, you may be subject to an additional early withdrawal penalty tax if you receive a taxable distribution prior to age 59 ½.

When any of the events listed above occur, you or your beneficiary will have several distribution options. It's important to understand each of the distribution options listed in your plan's Summary Plan Description, before you make your decision. For assistance, please contact a Prudential representative at **1-877-778-2100**.

Keeping it in the plan

At the time benefits are payable, the amount of your vested account balance will determine how your account is handled. Refer to the schedule below :

Your vested account balance	Impact to your money
Less than \$1,000	Paid in lump sum, regardless of prior elections*
Greater than \$1,000 but less than \$5,000	If you do not choose to receive a distribution, Prudential will follow the direction of the plan.
Greater than \$5,000	Your money will continue to grow tax-deferred in your account.

*Standard 20% withheld.

Directly rolling it over

You can choose to move or “roll” money over into another qualified retirement plan, a Traditional Individual Retirement Account (IRA), or Roth IRA. This allows your money to continue growing tax-deferred. This is based on our understanding of the tax law. You may wish to discuss this matter with your tax advisor. Because each situation is unique, neither we nor our representatives can provide tax or legal advice.

Having account balance paid in the form of an annuity

An annuity pays you a regular income, usually monthly. This option spreads the tax burden over a period of years.

Lump sum

You may choose to take a full lump sum distribution. A 20% federal income tax may be applied.

INVESTMENT TYPES

This section is designed to provide general information about different types of investments. Not all plans offer investments in every category. Information about the specific investments offered through your plan is available in the Investment Options section of this guide. The main types of investments in which participants generally invest:

Stable-Value Investments: These investments combine safety of principal, liquidity and a competitive rate of return with potentially improved earnings power versus alternative short-term investments.

Fixed-Income Investments: Invest in corporate and government bonds. They can go up or down in value each day, so they carry more risk than stable-value investments, but also offer more opportunity for a potentially larger return. Fixed income investment mutual funds are subject to interest rate risk; their value will decline as interest rates rise.

Stocks/Equities: Stock funds also called equity investments represent ownership in funds, which own shares of corporations. Stock funds offer you a chance to share in the profits or losses of those corporations. Stock funds have the potential for higher returns, but they carry more risk than the other investment options.

Allocation: Allocation investments combine fixed-income and stock components to offer you a combination of the interest income from fixed-income investments and the growth potential of stock investments. As a result, allocation investments typically do not experience the full ups and downs of the stock market.

Retirement Income: Although they may vary in structure, these options are designed to provide a steady stream of income for life.

INVESTMENT OPTIONS

Borough of Franklin Park General Employees' Pension Plan offers a selection of investments to choose from. You can decide how you want your money invested, and may move money between investments anytime. Please refer to the disclosures at the end of this section for a description of any restrictions that may apply.[Ⓜ]

Stable Value

Guaranteed Interest Account[Ⓜ]

Fixed Income - Intermediate Government Bond

PGIM Government Income Fund- Class Z

Fixed Income - Intermediate Core Bond

JPMorgan Core Bond Fund Class I

Allocation - Target-Date Retirement Income

Prudential Day One Income Fund Class R6

Allocation - Target-Date 2020

Prudential Day One 2020 Fund Class R6

Allocation - Target-Date 2025

Prudential Day One 2025 Fund Class R6

Allocation - Target-Date 2030

Prudential Day One 2030 Fund Class R6

Allocation - Target-Date 2035

Prudential Day One 2035 Fund Class R6

Allocation - Target-Date 2040

Prudential Day One 2040 Fund Class R6

Allocation - Target-Date 2045

Prudential Day One 2045 Fund Class R6

Allocation - Target-Date 2050

Prudential Day One 2050 Fund Class R6

Allocation - Target-Date 2055

Prudential Day One 2055 Fund Class R6

Allocation - Target-Date 2060+

Prudential Day One 2060 Fund Class R6

Prudential Day One 2065 Fund Class R6

Allocation - Balanced Blend

American Funds American Balanced Fund Class R-6

Large Cap - Value

Columbia Dividend Income Fund Institutional Class

Large Cap - Blend

iShares S&P 500 Index Fund Class K

JPMorgan U.S. Research Enhanced Equity Fund Class R6

Large Cap - Growth

Pioneer Fundamental Growth Fund Class Y

Mid Cap - Value

MFS Mid Cap Value Fund Class R3

Mid Cap - Blend

iShares Russell Mid-Cap Index Fund Class K

Mid Cap - Growth

The Hartford MidCap Fund Class Y

Small Cap - Value

Delaware Small Cap Value Fund Institutional Class

Small Cap - Blend

Delaware Small Cap Core Fund Class R6

Principal SmallCap S&P 600 Index Fund Institutional Class

Small Cap - Growth

Janus Henderson Triton Fund Class N

International - Large Growth

American Funds EuroPacific Growth Fund Class R-6

PLAN HIGHLIGHTS

⌘ Generally, you may withdraw all or a portion of your GIA assets without any fees or restrictions for benefit responsive events (e.g. termination of employment, retirement, disability, death, etc.). Transactions which are not the result of benefit responsive events may be subject to restrictions and/or charges as provided for in the contract with your plan. Also, if your plan's contract has terminated and your plan is receiving installment payments, your plan's contract may include additional restrictions on certain transactions.

Amounts withdrawn from GIA may not be transferred to a competing fund or transferred back into GIA for a period of 90 days after the withdrawal date. Competing funds are generally short term fixed income investments, money market investments, or stable value investments that may be available in your plan.

If the SEC has suspended or otherwise restricted trading, or another emergency outside of our control exists, Prudential may defer transfers, distributions or disbursements for up to six months.

AUTO REBALANCING

Your retirement plan offers auto rebalancing, an optional easy-to-use rebalancing feature. It ensures that the investment allocations you choose stay consistent until you, not market conditions or money managers make a change. Rebalancing dates will appear on your retirement statement.

Investment Performance and Disclosures

Performance as of 02/28/2021

Please Note: Investment Categories are organized from least aggressive to most aggressive. This is the performance of all available investment options in your plan.

	Average Annual Returns				Inception Date	Gross Expense Ratio*	Net Expense Ratio*	Fee Waiver Expiration Date**
	One Year %	3 Years %	5 Years %	10 Years or {Since Inception} %				
Stable Value								
Guaranteed Interest Account	2.99%	3.00%	3.00%	3.00%		N/A	N/A	N/A
Fixed Income - Intermediate Government Bond								
PGIM Government Income Fund-Class Z	0.55%	4.37%	2.53%	2.88%		0.70	0.48	06/30/2021
Fixed Income - Intermediate Core Bond								
JPMorgan Core Bond Fund Class I	2.05%	5.53%	3.71%	3.63%		0.59	0.50	06/30/2021
Allocation - Target-Date Retirement Income								
Prudential Day One Income Fund Class R6	10.29%	6.65%	N/A	{6.4%}	12/13/16	2.32	0.40	11/30/2021
Allocation - Target-Date 2020								
Prudential Day One 2020 Fund Class R6	12.87%	7.24%	N/A	{7.34%}	12/13/16	0.87	0.40	11/30/2021
Allocation - Target-Date 2025								
Prudential Day One 2025 Fund Class R6	14.17%	7.46%	N/A	{7.96%}	12/13/16	0.80	0.40	11/30/2021
Allocation - Target-Date 2030								
Prudential Day One 2030 Fund Class R6	17.34%	8.20%	N/A	{9.26%}	12/13/16	0.86	0.40	11/30/2021
Allocation - Target-Date 2035								
Prudential Day One 2035 Fund Class R6	21.16%	8.73%	N/A	{10.05%}	12/13/16	1.04	0.40	11/30/2021
Allocation - Target-Date 2040								
Prudential Day One 2040 Fund Class R6	23.31%	9.05%	N/A	{10.62%}	12/13/16	1.16	0.40	11/30/2021
Allocation - Target-Date 2045								
Prudential Day One 2045 Fund Class R6	25.36%	9.32%	N/A	{11.05%}	12/13/16	1.58	0.40	11/30/2021
Allocation - Target-Date 2050								
Prudential Day One 2050 Fund Class R6	26.17%	9.33%	N/A	{11.1%}	12/13/16	2.15	0.40	11/30/2021
Allocation - Target-Date 2055								
Prudential Day One 2055 Fund Class R6	27.37%	9.32%	N/A	{11.45%}	12/13/16	3.07	0.40	11/30/2021

	Average Annual Returns				Inception Date	Gross Expense Ratio*	Net Expense Ratio*	Fee Waiver Expiration Date**
	One Year %	3 Years %	5 Years %	10 Years or {Since Inception} %				
Allocation - Target-Date 2060+								
Prudential Day One 2060 Fund Class R6	28.26%	9.35%	N/A	{11.38%}	12/13/16	8.25	0.40	11/30/2021
Prudential Day One 2065 Fund Class R6	28.40%	N/A	N/A	{13.95%}	12/16/19	175.11	0.40	11/30/2021
Allocation - Balanced Blend								
American Funds American Balanced Fund Class R-6	16.80%	9.45%	11.10%	9.89%		0.26	0.26	N/A
Large Cap - Value								
Columbia Dividend Income Fund Institutional Class	21.66%	10.46%	13.67%	11.84%		0.69	0.69	N/A
Large Cap - Blend								
iShares S&P 500 Index Fund Class K	31.31%	14.13%	16.80%	13.36%		0.03	0.03	N/A
JPMorgan U.S. Research Enhanced Equity Fund Class R6	33.37%	14.82%	17.13%	13.41%		0.34	0.25	10/31/2021
Large Cap - Growth								
Pioneer Fundamental Growth Fund Class Y	34.84%	18.44%	17.92%	15.24%		0.76	0.76	N/A
Mid Cap - Value								
MFS Mid Cap Value Fund Class R3	25.66%	9.18%	11.91%	10.28%		1.07	1.07	N/A
Mid Cap - Blend								
iShares Russell Mid-Cap Index Fund Class K	36.11%	13.75%	15.85%	{11.3%}	05/13/15	0.08	0.07	11/30/2021
Mid Cap - Growth								
The Hartford MidCap Fund Class Y	42.98%	16.23%	19.09%	13.87%		0.85	0.79	02/28/2021
Small Cap - Value								
Delaware Small Cap Value Fund Institutional Class	32.48%	7.05%	13.03%	9.41%		0.90	0.90	N/A
Small Cap - Blend								
Delaware Small Cap Core Fund Class R6	43.48%	13.35%	16.67%	12.76%		0.72	0.72	N/A
Principal SmallCap S&P 600 Index Fund Institutional Class	46.42%	13.02%	16.43%	12.67%		0.24	0.24	N/A
Small Cap - Growth								
Janus Henderson Triton Fund Class N	46.69%	15.76%	19.57%	14.61%		0.66	0.66	N/A
International - Large Growth								
American Funds EuroPacific Growth Fund Class R-6	38.58%	10.31%	14.71%	7.89%		0.46	0.46	N/A

The performance quoted represents past performance. The investment return and principal value will fluctuate so that an investor's shares or units, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance data quoted. For performance information current to the most recent month end, please call 1-877-778-2100 or visit our website at www.prudential.com/online/retirement. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

The performance in this report is based in part, on adjusted historical returns of the oldest share class of the fund, which has been adjusted to reflect the fees and expenses of this share class. These returns are net of investment-related fees and charges as well as current contract fees (including asset charges). Your actual rate of return may differ from these returns depending on your specific account activity (including the timing of your contributions and purchases and other account transactions), and any changes in contract charges. Investments in the market-valued funds involve the risk and reward associated with the securities market.

Investment performance reflects true period earnings. The Inception Date represents the date assets were first invested in the fund or the date a specific share class was initiated. "N/A" indicated the fund was not in existence or data was not available/applicable at the time this statement was printed. Performance is based on 10 years when an Inception Date is not displayed.

*** Expense Ratios –**

The net and gross expenses shown include the total operating expenses of the funds and the indirect expenses of the funds' underlying portfolios. Your investment returns are reduced by various fees and expenses. For each investment option, expense ratios are presented as an annual percentage. Depending on the type of investment, these charges are paid to Prudential or to unaffiliated mutual fund complexes or bank collective trusts. **Gross Expense Ratio** - The Gross Expense Ratio represents the percentage of fund assets paid for operating expenses and management fees. It typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The Gross Expense Ratio does not reflect a fund's brokerage costs, fee waivers, or investor sales charges. **Net Expense Ratio** - The Net Expense Ratio represents fees charged against fund assets after adjustment for any fee waivers, if applicable. The Net Expense Ratio will equal the Gross Expense Ratio when no fee waivers are in place.

**An expense waiver is the elimination of all or part of a fund's expenses and fees. The waiver may be contractual or voluntary in nature, and the expiration date indicates when the waiver is set to expire. In certain circumstances, fund companies may not set an explicit expiration date, but have the discretion to subsequently set an expiration date or withdraw the waiver at any time. As a result, expiration dates can change and may range from short-term to long-term commitments. Please reference the fund prospectus for further information on expense waivers before making an investment decision.

Some mutual funds and bank collective trusts, or their affiliates, compensate Prudential for selling their shares and servicing your retirement plan, as detailed in the Fact Sheet for that investment option. For other investment options, the charges reflected in the Expense Ratio are typically deducted by Prudential in return for investment and recordkeeping services, and product distribution. For some plans, the charges also enable Prudential to satisfy the plan's request for allowances to defray plan expenses. Your retirement plan may not include investment options with lower fee structures or lower cost share classes in order to compensate Prudential, in the aggregate, for servicing your retirement plan.

Investors should carefully consider a fund's investment objectives, risks, charges and expenses before investing. For more complete information about the investment options available through your plan, Please call 1-877-778-2100 for a free prospectus that contains this and other information about our funds. Please read the prospectus carefully before investing. It is possible to lose money investing in securities.

Data presented is as of the period specified for this report, unless otherwise specified within a table heading. Data and expense ratios presented are the most current made available at the time of production. For mutual funds, the fund company may have more recent data available on its website. Price corrections that impact performance data may occur after production of this material.

American Funds EuroPacific Growth Fund® Class R-6

A Mutual Fund

Fourth Quarter 2020 Fund Fact Sheet - Page 2

Annual Performance				Performance (%)							
	Fund	Primary Index	Broad Based Index	Cumulative Returns		Average Annual Total Returns					
				QTD	YTD	1 Year	3 Year	5 Year	10 Year	Since Inception	
2020	25.27%	18.29%	22.20%								
2019	27.40%	27.90%	27.34%								
2018	-14.91%	-12.83%	-14.43%								
2017	31.17%	28.86%	32.01%								
2016	1.01%	-3.04%	0.12%								
				Fund	19.95	25.27	25.27	10.74	12.47	8.14	--
				Primary Index	13.09	18.29	18.29	9.67	10.50	7.51	
				Broad Based Index	13.92	22.20	22.20	10.02	11.97	6.94	
				Morningstar Rating™				★★★	★★★	★★★	
				# of Funds in Category				384	313	226	

*Fees that Prudential Retirement and its affiliates may receive in connection with plan investments in this fund include:

Finders Fee	No	12b-1 Fee	0%
Sub-accounting fee %	0%	Sub-accounting fee (\$ per participant)	--
Other Service fee %	0%	Other Service fee (\$ per participant)	--

Market Timing: Frequent exchanging of investment options may harm long-term investors. Policies may be in effect at the plan or the investment level to detect and deter exchanges that may be abusive. Such policies may require us to modify, restrict, suspend or terminate purchase or exchange privileges and impose redemption fees. Please refer to the prospectus, if available for the investment, for information on these potential restrictions and any applicable redemption fees. Otherwise, please contact your Prudential Representative.

Fees if applicable to this fund, compensate Prudential Retirement for selling the fund's shares and servicing your retirement plan. The fund's expense ratio includes these fees. Other investment options may generate more or less revenue than the fees associated with this fund. If the aggregate revenue from your plan exceeds our associated costs, we earn a profit. Otherwise, we incur a loss. Other share classes of this fund may have a lower expense ratio, but your plan's investment options do not include such shares to compensate us for distribution and plan servicing.

The performance quoted represents past performance. The investment value and return will fluctuate so that an investment, when redeemed, may be worth more or less than original cost. Past performance does not guarantee future results. Current performance may be lower or higher than the performance quoted. For performance data current to the most recent month end, please call 1-877-778-2100. These performance results represent the change in net asset value of an investment over a stated period, assuming the reinvestment of dividends and capital gain distributions. Past performance is not indicative of future performance and short periods of performance may be particularly unrepresentative of long-term performance.

Indices are unmanaged and cannot be invested in directly. See User Guide for index definitions. The index shown, if applicable, in the Characteristics chart refers to the primary index.

Morningstar Rating™ (Open End Mutual Funds, Closed End Mutual Funds, or Variable Annuity Underlying Funds)

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a funds' monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five-, and ten-year (if applicable) Morningstar Rating metrics. Past performance is no guarantee of future results. **Investors should consider the fund's investment objectives, risks, charges and expenses before investing. The prospectus, and if available the summary prospectus, contain complete information about the investment options available through your plan. Please call 1-877-778-2100 for a free prospectus and if available, a summary prospectus that contain this and other information about the mutual funds. You should read the prospectus and the summary prospectus, if available, carefully before investing. It is possible to lose money when investing in securities.**

Securities products and services are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company.

Data presented is as of the period specified for this report, unless otherwise specified within a table heading. Data and expense ratios presented are the most current made available at the time of production. For mutual funds, the fund company may have more recent data available on its website. Price corrections that impact performance data may occur after production of this material.

12b-1 Fee An annual marketing or distribution fee on a mutual fund. The 12b-1 fee is considered an operational expense and, as such, is included in a fund's expense ratio. It is generally between 0.25-1% (the maximum allowed) of a fund's net assets.

3-Year Earnings Growth Rate (%) A measure of how a stock's earnings per share (EPS) has grown over the last three years. Morningstar uses EPS from continuing operations to calculate this growth rate. For portfolios, this data point is the share-weighted collective earnings growth for all stocks in the current portfolio. The historical earnings growth rate can tell investors how quickly a company's profits are growing.

Finders Fee A commission paid to an entity who served as the facilitator of a transaction.

Gross Expense Ratio The Total Gross Expense Ratio represents the percentage of fund assets paid for operating expenses and management fees. It typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs, fee waivers, or investor sales charges.

Net Assets Balance data presented is the most current data available at the time of receipt, however some information may be presented on a lag. The data is deemed reliable but the accuracy cannot be guaranteed. All balances are unaudited.

Other Service fee % Additional fees paid by the fund company to the entity servicing investors within their fund(s).

Other Service fee (\$ per participant) Additional fees paid by the fund company to the entity servicing investors within their fund(s).

Portfolio Allocation The pie chart illustrates how investment holdings breakdown into primary investment types.

Portfolio Manager The name of the person(s) who determines which stocks, bonds and cash equivalents belong in the investment portfolio.

Price/Book Ratio Calculated as a weighted average of the price/book ratios of all stocks in the portfolio. This ratio is used to compare a stock's market value to its book value. It is calculated by dividing the current closing price of the stock by the latest quarter's book value per share. A lower P/B ratio could mean that the stock is undervalued. However, it could also mean that something is fundamentally wrong with the company. As with most ratios, be aware that this varies by industry.

Price/Earnings Ratio (Forward) The price of a stock divided by next year's earnings per share estimate. P/E multiples enable investors to compare the relative value of stocks within a portfolio; they show how much an investor must pay for a company's earning power. A lower portfolio P/E ratio indicates that the stocks in a portfolio are not highly-valued relative to the market. Growth-oriented investments tend to have higher P/E ratios than value-oriented investments as investors expect higher earnings growth from the underlying companies and are therefore willing to pay a premium price.

Sub-accounting fee % Encompasses sub-transfer agent, administrative, sub-accounting, and other shareholder servicing fees. These fees are associated with mutual funds or their service providers entering into arrangements with financial intermediaries to compensate them for providing typical transfer agent services for fund investors whose shares are held in an omnibus account, and may offer other services to shareholders.

Sub-accounting fee (\$ per participant) Encompasses sub-transfer agent, administrative, sub-accounting, and other shareholder servicing fees. These fees are associated with mutual funds or their service providers entering into arrangements with financial intermediaries to compensate them for providing typical transfer agent services for fund investors whose shares are held in an omnibus account, and may offer other services to shareholders.

Weighted Geometric Market Cap (\$Bil) Calculated by raising the market capitalization of each stock to a power equal to that stock's weight in the portfolio. The resulting numbers multiplied together produce the geometric mean of the market caps of the stocks in the portfolio.

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Confirm Your Expected Retirement Age

Expected Retirement Age:

Yes. Please use the default Expected Retirement Age listed above

No. Please use as my expected retirement age.

Option - Choose GoalMaker

Investment Allocation

I wish to allocate my contributions to the Plan as follows:

Your Contributions	Your Employer's Contributions	Codes	Investment Options
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	AB	Guaranteed Interest Account
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	GZ	PGIM Government Income Fund- Class Z
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	09	JPMorgan Core Bond Fund Class I
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	3B	Prudential Day One Income Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	32	Prudential Day One 2020 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	33	Prudential Day One 2025 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	34	Prudential Day One 2030 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	35	Prudential Day One 2035 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	36	Prudential Day One 2040 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	37	Prudential Day One 2045 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	38	Prudential Day One 2050 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	39	Prudential Day One 2055 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	3A	Prudential Day One 2060 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	4U	Prudential Day One 2065 Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	K7	American Funds American Balanced Fund Class R-6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	J8	Columbia Dividend Income Fund Institutional Class
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	2J	iShares S&P 500 Index Fund Class K
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	L5	JPMorgan U.S. Research Enhanced Equity Fund Class R6
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	2Z	Pioneer Fundamental Growth Fund Class Y
<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	HG	MFS Mid Cap Value Fund Class R3

Social Security Number _____

**Your
Authorization**

I certify that the information above is accurate and complete. If I have chosen to contribute to the Plan, I give my employer permission to contribute a portion of my salary to the Plan according to the instructions above.

Signature _____ Date _____

**For
Employer
Use Only**

This section should be completed only if the participant has previously terminated with the employer sponsoring the plan and has been rehired.

Original date employed
| | | | | | | | | |
month day year

Date of termination
| | | | | | | | | |
month day year

Date of rehire
| | | | | | | | | |
month day year

Social Security Number _____

Spousal Consent to Waiver of QPSA

I am the spouse of the participant, and I understand that I am entitled to at least 50% of the account upon the participant's death. I have read an explanation of my right to receive a Qualified Pre-Retirement Survivor Annuity if the participant dies before benefit payments commence, and understand the spousal death benefit to which I am entitled under the plan. I realize the participant is waiving this spousal death benefit and I voluntarily consent to the waiver. By signing this consent, I will **not** receive the benefit that would otherwise have been payable to me upon the participant's death, and voluntarily agree to the participant's designation of the beneficiary(ies) indicated above.

X _____ Date _____

Spouse's signature - must be witnessed by a notary public OR authorized plan representative.

Notary Stamp or Seal

Subscribed and sworn before me on the _____ day of _____, the year _____

State of _____, County of _____

My commission expires _____

Signature of _____ notary or _____ authorized plan representative

X _____ Date _____

Your Authorization and (if applicable) Waiver of QPSA

I designate the beneficiary(ies) specified above to receive benefits under the plan upon my death. If I am married and my spouse is not the primary beneficiary for at least 50% of my account balance, I acknowledge that I have read an explanation of my spouse's right to receive a Qualified Pre-Retirement Survivor Annuity (QPSA) in the event I die prior to commencing benefits. I waive the requirement that this pre-retirement death benefit be paid in the form of a QPSA.

Signature X _____ Date _____

Plan Provisions

For Married Members: Before a distribution to a non-spouse beneficiary may be processed, you must waive your right to a spousal survivor annuity and your spouse must consent to the waiver. A valid waiver and spousal consent may be given only after you have been furnished with written explanations of your right to receive a Qualified Joint and Survivor Annuity (QJSA) at retirement, or a Qualified Pre-Retirement Survivor Annuity (QPSA) in the event you die before benefit payments begin.

QPSA Rules:

Explanation of QPSA for married participants: In the case of your death before retirement, the Plan will use no less than 50% of your vested account balance to purchase a pre-retirement survivor annuity (QPSA) from an insurance company for your spouse. If you desire a different form of payment or wish to designate a beneficiary other than your spouse, you must file a waiver of the QPSA with the Plan Administrator during the election period. Please contact the Plan Administrator concerning the available alternative forms of payment.

You may waive the QPSA by completing the Authorization on this form, and having your spouse consent to the waiver by completing the Spousal Consent section. Generally, you may waive the QPSA only during the "applicable election period." This period begins on the first day of the Plan year in which you attain age 35 and ends on the earlier of your death or the date on which your account balance commences to be paid under the Plan. Your plan may permit you to waive a QPSA prior to age 35; however, if this is the case any such election must be reaffirmed with appropriate spousal consent during the Plan Year in which you attain age 35. Please consult your plan administrator as to the terms of your plan. Your spouse's consent to the waiver of QPSA must be witnessed by either a notary or an authorized plan representative.

Continued on next page

Social Security Number _____

DID YOU REMEMBER TO:

- Sign the form
- Use whole numbers
- Initial any changes
- Have your spouse's signature notarized

30 Scranton Office Park
Scranton, PA 18507-1789

Instructions for Choosing Your Beneficiary

Please print using blue or black ink. Please print using blue or black ink. Keep a copy for your records and send the original form to the address above or fax it to 1-866-439-8602.

Plan Provisions

If you die before you begin to receive benefits and the above-described waiver of the QPSA and the spousal consent have not been completed, the plan must:

1. Automatically pay a spousal death benefit consisting of at least 50% of your account balance to your surviving spouse (if any) as beneficiary,
2. Unless your spouse elects otherwise after your death, pay that death benefit in the form of an annuity. This annuity form of payment would provide your spouse with a series of monthly payments over his or her life. The amount of each payment would depend on your account balance and your spouse's age at the time of your death.

General Provisions

- A The terms of the plan govern the payment of any benefit.
- B Primary beneficiary(ies). If more than one person is named and no percentages are indicated, payment will be made in equal shares to the Primary beneficiary(ies) who is living at the time the benefit first becomes payable. If a percentage is indicated and a Primary beneficiary(ies) is not alive at the time the benefit first becomes payable, the percentage of that beneficiary's designated share will be divided equally among the surviving Primary beneficiary(ies).
- C If there is no Primary beneficiary(ies) living at the time of the participant's death, any benefit that becomes payable will be distributed to the surviving Secondary beneficiary(ies) listed, if applicable.
- D Payment to Secondary beneficiary(ies) will be made according to the rules of succession described under Primary beneficiary(ies) in provision B above. If no designated beneficiary(ies) is alive when payment is otherwise payable, payment will be made in accordance with the plan.
- E If a Trust is named as beneficiary, any payment to the Trust will be made as if the Trustee is acting in such fiduciary capacity until written notice to the contrary is received.

Examples of Beneficiary Designations

If you feel that none of the examples below fit the type of beneficiary designation you want, please send a detailed description of what you propose to Prudential.

Use the term:

1. **"My Living Children"** if you want all your children (born or adopted of any marriage) living at the time of payment to equally share the benefit. This will also include all such children born or adopted after you completed the form. Do not include the names of your children if you use this term.
2. **"My Living Trust"** if you want to designate your Living Trust. You must also give the name(s) of the Trustee(s), name(s) of the successor Trustee(s) (Trustee and Successor Trustee cannot be the participant), the date of the Trust Agreement and the address if a bank or trust company is the Trustee.
3. **"My Testamentary Trust"** if you want to designate the Trust in your Last Will and Testament. Do not name your Trustee.
4. **"My Estate"** if you want the benefit to be paid to your estate.
5. **"(Name), Per Stirpes"** if you want the payment(s) to be paid up to and including the second generation of descendants. For example, if a beneficiary in such class is not living when a payment is due, such payment will be made in equal shares to any living sons and daughters (born or adopted of any marriage), of such beneficiary. If there are no living sons and daughters of such beneficiary when a payment is due, payment will be made to the estate of the last to die of the participant or such beneficiary. An example of a correct designation would be Jane Doe, Per Stirpes.

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