

**STAFF MEETING MINUTES  
LANCASTER COUNTY BOARD OF COMMISSIONERS  
COUNTY-CITY BUILDING  
ROOM 113 - BILL LUXFORD STUDIO  
THURSDAY, AUGUST 3, 2017  
8:30 A.M.**

Commissioners Present: Todd Wiltgen, Chair; Bill Avery, Vice Chair; Deb Schorr; and Roma Amundson

Commissioners Absent: Jennifer Brinkman

Others Present: Kerry Eagan, Chief Administrative Officer; Ann Ames, Deputy Chief Administrative Officer; and Ann Taylor, County Clerk's Office

*Advance public notice of the Board of Commissioners Staff Meeting was posted on the County-City Building bulletin board and the Lancaster County, Nebraska web site and provided to the media on August 2, 2017.*

The Chair noted the location of the Open Meetings Act and opened the meeting at 8:31 a.m.

**1. APPROVAL OF THE STAFF MEETING MINUTES FOR JULY 27, 2017**

**MOTION:** Schorr moved and Avery seconded approval of the July 27, 2017 Staff Meeting minutes.

Amundson arrived at the meeting at 8:32 a.m.

**ROLL CALL:** Avery, Schorr, Amundson and Wiltgen voted yes. Brinkman was absent. Motion carried 4-0.

**2. BOARD OF CORRECTIONS** - Brad Johnson, Corrections Director; Ken Prey, Jail Administrator

Separate minutes.

**3. RETIREMENT PLAN MARKETING MATERIALS** - Crystal Vacura, Security Education Counselor, Prudential Retirement

Crystal Vacura, Security Education Counselor, Prudential Retirement, outlined proposals to provide education to employees on three topics: 1) Roth option in the 457 (b) Deferred Compensation Program; 2) Information about the 457 (b) Deferred Compensation Program; and 3) Option for an employee to stay in the plan once they

retire (Exhibit A). She said Prudential plans to do email campaigns and will send post cards to employees who don't have email. The first campaign would take place in September and the second in November. Vacura said she also plans to offer seminars about the difference between the Roth and pre-tax options.

Schorr suggested that the third bullet point on the third page of Exhibit A be revised to read: *Withdraw the money federal income tax-free at retirement, when you may or may not be in a higher tax bracket.*

**MOTION:** Schorr moved and Amundson seconded to approve the campaign proposals outlined by Crystal Vacura, Security Education Counselor, Prudential Retirement. Schorr, Amundson, Avery and Wiltgen voted yes. Brinkman was absent. Motion carried 4-0.

**4. BOARD OF EQUALIZATION (BOE) FINAL ACTION PROCESS - Tom Kubert, Referee Coordinator**

Tom Kubert, Referee Coordinator, said referees have completed their review of approximately 3,600 property valuation protests that were filed and have returned them to the County Clerk's Office, noting the protests represent approximately 3% of the properties in the County. He said approximately 2,500 protesters had referee hearings and said although there were a lot of discussions about increases in value, listing descriptions and conditions, the referees focused on value. Kubert said 200 to 300 of the protests were "flagged" for the County Assessor's Office to review and field reviews were conducted on several unique properties.

Kubert requested guidance on the final action process at the Board of Equalization (BOE) Meeting on August 8<sup>th</sup>. He outlined three options: 1) Accept all of the referees' recommendations and make those the final action; 2) Accept additional testimony; and 3) Hear the protests anew. Kubert noted the Board previously indicated it would allow property taxpayers to provide additional written information (see May 11, 2017 Staff Meeting minutes). Wiltgen said he believes the postal service is unreliable and protesters may not receive letters with their recommended values in time to submit additional information before the deadline of August 4<sup>th</sup>. Kubert noted the County has issued press releases informing the public of the deadline.

Wiltgen said he believes some property owners will attend the August 8<sup>th</sup> BOE Meeting and will want to discuss their protests. There was consensus to allow any individuals who appear at the meeting three minutes each to speak. It was noted that provision has not been advertised or indicated on the County's website.

Discussion also took place on whether to continue the practice of sending letters with the referee's recommended value to property owners who filed protests. Kubert explained that additional step cuts into the time the referee coordinator has to review the protests and return them to the County Clerk's Office. He said he believes the 3,600 protests filed this year are about the maximum number that can be processed with the current system, explaining they would not have had the time or personnel to handle more. Schorr asked how they could gain more capacity. Kubert felt the referee letter step would need to be eliminated, adding Lancaster is the only county he is aware of that provides that additional step in the process. **NOTE:** The Board will hold a public hearing on the protest process on September 26<sup>th</sup>.

**NOTE:** Also present for the discussion were Dan Nolte, County Clerk; Cori Beattie, Deputy County Clerk; and Norm Agena, County Assessor/Register of Deeds.

## **5. BREAK**

No break was taken.

## **6. ACTION ITEMS**

There were no action items.

## **7. CHIEF ADMINISTRATIVE OFFICER REPORT**

### **A. Prudential Income Select Investment Update**

Kerry Eagan, Chief Administrative Officer, discussed Prudential's request for consent to proposed changes to the IncomeFlex Select Lifetime Fund in the County's retirement plan (see agenda packet).

There was consensus to move the item to the August 8, 2017 County Board of Commissioners Meeting agenda.

### **B. Participation in Local Update of Census Addresses Operation (LUCA)**

There was consensus to authorize the Chair to sign the registration form and to designate the Lincoln/Lancaster County Planning Department as the point of contact for the County.

- C. Offer from Nebraska Department of Transportation (DOT) to Purchase County Property for Improvement of U.S. Highway 6

There was consensus to refer the item to the County Engineer for review and recommendation.

- D. Appointment of Aging Partners Areawide Advisory Council – Sharon L. Busch (Term Expiring 6/30/2020), Steven Egglund (Term Expiring 6/30/2020)

It was noted approval of a new appointment is also requested (Dr. Jacquelyn Miller replacing Paul Barnett).

There was consensus to move the appointments to the August 8, 2017 County Board of Commissioners Meeting agenda.

## **8. DEPUTY CHIEF ADMINISTRATIVE OFFICER REPORT**

There were no reports.

## **9. DISCUSSION OF OTHER BOARD MEMBER MEETINGS ATTENDED**

- A. Alternatives to Adult Detention for Individuals Suffering from Mental Health - Wiltgen

Wiltgen said Lori Seibel, Community Health Endowment President/Chief Executive Officer (CEO), will present information at the August 4<sup>th</sup> Justice Council Meeting on a study to identify individuals who are high users of either the jail, service providers, or emergency rooms (ER's) in order to build a system that will address the issues.

- B. National Association of County Officials (NACo) Annual Conference - Schorr

Schorr reported on her attendance at the National Association of County Officials (NACo) Annual Conference in Franklin County, Ohio. She said she attended a Tech Town Hall and the following sessions: NACo's Stepping Up Initiative; Leading, Managing, Developing and Keeping Millennials; How to Gain Citizen Buy-In; and County Communications and the Challenge of Fighting Fake News. Schorr also reported that Mary Ann Borgeson, Douglas County, Nebraska Commissioner, was elected the association's second vice president.

Amundson asked what unique ideas came forward in discussion of the Stepping Up Initiative. **NOTE:** Stepping Up is a national initiative to reduce the number of

individuals with mental illnesses in jails. Schorr said Lancaster County is already doing the majority of what is proposed. She felt one area where the County is failing is the lack of a coordinated re-entry into the community plan.

**10. DISCUSSION OF BOARD MEMBER MEETINGS**

A. Lincoln Chamber of Commerce Coffee - Wiltgen, Schorr, Amundson

Wiltgen said there were updates on tourism, economic development, legislative issues and the City's proposed recycling education contract. He said he discussed the budget, the Board of Equalization (BOE) process, and plans to sell Trabert Hall and said Schorr gave an update on the Railroad Transportation Safety District (RTSD).

**11. SCHEDULE OF BOARD MEMBER MEETINGS**

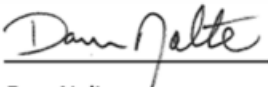
Informational only.

**12. EMERGENCY ITEMS**

There were no emergency items.

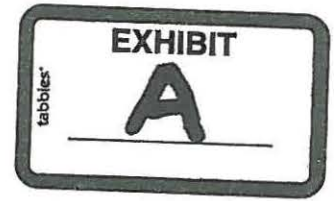
**13. ADJOURNMENT**

**MOTION:** Avery moved and Schorr seconded to adjourn the meeting at 10:01 a.m. Amundson, Avery, Schorr and Wiltgen voted yes. Brinkman was absent. Motion carried 4-0.



Dan Nolte  
Lancaster County Clerk





Lancaster County 457 Plan

**If you think retirement  
contributions are  
“one size fits all” ...**



## It's time to try Roth on for size.

Traditional plan contributions use pre-tax dollars, deferring taxes until retirement, when you may be in a lower bracket. Roth contributions, however, come from after-tax dollars, so you pay no federal income tax when you withdraw the money at retirement.

## Find out whether a Roth contribution is right for you.

Consider contacting your retirement counselor, [Crystal Vacura](#), at [402-957-5088](tel:402-957-5088) or [crystal.vacura@prudential.com](mailto:crystal.vacura@prudential.com) to learn more.



*Play now, pay later? Or vice versa? Find out now which kind of retirement saving strategy makes the most sense for you; Traditional, Roth or a combination of both, at [roth.connectwithpru.com](http://roth.connectwithpru.com).*

**For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Fiduciary rule or otherwise. If you need investment advice, please consult with a qualified professional.**

Amounts withdrawn, except for qualified withdrawals from a Roth, are generally taxed at ordinary income tax rates. Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

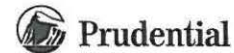
Retirement counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ. A Prudential Financial company.

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.

© 2017 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

0287457-00003-00

RSPC378  
D-XXXXXXXX



Prudential Retirement  
30 Scranton Office Park  
Scranton, PA 18507

Having trouble viewing the email below? [View it here in your browser](#)



Lancaster County 457 Retirement Plan



**Your plan offers Roth contributions!**

A traditional retirement plan lets you make pre-tax contributions and save on paying taxes until retirement, when you may or may not be in a lower tax bracket.

With Roth contributions, you can:

- Invest after-tax dollars for retirement.
- Let your investment grow tax-free during your working years.
- Withdraw the money federal income tax-free at retirement, when you may be in a higher tax bracket.
- Potentially convert existing pre-tax dollars in your account to "Roth dollars."

Find out whether Roth contributions are right for you.

Talk to your retirement counselor:  
Crystal Vacura, at (402) 957-5088 or  
[crystal.vacura@prudential.com](mailto:crystal.vacura@prudential.com).



*Play now, pay later? Or vice versa? Find out now which kind of retirement saving strategy makes the most sense for you; Traditional, Roth or a combination of both, at [roth.connectwithpru.com](http://roth.connectwithpru.com).*



Amounts withdrawn, except for qualified withdrawals from a Roth , are generally taxed at ordinary income tax.



Roth

rates. Amounts withdrawn before age 59½ may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your 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.

© 2016 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

0287459-00001-00

RSEM831



## Lancaster County Retirement Plan

**You can stay  
in the plan**



The Lancaster County Retirement Plan can help you save for life after work, but that doesn't mean you have to leave the plan once you reach your retirement destination—you can stay in the plan.

By staying in the plan, you can maintain the same control over your account, have the same access to the plan's investment options, keep your account elections and so much more!

Join your retirement counselor, Crystal Vacura, when she presents the "5 Steps to Retirement Readiness" presentation that'll explain factors to consider as you near retirement, including more great reasons to consolidate and stay in the plan.

### **5 Steps to Retirement Readiness Presentation**

[insert date, time and location]

#### **For more details**

Contact your retirement counselor [Crystal Vacura](#) by phone at **(402) 957-5088** or email at [crystal.vacura@prudential.com](mailto:crystal.vacura@prudential.com)



**For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Fiduciary rule or otherwise. If you need investment advice, please consult with a qualified professional.**

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

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

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.

© 2017 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.



## 10 great reasons to stay in the plan

The Lancaster County Retirement Plan can help you save for life after work, but that doesn't mean you have to leave the plan once you reach your retirement destination. Here are 10 great reasons to stay in the plan.

1. You can maintain the same control over your account. You'll have the same access to select and reallocate your assets as you see fit.
2. Thanks to the County's size and negotiating power, you benefit from pricing scale, which could save you money versus the fees you could face as an individual investment account holder. And, there are no account maintenance fees.
3. The plan's investment options are reviewed and monitored by the Board on a regular basis.
4. You have access to the Gibraltar Guaranteed Fund—one of the plan's investment options offering safety of principal, liquidity and stable guaranteed returns. The interest rate can change only four times a year.
5. You can keep your account elections, including beneficiary designations.
6. GoalMaker®, an optional asset allocation program is available at no additional cost and can help you diversify your investments.
7. You can continue to receive the same assistance at no cost.
8. The plan will accept rollovers from your IRAs and other pre-tax retirement plans.
9. You can continue to utilize all the benefits of the plan.
10. Easy access to your money...and flexible withdrawal options...are just a phone call away.

---

## For more details

Contact your retirement counselor **Crystal Vacura**  
by phone at **(402) 957-5088** or email  
at **crystal.vacura@prudential.com**.

---



**For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Fiduciary rule or otherwise. If you need investment advice, please consult with a qualified professional.**

The Gibraltar Guaranteed Fund is a group annuity product issued by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT 06103. Amounts contributed to the contract are deposited in a separate account established and guaranteed by PRIAC. Payment obligations and the fulfillment of any guarantees specified in the group annuity contract are insurance claims supported by the assets in the separate account and, if such assets are not sufficient, by the full faith and credit of PRIAC. PRIAC periodically resets the interest rate credited on contract balances, subject to a minimum rate specified in the group annuity contract. Past interest rates are not indicative of future rates. This product is neither a mutual fund nor a bank product. The obligations of PRIAC are not insured by the FDIC or any other federal governmental agency. Contract form # GA-2020-SACGSV-0805.

Prudential Retirement is compensated for this product by deducting an amount for investment expenses and risk from the separate account. Prudential Retirement may earn fee revenue in addition to the foregoing compensation if your plan has agreed to pay contract charges, which are sometimes paid in respect of plan and participant recordkeeping and distribution services. For some plans, Prudential Retirement uses a portion of its aggregate compensation to satisfy the plan's request for allowances and for payments to defray plan expenses. If Prudential Retirement's aggregate compensation from this product and from other plan investment products exceeds the costs of servicing your plan, Prudential Retirement earns a profit, otherwise we incur a loss.

Frequent exchanging between plan investment options may harm long-term investors. Your plan or the plan's investment funds may have provisions to deter exchanges that may be abusive. These policies may require us to modify, restrict or suspend purchase or exchange privileges and/or impose redemption fees.

GoalMaker's model allocations are based on generally accepted financial theories that take into account the historic returns of different asset classes. But, of course, past performance of any investment does not guarantee future results. Participants should consider their other assets, income and investments (e.g., equity in a home, Social Security benefits, individual retirement plan investments, etc.) in addition to their interest in the plan, to the extent those items are not taken into account in the model. Participants should also periodically reassess their GoalMaker investments to make sure their model portfolio continues to correspond to their changing attitudes and retirement time horizon.

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

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

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. Prudential Retirement is a Prudential Financial business.

© 2017 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.



# Almost There

*Your Timeline for Sliding into a Safer Retirement*

**5+****years away***(review annually)***WHEN DO YOU WANT TO RETIRE?**

What will your retirement look like? Will you continue to work? What about your spouse or partner? There's a lot to consider including:

- Cultivating healthy habits now.
- Reviewing your investments.
- Paying off personal debt.
- Considering the availability of Medicare for you and spouse based on your retirement date
- Purchasing an individual health insurance policy

**WHERE DO YOU WANT TO RETIRE?**

What's your ideal retirement locale—and what will it cost to live there? To plan ahead, "Map Your Retirement" at [map.connectwithpru.com](http://map.connectwithpru.com).

**SAVING AND DISTRIBUTION STRATEGIES**

Identify a strategy that addresses how to invest through your retirement, and start thinking about income.

- Consider how long you will live—and understand that many people will outlive their life expectancy.
- Find the right balance of investment risk that is likely to keep pace with inflation over time without exposing you to too much downside.
- If your plan allows after-tax Roth contributions and you expect your tax rate to be higher after you retire—or you're just not sure—this can be a good way to "diversify your tax risk" when you start taking income. (Make sure you'll hold the account at least five years after your first Roth contribution.)
- The **Roth Contributions Calculator** at [roth.connectwithpru.com](http://roth.connectwithpru.com) can help you strategize.

Consider consolidation. If your plan allows it, transferring outside retirement assets into your workplace account can simplify your life, make it easier to manage your investing and income strategies, and even take advantage of potentially lower account fees.

**SOCIAL SECURITY BENEFITS**

If you'll receive Social Security benefits, determine:

- How much you are projected to receive at different ages. Visit [ssa.gov/mystatement](http://ssa.gov/mystatement) and [sss.gov/estimator](http://sss.gov/estimator) for details.
- When to begin receiving benefits.
- How to maximize potential benefits over your and your spouse's lifetimes.
- Your reduced benefits if you worked in the public sector and didn't pay into Social Security during certain years. Learn more at [ssa.gov/gpo-wep](http://ssa.gov/gpo-wep).

**3–5****years away***(review annually)***RETIREMENT INCOME NEEDS**

Prepare a budget that includes ongoing retirement expenses as well as one-time, lump-sum purchases. Distinguish essential needs from optional wants. Use budgeting software, online tools or a simple spreadsheet.

Log in to your account at and use the Retirement Income Calculator today! Start by identifying how you'd like to spend your retirement and end up learning if you're doing enough to get there. Start now to find out if you're on your way to having the income you'll need in your retirement.

**PENSIONS**

Are you expecting a pension from your current or a former employer? If so, find out:

- How much you're projected to receive, based on different retirement dates.
- What survivor benefits options are available for your spouse or other beneficiaries.
- Your payment options.

**ESTATE PLANNING AND RECORDKEEPING**

Consider whether you wish to leave an inheritance for any family members or charities. If so, estate planning becomes especially important. A qualified estate planning attorney can help you:

- Name beneficiaries on your retirement accounts, annuity contracts and life insurance policies.
- Create a will to direct the distribution of other assets and determine who will care for your minor children or other dependents.
- Establish a living will and a medical power of attorney.
- Establish a financial/durable power of attorney to direct financial decisions if you become incapacitated.
- Decide if you'd benefit from a trust.

## 12–18 months away

### HEALTHCARE

Understand the options that may be available to you both before and after you become eligible for Medicare. Consider:

- Coverage
- Costs, including premiums, deductibles and coinsurance
- Supplemental coverage

The Health Care Savings Calculator at [aarp.org/healthcostscalculator](http://aarp.org/healthcostscalculator) can give you insight into potential medical costs in retirement

### LONG-TERM CARE INSURANCE

Begin thinking about how you'll cover the potential cost of long-term care—including help with daily life activities—which is generally not covered by Medicare.

Visit [longtermcare.gov](http://longtermcare.gov) for more information.

### TAXES

Know how your investments are taxed. Work with a qualified financial or tax professional to determine how to manage those taxes along with state income tax, property tax and sales tax. Don't forget to consider taxes you'll pay on income, like pension and Social Security benefits.

To learn more about federal taxes, visit [irs.gov](http://irs.gov).

For state taxes, visit [retirementliving.com/taxes-by-state](http://retirementliving.com/taxes-by-state).

Your benefits department may be able to help you find a certified financial planner or public accountant.

## 60–90 days away

### CHOOSE YOUR RETIREMENT DATE AND COMPLETE NECESSARY PAPERWORK

Talk with your benefits department regarding your upcoming plans.

### APPLY FOR YOUR DEFINED BENEFIT PENSION, IF APPLICABLE

Your employer's pension provider will need time to calculate final benefits you're entitled to, and you'll want to review their calculations. Work with your benefits office to determine the timing for any pension benefit you may be expecting.

### APPLY FOR SOCIAL SECURITY AND MEDICARE.

If you've determined that this is also the right time to apply for certain Federal benefits, keep in mind that trips or calls to the agencies may take some time, and processing times may involve long periods.

**NOW**

## Maximizing retirement savings

Are you saving as much as you can? If you're at least age 50, you can save more than the standard annual limit with "catch-up" contributions within your workplace retirement plan. (The IRS establishes limits each year.) Some plans also allow special catch-up contributions for those planning to retire in three years or less or low savers with at least 15 years' service. Check with your benefits department for details.

Log in to your account at to review or increase your contribution rate.

Questions? Call Prudential at .  
Representatives are available weekdays from 8 a.m. to 9 p.m. ET.



PROOF

**For informational or educational purposes only. This material is not intended as advice or recommendation about investing or managing your retirement savings. By sharing it, Prudential Retirement is not acting as your fiduciary as defined by the Department of Labor's Fiduciary rule or otherwise. If you need investment advice, please consult with a qualified professional.**

Amounts withdrawn, except for qualified withdrawals from a Roth 401(k), are generally taxed at ordinary income tax rates. Amounts withdrawn before age 59 1/2 may be subject to a 10% federal income tax penalty, applicable taxes and plan restrictions. Neither Prudential Financial nor any of its affiliates provide tax or legal advice for which you should consult your qualified professional.

Participants using the Retirement Income Calculator should consider other assets, income and investments (e.g. equity in a home, Social Security benefits, individual retirement plan investments, etc.) when assessing the adequacy of the estimated income stream as provided by this tool. The Retirement Income Calculator is hypothetical and for illustrative purposes only and is not intended to represent performance of any specific investment, which may fluctuate. There is no assurance that retirement income objectives will be met. **It is possible to lose money by investing in securities.**

Neither Prudential Financial nor any of its representatives are tax or legal advisors and encourage you to consult your individual legal or tax advisor with any specific questions.

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

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.

© 2017 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.